

American Express Gold – Product description

Type of loan	Revolving credit card –American Express Gold
Currency in which the limit is approved	EUR
Criteria for indexing	Dinar equivalent per NBS average exchange rate on the funds withdrawal date
The loan amount	3.000 – 20.000 EUR
The repayment period	36 months
Deposit	No deposit
Interest rate	<ul style="list-style-type: none">• 15.62% on an annual level for consumption in RSD, fixed• 12.60% on an annual level for consumption in EUR, fixed
Effective interest rate on an annual basis	<ul style="list-style-type: none">• 16.26% for consumption in RSD *• 13.23% for consumption in EUR * <p>* Except in case of significant changes of the dinar exchange rate, when it may be even lower</p>
Security instruments	2 bills of exchange
Costs which are borne by the user, are known at the time of publication and are included in the calculation of the effective interest rate	
Annual membership fee	6.600 RSD*
2 bills of exchange	100 RSD
Credit Bureau report	246 RSD
Costs borne by the user and are not known at the moment of publication	
No additional costs	

***3.300 RSD for Magnifica clients**