

PREGLED KAMATNIH STOPA I NAKNADA ZA KREDITE ZA FIZIČKA LICA

PRICELIST OF INTEREST RATES AND FEES FOR LOANS FOR PRIVATE INDIVIDUALS

1. NEOBEZBEĐENI KREDITI

1.1 KRATKOROČNI GOTOVINSKI KREDIT I KREDIT ZA REFINANSIRANJE U RSD		KAMATA ZA KLIJENTE SA PRENOSOM ZARADE *	KAMATA ZA KLIJENTE BEZ PRENOSA ZARADE
1.1.1	Fiksna nominalna kamatna stopa Iznos kredita do 500.000	Trenutno nije u ponudi	Trenutno nije u ponudi
1.1.2	Fiksna nominalna kamatna stopa Iznos kredita od 500.000,01 do 1.200.000	Trenutno nije u ponudi	Trenutno nije u ponudi
1.1.3	Fiksna nominalna kamatna stopa Iznos kredita od 1.200.000,01 do 2.200.000	Trenutno nije u ponudi	Trenutno nije u ponudi
1.1.4	Fiksna nominalna kamatna stopa Iznos kredita preko 2.200.000,01	Trenutno nije u ponudi	Trenutno nije u ponudi
1.2 GOTOVINSKI KREDIT I KREDIT ZA REFINANSIRANJE U RSD / ročnost od 13 do 24 meseca			
1.2.1	Fiksna nominalna kamatna stopa Iznos kredita do 500.000	12.05%	14.25%
1.2.2	Fiksna nominalna kamatna stopa Iznos kredita od 500.000,01 do 1.200.000	12.05%	14.25%
1.2.3	Fiksna nominalna kamatna stopa Iznos kredita od 1.200.000,01 do 2.200.000	12.05%	14.25%
1.2.4	Fiksna nominalna kamatna stopa Iznos kredita preko 2.200.000,01	12.05%	14.25%
1.2.5	Promenljiva nominalna kamatna stopa Iznos kredita do 500.000	Trenutno nije u ponudi	Trenutno nije u ponudi
1.2.6	Promenljiva nominalna kamatna stopa Iznos kredita od 500.000,01 do 1.200.000	Trenutno nije u ponudi	Trenutno nije u ponudi
1.2.7	Promenljiva nominalna kamatna stopa Iznos kredita od 1.200.000,01 do 2.200.000	Trenutno nije u ponudi	Trenutno nije u ponudi
1.2.8	Promenljiva nominalna kamatna stopa Iznos kredita preko 2.200.000,01	Trenutno nije u ponudi	Trenutno nije u ponudi
1.3 GOTOVINSKI KREDIT I KREDIT ZA REFINANSIRANJE U RSD / ročnost od 25 do 71 meseca			
1.3.1	Fiksna nominalna kamatna stopa Iznos kredita do 500.000	12.25%	14.45%
1.3.2	Fiksna nominalna kamatna stopa Iznos kredita od 500.000,01 do 1.200.000	12.15%	14.45%
1.3.3	Fiksna nominalna kamatna stopa Iznos kredita od 1.200.000,01 do 2.200.000	11.85%	14.45%
1.3.4	Fiksna nominalna kamatna stopa Iznos kredita preko 2.200.000,01	11.55%	14.45%
1.3.5	Promenljiva nominalna kamatna stopa Iznos kredita do 500.000	Trenutno nije u ponudi	Trenutno nije u ponudi
1.3.6	Promenljiva nominalna kamatna stopa Iznos kredita od 500.000,01 do 1.200.000	Trenutno nije u ponudi	Trenutno nije u ponudi
1.3.7	Promenljiva nominalna kamatna stopa Iznos kredita od 1.200.000,01 do 2.200.000	Trenutno nije u ponudi	Trenutno nije u ponudi
1.3.8	Promenljiva nominalna kamatna stopa Iznos kredita preko 2.200.000,01	Trenutno nije u ponudi	Trenutno nije u ponudi
1.4 KRATKOROČNI GOTOVINSKI KREDIT I KREDIT ZA REFINANSIRANJE U RSD za segment PRIVATNO bankarstvo			
1.4.1	Fiksna kamatna stopa za segment Privatno bankarstvo	Trenutno nije u ponudi	
1.5 GOTOVINSKI KREDIT I KREDIT ZA REFINANSIRANJE U RSD za segment PRIVATNO bankarstvo			
1.5.1	Fiksna kamatna stopa za segment Privatno bankarstvo	12.05%	
1.5.2	Promenljiva kamatna stopa za segment Privatno bankarstvo	Trenutno nije u ponudi	
1.6 EVERGRIN GOTOVINSKI KREDIT I KREDIT ZA REFINANSIRANJE U RSD / ročnost od 13 do 24 meseca			
1.6.1	Fiksna nominalna kamatna stopa	12.15%	14.25%

1.7	EVERGRIN GOTOVINSKI KREDIT I KREDIT ZA REFINANSIRANJE U RSD / ročnost od 25 do 71 meseca		
1.7.1	Fiksna nominalna kamatna stopa	12.25%	14.45%
1.8	EVERGRIN GOTOVINSKI KREDIT U RSD (sa unapred određenim iznosom i rokom)		
1.8.1	Fiksna nominalna kamatna stopa	14.25%	14.25%
1.9	GOTOVINSKI KREDIT U RSD INDEKSIRAN U EUR SA 105 % DEPOZITA		
1.9.1	Fiksna nominalna kamatna stopa za segmente Klijenti sa zaradom, Domaći penzioneri, Strani penzioneri, Poljoprivrednici, Standard	4.95%	
1.9.2	Fiksna nominalna kamatna stopa za segmente Sinhro, Privilege sa zaradom, Privilege depozit, Privilege porodica, Privilege ručno segmentiran, Potencijalni Private banking, Gold sa zaradom, Gold depozit	4.45%	
1.9.3	Fiksna nominalna kamatna stopa za segmente Privatno bankarstvo	3.95%	
1.10	KRATKOROČNI GOTOVINSKI KREDIT U RSD - Online ekspozitura		
1.10.1	Fiksna nominalna kamatna stopa Iznos kredita do 300.000	Trenutno nije u ponudi	/
1.10.2	Fiksna nominalna kamatna stopa Iznos kredita od 300.001 do 600.000	Trenutno nije u ponudi	/
1.11	GOTOVINSKI KREDIT U RSD - Online ekspozitura / ročnost od 13 - 24 meseca		
1.11.1	Fiksna nominalna kamatna stopa Iznos kredita do 300.000	12.05%	/
1.11.2	Fiksna nominalna kamatna stopa Iznos kredita od 300.001 do 600.000	12.05%	/
1.12	GOTOVINSKI KREDIT U RSD - Online ekspozitura / ročnost od 25 - 71 meseca		
1.12.1	Fiksna nominalna kamatna stopa Iznos kredita do 300.000	12.25%	/
1.12.2	Fiksna nominalna kamatna stopa Iznos kredita od 300.001 do 600.000	12.15%	/
1.13	GOTOVINSKI KREDIT U RSD (sa unapred određenim iznosom i rokom)		
1.13.1	Fiksna nominalna kamatna stopa	14.25%	14.25%
1.14	GOTOVINSKI KREDIT U RSD - Online ekspozitura (sa unapred određenim iznosom i rokom)		
1.14.1	Fiksna nominalna kamatna stopa	14.25%	14.25%
1.15	AUTO KREDIT U RSD (osigurani sa kaskom/neosigurani bez potpunog kaska)		
1.15.1	Fiksna nominalna kamatna stopa	Trenutno nije u ponudi	Trenutno nije u ponudi
1.16	AUTO KREDIT U RSD INDEKSIRAN U EUR (osigurani sa kaskom/neosigurani bez potpunog kaska)		
1.16.1	Fiksna nominalna kamatna stopa	Trenutno nije u ponudi	Trenutno nije u ponudi
1.17	OSTALE NAKNADE		
1.17.1	Naknada za puštanje kredita		0%
1.17.2	Izdavanje izveštaja Kreditnog biroa za fizičko lice	U skladu sa zvaničnom tarifom Kreditnog biroa	
1.17.3	Izdavanje izveštaja Kreditnog biroa za pravno lice/preduzetnika		Ne naplaćuje se
1.17.4	Izdavanje izveštaja Kreditnog biroa fizičkog lica o jemstvima po obavezama pravnih lica i preduzetnika		Ne naplaćuje se
1.17.5	Naknada za izdavanje menice	U skladu sa zvaničnom tarifom Narodne banke Srbije	
1.17.6	Naknada za prevremenu otplatu kredita (fiksna)		Ne naplaćuje se
1.17.7	Naknada za izmenu ugovorenih uslova (fiksna)	0.3% na ostatak duga (min.3.000 RSD, max 50.000 RSD)	
1.17.8	Potvrda o stanju duga po kreditu		500 RSD po potvrdi

Kamatne stope su prikazane na godišnjem nivou osim ukoliko nije drugačije naznačeno.

* Kamatne stope navedene u koloni „KAMATA ZA KLIJENTE SA PRENOSOM ZARADE“ primenjuju se na segmente Klijent sa zaradom, Domaći penzioner, Strani penzioner, Privilege sa zaradom, Privilege porodica, Privilege ručno segmentiran, Potencijalni Private banking Gold sa zaradom, Sinhro, Privilege depozit i Gold depozit

1. UNSECURED LOANS

1.1 SHORT TERM CASH AND REFINANSING LOAN IN RSD

	PAYROLL CLIENTS*	NON-PAYROLL CLIENTS
1.1.1	Fix nominal interest rate Loan amount up to 500.000	Currently not in offer

1.1.2	Fix nominal interest rate Loan amount from 500.000,01 to 1.200.000	Currently not in offer	Currently not in offer
1.1.3	Fix nominal interest rate Loan amount from 1.200.000,01 to 2.200.000	Currently not in offer	Currently not in offer
1.1.4	Fix nominal interest rate Above 2.200.000,01	Currently not in offer	Currently not in offer
1.2	CASH AND REFINANSING LOAN IN RSD / tenor from 13 to 24 months		
1.2.1	Fix nominal interest rate Loan amount up to 500.000	12.05%	14.25%
1.2.2	Fix nominal interest rate Loan amount from 500.000,01 to 1.200.000	12.05%	14.25%
1.2.3	Fix nominal interest rate Loan amount from 1.200.000,01 to 2.200.000	12.05%	14.25%
1.2.4	Fix nominal interest rate Above 2.200.000,01	12.05%	14.25%
1.2.5	Variable nominal interest rate Loan amount up to 500.000	Currently not in offer	Currently not in offer
1.2.6	Variable nominal interest rate Loan amount from 500.000,01 to 1.200.000	Currently not in offer	Currently not in offer
1.2.7	Variable nominal interest rate Loan amount from 1.200.000,01 to 2.200.000	Currently not in offer	Currently not in offer
1.2.8	Variable nominal interest rate Above 2.200.000,01	Currently not in offer	Currently not in offer
1.3	CASH AND REFINANSING LOAN IN RSD / tenor from 25 to 71 months		
1.3.1	Fix nominal interest rate Loan amount up to 500.000	12.25%	14.45%
1.3.2	Fix nominal interest rate Loan amount from 500.000,01 to 1.200.000	12.15%	14.45%
1.3.3	Fix nominal interest rate Loan amount from 1.200.000,01 to 2.200.000	11.85%	14.45%
1.3.4	Fix nominal interest rate Above 2.200.000,01	11.55%	14.45%
1.3.5	Variable nominal interest rate Loan amount up to 500.000	Currently not in offer	Currently not in offer
1.3.6	Variable nominal interest rate Loan amount from 500.000,01 to 1.200.000	Currently not in offer	Currently not in offer
1.3.7	Variable nominal interest rate Loan amount from 1.200.000,01 to 2.200.000	Currently not in offer	Currently not in offer
1.3.8	Variable nominal interest rate Above 2.200.000,01	Currently not in offer	Currently not in offer
1.4	SHORT TERM CASH AND REFINANCING LOAN IN RSD FOR PRIVATE segment		
1.4.1	Fix nominal interest rate segment Privatno bankarstvo		Currently not in offer
1.5	LONG TERM CASH AND REFINANCING LOAN IN RSD FOR PRIVATE segment		
1.5.1	Fix nominal interest rate segment Privatno bankarstvo		12.05%
1.5.2	Variable nominal interest rate segment Privatno bankarstvo		Currently not in offer
1.6	EVERGRIN CASH AND REFINANSING LOAN IN RSD / tenor from 13 – 24 months		
1.6.1	Fix nominal interest rate	12.15%	14.25%
1.7	EVERGRIN CASH AND REFINANSING LOAN IN RSD / tenor from 25 – 71 months		
1.7.1	Fix nominal interest rate	12.25%	14.45%
1.8	EVERGRIN CASH LOAN IN RSD (with predetermined amount and tenor)		
1.8.1	Fix nominal interest rate	14.25%	14.25%
1.9	CASH LOANS IN RSD INDEXED IN EUR WITH 105% DEPOSIT		
1.9.1	Fix nominal interest rate for segment Payroll, Pensioner Domestic, Pensioner Foreign, Agriculturals, Mass		4.95%
1.9.2	Fix nominal interest rate for segment Sinhro, Privilege payroll, Privilege deposit, Privilege family, Privilege manual, Potential Private Banking, Gold payroll, Gold deposit		4.45%
1.9.3	Fix nominal interest rate for segment		3.95%

Private banking			
1.10	SHORT TERM CASH AND REFINANSING LOAN IN RSD - Online branch		
1.10.1	Fix nominal interest rate Loan amount up to 300.000	Currently not in offer	/
1.10.2	Fix nominal interest rate Loan amount from 300.000,01 to 600.000	Currently not in offer	/
1.11	CASH AND REFINANSING LOAN IN RSD - Online branch / tenor from 13 – 24 months		
1.11.1	Fix nominal interest rate Loan amount up to 300.000	12.05%	/
1.11.2	Fix nominal interest rate Loan amount from 300.000,01 to 600.000	12.05%	/
1.12	CASH AND REFINANSING LOAN IN RSD - Online branch / tenor from 25 – 71 months		
1.12.1	Fix nominal interest rate Loan amount up to 300.000	12.25%	/
1.12.2	Fix nominal interest rate Loan amount from 300.000,01 to 600.000	12.15%	/
1.13	CASH LOAN IN RSD (with predetermined amount and tenor)		
1.13.1	Fix nominal interest rate	14.25%	14.25%
1.14	CASH LOAN IN RSD – Online branch (with predetermined amount and tenor)		
1.14.1	Fix nominal interest rate	14.25%	14.25%
1.15	CAR LOAN IN RSD (with Casco and pledge/without Casco and pledge)		
1.15.1	Fix nominal interest rate	Currently out of offer	Currently out of offer
1.16	CAR LOAN IN RSD INDEXED IN EUR (with Casco and pledge/without Casco and pledge)		
1.16.1	Fix nominal interest rate	Currently out of offer	Currently out of offer
1.17	OTHER FEES		
1.17.1	Disbursement fee		0%
1.17.2	Credit Bureau report for individuals	Pursuant to the official Credit Bureau tariff	
1.17.3	Credit Bureau report for legal entaty/ entrepreneur	Not charged	
1.17.4	Credit Bureau report for guarantor on obligations of legal entities and entrepreneurs	Not charged	
1.17.5	Fee for issuing bill of exchange	Pursuant to the official tariff of National Bank of Serbia	
1.17.6	Premature loan repayment fee (fix)	Not charged	
1.17.7	Fee for change of contractual terms and conditions (fixed)	0.3% on residual debt (min.3.000 RSD, max 50.000 RSD)	
1.17.8	Certificate of outstanding debt	500 RSD per certificate	

Interest rates are shown on yearly bases unless otherwise indicated.

**The interest rates specified in the column "PAYROLL CLIENTS" apply to the segments Payroll, Domestic pensioner, Foreign pensioner, Privileges payroll, Privilege family, Privilege manual, Potential Private Banking, Gold payroll, Synchro, Privilege deposit and Gold deposit

2. DOZVOLJENO PREKORAČENJE PO TEKUĆEM RAČUNU

2.1 Dozvoljeno prekoračenje po dinarskom tekućem računu

		NOMINALNA KAMATNA STOPA*	NAKNADA ZA PUŠTANJE KREDITA
2.1.1	Fiksna nominalna kamatna stopa Klijent sa zaradom, Domaći Pensioneri, Sinhro, Privilege payroll, Privilege deposit, Privilege porodica, Privilege ručno segmentiran, Potencijalni Private banking, Gold payroll, Gold deposit, Privatno bankarstvo	17.45%	Bez naknade
2.1.2	Kamatna stopa na nedozvoljeno prekoračenje	19.45%	/

2.2 Dozvoljeno prekoračenje po dinarskom tekućem računu – Online ekspozitura

2.2.1	Fiksna nominalna kamatna stopa Klijent sa zaradom Domaći Pensioneri, Sinhro, Privilege payroll, Privilege deposit, Privilege porodica, Privilege ručno segmentiran, Potencijalni Private banking, Gold payroll, Gold deposit, Privatno bankarstvo	17.45%	Bez naknade
2.2.2	Kamatna stopa na nedozvoljeno prekoračenje	19.45%	/

2.3 OSTALE NAKNADE

2.3.1	Izdavanje izveštaja Kreditnog biroa za fizičko lice	Bez naknade
2.3.2	Izdavanje izveštaja Kreditnog biroa za pravno lice/preduzetnik	Bez naknade
2.3.3	Izdavanje izveštaja Kreditnog biroa fizičkog lica o jemstvima po obavezama pravnih lica i preduzetnika	Bez naknade
2.3.4	Naknada za izdavanje menice	Bez naknade

*Kamatne stope su prikazane na godišnjem nivou za proporcionalni metod obračuna, što za konformni metod obračuna odgovara nominalnoj kamatnoj stopi od 18.92% i kamatnoj stopi na nedozvoljeno prekoračenje od 21.28%

2. OVERDRAFT

2.1 OVERDRAFT			
	NOMINAL INTEREST RATE*	APPROVAL FEE	
Fix nominal interest rate segments			
2.1.1	Payroll, Pensioner Domestic, Sinhro, Privilege payroll, Privilege deposit, Privilege family, Privilege manual, Potential Private Banking, Gold payroll, Gold deposit, Private banking	17.45%	No charge
2.1.2	Interest rate for unauthorized overdraft	19.45%	/
2.2 Overdraft - Online ekspozitura			
Fix nominal interest rate segments			
2.2.1	Payroll, Pensioner Domestic, Sinhro, Privilege payroll, Privilege deposit, Privilege family, Privilege manual, Potential Private Banking, Gold payroll, Gold deposit, Private banking	17.45%	No charge
2.2.2	Interest rate for unauthorized overdraft	19.45%	/
2.3 OTHER FEES			
2.3.1	Credit Bureau report for individuals		No charge
2.3.2	Credit Bureau report for legal entity/entrepreneur		No charge
2.3.3	Credit Bureau report for guarantor on obligations of legal entities and entrepreneurs		No charge
2.3.3	Fee for issuing bill of exchange		No charge

* Interest rates are shown on yearly bases for the simple calculation method, which for the compound calculation method corresponds to a nominal interest rate of 18.92% and for unauthorized overdraft interest rate of 21.28%

3. STAMBENI KREDITI

3.1* STAMBENI KREDIT U RSD INDEKSIRANI U EUR – KOMBINOVANI STAMBENI KREDIT SA PROMENOM KAMATE NA SVAKE 3 GODINE			
	NOMINALNA KAMATNA STOPA	NAKNADA ZA PUŠTANJE KREDITA	
3.1.1	Kombinovana nominalna kamatna stopa za segmente Klijenti sa zaradom, Domaći penzioneri, Strani penzioneri, Gold sa zaradom, Gold depozit, Sinhro, Privilege sa zaradom, Privilege depozit, Privilege porodica, Privilege ručno segmentiran, Potencijalni Private banking, Privatno bankarstvo	Fiksna: 4.95% Varijabilna: 2.25% + 3M EURIBOR	0%
3.1.2	Kombinovana nominalna kamatna stopa za segmente Standard	Fiksna: 5.00% Varijabilna: 2.30% + 3M EURIBOR	0%
3.2 STAMBENI KREDIT U RSD INDEKSIRANI U EUR – KOMBINOVANI STAMBENI KREDIT SA FIKSNOM KAMATOM U PRVIH 5 GODINA			
3.2.1	Kombinova nominalna kamatna stopa - 5 godina fiksna- za segment Klijenti sa zaradom, Domaći penzioneri, Strani penzioneri, Gold sa zaradom, Gold depozit, Sinhro, Privilege sa zaradom, Privilege depozit, Privilege porodica, Privilege ručno segmentiran, Potencijalni Private banking, Privatno bankarstvo	Fiksna: 4.95% Varijabilna: 2.85% + 3M EURIBOR	0%

3.2.2	Kombinovana nominalna kamatna stopa – 5 godina fiksna - za segment Standard	Fiksna: 5.00% Varijabilna: 2.95% + 3M EURIBOR	0%
3.3 STAMBENI KREDIT BEZ OSIGURANJA U RSD			
3.3.1	Promenljiva nominalna kamatna stopa Klijenti sa zaradom, Domaći penzioneri, Strani penzioneri Gold sa zaradom, Gold depozit, Sinhro, Privilege sa zaradom, Privilege depozit, Privilege porodica, Privilege ručno segmentiran, Potencijalni Private banking, Privatno bankarstvo	2.75% + 3M BELIBOR	0%
3.3.2	Promenljiva nominalna kamatna stopa Standard	2.85% + 3M BELIBOR	0%
3.4 STAMBENI KREDIT U RSD INDEKSIRANI U EUR			
3.4.1	Promenljiva nominalna kamatna stopa za segmente Klijenti sa zaradom, Domaći penzioneri, Strani penzioneri, Gold sa zaradom, Gold depozit Sinhro, Privilege sa zaradom, Privilege depozit, Privilege porodica, Privilege ručno segmentiran, Potencijalni Private banking, Privatno bankarstvo	Trenutno nije u ponudi	/
3.4.2	Promenljiva nominalna kamatna stopa za segmente Standard	Trenutno nije u ponudi	/
3.4.3	Fiksna kamatna stopa za segmente Klijenti sa zaradom, Domaći penzioneri, Strani penzioneri, Gold sa zaradom, Gold depozit, Sinhro, Privilege sa zaradom, Privilege depozit, Privilege porodica, Privilege ručno segmentiran, Potencijalni Private banking, Privatno bankarstvo	4.95%	0%
3.4.4	Fiksna kamatna stopa za segment Standard	5%	0%
3.5 OSTALE NAKNADE			
3.5.1	Izdavanje izveštaja Kreditnog biroa za fizičko lice	U skladu sa zvaničnom tarifom Kreditnog biroa	
3.5.2	Izdavanje izveštaja Kreditnog biroa za pravno lice/preduzetnik	Ne naplaćuje se	
3.5.3	Naknada za izdavanje menice	U skladu sa zvaničnom tarifom Narodne banke Srbije	
3.5.4	Naknada za izmenu ugovorenih uslova (fiksna)	0.3% na ostatak duga (min.3.000 RSD, max 50.000 RSD)	
3.5.5	Potvrda o stanju duga po kreditu	500 RSD po potvrdi	
3.5.6	Naknada za prevremenu otplatu (fiksna)	<p>Za kredite sa namenom kupovine i refinansiranja kredita čija je prvobitna namena bila kupovina (krediti sa promenljivom i kombinovanom kamatnom stopom):</p> <p>Do 1% od iznosa prevremeno otplaćenog kredita ako je period između prevremene otplate i roka ispunjenja obaveze iz ugovora o kreditu duži od jedne godine;</p> <p>Do 0.5% od iznosa prevremeno otplaćenog kredita ako je period između prevremene otplate i roka ispunjenja obaveze iz ugovora o kreditu kraći od godinu dana.</p> <p>Za ostale namene: Bez naknade</p> <p>Za kredite čija je namena adaptacija, izgradnja i refinansiranje kredita čija</p>	

je prvobitna namena bila izgradnja i adaptacija: bez naknade

Kamatne stope su prikazane na godišnjem nivou osim ukoliko nije drugačije naznačeno

* Fiksni deo kamatne stope se primenjuje za Stambeni kredit u RSD indeksiran u EUR- kombinovana stopa za kredite u otplati

3. HOUSING LOANS

3.1* MORTGAGE LOAN IN RSD INDEXED IN EUR-COMBINED MORTGAGE LOAN WITH CHANGE OF IR EVERY 3 YEAR			
		NOMINAL INTEREST RATE	DISBURSEMENT FEE
3.1.1	Combined interest rate for segment Payroll, Pensioner Domestic, Pensioner Foreign, Gold payroll, Gold deposit, Sinhro, Privilege payroll, Privilege deposit, Privilege family, Privilege manual, Potential Private Banking Private banking	Fixed: 4.95% Variable: 2.25% + 3M EURIBOR	0%
3.1.2	Combined interest rate for segment Standard	Fixed: 5.00% Variable: 2.30% + 3M EURIBOR	0%
3.2 MORTGAGE LOAN IN RSD INDEXED IN EUR-COMBINED MORTGAGE LOAN WITH FIXED IR IN FIRST 5 YEARS			
3.2.1	Combined interest rate - 5 years fix for sement Payroll, Pensioner Domestic, Pensioner Foreign, Gold payroll, Gold deposit, Sinhro, Privilege payroll, Privilege deposit, Privilege family, Privilege manual, Potential Private Banking, Private banking	Fixed: 4.95% Variable: 2.85% + 3M EURIBOR	0%
3.2.2	Combined interest rate - 5 years fix - for segment Standard	Fixed: 5.00% Variable: 2.95% + 3M EURIBOR	0%
3.3 MORTGAGE LOAN IN RSD			
3.3.1	Variable nominal interest rate Payroll, Pensioner Domestic, Pensioner Foreign, Gold payroll, Gold deposit, Sinhro, Privilege payroll, Privilege deposit, Privilege family, Privilege manual, Potential Private Banking, Private banking	2.75% + 3M BELBIOR	0%
3.3.2	Variable nominal interest rate Standard	2.85% + 3M BELBIOR	0%
3.4 MORTGAGE LOAN IN RSD INDEXED IN EUR			
3.4.1	Variable nominal interest rate for segment Payroll, Pensioner Domestic, Pensioner Foreign, Gold payroll, Gold deposit, Sinhro, Privilege payroll, Privilege deposit, Privilege family, Privilege manual, Potential Private Banking, Private banking	Currently not in offer	/
3.4.2	Variable nominal interest rate for segment Standard	Currently not in offer	/
3.4.3	Fix interest rate for segment Payroll, Pensioner Domestic, Pensioner Foreign, Gold payroll, Gold deposit, Sinhro, Privilege payroll, Privilege deposit, Privilege family, Privilege manual, Potential Private Banking, Private banking	4.95%	0%
3.4.4	Fix interest rate for segment Standard	5%	0%
3.5 OTHERS FEES			
3.5.1	Credit Bureau report for individuals		Pursuant to the official Credit Bureau tariff
3.5.2	Credit Bureau report for legal entaty/entrepreneur		Not charged
3.5.3	Fee for issuing bill of exchange		Pursuant to the official tariff of National Bank of Serbia

3.5.4	Fee for change of contractual terms and conditions (fixed)	0.3% on residual debt (min.3.000 RSD, max 50.000 RSD)
3.5.5	Certificate of outstanding debt: 500 RSD per certificate	500 RSD per certificate
3.5.6	Premature loan repayment fee (fixed)	<p>For loans with purpose of purchase and refinancing with original purpose purchase (loans with variable and combined interest rate):</p> <ul style="list-style-type: none"> - Up to 1% from premature loan amount if period between premature loan repayment and disbursement of loan is more than one year; - Up to 0.5% from premature loan amount if period between premature loan repayment and disbursement of loan is less than one year. <p>For loan with other purpose: Without fee</p> <p>For loans with purpose of adaptation, construction and refinancing with original purpose adaptation and construction: Without fee</p>

Interest rates are shown on yearly bases unless otherwise indicated

*Fix interest rate for MORTGAGE LOAN IN RSD INDEXED IN EUR-COMBINED INTEREST RATE will be applied for loans in repayment

4. PARTNER KREDITI I KOJI SE ODOBRAVAJU NA PRODAJNOM MESTU

4.1 PARTNER POS POTROŠAČKI KREDIT U RSD		NOMINALNA KAMATNA STOPA	NAKNADA ZA PUŠTANJE KREDITA
4.1.1	Fiksna nominalna kamatna stopa	14.55%	/
4.2 PARTNER POS POTROŠAČKI KREDIT U RSD ZA PENZIONERE			
4.2.1	Fiksna nominalna kamatna stopa	14.55%	/
4.3 PARTNER POS POTROŠAČKI KREDIT U RSD na bazi lične karte			
4.3.1	Fiksna nominalna kamatna stopa	Trenutno nije u ponudi	/
4.4 PARTNER POS AUTO KREDIT U RSD (*osigurani sa kaskom i zalogom/neosigurani bez potpunog kaska i zaloge)			
4.4.1	Fiksna nominalna kamatna stopa	7.95%	2.95%
4.5 PARTNER POS AUTO KREDIT U RSD sa Generali osiguranjem od posledica nesrećnog slučaja - nezgode (osigurani sa kaskom i zalogom/neosigurani bez potpunog kaska i zaloge)			
4.5.1	Fiksna nominalna kamatna stopa	Trenutno nije u ponudi	/
4.6 PARTNER POS AUTO KREDIT U RSD INDEKSIRAN U EUR (*osigurani sa kaskom i zalogom/neosigurani bez potpunog kaska i zaloge)			
4.6.1	Fiksna nominalna kamatna stopa	5.88%	2.95%
4.7 PARTNER POS AUTO KREDIT U RSD INDEKSIRAN U EUR sa Generali osiguranjem od posledica nesrećnog slučaja - nezgode (osigurani sa kaskom i zalogom/neosigurani bez potpunog kaska i zaloge)			
4.7.1	Fiksna nominalna kamatna stopa	Trenutno nije u ponudi	/
4.8 OSTALE NAKNDE			
4.8.1	Izdavanje izveštaja Kreditnog biroa za fizičko lice		Bez naknade
4.8.2	Izdavanje izveštaja Kreditnog biroa za pravno lice/preduzetnik		Bez naknade
4.8.3	Naknada za izdavanje menice		U skladu sa zvaničnom tarifom Narodne banke Srbije
4.8.4	Naknada za prevremenu otplatu kredita (fiksna)		Ne naplaćuje se
4.8.5	Naknada za izmenu ugovorenih uslova (fiksna)		0.3% na ostatak duga (min.3.000 RSD, max 50.000 RSD)
4.8.6	Potvrda o stanju duga po kreditu		500 RSD po potvrdi

Kamatne stope su prikazane na godišnjem nivou osim ukoliko nije drugačije naznačeno.

* Partner POS auto kredit u RSD / RSD indeksiran u EUR valuti osigurani sa kaskom i zalogom, trenutno nije u ponudi

4. POS PARTNER RETAIL LOANS ON POINT OF SALE

4.1 PARTNER POS CONSUMER LOAN IN RSD		INTEREST RATES	DISBURSEMENT FEE
4.1.1	Fix nominal interest rate	14.55%	/
4.2 PARTNER POS CONSUMER LOAN IN RSD FOR PENSIONERS			
4.2.1	Fix nominal interest rate	14.55%	/
4.3 PARTNER POS CONSUMER LOAN IN RSD based on ID card			
4.3.1	Fix nominal interest rate	Currently not in offer	/
4.4 PARTNER POS CAR LOAN IN RSD (*with Casco and pledge/without Casco and pledge)			
4.4.1	Fix nominal interest rate	7.95%	2.95%
4.5 PARTNER POS CAR LOAN IN RSD with Generali non-life insuranc-accidental death (with Casco and pledge/without Casco and pledge)			
4.5.1	Fix nominal interest rate	Currently not in offer	/
4.6 PARTNER POS CAR LOAN IN RSD INDEXED IN EUR (*with Casco and pledge/without Casco and pledge)			
4.6.1	Fix nominal interest rate	5.88%	2.95%
4.7 PARTNER POS CAR LOAN IN RSD INDEXED IN EUR with Generali non-life insuranc-accidental death (with Casco and pledge/without Casco and pledge)			
4.7.1	Fix nominal interest rate	Currently not in offer	/
4.8 OTHER FEES			
4.8.1	Credit Bureau report for individuals		Not charged
4.8.2	Credit Bureau report for legal entaty/entrepreneur		Not charged
4.8.3	Fee for issuing bill of exchange	Pursuant to the official tariff of National Bank of Serbia	
4.8.4	Premature loan repayment fee (fix)		Not charged
4.8.5	Fee for change of contractual terms and conditions (fixed)	0.3% on residual debt na ostatak duga (min.3.000 RSD, max 50.000 RSD)	
4.8.6	Certificate of outstanding debt		500 RSD per certificate

Interest rates are shown on yearly bases unless otherwise indicated.

*Partner POS car loan in RSD/ in RSD indexed in EUR with Casco and pledge, currently not in offer