

APPROVAL CONDITIONS AND REPRESENTATIVE EXAMPLE – Online cash loan

Basic information for loan implementation

Prerequisites

- valid ID card;
- proof of residence address (scanned identity card, passport, copy of traffic license, copy of decision on property tax assessment, copy of utility bill);
- active mobile number in the domestic network and
- registered e-mail address.

ALTA Bank determines the user's identity in the process of video identification. The user signs the documentation using a mobile phone and e-mail (two-factor authentication).

For users who do not have an open dinar payment account in ALTA Bank, an account is opened in the process (without maintenance costs during loan repayment) and digital channels (possibility of using funds immediately after loan disbursal).

APPROVAL CONDITIONS	
Product users	<p>Permanent employees and pensioners, citizens of the Republic of Serbia, residents residing in the territory over which the Republic of Serbia has full state jurisdiction.</p> <p>Users who are at least 20 years old at the time of applying for a loan, or at most 70 years old at the time of repayment of the last annuity of the loan.</p>
Vrsta kredita	Type of loan
Valuta u kojoj se ugovara kredit	The currency in which the loan is contracted
Loan amount	<ul style="list-style-type: none"> • Permanent employees/retirees: RSD 15,000.00 – 600,000.00 • Permanent employees with entrepreneurs: RSD 15,000.00 – 300,000.00 <p>If the user has one or more loans realized through online channels, the maximum total amount of those loans in the balance, including a new loan, can be up to RSD 600,000 (permanent employees and pensioners) and up to RSD 300,000 (permanent employees with entrepreneurs).</p>
Repayment period	<ul style="list-style-type: none"> • From 6 to 71 months
Deposit / down payment	No deposit/participation
Interest calculation method	Proportional
Nominal interest rate	7.45%, annually, fixed
Costs	<ul style="list-style-type: none"> • Request processing fee: no charge • Cost of credit report: no charge • The cost of obtaining a certificate of personal data and information about people, employment and employer: no charge

	<ul style="list-style-type: none"> Cost of obtaining confirmation of personal data and data on income, employment and employer: no charge
Interest rate in case of delay	<p>The legal default interest rate if it is higher than the agreed interest rate, otherwise the agreed interest rate. The statutory default interest rate is calculated in accordance with the Law regulating the protection of users of financial services.</p>
Method of granting credit	To the customer's dinar payment account at ALTA Bank
Loan repayment	In equal monthly annuities
Loan repayment method	Through standing order/personal payment of the client
Loan collateral	Without collateral
Conditions and method of early loan repayment	No charge
Receipt of earnings to the payment account in the Bank	Without the obligation to receive earnings to a dinar payment account opened at the Bank

REPRESENTATIVE EXAMPLE

Currency in which the loan is contracted	RSD
Indexing criteria	no indexing criteria
Loan amount and currency in which the loan is contracted	600,000.00 RSD
Loan repayment term (period for which the loan is contracted)	71 months
Annual nominal interest rate, fixed	7,45%
Loan approval fee	no charge
Cost of bills of exchange	no charge
Cost of a Credit Bureau report	no charge
Cost of obtaining confirmation of personal data and data on income, employment and employer	no charge
Monthly installment (annuity)	RSD 10,472.51
Total amount that the user will pay during the loan repayment period	RSD 743,548.42
Effective interest rate*	7,70%

* The calculation was made on February 18, 2026