**CONDITIONS OF APPROVAL AND REPRESENTATIVE EXAMPLES**

* **Loan for the purchase of motor vehicles in RSD with a currency clause in EUR with a fixed interest rate**

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| **CONDITIONS OF APPROVAL** | |
| CURRENCY IN WHICH THE LOAN IS BEING CONTRACTED | RSD indexed to EUR |
| INDEXING CRITERIA | in the dinar equivalent at the NBS middle exchange rate |
| LOAN AMOUNT | EUR 2,000.00 – 35,000.00 in accordance with the creditworthiness of the user |
| REPAYMENT PERIOD | from 13 to 84 months |
| DEPOSIT / PARTICIPATION | 30.00% deposit |
| INTEREST CALCULATION METHOD | proportional |
| NOMINAL INTEREST RATE (annually, fixed) | * with income transfer 5.77% * without income transfer 5.99% |
| LOAN APPLICATION PROCESSING FEE | * with income transfer 1.00% of the loan amount * without income transfer 1.95% of the loan amount |
| SECURITY INSTRUMENTS | administrative ban or permanent order  2 (two) own promissory notes with the "no protest" clause  blank own promissory note signed by one creditworthy guarantor or pledge and comprehensive insurance and policy vinculation in favor of the Bank for loan amounts over RSD 2,500,000.00 |

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| **REPRESENTATIVE EXAMPLES** | | |
| Currency in which the loan is being contracted | RSD indexed in EUR | |
| Indexing criteria | in the dinar equivalent at the NBS middle exchange rate | |
| Loan amount and currency in which the loan is being contracted | EUR 8,000.00 | |
| Client type | with income transfer | without income transfer |
| Loan repayment term (period for which the loan is contracted) | 84 months | |
| Annual nominal interest rate (NKS), fixed | 5.77% | 5.99% |
| Loan approval fee | EUR 80.00 | EUR 156.00 |
| Cost of bills of exchange (2 bills of exchange) | RSD 100.00 | |
| Cost of a Credit Bureau report | RSD 246.00 | |
| Monthly installment (annuity) | EUR 115.98 | EUR 116.83 |
| Total amount that the user will pay during the loan repayment period | EUR 9,825.76 | EUR 9,972.30 |
| **Effective interest rate (EKS)\*** | **6.26%** | **6.81%** |

\* The calculation was made on December 25, 2024.

A representative example was made on the basis of security in the form of promissory notes of the user only.

For a specific calculation of the loan, it is necessary to contact an employee at the nearest branch of the Bank.