

LOAN FINANCING CONDITIONS

Laki cash loan in RSD

1. Product user	
1.1 Eligible clients	Employed and pensioners 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 and who have an open payment account in the Bank.
2. Description of key features of the loan product	
2.1 Loan type	Cash loan in RSD.
2.2 Tenor of the loan	6, 12, 18 or 24 months.
2.3 Total loan amount	1. Clients employed for indefinite period and pensioners: <ul style="list-style-type: none"> • RSD 20,000 – 300.000; • for clients with status Magnifica up to RSD 1.000.000. 2. Clients employed for definite period: <ul style="list-style-type: none"> • RSD 20.000 – 300.000. If the client has one or more loans disbursed through applications of electronic and mobile banking, the maximum total amount of those loans in the balance, including the new loan, can be up to RSD 1,200,000.
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	Non-specific purpose.
2.7 Periods when installments fall due for payment (monthly, quarterly and etc...)	Monthly.
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	Standing order.

3. Loan expenses	
3.1 Level and variability of annual nominal interest rate	1. Clients employed for an indefinite period who receive a salary and pensioners who receive a pension through a payment account in the Bank: <ul style="list-style-type: none"> • from 10,45 to 11.50% p.a., fixed; 2. Clients employed for an indefinite period who do not receive a salary and pensioners who do not receive a pension through a payment account in the Bank: <ul style="list-style-type: none"> • 12.50% p.a., fixed. 3. Clients employed for definite period: <ul style="list-style-type: none"> • 15.00% p.a., fixed.
3.2 Method of interest calculation	Proportional method 28-31/360.
3.3 Default Interest rate	Legal default interest rate if it is higher than the agreed, otherwise the agreed interest rate. Legal default interest rate is in accordance with the Law regulating its level.
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 for loans disbursed in the branches of Bank. 2. Credit Bureau Report: RSD 246, onetime payment. 3. Loan disbursement fee, onetime payment before the realization of the loan: <ul style="list-style-type: none"> • 2.00%, of the loan amount for clients employed for an indefinite period of time, employees with a definite period of time who receive salary through a payment account in the Bank and pensioners; • 3.00% of the loan amount for clients employed for an definite period of time who do not receive salary through a payment account in the Bank 4. Fee for maintaining the Payment account with basic services: RSD 150, per month (only if the user does not have a payment account at the Bank).

* Except for loans disbursed through applications of electronic and mobile banking .

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	Loans disbursed in the branches of Bank:

	<ul style="list-style-type: none"> • One bill of exchange with no-protest clause. <p>Loans disbursed through applications of electronic and mobile banking :</p> <ul style="list-style-type: none"> • Without collateral.
<p>4.3 Contracting in distance – through applications of electronic and mobile banking</p>	<ol style="list-style-type: none"> 1. For loan amounts up to RSD 600,000: two-factor authentication. 2. For loan amounts over RSD 600,000 up to RSD 1,000,000: qualified electronic certificate in the cloud.

These conditions shall expose on 08.04.2024. and shall apply starting from 23.04.2024.