

## 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		KAMATA ZA KLIJENTE SA PRENOSOM ZARADE *	KAMATA ZA KLIJENTE BEZ PRENOSA ZARADE
1.1.1	Fiksna nominalna kamatna stopa Iznos kredita do 300.000	15.45%	16.95%
1.1.2	Fiksna nominalna kamatna stopa Iznos kredita od 300.000,01 do 900.000	15.05%	16.55%
1.1.3	Fiksna nominalna kamatna stopa Iznos kredita od 900.000,01 do 1.500.000	14.65%	16.15%
1.1.4	Fiksna nominalna kamatna stopa Iznos kredita preko 1.500.000,01	14.25%	15.75%
1.2 GOTOVINSKI KREDIT I KREDIT ZA REFINANSIRANJE U RSD			
1.2.1	Fiksna nominalna kamatna stopa Iznos kredita do 300.000	15.45%	16.95%
1.2.2	Fiksna nominalna kamatna stopa Iznos kredita od 300.000,01 do 900.000	15.05%	16.55%
1.2.3	Fiksna nominalna kamatna stopa Iznos kredita od 900.000,01 do 1.500.000	14.65%	16.15%
1.2.4	Fiksna nominalna kamatna stopa Iznos kredita preko 1.500.000,01	14.25%	15.75%
1.2.5	Promenljiva nominalna kamatna stopa Iznos kredita do 300.000	9.45% + 3M BELIBOR	10.95% + 3M BELIBOR
1.2.6	Promenljiva nominalna kamatna stopa Iznos kredita od 300.000,01 do 900.000	9.05% + 3M BELIBOR	10.55% + 3M BELIBOR
1.2.7	Promenljiva nominalna kamatna stopa Iznos kredita od 900.000,01 do 1.500.000	8.65% + 3M BELIBOR	10.15% + 3M BELIBOR
1.2.8	Promenljiva nominalna kamatna stopa Iznos kredita preko 1.500.000,01	8.25% + 3M BELIBOR	9.75% + 3M BELIBOR
1.3 KRATKOROČNI GOTOVINSKI KREDIT I KREDIT ZA REFINANSIRANJE U RSD za segment PRIVATNO bankarstvo			
1.3.1	Fiksna kamatna stopa za segment Privatno bankarstvo	7.65%	
1.4 GOTOVINSKI KREDIT I KREDIT ZA REFINANSIRANJE U RSD za segment PRIVATNO bankarstvo			
1.4.1	Fiksna kamatna stopa za segment Privatno bankarstvo	12.65%	
1.4.2	Promenljiva kamatna stopa za segment Privatno bankarstvo	8.45% + 3M BELIBOR	
1.5 EVERGRIN GOTOVINSKI KREDIT I KREDIT ZA REFINANSIRANJE U RSD			
1.5.1	Fiksna nominalna kamatna stopa	15.95%	17.15%
1.6 GOTOVINSKI KREDIT U RSD INDEKSIRAN U EUR SA 105 % DEPOZITA			
1.6.1	Fiksna nominalna kamatna stopa za segmente Klijenti sa zaradom, Domaći penzioneri, Strani penzioneri, Poljoprivrednici, Standard	4.95%	
1.6.2	Fiksna nominalna kamatna stopa za segmente Sinhro, Privilege sa zaradom, Privilege depozit, Gold sa zaradom, Gold depozit	4.45%	
1.6.3	Fiksna nominalna kamatna stopa za segmente Privatno bankarstvo	3.95%	
1.7 KRATKOROČNI GOTOVINSKI KREDIT U RSD - Online ekspozitura			
1.7.1	Fiksna nominalna kamatna stopa Iznos kredita do 300.000	13.65%	/
1.7.2	Fiksna nominalna kamatna stopa Iznos kredita od 300.001 do 600.000	13.25%	/
1.8 GOTOVINSKI KREDIT U RSD - Online ekspozitura			
1.8.1	Fiksna nominalna kamatna stopa Iznos kredita do 300.000	13.65%	/

1.8.2	Fiksna nominalna kamatna stopa Iznos kredita od 300.001 do 600.000	13.25%	/
<b>1.9</b>	<b>AUTO KREDIT U RSD (osigurani sa kaskom/neosigurani bez potpunog kaska)</b>		
1.1	Fiksna nominalna kamatna stopa	Trenutno nije u ponudi	Trenutno nije u ponudi
<b>1.10</b>	<b>AUTO KREDIT U RSD INDEKSIRAN U EUR (osigurani sa kaskom/neosigurani bez potpunog kaska)</b>		
1.10.1	Fiksna nominalna kamatna stopa	Trenutno nije u ponudi	Trenutno nije u ponudi
<b>1.11</b>	<b>OSTALE NAKNADE</b>		
1.11.1	Naknada za puštanje kredita		1.5%
1.11.2	Izdavanje izveštaja Kreditnog biroa za fizičko lice	U skladu sa zvaničnom tarifom Kreditnog biroa	
1.11.3	Izdavanje izveštaja Kreditnog biroa za pravno lice/preduzetnika	U skladu sa zvaničnom tarifom Kreditnog biroa	
1.11.4	Izdavanje izveštaja Kreditnog biroa fizičkog lica o jemstvima po obavezama pravnih lica i preduzetnika	U skladu sa zvaničnom tarifom Kreditnog biroa	
1.11.5	Naknada za izdavanje menice	U skladu sa zvaničnom tarifom Narodne banke Srbije	
1.11.6	Naknada za prevremenu otplatu kredita (fiksna)	Ne naplaćuje se	
1.11.7	Naknada za izmenu ugovorenih uslova (fiksna)	0.3% na ostatak duga (min.3.000 RSD, max 50.000 RSD)	
1.11.8	Potvrda o stanju duga po kreditu	500 RSD po potvrdi	

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

\* Za nove klijente Banke sa rejtingom 6, kamatna stopa se uvećava za 1p.p.

Kamatne stope navedene u koloni „KAMATA ZA KLIJENTE SA PRENOSOM ZARADE“ u tački 1.1 i 1.2 primenjuju se na segmente Klijent sa zaradom, Domaći penzioner, Strani penzioner, Privilege sa zaradom, Gold sa zaradom, Sinhro, Privilege depozit i Gold depozit

## 1. UNSECURED LOANS

### 1.1 SHORT TERM CASH AND REFINANSING LOAN IN RSD

	PAYROLL CLIENTS*	NON-PAYROLL CLIENTS
1.1.1	Fix nominal interest rate Loan amount up to 300.000	15.45% 16.95%
1.1.2	Fix nominal interest rate Loan amount from 300.000,01 to 900.000	15.05% 16.55%
1.1.3	Fix nominal interest rate Loan amount from 900.000,01 to 1.500.000	14.65% 16.15%
1.1.4	Fix nominal interest rate Above 1.500.000,01	14.25% 15.75%

### 1.2 CASH AND REFINANSING LOAN IN RSD

1.2.1	Fix nominal interest rate Loan amount up to 300.000	15.45% 16.95%
1.2.2	Fix nominal interest rate Loan amount from 300.000,01 to 900.000	15.05% 16.55%
1.2.3	Fix nominal interest rate Loan amount from 900.000,01 to 1.500.000	14.65% 16.15%
1.2.4	Fix nominal interest rate Above 1.500.000,01	14.25% 15.75%
1.2.5	Variable nominal interest rate Loan amount up to 300.000	9.45% + 3M BELIBOR 10.95% + 3M BELIBOR
1.2.6	Variable nominal interest rate Loan amount from 300.000,01 to 900.000	9.05% + 3M BELIBOR 10.55% + 3M BELIBOR
1.2.7	Variable nominal interest rate Loan amount from 900.000,01 to 1.500.000	8.65% + 3M BELIBOR 10.15% + 3M BELIBOR
1.2.8	Variable nominal interest rate Above 1.500.000,01	8.25% + 3M BELIBOR 9.75% + 3M BELIBOR

### 1.3 SHORT TERM CASH AND REFINANCING LOAN IN RSD FOR PRIVATE segment

1.3.1	Fix nominal interest rate segment Privatno bankarstvo	7.65%
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### 1.4 LONG TERM CASH AND REFINANCING LOAN IN RSD FOR PRIVATE segment

1.4.1	Fix nominal interest rate segment Privatno bankarstvo	12.65%
1.4.2	Variable nominal interest rate segment Privatno bankarstvo	8.45% + 3M BELIBOR

### 1.5 EVERGRIN CASH AND REFINANSING LOAN IN RSD

1.5.1	Fix nominal interest rate	15.95%	17.15%
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<b>1.6 CASH LOANS IN RSD INDEXED IN EUR WITH 105% DEPOSIT</b>			
1.6.1	Fix nominal interest rate for segment Payroll, Pensioner Domestic, Pensioner Foreign, Agriculturals, Mass		4.95%
1.6.2	Fix nominal interest rate for segment Sinhro, Privilege payroll, Privilege deposit, Gold payroll, Gold deposit		4.45%
1.6.3	Fix nominal interest rate for segment Private banking		3.95%
<b>1.7 SHORT TERM CASH AND REFINANSING LOAN IN RSD - Online branch</b>			
1.7.1	Fix nominal interest rate Loan amount up to 300.000	13.65%	/
1.7.2	Fix nominal interest rate Loan amount from 300.000,01 to 600.000	13.25%	/
<b>1.8 CASH AND REFINANSING LOAN IN RSD - Online branch</b>			
1.8.1	Fix nominal interest rate Loan amount up to 300.000	13.65%	/
1.8.2	Fix nominal interest rate Loan amount from 300.000,01 to 600.000	13.25%	/
<b>1.9 CAR LOAN IN RSD (with Casco and pledge/without Casco and pledge)</b>			
1.9.1	Fix nominal interest rate	Currently out of offer	Currently out of offer
<b>1.10 CAR LOAN IN RSD INDEXED IN EUR (with Casco and pledge/without Casco and pledge)</b>			
1.10.1	Fix nominal interest rate	Currently out of offer	Currently out of offer
<b>1.10 OTHER FEES</b>			
1.11.1	Disbursement fee		1.5%
1.11.2	Credit Bureau report for individuals	Pursuant to the official Credit Bureau tariff	
1.11.3	Credit Bureau report for legal entaty/ entrepreneur	Pursuant to the official tariff of Credit Bureau	
1.11.4	Credit Bureau report for guarantor on obligations of legal entities and entrepreneurs	Pursuant to the official Credit Bureau tariff	
1.11.5	Fee for issuing bill of exchange	Pursuant to the official tariff of National Bank of Serbia	
1.11.6	Premature loan repayment fee (fix)	Not charged	
1.11.7	Fee for change of contractual terms and conditions (fixed)	0.3% on residual debt (min.3.000 RSD, max 50.000 RSD)	
1.11.8	Certificate of outstanding debt	500 RSD per certificate	

Interest rates are shown on yearly bases unless otherwise indicated.

\* For new to Bank clients with rating 6, interest rates is higher for 1p.p.

The interest rates specified in the column " PAYROLL CLIENTS " in points 1.1 and 1.2 apply to the segments Payroll, Domestic pensioner, Foreign pensioner, Privileges payroll, Gold payroll, Synchro, Privilege deposit and Gold deposit

## 2. DOZVOLJENO PREKORAČENJE PO TEKUĆEM RAČUNU

<b>2.1 Dozvoljeno prekoračenje po dinarskom tekućem računu</b>			
		<b>NOMINALNA KAMATNA STOPA</b>	<b>NAKNADA ZA PUŠTANJE KREDITA</b>
2.1.1	Fiksna nominalna kamatna stopa - segment Klijent sa zaradom	29%	500 RSD
2.1.2	Fiksna nominalna kamatna stopa Domaći Penzioneri, Sinhro, 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%	/
<b>2.2 Dozvoljeno prekoračenje po dinarskom tekućem računu – Online ekspozitura</b>			
2.2.1	Fiksna nominalna kamatna stopa - segment Klijent sa zaradom	29%	500 RSD
2.2.2	Fiksna nominalna kamatna stopa Domaći Penzioneri, Sinhro, 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 za proporcionalni metod 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	Fiksna nominalna kamatna stopa 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 Overdraft – Online ekspozitura**

2.2.1	Fix nominal interest rate segment Payroll	29%	500 RSD
2.2.2	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
2.2.3	Interest rate for unauthorized overdraft	30%	

**2.3 OTHER FEES**

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 for simple method unless otherwise indicated

**3. STAMBENI KREDITI****3.1 STAMBENI KREDIT U RSD INDEKSIRANI U EUR – KOMBINOVANI STAMBENI KREDIT SA PROMENOM KAMATE NA SVAKE 3 GODINE**

		NOMINALNA KAMATNA STOPA	NAKNADA ZA PUŠTANJE KREDITA
3.1.1	Kombinovana nominalna kamatna stopa za segmente Klijenti sa zaradom, Domaći penzioneri, Strani penzioneri	Fiksna: 5.03% (u skladu sa Odlukom Narodne banke Srbije o privremenim merama za banke koje se odnose na stambene kredite fizičkim licima) Varijabilna: 3.85% + 3M EURIBOR 1.1%+3M EURIBOR do 31.12.2024, (u skladu sa Odlukom Narodne banke Srbije o privremenim merama za banke koje se odnose na stambene kredite fizičkim licima)	*0% - 0.5%
3.1.2	Kombinovana nominalna kamatna stopa za segmente Gold sa zaradom, Gold depozit	Fiksna: 5.03% (u skladu sa Odlukom Narodne banke Srbije o privremenim merama za banke koje se odnose na stambene kredite fizičkim licima) Varijabilna: 3.75% + 3M EURIBOR	*0% - 0.5%

		1.1%+3M EURIBOR do 31.12.2024, (u skladu sa Odlukom Narodne banke Srbije o privremenim merama za banke koje se odnose na stambene kredite fizičkim licima)	
3.1.3	Kombinovana nominalna kamatna stopa za segmente Sinhro, Privilege sa zaradom, Privilege depozit	Fiksna: 5.03% (u skladu sa Odlukom Narodne banke Srbije o privremenim merama za banke koje se odnose na stambene kredite fizičkim licima) Varijabilna: 3.65% + 3M EURIBOR 1.1%+3M EURIBOR do 31.12.2024, (u skladu sa Odlukom Narodne banke Srbije o privremenim merama za banke koje se odnose na stambene kredite fizičkim licima)	*0% - 0.5%
3.1.4	Kombinovana nominalna kamatna stopa za segmente Privatno bankarstvo	Fiksna: 5.03% (u skladu sa Odlukom Narodne banke Srbije o privremenim merama za banke koje se odnose na stambene kredite fizičkim licima) Varijabilna: 3.55% + 3M EURIBOR 1.1%+3M EURIBOR do 31.12.2024, (u skladu sa Odlukom Narodne banke Srbije o privremenim merama za banke koje se odnose na stambene kredite fizičkim licima)	*0% - 0.5%
3.1.5	Kombinovana nominalna kamatna stopa za segmente Standard	Fiksna: 5.03% (u skladu sa Odlukom Narodne banke Srbije o privremenim merama za banke koje se odnose na stambene kredite fizičkim licima) Varijabilna: 4.55% + 3M EURIBOR 1.1%+3M EURIBOR do 31.12.2024, (u skladu sa Odlukom Narodne banke Srbije o privremenim merama za banke koje se odnose na stambene kredite fizičkim licima)	*0% - 0.5%

### 3.2 STAMBENI KREDIT U RSD INDEKSIRANI U EUR – KOMBINOVANI STAMBENI KREDIT SA FIKSNOM KAMATOM U PRVIH 5 GODINA

3.2.1	Kombinova nominalna kamatna stopa – 5 godina fiksna- za segment Klijenti sa zaradom, Domaći penzioneri, Strani penzioneri	Fiksna: 5.03% (u skladu sa Odlukom Narodne banke Srbije Odluku o privremenim merama za banke koje se odnose na stambene kredite fizičkim licima) Varijabilna: 3.85% + 3M EURIBOR	*0% - 0.5%
3.2.2	Kombinovana nominalna kamatna stopa – 5 godina fiksna - za segmente Gold sa zaradom, Gold depozit	Fiksna: 5.03% (u skladu sa Odlukom Narodne	*0% - 0.5%

		banke Srbije Odluku o privremenim merama za banke koje se odnose na stambene kredite fizičkim licima) Varijabilna: 3.75% + 3M EURIBOR	
3.2.3	Kombinovana nominalna kamatna stopa - 5 godina fiksna- za segmente Sinhro, Privilege sa zaradom, Privilege depozit	Fiksna: 5.03% (u skladu sa Odlukom Narodne banke Srbije Odluku o privremenim merama za banke koje se odnose na stambene kredite fizičkim licima) Varijabilna: 3.65% + 3M EURIBOR	*0% - 0.5%
3.2.4	Kombinovana nominalna kamatna stopa - 5 godina fiksna - za segment Privatno bankarstvo	Fiksna: 5.03% (u skladu sa Odlukom Narodne banke Srbije Odluku o privremenim merama za banke koje se odnose na stambene kredite fizičkim licima) Varijabilna: 3.55% + 3M EURIBOR	*0% - 0.5%
3.2.5	Kombinovana nominalna kamatna stopa - 5 godina fiksna - za segment Standard	Fiksna: 5.03% (u skladu sa Odlukom Narodne banke Srbije Odluku o privremenim merama za banke koje se odnose na stambene kredite fizičkim licima) Varijabilna: 4.55% + 3M EURIBOR	*0% - 0.5%
<b>3.3 STAMBENI KREDIT BEZ OSIGURANJA U RSD</b>			
3.3.1	Promenljiva nominalna kamatna stopa	5.45% + 3M BELIBOR 1.1%+3M BELIBOR do 31.12.2024, (u skladu sa Odlukom Narodne banke Srbije o privremenim merama za banke koje se odnose na stambene kredite fizičkim licima)	0.5%
<b>3.4 STAMBENI KREDIT U RSD INDEKSIRANI U EUR</b>			
3.4.1	Promenljiva nominalna kamatna stopa za segmente Klijenti sa zaradom, Domaći penzioneri, Strani penzioneri	3.85% + 3M EURIBOR 1.1%+3M EURIBOR do 31.12.2024, (u skladu sa Odlukom Narodne banke Srbije o privremenim merama za banke koje se odnose na stambene kredite fizičkim licima)	*0% - 0.5%
3.4.2	Promenljiva nominalna kamatna stopa za segmente Gold sa zaradom, Gold depozit	3.75% + 3M EURIBOR 1.1%+3M EURIBOR do 31.12.2024, (u skladu sa Odlukom Narodne banke Srbije o privremenim merama za banke koje se odnose na stambene kredite fizičkim licima)	*0% - 0.5%
3.4.3	Promenljiva nominalna kamatna stopa za segmente Sinhro, Privilege sa zaradom, Privilege depozit	3.65% + 3M EURIBOR 1.1%+3M EURIBOR do 31.12.2024, (u skladu sa Odlukom Narodne banke Srbije o privremenim merama za banke koje se odnose na stambene kredite fizičkim licima)	*0% - 0.5%

3.4.4	Promenljiva nominalna kamatna stopa za segmente Privatno bankarstvo	3.55% + 3M EURIBOR 1.1%+3M EURIBOR do 31.12.2024, (u skladu sa Odlukom Narodne banke Srbije o privremenim merama za banke koje se odnose na stambene kredite fizičkim licima)	*0% - 0.5%
3.4.5	Promenljiva nominalna kamatna stopa za segmente Standard	4.55% + 3M EURIBOR 1.1%+3M EURIBOR do 31.12.2024, (u skladu sa Odlukom Narodne banke Srbije o privremenim merama za banke koje se odnose na stambene kredite fizičkim licima)	*0% - 0.5%
3.4.6	Fiksna kamatna stopa za segmente Klijenti sa zaradom, Domaći penzioneri, Strani penzioneri	5.03% (u skladu sa Odlukom Narodne banke Srbije Odluku o privremenim merama za banke koje se odnose na stambene kredite fizičkim licima)	*0% - 0.5%
3.4.7	Fiksna kamatna stopa za segmente Gold sa zaradom, Gold depozit	5.03% (u skladu sa Odlukom Narodne banke Srbije Odluku o privremenim merama za banke koje se odnose na stambene kredite fizičkim licima)	*0% - 0.5%
3.4.8	Fiksna kamatna stopa za segmente Sinhro, Privilege sa zaradom, Privilege depozit	5.03% (u skladu sa Odlukom Narodne banke Srbije Odluku o privremenim merama za banke koje se odnose na stambene kredite fizičkim licima)	*0% - 0.5%
3.4.9	Fiksna kamatna stopa za segment Privatno bankarstvo	5.03% (u skladu sa Odlukom Narodne banke Srbije Odluku o privremenim merama za banke koje se odnose na stambene kredite fizičkim licima)	*0% - 0.5%
3.4.10	Fiksna kamatna stopa za segment Standard	***7.55%	*0% - 0.5%
<b>3.5 OSTALE NAKNADE</b>			
3.5.1	Izdavanje izveštaja Kreditnog biroa za fizičko lice		U skladu sa zvaničnom tarifom Kreditnog biroa
3.5.2	Izdavanje izveštaja Kreditnog biroa za pravno lice/preduzetnik		U skladu sa zvaničnom tarifom Kreditnog biroa
3.5.3	Naknada za izdavanje menice		U skladu sa zvaničnom tarifom Narodne banke Srbije
3.5.4	Naknada za izmenu ugovorenih uslova (fiksna)		0.3% na ostatak duga (min.3.000 RSD, max 50.000 RSD)  U skladu sa Odlukom Narodne banke Srbije o privremenim merama za banke koje se odnose na stambene kredite fizičkim licima: bez naknade zaključno sa 31.12.2024. godine i to u

slučaju izmene roka otplate, samo ukoliko klijent uz delimičnu prevremenu otplatu kredita podnosi zahtev za skraćenje roka otplate kredita.

3.5.5	Potvrda o stanju duga po kreditu	500 RSD po potvrdi
		<p>Za kredite sa namenom kupovine i refinansiranja kredita čija je prvobitna namena bila kupovina (kredit sa promenljivom i kombinovanom kamatnom stopom):</p> <p>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;</p> <p>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.</p> <p>Za ostale namene: Bez naknade</p> <p>Za kredite čija je namena adaptacija, izgradnja i refinansiranje kredita čija je prvobitna namena bila izgradnja i adaptacija: bez naknade</p> <p>U skladu sa Odlukom Narodne banke Srbije o privremenim merama za banke koje se odnose na stambene kredite fizičkim licima: bez naknade zaključno sa 31.12.2024. godine</p>
3.5.6	Naknada za prevremenu otplatu (fiksna)	

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

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

\*\* Fiksni deo kamatne stope se primenjuje za Stambeni kredit u RSD indeksiran u EUR- kombinovana stopa za kredite u otplati

\*\*\* Fiksna kamatna stopa se primenjuje za Stambeni kredit u RSD indeksiran u EUR za segment standard za kredite u otplati

### 3. HOUSING LOANS

3.1** MORTGAGE LOAN IN RSD INDEXED IN EUR-COMBINED MORTGAGE LOAN WITH CHANGE OF IR EVERY 3 YEAR		
	NOMINAL INTEREST RATE	DISBURSEMENT FEE
3.1.1	Combined interest rate for segment Payroll, Pensioner Domestic, Pensioner Foreign Fix: 5.03% (in line with u NBS Decision on Temporary measures for banks relating to private individuals' housing loans) Variable: 3.85% + 3M EURIBOR 1.1% + 3M EURIBOR until 31.12.2024, (in line with u NBS Decision on Temporary measures for banks relating to private individuals' housing loans)	*0% - 0.5%
3.1.2	Combined interest rate for segment Gold payroll, Gold deposit Fix: 5.03% (in line with u NBS Decision on Temporary	*0% - 0.5%



		measures for banks relating to private individuals' housing loans)  Variable: 3.75% + 3M EURIBOR 1.1% + 3M EURIBOR until 31.12.2024, (in line with u NBS Decision on Temporary measures for banks relating to private individuals' housing loans)	
3.1.3	Combined interest rate for segment Sinhro, Privilege payroll, Privilege deposit	Fix: 5.03% (in line with u NBS Decision on Temporary measures for banks relating to private individuals' housing loans) Variable: 3.65% + 3M EURIBOR 1.1% + 3M EURIBOR until 31.12.2024, (in line with u NBS Decision on Temporary measures for banks relating to private individuals' housing loans)	*0% - 0.5%
3.1.4	Combined interest rate for segment Private banking	Fix: 5.03% (in line with u NBS Decision on Temporary measures for banks relating to private individuals' housing loans) Variable: 3.55% + 3M EURIBOR 1.1% + 3M EURIBOR until 31.12.2024, (in line with u NBS Decision on Temporary measures for banks relating to private individuals' housing loans)	*0% - 0.5%
3.1.5	Combined interest rate for segment Standard	Fix: 5.03% (in line with u NBS Decision on Temporary measures for banks relating to private individuals' housing loans) Variable: 4.55% + 3M EURIBOR 1.1% + 3M EURIBOR until 31.12.2024, (in line with u NBS Decision on Temporary measures for banks relating to private individuals' housing loans)	*0% - 0.5%
<b>3.2 MORTGAGE LOAN IN RSD INDEXED IN EUR-COMBINED MORTGAGE LOAN WITH FIXED IR IN FIRST 5 YEARS</b>			
3.2.1	Combined interest rate - 5 years fix for segment Payroll, Pensioner Domestic, Pensioner Foreign	FiX: 5.03% (in line with u NBS Decision on Temporary measures for banks relating to private individuals' housing loans) Variable: 3.85% + 3M EURIBOR)	*0% - 0.5%
3.2.2	Combined interest rate - 5 years fix for segment Gold payroll, Gold deposit	FiX: 5.03% (in line with u NBS Decision on Temporary measures for banks relating to private individuals' housing loans) Variable: 3.75% + 3M EURIBOR	*0% - 0.5%
3.2.3	Combined interest rate - 5 years fix - for segment Sinhro, Privilege sa zaradom, Privilege depozit	FiX: 5.03% (in line with u NBS Decision on Temporary	*0% - 0.5%

		measures for banks relating to private individuals' housing loans) Variable: 3.65% + 3M EURIBOR	
3.2.4	Combined interest rate – 5 years fix - for segment Private banking	FiX: 5.03% (in line with u NBS Decision on Temporary measures for banks relating to private individuals' housing loans) Variable 3.55% + 3M EURIBOR	*0% - 0.5%
3.2.5	Combined interest rate – 5 years fix - for segment Standard	FiX: 5.03% (in line with u NBS Decision on Temporary measures for banks relating to private individuals' housing loans) Variable 4.55% + 3M EURIBOR	*0% - 0.5%
<b>3.3 MORTGAGE LOAN IN RSD</b>			
3.3.1	Variable nominal interest rate	5.45% + 3M BELIBOR 1.1% + 3M BELIBOR until 31.12.2024, (in line with u NBS Decision on Temporary measures for banks relating to private individuals' housing loans)	0.5%
<b>3.4 MORTGAGE LOAN IN RSD INDEXED IN EUR</b>			
3.4.1	Variable nominal interest rate for segment Payroll, Pensioner Domestic, Pensioner Foreign	3.85% + 3M EURIBOR 1.1% + 3M EURIBOR until 31.12.2024, (in line with u NBS Decision on Temporary measures for banks relating to private individuals' housing loans)	*0% - 0.5%
3.4.2	Variable nominal interest rate for segment Gold payroll, Gold deposit	3.75% + 3M EURIBOR 1.1% + 3M EURIBOR until 31.12.2024, (in line with u NBS Decision on Temporary measures for banks relating to private individuals' housing loans)	*0% - 0.5%
3.4.3	Variable nominal interest rate for segment Sinhro, Privilege payroll, Privilege deposit	3.65% + 3M EURIBOR 1.1% + 3M EURIBOR until 31.12.2024, (in line with u NBS Decision on Temporary measures for banks relating to private individuals' housing loans)	*0% - 0.5%
3.4.4	Variable nominal interest rate for segment Private banking	3.55% + 3M EURIBOR 1.1% + 3M EURIBOR until 31.12.2024, (in line with u NBS Decision on Temporary measures for banks relating to private individuals' housing loans)	*0% - 0.5%
3.4.5	Variable nominal interest rate for segment Standard	4.55% + 3M EURIBOR 1.1% + 3M EURIBOR until 31.12.2024, (in line with u NBS Decision on Temporary measures for banks relating to private individuals' housing loans)	*0% - 0.5%
3.4.6	Fix interest rate for segment Payroll, Pensioner Domestic, Pensioner Foreign	5.03% (in line with u NBS Decision on Temporary measures for banks relating to private	*0% - 0.5%

		individuals' housing loans)	
3.4.7	Fix interest rate for segment Gold payroll, Gold deposit	5.03% (in line with u NBS Decision on Temporary measures for banks relating to private individuals' housing loans)	*0% - 0.5%
3.4.8	Fix interest rate for segment Sinhro, Privilege payroll, Privilege deposit	5.03% (in line with u NBS Decision on Temporary measures for banks relating to private individuals' housing loans)	*0% - 0.5%
3.4.9	Fix interest rate for segment Private banking	5.03% (in line with u NBS Decision on Temporary measures for banks relating to private individuals' housing loans)	*0% - 0.5%
3.4.10	Fix interest rate for segment Standard	**7.55%	*0% - 0.5%

### 3.5 OTHERS FEES

3.5.1	Credit Bureau report for individuals	Pursuant to the official Credit Bureau tariff
3.5.2	Credit Bureau report for legal entaty/entrepreneur	Pursuant to the official tariff of Credit Bureau
3.5.3	Fee for issuing bill of exchange	Pursuant to the official tariff of National Bank of Serbia
3.5.4	Fee for change of contractual terms and conditions (fixed)	0.3% on residual debt (min.3.000 RSD, max 50.000 RSD) In line with u NBS Decision on Temporary measures for banks relating to private individuals' housing loans: Without fee end with 31st of December 2024, only in case of change loan term if client together with premature partial loan repayment is applying for shorten loan term.
3.5.5	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 period between premature loan repayment and disbursement of loan is less than one year. For loan with other purpose: Without fee For loans with purpose of adaptation, construction and refinancing with original purpose adaptation and construction: Without fee In line with u NBS Decision on Temporary measures for banks relating to private individuals' housing loans: Without fee end with 31st of December 2024.
3.5.6	Premature loan repayment fee (fixed)	

Interest rates are shown on yearly bases unless otherwise indicated.

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

\*\* Fix interest rate for MORTGAGE LOAN IN RSD INDEXED IN EUR-COMBINED INTEREST RATE will be applied for loans in repayment

\*\*\*Fix interest rate for MORTGAGE LOAN IN RSD INDEXED IN EUR will be applied for Standard segment for loans in repayment

#### 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 PARTNER POS CONSUMER LOAN IN RSD FOR PENSIONERS			
4.2.1	Fix nominal interest rate	2.70% monthly	2.95% - 5%
4.3 PARTNER POS CONSUMER LOAN IN RSD based on ID card			
4.3.1	Fix nominal interest rate	2.50% monthly	2.95% - 5%
4.4 PARTNER POS CAR LOAN IN RSD (with Casco and pledge/without Casco and pledge)			
4.4.1	Fix nominal interest rate	7.95%	2.95% - 5%
4.5 PARTNER POS CAR LOAN IN RSD with Generali non-life insuranc-accidental death (with Casco and pledge/without Casco and pledge)			
4.5.1	Fix nominal interest rate	8.64%	2.95% - 5%
4.6 PARTNER POS CAR LOAN IN RSD INDEXED IN EUR (with Casco and pledge/without Casco and pledge)			
4.6.1	Fix nominal interest rate	5.88%	2.95% - 5%
4.7 PARTNER POS CAR LOAN IN RSD INDEXED IN EUR with Generali non-life insuranc-accidental death (with Casco and pledge/without Casco and pledge)			
4.7.1	Fix nominal interest rate	6.57%	2.95% - 5%
4.8 OTHER FEES			
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.**