**CONDITIONS OF APPROVAL AND REPRESENTATIVE EXAMPLES**

* **Cash loans in RSD with a fixed interest rate with personal insurance in case of inability to repay the loan (CPI insurance)**

|  |
| --- |
| **CONDITIONS OF APPROVAL** |
| USERS | employed persons with regular monthly incomes up to RSD 100,000.00 |
| CURRENCY IN WHICH THE LOAN IS BEING CONTRACTED | RSD |
| LOAN AMOUNT | RSD  50.000,00 – 5.000.000,00 according to the creditworthiness of the user. |
| REPAYMENT PERIOD | from 13 to 71 months |
| DEPOSIT / PARTICIPATION | without deposit / participation |
| INTEREST CALCULATION METHOD | proportional |
| NOMINAL INTEREST RATE (annually, fixed) | 6.95 % |
| LOAN APPLICATION PROCESSING FEE | no fee |
| SECURITY INSTRUMENTS | 2 (two) own promissory notes with the "no protest" clause  |
| SPECIAL CONDITION | * employment with the current employer for at least 6 months
* concluding a CPI insurance policy
 |

|  |
| --- |
| **REPRESENTATIVE EXAMPLES** |
| Currency in which the loan is being contracted | RSD |
| Loan amount and currency in which the loan is being contracted | RSD 1,000,000.00 |
| Loan repayment term (period for which the loan is contracted) | 71 months |
| Annual nominal interest rate (NKS), fixed | 6.95% |
| Loan approval fee | No fee |
| Cost of bills of exchange (2 bills of exchange) | RSD 100.00 |
| Cost of a Credit Bureau report  | RSD 246.00 |
| Cost of CPI insurance benefit  | RSD 41,386.00 |
| Monthly installment (annuity) | RSD 17,217.12 |
| Total cost of the loan (interest and costs) | RSD 264,147.92 |
| Total amount that the user will pay during the loan repayment period | RSD 1.264.147,92 |
| **Efektivna kamatna stopa (EKS)\*** | **8.83%** |

\* The calculation was made on September 8, 2025.

* **Cash loan in RSD with a fixed interest rate**

|  |
| --- |
| **CONDITIONS OF APPROVAL** |
| USERS | employed and retired persons with regular monthly incomes up to RSD 100,000.00 |
| CURRENCY IN WHICH THE LOAN IS BEING CONTRACTED | RSD  |
| LOAN AMOUNT | RSD  50,000.00 – 1,000,000.00 in accordance with the creditworthiness of the user |
| REPAYMENT PERIOD | from 13 to 71 months |
| DEPOSIT / PARTICIPATION | without deposit / participation |
| INTEREST CALCULATION METHOD | proportional |
| NOMINAL INTEREST RATE (annually, fixed) | 7.45% |
| LOAN APPLICATION PROCESSING FEE | no fee |
| SECURITY INSTRUMENTS | 2 (two) own promissory notes with the "no protest" clause  |
| Mandatory receipt of funds to the current account in the amount of the monthly loan obligation |

|  |
| --- |
| **REPRESENTATIVE EXAMPLES** |
| Currency in which the loan is being contracted  | RSD |
| Loan amount and currency in which the loan is being contracted | RSD 1,000,000.00 |
| Loan repayment term (period for which the loan is contracted) | 71 months |
| Annual nominal interest rate (NKS), fixed | 7.45% |
| Loan approval fee | no fee |
| Cost of bills of exchange (2 bills of exchange) | RSD 100.00 |
| Cost of a Credit Bureau report  | RSD 246.00 |
| Monthly installment (annuity)  | RSD 17,457.55 |
| Total cost of the loan (interest and costs) | RSD 239.831,98 |
| Total amount that the user will pay during the loan repayment period  | RSD 1,239,831.98 |
| **Effective interest rate (EKS)\*** | **7.72%** |

\* The calculation was made on September 8, 2025.