

PROMOTIVNA PONUDA

PREGLED KAMATNIH STOPA I NAKNADA ZA STAMBENE KREDITE ZA FIZIČKA LICA PRICELIST OF INTEREST RATES AND FEES FOR MORTGAGE LOANS FOR PRIVATE INDIVIDUALS

1. 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: 4.75% Varijabilna: 2.25% + 3M EURIBOR	0%
3.1.2	Kombinovana nominalna kamatna stopa za segmente Standard	Fiksna: 4.85% 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: 4.75% Varijabilna: 2.85% + 3M EURIBOR	0%
3.2.2	Kombinovana nominalna kamatna stopa – 5 godina fiksna - za segment Standard	Fiksna: 4.85% Varijabilna: 2.85% + 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	4.75%	0%
3.4.4	Fiksna kamatna stopa za segment Standard	4.85%	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
		Za kredite sa namenom kupovine i refinansiranja kredita čija je prvobitna namena bila kupovina (kreditni sa promenljivom i kombinovanom kamatnom stopom):
		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;
3.5.6	Naknada za prevremenu otplatu (fiksna)	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.
		Za ostale namene: Bez naknade
		Za kredite čija je namena adaptacija, izgradnja i refinansiranje kredita čija 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: 4.75% Variable: 2.25% + 3M EURIBOR	0%
3.1.2	Combined interest rate for segment Standard	Fixed: 4.85% 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 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: 4.75% Variable: 2.85% + 3M EURIBOR	0%
3.2.2	Combined interest rate - 5 years fix - for segment Standard	Fixed: 4.85% Variable: 2.85% + 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	4.75%	0%
3.4.4	Fix interest rate for segment Standard	4.85%	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 entity/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