**CONDITIONS OF APPROVAL AND REPRESENTATIVE EXAMPLES**

* **Cash and loan for refinancing with currency clause in EUR with 30% deposit with a fixed interest rate**

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| **CONDITIONS OF APPROVAL** | |
| CURRENCY IN WHICH THE LOAN IS BEING CONTRACTED | RSD indexed in EUR |
| INDEXING CRITERIA | in the dinar equivalent at the middle exchange rate of the NBS |
| LOAN AMOUNT | EUR  500,00 – 20,000.00 according to the creditworthiness of the user. |
| REPAYMENT PERIOD | from 13 to 71 months |
| DEPOSIT / PARTICIPATION | 30.00 % deposit |
| INTEREST CALCULATION METHOD | proportional |
| NOMINAL INTEREST RATE (annually, fixed) | * with income transfer 6,00% * without income transfer 7.00% - 7.50% |
| 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** | | | |
| Client type | with income transfer | without income transfer | |
| 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 | EUR 2,500.00 | | |
| Deposit | EUR 750.00 | | |
| Loan repayment term (period for which the loan is contracted) | 71 months | | |
| Annual nominal interest rate (NKS), fixed | 6.00% | | 7.00% |
| 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) | EUR 41,92 | | EUR 43,10 |
| Total amount that the user will pay during the loan repayment period | EUR 2.978,95 | | EUR 3.063,46 |
| **Effective interest rate (EKS)\*** | **6,83%** | | **8,10%** |

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| \* The calculation was made on December 24, 2024.  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. |