**CONDITIONS OF APPROVAL AND REPRESENTATIVE EXAMPLES**

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

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| **CONDITIONS OF APPROVAL** |
| CURRENCY IN WHICH THE LOAN IS BEING CONTRACTED | RSD  |
| INDEXING CRITERIA | no indexing criteria |
| LOAN AMOUNT | RSD 240,000.00 - 4,000,000.00 and in accordance with the creditworthiness of the user |
| REPAYMENT PERIOD | from 13 to 84 months |
| DEPOSIT / PARTICIPATION | without deposit / participation |
| INTEREST CALCULATION METHOD | proportional |
| NOMINAL INTEREST RATE (annually, fixed)  | * with income transfer 8.20% - 8.75%
* without income transfer 8.75% - 10.95%
 |
| LOAN APPLICATION PROCESSING FEE  | no fee |
| 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 |
| Indexing criteria | no indexing criteria |
| Loan amount and currency in which the loan is being contracted | RSD 1,500,000.00 |
| 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 | 8.20% | 8.75% |
| 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 23,528.07 | RSD 23,972.66 |
| Total amount that the user will pay during the loan repayment period  | RSD 1,976,704.03 | RSD 2,011,529.29 |
| **Effective interest rate (EKS)\*** | **8.52%** | **9.12%** |

\* The calculation was made on December 24, 2024. A representative example was made on the basis of security in the form of promissory notes of the user only.

Specific lending conditions depend on the category of the bank's client. For a specific calculation of the loan, it is necessary to contact an employee at the nearest branch of the Bank.