**CONDITIONS OF APPROVAL AND REPRESENTATIVE EXAMPLES**

* **Loan for refinancing in RSD with a fixed interest rate with personal insurance in case of inability to repay the loan (CPI insurance)\***

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| **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 |
| Mandatory receipt of funds to the current account in the amount of the monthly loan obligation | |

\*With this loan, all of the User's loan obligations can be refinanced..

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| **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 being 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 17,217.12 |
| Monthly installment (annuity) | RSD 23.528,07 |
| 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 |
| **Effective interest rate (EKS)\*** | **8.83%** |

\* The calculation was made on September 8, 2025

* **Loan for refinancing in RSD with a fixed interest rate\***

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| **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 – 5.000.000,00 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 | |

\*With this loan, all of the User's loan obligations can be refinanced..

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| **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 being 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