

Loan type	Loan indexed in euro for purchase of vehicle from legal entities and natural persons	
Loan currency	EUR	
Indexing criterium	Dinar equivalent value calculated at middle exchange rate of NBS	
Pro-forma invoice	6.000.00 EUR	14.000.00 EUR
Loan amount	4.200.00 EUR	9.800.00 EUR
Down Payment	1.800.00 EUR	4.200.00 EUR
Repayment period	60 months	84 months
Monthly instalment	78.43 EUR	136.52 EUR
Interest rate (annual)	4,50% fixed	4,50% fixed
EIR (annually)	5.12%	4.98%
Total amount the user will pay for the loan	4.750.32 EUR	11.568.20 EUR
Costs covered by the borrower are known at the time of advertisement and are used in calculation of effective interest rate		
Disbursement fee	42.00 EUR	98.00 EUR
1 promissory note	50.00 RSD	50.00 RSD
Credit Bureau report	246.00 RSD	246.00 RSD

You can receive other calculations related to this product in any branch office of the Bank.

The above conditions apply to natural person with permanent employment.