

## LOAN FINANCING CONDITIONS

### housing loans for adaptation, reconstruction and construction of residential real estate

<b>1. Product user</b>	
1.1 Eligible clients	<p>Citizens of the Republic of Serbia resident in the territory where the Republic of Serbia has full integrity and for which the report of the Credit Bureau can be obtained through the Association of Serbian Banks and who receive earnings or part of earnings through a payment account in the Bank, if they are:</p> <ul style="list-style-type: none"> <li>• permanent employees or</li> <li>• pensioners or</li> <li>• temporary employees in accordance with the Law on Higher Education, the Law on Science and Research, the Law on the Government of the Republic of Serbia, the Law on Civil Servants or the Law on the Judicial Academy, or</li> <li>• temporary employees in international organizations (if the provisions of the Labor Law of the Republic of Serbia do not apply to employment).</li> </ul>
<b>2. Description of key features of the loan product</b>	
2.1 Loan type	Housing loan for the adaptation, reconstruction and construction of a residential building.
2.2 Tenor of the loan	From 72 to 240 months.
2.3 Total loan amount	From EUR 20.000 to 80% of the estimated value of the property on which the mortgage is constituted but not more than the amount stated in the bill of quantities and estimate of works, and up to EUR 350.000.
2.4 Deposit/down payment	Without 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	<p>EUR.</p> <p>The calculation is done according to the NBS official middle exchange rate on the date of loan disbursement.</p>
2.6 Purpose	Adaptation, reconstruction and construction of residential real estate.
2.7 Periods when installments fall due for payment (monthly, quarterly and etc...)	Monthly.

2.8 Method of loan disbursement	<p>The funds are transferred in maximum 4 tranches, as follows:</p> <ul style="list-style-type: none"> <li>• Not more than 50% onto the Loan User's payment account;</li> <li>• The rest shall be transferred on the basis of the issued pro-invoices onto the accounts of the Sellers or Contractors.</li> </ul> <p>Usage Period: 90 days as of the date of the conclusion of the Contract.</p>
2.9 Method of loan repayment and pay-out of annuities	<ul style="list-style-type: none"> <li>• Standing order.</li> <li>• Conditional administrative ban.</li> </ul> <p>Repayment is in RSD equivalent value at the NBS middle exchange rate on the payment date.</p>

<b>3. Loan expenses</b>	
3.1 Level and variability of annual nominal interest rate	<p>Nominal rate is fixed:</p> <ul style="list-style-type: none"> <li>• 4,99% pa</li> </ul> <p>In the case when client stops to receive a proportional part of the salary at in the minimum amount of monthly loan obligations through the payment account in the Bank during the repayment of the loan, the Bank reserves the right to increase the interest rate by 2 percentage points, so that the nominal interest rate is not higher than the average weighted interest rate for new housing loan contracts with a fixed interest rate in the same indexation currency increased by 1/5 of that rate.</p> <p>The Bank will inform client about the new repayment conditions, determined in the previous paragraph.</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>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"> <li>1. Three bills of exchange: RSD 150, onetime payment.</li> <li>2. Credit Bureau Report: RSD 246, onetime payment.</li> <li>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).</li> </ol>

<b>4. Other relevant information</b>	
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4.1 Conditions and manner of early loan repayment	In accordance with the Law on Protection of Financial Services Users.
4.2 Minimal collateral	<ol style="list-style-type: none"> <li>1. Three blank solo bills of exchange with a clause without protest, signed by the borrower/sole debtor.</li> <li>2. Life insurance policy, vinculated for the benefit of the Bank, optionally.</li> <li>3. Real estate insurance policy of mortgage collateral, from the basic risks and additional risk of water spill from the installation to the "first risk", in favor of the Bank, which is for the full construction value until loan repayment. Policy is concluded, the premium is paid and it is delivered to the Bank before the realization of the loan.</li> <li>4. Pledge right - unilateral executive extrajudicial first or higher rank mortgage in favor of the Bank in accordance with the Mortgage Law.</li> </ol> <p>Pledge right - "unilateral executive extrajudicial mortgage" second rank in favor of the Bank on property, provided that after deleting the first rank mortgage registered in favor of the previous creditor on the basis of issued and certified mortgage realise statement, the Bank's mortgage becomes a first rank mortgage.</p>

These Conditions apply from 01.01.2025.