

**Car loan for purchase of vehicles in EUR – Representative example on date 15.4.2021.**

Type of loan	A loan for the purchase of vehicles from individuals and legal entities in EUR	
Loan currency	EUR	
Criteria for indexing	Dinar equivalent per NBS middle exchange rate	
The amount of the pro forma invoice	6.000 EUR	14.000 EUR
Loan amount	4.200 EUR	9.800 EUR
Participation	1.800 EUR	4.200 EUR
Repayment period	60 months	71 months
Monthly instalment	77,85 EUR	156,41 EUR
Interest rate (on an annual basis)	4.20% fixed	
<b>EIR - Effective interest rate (on an annual basis)</b>	<b>4,80%</b>	<b>4,72%</b>
Total amount to be paid	4.715,52 EUR	11.205,63 EUR
Costs borne by the user, that are known at the time of publication and are included in the effective interest rate calculation		
Loan application processing fee	42 EUR	98 EUR
1 promissory note	50 RSD	50 RSD
Credit Bureau Report	246 RSD	246 RSD

You can obtain other calculations related to this product at any of our bank's branches.