

## FINANCING CONDITIONS

### Loan for liquidity – Biz Minus

1. Product user	
1.1 Eligible clients	Legal entities and entrepreneurs whose registered office is in the territory of which the Republic of Serbia has full state power, which have been operating for a minimum of 12 months, for which a Credit Bureau Report can be obtained through the Association of Banks of Serbia and have sufficient credit worthiness
2. Description of key features of the loan product	
2.1 Loan type	Current account overdraft.
2.2 Tenor of the loan	6 or 12 months.
2.3 Total loan amount	<ol style="list-style-type: none"> <li>1. In the branch: Up to 10% of annual income and a maximum of up to the dinar equivalent of EUR 50,000 at the official mid-rate of the NBS on the day of submission of the request</li> <li>2. Through the mobile banking application (BizMobi channel) for entrepreneurs who keep books: up to RSD 1,200,000</li> <li>3. Through the mobile banking application (BizMobi channel) for lump-sum entrepreneurs: up to 600,000 RSD</li> </ol> <p>If the entrepreneur has one or more loan products realized remotely, the sum of the total balance of debt on loans / approved limits for the granted overdraft realized that way, including the amount for the new loan product, can be up to EUR 10,000 for entrepreneurs who keep books, or up to EUR 5,000 for lump-sum entrepreneurs.</p>
2.4 Deposit / down payment	Not obligatory.
2.5 Currency in which the loan is approved, in case of the loan with contracted FX clause and exchange rate type (level of official middle exchange rate), as date of calculation	RSD.
2.6 Purpose	Loan for liquidity.
2.7 Periods when installments fall due for payment	<ol style="list-style-type: none"> <li>1. Principal – onetime;</li> <li>2. Interest – monthly.</li> </ol>

2.8	Manner of loan disbursement	Loan users current account in BIB.
2.9	Manner of loan repayment and pay-out of annuities	Any income to the account is used to pay off debt. Interest is accrued to the debt monthly, and the total debt must be repaid no later than the final maturity date.

<b>3. Loan expenses</b>		
3.1	Level and variability of annual nominal interest rate	<ol style="list-style-type: none"> <li>1. Basic payment account - up to 24.00% annually, fixed;</li> <li>2. BizStart payment account - up to 24.00% annually, fixed;</li> <li>3. BizSmart payment account - up to 21.60% annually, fixed;</li> <li>4. BizComfort payment account - up to 20.40% annually, fixed;</li> <li>5. BizPro payment account - up to 20.40% annually, fixed.</li> </ol>
3.2	Method of interest calculation	Proportional method 28-31/360.
3.3	Default Interest rate	<ol style="list-style-type: none"> <li>1. Legal default interest rate if it is higher than contracted IR;</li> <li>2. Legal default interest rate is in accordance with the Law regulating its level.</li> </ol>
3.4	Type and level of all fees	<ol style="list-style-type: none"> <li>1. 4 B/E: 200 RSD, onetime payment, exclusively for the overdraft realized in the Bank's branches;</li> <li>2. Legal entity credit bureau report:           <ul style="list-style-type: none"> <li>• Entrepreneur 600 RSD, onetime payment;</li> <li>• Legal entity 1.440 RSD, onetime payment.</li> </ul> </li> <li>3. Disbursement fee:           <ul style="list-style-type: none"> <li>• For loans with tenor 6 months – 0.5% from approved amount, onetime payment prior to loan disbursement;</li> <li>• For loans with tenor 12 months - 1% from approved amount, onetime payment prior to loan disbursement.</li> <li>• No fee for users of payment accounts:               <ul style="list-style-type: none"> <li>• BizSmart;</li> <li>• BizComfort;</li> <li>• BizPro.</li> </ul> </li> </ul> </li> </ol>

4. Other relevant information	
4.1 Conditions and manner of early loan repayment	The authorized representative of the Client may request termination of the agreement without fee in case that overdraft is not in use. The termination may be initiated by relevant small business officer.
4.2 Minimal collateral	<ol style="list-style-type: none"> <li>1. The overdraft realized in the Bank's branches:               <ul style="list-style-type: none"> <li>• 2 (two) blank bills of exchange signed and certified by the user, with authorization for use;</li> <li>• Guarantee agreement - 2 (two) signed blank bills of exchange of an individual (owner, founder or director) with the "no protest" clause;</li> <li>• If exists - Guarantee of connected legal entities / entrepreneurs (2 (two) bills of exchange with authorizations).</li> </ul> </li> <li>2. Overdraft realized through the mobile banking application (BizMobi channel) for entrepreneurs: Without collateral.</li> </ol>
4.3 Conclusion of distance contracts	Through electronic and mobile banking applications for loan amounts up to RSD 1,200,000: two-factor authentication.

These conditions are published and apply from 01.06.2026.