

LOAN FINANCING CONDITIONS

loan for improvement of energy efficiency in RSD

1. Product user	
1.1 Eligible clients	Employed citizens of the Republic of Serbia, residents having domicile in the territory where the Republic of Serbia has full integrity, for whom a report from the Credit Bureau can be obtained through the Association of Serbian Banks and if they are employed for definite period of time, they must receive their salary or a part of the salary, to a payment account in the Bank.
2. Description of key features of the loan product	
2.1 Loan type	Loan for Improvement energy efficiency in RSD.
2.2 Tenor of the loan	<ol style="list-style-type: none"> 1. Clients employed for indefinite period: <ul style="list-style-type: none"> • 12,18, 24, 36, 48, 60 or 72 months; 2. Clients employed for definite period: <ul style="list-style-type: none"> • 12, 18, 24 or 36 months.
2.3 Total loan amount	<ol style="list-style-type: none"> 1. Clients employed for indefinite period: <ul style="list-style-type: none"> • RSD 80,000 – 2,900,000; • for clients with Magnifica status: up to RSD 4,000,000 2. Clients employed for definite period: <ul style="list-style-type: none"> • RSD 80,000 – 300,000.
2.4 Deposit / down payment	No deposit / down payment.
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	RSD.
2.6 Purpose	Financing the purchase and installation of products, technologies and services that improve the energy efficiency of residential buildings.
2.7 Periods when installments fall due for payment (monthly, quarterly and etc...)	Monthly.
2.8 Manner of loan disbursement	On the account of the seller, a legal entity or entrepreneur, which is the issuer of the pro forma invoice / invoice.

2.9 Manner of loan repayment and pay-out of annuities	<ol style="list-style-type: none"> 1. For clients who receive salary onto payment account in Bank: <ul style="list-style-type: none"> • Standing order. 2. For clients who don't receive salary onto payment account in Bank: <ul style="list-style-type: none"> • Standing order; • Conditional administrative ban.
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3. Loan expenses	
3.1 Level and variability of annual nominal interest rate	<p>The nominal interest rate is fixed and amounts to:</p> <ul style="list-style-type: none"> • expressed on an annual basis. from 9.62% to 12.95%, expressed on an annual basis. <p>In case that the loan beneficiary stops receiving a proportionate part of the salary, at least in the amount of monthly loan obligations through the payment account in the Bank, or undertakes to transfer a proportionate part of the salary through the payment account in the Bank, and does not do so within 60 days from the date of loan disbursement, the Bank reserves the right to increase the nominal interest rate by 2 percentage points.</p> <p>The Bank will notify the loan beneficiary of the new loan repayment conditions, determined in the previous paragraph, along with the submission of a new loan repayment plan.</p>
3.2 Method of interest calculation	Proportional method 28-31/360.
3.3 Default Interest rate	<p>Legal default interest rate if it is higher than the agreed, otherwise the agreed interest rate.</p> <p>The legal default interest rate is calculated in accordance with the Law regulating the protection of users of financial services.</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. One bill of exchange: RSD 50, onetime payment. 2. Credit Bureau Report: RSD 246, onetime payment 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).

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	One bill of exchange with no-protest clause.

These Conditions apply from 01.01.2025.