

## PREGLED KAMATNIH STOPA I NAKNADA ZA KREDITE ZA FIZIČKA LICA

### PRICELIST OF INTEREST RATES AND FEES FOR LOANS FOR PRIVATE INDIVIDUALS

#### 1. NEOBEZBEĐENI KREDITI

1.1 KRATKOROČNI GOTOVINSKI KREDIT I KREDIT ZA REFINANSIRANJE U RSD			
	NOMINALNA KAMATNA STOPA	NAKNADA ZA PUŠTANJE KREDITA	
1.1.1	Fiksna nominalna kamatna stopa za segmente Klijenti sa zaradom, Domaći penzioneri, Strani penzioneri	6.95%	2.95%
1.1.2	Fiksna nominalna kamatna stopa za segmente Sinhro, Privilege sa zaradom, Privilege depozit, Gold sa zaradom, Gold depozit	6.45%	2.95%
1.1.3	Fiksna nominalna kamatna stopa za segmente Privatno bankarstvo	5.95%	2.95%
1.1.4	Fiksna nominalna kamatna stopa za segmente Standard	8.45%	2.95%
1.2 GOTOVINSKI KREDIT I KREDIT ZA REFINANSIRANJE U RSD			
1.2.1	Promenljiva nominalna kamatna stopa za segmente Klijenti sa zaradom, Domaći penzioneri, Strani penzioneri	7.45% + 3M BELIBOR	2.95%
1.2.2	Promenljiva nominalna kamatna stopa za segmente Sinhro, Privilege sa zaradom, Privilege depozit, Gold sa zaradom, Gold depozit	6.95% + 3M BELIBOR	2.95%
1.2.3	Promenljiva nominalna kamatna stopa za segmente Privatno bankarstvo	6.45% + 3M BELIBOR	2.95%
1.2.4	Promenljiva nominalna kamatna stopa za segmente Standard	8.95% + 3M BELIBOR	2.95%
1.2.5	Fiksna nominalna kamatna stopa za segmente Klijenti sa zaradom, Domaći penzioneri, Strani penzioneri	10.95%	2.95%
1.2.6	Fiksna nominalna kamatna stopa za segmente Sinhro, Privilege sa zaradom, Privilege depozit, Gold sa zaradom, Gold depozit	10.45%	2.95%
1.2.7	Fiksna nominalna kamatna stopa za segmente Privatno bankarstvo	9.95%	2.95%
1.2.8	Fiksna nominalna kamatna stopa za segmente Standard	12.45%	2.95%
1.3 EVERGRIN GOTOVINSKI KREDIT I KREDIT ZA REFINANSIRANJE U RSD			
1.3.1	Fiksna nominalna kamatna stopa	12.95 %	2.95%
1.4 GOTOVINSKI KREDIT U RSD INDEKSIRAN U EUR SA 105 % DEPOZITA			
1.4.1	Fiksna nominalna kamatna stopa za segmente Klijenti sa zaradom, Domaći penzioneri, Strani penzioneri, Poljoprivrednici, Standard	4.95%	2.95%
1.4.2	Fiksna nominalna kamatna stopa za segmente Sinhro, Privilege sa zaradom, Privilege depozit, Gold sa zaradom, Gold depozit	4.45%	2.95%
1.4.3	Fiksna nominalna kamatna stopa za segmente Privatno bankarstvo	3.95%	2.95%
1.5 KRATKOROČNI GOTOVINSKI KREDIT U RSD - Online ekspozitura			
1.5.1	Fiksna nominalna kamatna stopa	6.95%	1.95%
1.6 GOTOVINSKI KREDIT U RSD - Online ekspozitura			
1.6.1	Fiksna nominalna kamatna stopa od 13 - 36 meseci	6.95%	1.95%
1.6.2	Fiksna nominalna kamatna stopa od 37- 71 meseci	9.95%	1.95%
1.7 AUTO KREDIT U RSD (osigurani sa kaskom/neosigurani bez potpunog kaska)			
1.7.1	Fiksna nominalna kamatna stopa	7.95%	2.95%
1.8 AUTO KREDIT U RSD INDEKSIRAN U EUR (osigurani sa kaskom/neosigurani bez potpunog kaska)			
1.8.1	Fiksna nominalna kamatna stopa	5.88%	2.95%

1.9 GOTOVINSKI KREDIT I KREDIT ZA REFINANSIRANJE U RSD SA UKLJUČENIM ŽIVOTNIM OSIGURANJEM PREKO POSREDNIKA - AGROINVEST			
1.9.1	Fiksna nominalna kamatna stopa Samo za segment Agroinvest klijenti	36.95%	2.95%
1.10 OSTALE NAKNADE			
1.10.1	Izdavanje izveštaja Kreditnog biroa za fizičko lice		U skladu sa zvaničnom tarifom Kreditnog biroa
1.10.2	Izdavanje izveštaja Kreditnog biroa za pravno lice/preduzetnika		U skladu sa zvaničnom tarifom Kreditnog biroa
1.10.3	Izdavanje izveštaja Kreditnog biroa fizičkog lica o jemstvima po obavezama pravnih lica i preduzetnika		U skladu sa zvaničnom tarifom Kreditnog biroa
1.10.4	Naknada za izdavanje menice		U skladu sa zvaničnom tarifom Narodne banke Srbije
1.10.5	Naknada za prevremenu otplatu kredita (fiksna)		Ne naplaćuje se
1.10.6	Naknada za izmenu ugovorenih uslova (fiksna)	0.3% na ostatak duga (min.3.000 RSD, max 50.000 RSD)	
1.10.7	Potvrda o stanju duga po kreditu		500 RSD po potvrdi

Kamatne stope su prikazane na godišnjem nivou osim ukoliko nije drugačije naznačeno.

## 1. UNSECURED LOANS

1.1 SHORT TERM CASH AND REFINANSING LOAN IN RSD			
		NOMINAL INTEREST RATE	DISBURSMENT FEE
1.1.1	Fix nominal interest rate for segment Payroll, Pensioner Domestic, Pensioner Foreign	6.95%	2.95%
1.1.2	Fix nominal interest rate for segment	6.45%	2.95%
1.1.3	Sinhro, Privilege payroll, Privilege deposit, Gold payroll, Gold deposit	5.95%	2.95%
1.1.4	Fix nominal interest rate for segment	8.45%	2.95%
1.2 CASH AND REFINANSING LOAN IN RSD			
1.2.1	Variable nominal interest rate for segment Payroll, Pensioner Domestic, Pensioner Foreign	7.45% + 3M BELIBOR	2.95%
1.2.2	Variable nominal interest rate for segment Sinhro, Privilege payroll, Privilege deposit, Gold payroll, Gold deposit	6.95% + 3M BELIBOR	2.95%
1.2.3	Variable nominal interest rate for segment Private banking	6.45% + 3M BELIBOR	2.95%
1.2.4	Variable nominal interest rate for segment Mass	8.95% + 3M BELIBOR	2.95%
1.2.5	Fix nominal interest rate for segment Payroll, Pensioner Domestic, Pensioner Foreign	10.95%	2.95%
1.2.6	Fix nominal interest rate for segment Sinhro, Privilege payroll, Privilege deposit, Gold payroll, Gold deposit	10.45%	2.95%
1.2.7	Fix nominal interest rate for segment Private banking	9.95%	2.95%
1.2.8	Fix nominal interest rate for segment Mass	12.45%	2.95%
1.3 EVERGRIN CASH AND REFINANSING LOAN IN RSD			
1.3.1	Fix nominal interest rate	12.95 %	2.95%
1.4 CASH LOANS IN RSD INDEXED IN EUR WITH 105% DEPOSIT			
1.4.1	Fix nominal interest rate for segment Payroll, Pensioner Domestic, Pensioner Foreign, Agriculturals, Mass	4.95%	2.95%
1.4.2	Fiksna nominalna kamatna stopa za segmente Sinhro, Privilege payroll, Privilege deposit, Gold payroll, Gold deposit	4.45%	2.95%
1.4.3	Fix nominal interest rate for segment Private banking	3.95%	2.95%
1.5 SHORT TERM CASH AND REFINANSING LOAN IN RSD - Online branch			
1.5.1	Fix nominal interest rate	6.95%	1.95%
1.6 CASH AND REFINANSING LOAN IN RSD - Online branch			
1.6.1	Fix nominal interest rate from 13 - 36 months	6.95%	1.95%

1.6.2	Fix nominal interest rate from 37 – 71 months	9.95%	1.95%
1.7	<b>CAR LOAN IN RSD (with Casco and pledge/without Casco and pledge)</b>		
1.7.1	Fix nominal interest rate	7.95%	2.95%
1.8	<b>CAR LOAN IN RSD INDEXED IN EUR (with Casco and pledge/without Casco and pledge)</b>		
1.8.1	Fix nominal interest rate	5,88%	2.95%
1.9	<b>CASH AND REFINANSING LOAN IN RSD WITH LIFE INSURANCE INCLUDED WITH PARTNER AGROINVEST</b>		
1.9.1	Fix nominal interest rate Only for segment Agroinvest clients	36.95%	2.95%
1.10	<b>OTHER FEES</b>		
1.10.1	Credit Bureau report for individuals		Pursuant to the official Credit Bureau tariff
1.10.2	Credit Bureau report for legal entaty/ entrepreneur		Pursuant to the official tariff of Credit Bureau
1.10.3	Credit Bureau report for guarantor on obligations of legal entities and entrepreneurs		Pursuant to the official Credit Bureau tariff
1.10.4	Fee for issuing bill of exchange		Pursuant to the official tariff of National Bank of Serbia
1.10.5	Premature loan repayment fee (fix)		Not charged
1.10.6	Fee for change of contractual terms and conditions (fixed)		0.3% on residual debt (min.3.000 RSD, max 50.000 RSD)
1.10.7	Certificate of outstanding debt		500 RSD per certificate

Interest rates are shown on yearly bases unless otherwise indicated.

## 2. DOZVOLJENO PREKORAČENJE PO TEKUĆEM RAČUNU

### 2.1 Dozvoljeno prekoračenje po dinarskom tekućem računu

		NOMINALNA KAMATNA STOPA	NAKNADA ZA PUŠTANJE KREDITA
2.1.1	Fiksna nominalna kamatna stopa - segment Klijent sa zaradom	29%	500 RSD
2.1.2	Fiksna nominalna kamatna stopa Domaći Penzioneri, Sinhro, Privilege payroll, Privilege deposit, Gold payroll, Gold deposit, Privatno bankarstvo	25%	500 RSD Bez naknade -Domaći penzioner
2.1.3	Kamatna stopa na nedozvoljeno prekoračenje	30%	/

### 2.2 Dozvoljeno prekoračenje po dinarskom tekućem računu – Online ekspozitura

2.2.1	Fiksna nominalna kamatna stopa - segment Klijent sa zaradom	29%	500 RSD
2.2.2	Fiksna nominalna kamatna stopa Domaći Penzioneri, Sinhro, Privilege payroll, Privilege deposit, Gold payroll, Gold deposit, Privatno bankarstvo	25%	500 RSD Bez naknade -Domaći penzioner
2.2.3	Kamatna stopa na nedozvoljeno prekoračenje	30%	

### 2.3 OSTALE NAKNADE

2.3.1	Izdavanje izveštaja Kreditnog biroa za fizičko lice		Bez naknade
2.3.2	Izdavanje izveštaja Kreditnog biroa za pravno lice/preduzetnik		Bez naknade
2.3.3	Izdavanje izveštaja Kreditnog biroa fizičkog lica o jemstvima po obavezama pravnih lica i preduzetnika		Bez naknade
2.3.3	Naknada za izdavanje menice		Bez naknade

Kamatne stope su prikazane na godišnjem nivou osim ukoliko nije drugačije naznačeno.

## 2. OVERDRAFT

### 2.1 OVERDRAFT

		NOMINAL INTEREST RATE	APPROVAL FEE
2.1.1	Fix nominal interest rate segment Payroll	29%	500 RSD
2.1.2	Fix nominal interest rate segment Pensioner Domestic, Sinhro, Privilege payroll, Privilege deposit, Gold payroll, Gold deposit, Private banking	25%	500 RSD No charge -Domestic Pensioner
2.1.3	Interest rate for unauthorized overdraft	30%	/
2.2	<b>Overdraft – Online ekspozitura</b>		
2.2.1	Fix nominal interest rate segment	29%	500 RSD

	Payroll			
2.2.2	Fix nominal interest rate segment Pensioner Domestic, Sinhro, Privilege payroll, Privilege deposit, Gold payroll, Gold deposit, Private banking	25%	No charge -Domestic Pensioner	500 RSD
2.2.3	Interest rate for unauthorized overdraft	30%		
<b>2.3 OTHER FEES</b>				
2.3.1	Credit Bureau report for individuals			No charge
2.3.2	Credit Bureau report for legal entety/entrepreneur			No charge
2.3.3	Credit Bureau report for guarantor on obligations of legal entities and entrepreneurs			No charge
2.3.3	Fee for issuing bill of exchange			No charge
Interest rates are shown on yearly bases unless otherwise indicated				

### 3. STAMBENI KREDITI

#### 3.1 STAMBENI KREDIT U RSD INDEKSIRANI U EUR – KOMBINOVANA KAMATA

		NOMINALNA KAMATNA STOPA	NAKNADA ZA PUŠTANJE KREDITA
3.1.1	Kombinovana nominalna kamatna stopa za segmente Klijenti sa zaradom, Domaći penzioneri, Strani penzioneri	Fiksna: 2.85% Varijabilna: 3.19% + 3M EURIBOR	*0% - 0.5%
3.1.2	Kombinovana nominalna kamatna stopa za segmente Gold sa zaradom, Gold depozit	Fiksna: 2.75% Varijabilna: 3.09% + 3M EURIBOR	*0% - 0.5%
3.1.3	Kombinovana nominalna kamatna stopa za segmente Sinhro, Privilege sa zaradom, Privilege depozit	Fiksna: 2.65% Varijabilna: 2.99% + 3M EURIBOR	*0% - 0.5%
3.1.4	Kombinovana nominalna kamatna stopa za segmente Privatno bankarstvo	Fiksna: 2.55% Varijabilna: 2.89% + 3M EURIBOR	*0% - 0.5%
3.1.5	Kombinovana nominalna kamatna stopa za segmente Standard	Fiksna: 3.15% Varijabilna: 3.75% + 3M EURIBOR	*0% - 0.5%

#### 3.2 STAMBENI KREDIT BEZ OSIGURANJA U RSD

3.2.1	Promenljiva nominalna kamatna stopa	4.75% + 3M BELIBOR	0.5%
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#### 3.3 STAMBENI KREDIT U RSD INDEKSIRANI U EUR

3.3.1	Promenljiva nominalna kamatna stopa za segmente Klijenti sa zaradom, Domaći penzioneri, Strani penzioneri	3.19% + 3M EURIBOR	*0% - 0.5%
3.3.2	Promenljiva nominalna kamatna stopa za segmente Gold sa zaradom, Gold depozit	3.09% + 3M EURIBOR	*0% - 0.5%
3.3.3	Promenljiva nominalna kamatna stopa za segmente Sinhro, Privilege sa zaradom, Privilege depozit	2.99% + 3M EURIBOR	*0% - 0.5%
3.3.4	Promenljiva nominalna kamatna stopa za segmente Privatno bankarstvo	2.89% + 3M EURIBOR	*0% - 0.5%
3.3.5	Promenljiva nominalna kamatna stopa za segmente Standard	3.75% + 3M EURIBOR	*0% - 0.5%

#### 3.4 OSTALE NAKNADE

3.4.1	Izdavanje izveštaja Kreditnog biroa za fizičko lice		U skladu sa zvaničnom tarifom Kreditnog biroa
3.4.2	Izdavanje izveštaja Kreditnog biroa za pravno lice/preduzetnik		U skladu sa zvaničnom tarifom Kreditnog biroa
3.4.3	Naknada za izdavanje menice		U skladu sa zvaničnom tarifom Narodne banke Srbije
3.4.4	Naknada za izmenu ugovorenih uslova (fiksna)		0.3% na ostatak duga (min.3.000 RSD, max 50.000 RSD)
3.4.5	Potvrda o stanju duga po kreditu		500 RSD po potvrdi
3.4.6	Naknada za prevremenu otplatu (fiksna)		Za kredite sa namenom kupovine i refinansiranja kredita čija je prvobitna namena bila kupovina (kreditni sa

promenljivom i kombinovanom kamatnom stopom):

Do 1% od iznosa prevremeno otplaćenog kredita ako je period između prevremene otplate i roka ispunjenja obaveze iz ugovora o kreditu duži od jedne godine;

Do 0.5% od iznosa prevremeno otplaćenog kredita ako je period između prevremene otplate i roka ispunjenja obaveze iz ugovora o kreditu kraći od godinu dana.

Za ostale namene: Bez naknade

Za kredite sa kombinovanom kamatnom stopom čija je namena adaptacija, izgradnja i refinansiranje kredita čija je prvobitna namena bila izgradnja i adaptacija a koji su u periodu otplate sa fiksnom kamatnom stopom:

- Do 1% od iznosa prevremeno otplaćenog kredita ako je period između prevremene otplate i roka ispunjenja obaveze iz ugovora o kreditu duži od jedne godine;

- Do 0.5% od iznosa prevremeno otplaćenog kredita ako je period između prevremene otplate i roka ispunjenja obaveze iz ugovora o kreditu kraći od godinu dana.

Za kredite sa promenljivom kamatnom stopom čija je namena adaptacija, izgradnja i refinansiranje kredita čija je prvobitna namena bila izgradnja i adaptacija: Bez naknade

Za kredite sa kombinovanom kamatnom stopom čija je namena adaptacija, izgradnja i refinansiranje kredita čija je prvobitna namena bila izgradnja i adaptacija, a koji su u periodu otplate sa promenljivom kamatnom stopom: Bez naknade

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\*Naknada za puštanje kredita kod stambenog kredita za namenu refinansiranja iz tačke 3.1 i 3.3 iznosi 0%

### 3. HOUSING LOANS

3.1 MORTGAGE LOAN IN RSD INDEXED IN EUR_COMBINED INTEREST RATE		
	NOMINAL INTEREST RATE	DISBURSEMENT FEE
3.1.1	Combined interest rate for segment Payroll, Pensioner Domestic, Pensioner Foreign Fix: 2.85% Variable: 3.19% + 3M EURIBOR	*0% - 0.5%
3.1.2	Combined interest rate for segment Gold payroll, Gold deposit Fix: 2.75% Variable: 3.09% + 3M EURIBOR	*0% - 0.5%
3.1.3	Combined interest rate for segment Sinhro, Privilege payroll, Privilege deposit Fix: 2.65% Variable: 2.99% + 3M EURIBOR	*0% - 0.5%
3.1.4	Combined interest rate for segment Private baning Fix: 2.55% Variable: 2.89% + 3M EURIBOR	*0% - 0.5%
3.1.5	Combined interest rate for segment Mass Fix: 3.15% Variable: 3.75% + 3M EURIBOR	*0% - 0.5%
3.2 MORTGAGE LOAN IN RSD		
3.2.1	Variable nominal interest rate	4.75% + 3M BELIBOR
		0.5%
3.3 MORTGAGE LOAN IN RSD INDEXED IN EUR		
3.3.1	Variable nominal interest rate for segment Payroll, Pensioner Domestic, Pensioner Foreign	3.19% + 3M EURIBOR
3.3.2	Variable nominal interest rate for segment Gold payroll, Gold deposit	3.09% + 3M EURIBOR
3.3.3	Variable nominal interest rate for segment Sinhro, Privilege payroll, Privilege deposit	2.99% + 3M EURIBOR
3.3.4	Variable nominal interest rate for segment Private baning	2.89% + 3M EURIBOR
3.3.5	Variable nominal interest rate for segment Mass	3.75% + 3M EURIBOR
3.4 OTHERS FEES		
3.4.1	Credit Bureau report for individuals	Pursuant to the official Credit Bureau tariff
3.4.2	Credit Bureau report for legal entaty/entrepreneur	Pursuant to the official tariff of Credit Bureau
3.4.3	Fee for issuing bill of exchange	Pursuant to the official tariff of National Bank of Serbia
3.4.4	Fee for change of contractual terms and conditions (fixed)	0.3% on residual debt (min.3.000 RSD, max 50.000 RSD)
3.4.5	Certificate of outstanding debt: 500 RSD per certificate	500 RSD per certificate
		For loans with purpose of purchase and refinancing with original purpose purchase (loans with variable and combined interest rate):
		- Up to 1% from premature loan amount if period between premature loan repayment and disbursement of loan is more than one year;
		- Up to 0.5% from premature loan amount if perod between premature loan repayment and disbursement of loan is less than one year.
3.4.6	Premature loan repayment fee (fixed)	For loan with other purpose: Without fee
		For loans with combined interest rate with purpose of adaptation, construction and refinancing with original purpose adaptation and construction and which are in the repayment period with a fixed interest rate:
		- Up to 1% from premature loan amount if period between premature loan repayment and disbursement of loan is more than one year;

- Up to 0.5% from premature loan amount if period between premature loan repayment and disbursement of loan is less than one year.

For loans with variable interest rate with purpose of adaptation, construction and refinancing with original purpose adaptation and construction: Without fee

For loans with combined interest rate with purpose of adaptation, construction and refinancing with original purpose adaptation and construction and which are in the repayment period with a variable interest rate: Without fee

Interest rates are shown on yearly bases unless otherwise indicated.

\*Fee for loan disbursement for refinancing purpose for loans from point 3.1 and 3.3 is 0%

#### 4. PARTNER KREDITI I KOJI SE ODOBRAVAJU NA PRODAJNOM MESTU

4.1 PARTNER POS POTROŠAČKI KREDIT U RSD		NOMINALNA KAMATNA STOPA	NAKNADA ZA PUŠTANJE KREDITA
4.1.1	Fiksna nominalna kamatna stopa	2 - 2.40% mesečno	2.95% - 5%
4.2 PARTNER POS POTROŠAČKI KREDIT U RSD ZA PENZIONERE			
4.2.1	Fiksna nominalna kamatna stopa	2 - 2.70% mesečno	2.95% - 5%
4.3 PARTNER POS POTROŠAČKI KREDIT U RSD na bazi lične karte			
4.3.1	Fiksna nominalna kamatna stopa	2.50% mesečno	2.95% - 5%
4.4 PARTNER POS AUTO KREDIT U RSD (osigurani sa kaskom/neosigurani bez potpunog kaska)			
4.4.1	Fiksna nominalna kamatna stopa	7.95%	2.95% - 5%
4.5 PARTNER POS AUTO KREDIT U RSD sa Generali osiguranjem od posledica nesrećnog slučaja - nezgode (osigurani sa kaskom/neosigurani bez potpunog kaska)			
4.5.1	Fiksna nominalna kamatna stopa	8.64%	2.95% - 5%
4.6 PARTNER POS AUTO KREDIT U RSD INDEKSIRAN U EUR (osigurani sa kaskom/neosigurani bez potpunog kaska)			
4.6.1	Fiksna nominalna kamatna stopa	5.88%	2.95% - 5%
4.7 PARTNER POS AUTO KREDIT U RSD INDEKSIRAN U EUR sa Generali osiguranjem od posledica nesrećnog slučaja - nezgode (osigurani sa kaskom/neosigurani bez potpunog kaska)			
4.7.1	Fiksna nominalna kamatna stopa	6.57%	2.95% - 5%
4.8 OSTALE NAKNDE			
4.8.1	Izdavanje izveštaja Kreditnog biroa za fizičko lice		Bez naknade
4.8.2	Izdavanje izveštaja Kreditnog biroa za pravno lice/preduzetnik		Bez naknade
4.8.3	Naknada za izdavanje menice		U skladu sa zvaničnom tarifom Narodne banke Srbije
4.8.4	Naknada za prevremenu otplatu kredita (fiksna)		Ne naplaćuje se
4.8.5	Naknada za izmenu ugovorenih uslova (fiksna)		0.3% na ostatak duga (min.3.000 RSD, max 50.000 RSD)
4.8.6	Potvrda o stanju duga po kreditu		500 RSD po potvrdi

Kamatne stope su prikazane na godišnjem nivou osim ukoliko nije drugačije naznačeno.

#### 4. POS PARTNER RETAIL LOANS ON POINT OF SALE

##### 4.1 PARTNER POS CONSUMER LOAN IN RSD

		INTEREST RATES	DISBURSEMENT FEE
4.1.1	Fix nominal interest rate	2 - 2.40% monthly	2.95% - 5%
4.2	<b>PARTNER POS CONSUMER LOAN IN RSD FOR PENSIONERS</b>		
4.2.1	Fix nominal interest rate	2 - 2.70% monthly	2.95% - 5%
4.3	<b>PARTNER POS CONSUMER LOAN IN RSD based on ID card</b>		
4.3.1	Fix nominal interest rate	2.50% monthly	2.95% - 5%
4.4	<b>PARTNER POS CAR LOAN IN RSD (with Casco and pledge/without Casco and pledge)</b>		
4.4.1	Fix nominal interest rate	7.95%	2.95% - 5%
4.5	<b>PARTNER POS CAR LOAN IN RSD with Generali non-life insuranc-accidental death (with Casco and pledge/without Casco and pledge)</b>		
4.5.1	Fix nominal interest rate	8.64%	2.95% - 5%
4.6	<b>PARTNER POS CAR LOAN IN RSD INDEXED IN EUR (with Casco and pledge/without Casco and pledge)</b>		
4.6.1	Fix nominal interest rate	5.88%	2.95% - 5%
4.7	<b>PARTNER POS CAR LOAN IN RSD INDEXED IN EUR with Generali non-life insuranc-accidental death (with Casco and pledge/without Casco and pledge)</b>		
4.7.1	Fix nominal interest rate	6.57%	2.95% - 5%
4.8	<b>OTHER FEES</b>		
4.8.1	Credit Bureau report for individuals		Not charged
4.8.2	Credit Bureau report for legal entaty/entrepreneur		Not charged
4.8.3	Fee for issuing bill of exchange	Pursuant to the official tariff of National Bank of Serbia	
4.8.4	Premature loan repayment fee (fix)		Not charged
4.8.5	Fee for change of contractual terms and conditions (fixed)	0.3% on residual debt na ostatak duga (min.3.000 RSD, max 50.000 RSD)	
4.8.6	Certificate of outstanding debt		500 RSD per certificate

**Interest rates are shown on yearly bases unless otherwise indicated.**