

Loan for financing working capital – Biz Obrt in RSD

Key features

Type of loan	Biz Obrt loan in dinars
Currency	RSD
Indexing criteria	No indexing criteria
Loan amount	Up to RSD 18,000,000
Repayment period	Up to 24 months
Interest rate (at annual level)	14% fixed
Collateral	<ul style="list-style-type: none">• 6 (six) blank solo promissory notes signed and verified by the loan's beneficiary, with authorization to realize the note + 1 for each additional year for repayments exceeding 12 months• a guarantee agreement – 2 (two) signed blank solo promissory notes by a natural person (owner, founder, or director), including "without protest" clause• a guarantee by related legal entities/entrepreneurs, if any (6 promissory notes with authorizations + 1 for each additional year for repayments exceeding 12 months)
Expenses charged to the loan beneficiary's account that are known at announcement and are calculated in the effective interest rate	
Loan application fee	1% of the loan amount in dinar counter value at official middle exchange rate of the National Bank of Serbia on the day of loan disbursement, as a single payment prior to loan realization
1 promissory note	50 RSD
Credit Bureau statement	RSD 600 for entrepreneurs or RSD 1,440 for legal persons
Tax certificate (for entrepreneurs)	580 RSD
Expenses charged to the loan beneficiary's account not known at announcement	
No additional charges	