

LOAN FINANCING CONDITIONS

cash loan with 105% deposit indexed in EUR

1. Product user	
1.1 Eligible clients	Citizens of the Republic of Serbia residents having domicile on the territory where the Republic of Serbia has full integrity and for which the Report from the Credit Bureau can be obtained through the Association of Serbian banks.
2. Description of key features of the loan product	
2.1 Loan type	Cash loan with 105% deposit indexed in EUR.
2.2 Tenor of the loan	12, 24 or 36 months.
2.3 Total loan amount	Defined by the amount of FX deposit.
2.4 Deposit / down payment	Purpose deposit for loan not less than 105% of the loan amount, no interest on deposit.
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	EUR. Calculated according to the NBS middle exchange rate on the date of loan disbursement.
2.6 Purpose	Non-specific purpose.
2.7 Periods when installments fall due for payment (monthly, quarterly and etc...)	<ol style="list-style-type: none"> 1. Monthly 2. Quarterly with monthly interest payment
2.8 Manner of loan disbursement	To the payment account of the loan user at the Bank.
2.9 Manner of loan repayment and pay-out of annuities	Payment to the credit party in RSD counter value according to the NBS middle exchange rate on the date of payment.
3. Loan expenses	
3.1 Level and variability of annual nominal interest rate	<ol style="list-style-type: none"> 1. For the loan amount up to EUR 50,000, fixed interest rate: <ul style="list-style-type: none"> • 5.00%, p.a. 2. For the loan amount over EUR 50,000, fixed interest rate: <ul style="list-style-type: none"> • 4.50%, p.a.
3.2 Method of interest calculation	Compound.

3.3 Default Interest rate	<p>Legal default interest rate if it is higher than the agreed, otherwise the agreed interest rate.</p> <p>Legal default interest rate is in accordance with the Law regulating its level.</p>
3.4 Type and level of all fees and other costs to be borne by the loan user	<ol style="list-style-type: none"> 1. Credit Bureau Report: RSD 246, onetime payment. 2. Loan disbursement fee, onetime payment before the realization of the loan*: <ul style="list-style-type: none"> • 1.00% of the loan amount for the loan up to EUR 50,000; • 0.50% of loan amount for loan in amount over EUR 50,000. 3. Fee for maintaining the Package payment account with basic services: RSD 150, per month (only if the user doesnot have a payment account in the Bank).

* In dinar counter value at the middle exchange rate of the NBS on the day of realization.

4. Other relevant information	
4.1 Conditions and manner of early loan repayment	In line with the Law on Financial Services Consumer Protection Law.
4.2 Minimal collateral	Special purpose deposit in the amount of 105% of the loan amount, without calculating the interest on the deposit.
4.3 Conditions for deposit pay-out	After each expiry of 6 months of regular loan repayment the deposit can be paid-out proportionally to the paid loan principle by keeping the loan deposit ratio 100:105.

These conditions shall expose on 21.12.2022. and shall apply starting from 05.01.2023.