

Annuity savings in euros

Deposit type	Foreign currency deposit with monthly interest payment, Annuity savings		
Currency in which the client places a deposit	EUR		
Criteria for indexing	No criteria for indexing		
The amount of funds that the Bank receives into deposit	Minimum payment in the amount of 500 units		
Time period for which the Bank receives the deposit	12 months	24 months	36 months*
Interest rate (on an annual basis, fixed)	0.50%	0.80%	1.00%
Effective interest rate (on an annual basis)	0.43%	0.68%	0.85%
*Kamatne stope koje se primenjuju za period od 36 M, važe i za reoročenje postojećih ugovora sa dužim periodima oročenja.			
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			
Tax liability - 15.00%			
Costs borne by the user and are not known at the moment of publication			
No additional costs			