

Revolving loan – Biz Revolving in RSD

Key features

Type of loan	Revolving loan – Biz Revolving in dinars
Currency	RSD
Indexing criteria	No indexing criteria
Loan amount	Up to RSD 50.000 EUR*, with minimum tranche od 1.000 EUR*
Repayment period	Up to 12 months
Interest rate (at annual level)	16% fixed
Collateral	<ul style="list-style-type: none">• 6 (six) blank solo promissory notes signed and verified by the user, with authorization to realize the note + 1 for each additional year for repayments over 12 months• Guarantee – 2 (two) signed blank promissory notes by a natural person (owner, founder, or a 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 over 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	Up to 0.5% of the amount of each realized tranche or as single payment up to 1% of the entire approved amount
1 promissory note	RSD 50
Credit Bureau statement	RSD 600 for entrepreneurs or RSD 1,440 for legal entities
Tax certificate (for entrepreneurs)	RSD 580
Expenses charged to the loan beneficiary's account that are not known at announcement	
No additional charges	

*Calculated by the middle exchange rate of NBS on the day of realization of loan.