**CONDITIONS OF APPROVAL AND REPRESENTATIVE EXAMPLES**

**● Cash and credit for refinancing in RSD with personal insurance in case of inability to repay the loan – CPI**

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| **CONDITIONS OF APPROVAL** |
| CURRENCY IN WHICH THE LOAN IS BEING CONTRACTED | RSD  |
| CLIENT`S AGE | the minimum client`s access age is 20 years, and the maximum age is 64 when concluding the loan agreement, whereby the expiration of the agreed insurance period/ loan agreement cannot be granted after the client/insured turns 70 years old.  |
| INDEXING CRITERIA | no indexing criteria |
| 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) | * with income transfer 7,70% - 8,25%
* without income transfer 8,25% - 12,45%
 |
| LOAN APPLICATION PROCESSING FEE | no fee |
| SECURITY INSTRUMENTS | * administrative ban or permanent order
* 2 (two) own promissory notes with the "no protest" clause
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| SPECIAL CONDITION | * employment with the current employer for at least 6 months
* concluding a CPI insurance policy
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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 500,000.00 |
| Loan repayment term (period for which the loan is contracted) | 71 months |
| Client type | with income transfer | without income transfer |
| Annual nominal interest rate (NKS), fixed | 7.70% | 8.25% |
| Loan approval fee | No fee |
| Cost of bills of exchange (2 bills of exchange) | RSD 100.00 |
| The cost of a Credit Bureau report  | RSD 246.00 |
| CPI insurance benefit (one-off)  | RSD 20,693.00 |
| Monthly installment (annuity) | RSD 8,790.35 | RSD 8,924.37 |
| Total amount that the user will pay during the loan repayment period | RSD 645,153.54 | RSD 654,669.59 |
| Effective interest rate (EKS)\* | **9.68%** | **10.29%** |
| \* The calculation was made on August 8, 2025. 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. |

* **Cash and loan for refinancing 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  50,000.00 – 5,000,000.00 in accordance with the creditworthiness of the borrower |
| REPAYMENT PERIOD | from 13 to 71 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% - 12.95%
 |
| LOAN APPLICATION PROCESSING FEE | no fee |
| SECURITY INSTRUMENTS | administrative ban or permanent order 2 (two) own promissory notes with the "no protest" clause  |

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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 500,000.00 |
| Client type | with income transfer | without income transfer |
| Loan repayment term (period for which the loan is contracted) | 71 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 |
| The cost of a Credit Bureau report  | RSD 246.00 |
| Monthly installment (annuity)  | RSD 8,913.62 | RSD 9,048.86 |
| Total amount that the user will pay during the loan repayment period  | RSD 633,212.65 | RSD 642,814.79 |
| **Effective interest rate (EKS)\*** | **8.54%** | **9.14%** |

\* The calculation was made on May 23, 2025.

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.