

Car loan for purchase of new vehicles – Representative example on date 15.4.2021.

Type of loan	A loan for the purchase of new and used vehicles from individuals and legal entities, indexed in euros	
Loan currency	EUR	
Criteria for indexing	Dinar equivalent per NBS middle exchange rate	
The amount of the pro forma invoice	6,000 EUR	10,000 EUR
Loan amount	4,200 EUR	7,000 EUR
Participation	1,800 EUR	3,000 EUR
Repayment period	36 months	36 months
Monthly instalment	123,17 EUR	205,28 EUR
Interest rate (on an annual basis)	3,5% fixed	
EIR - Effective interest rate (on an annual basis)	5,04%	5,03%
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	70 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.