

Liquidity Loan – Biz Minus

Key features

Type of loan	Liquidity Loan – Biz Minus
Currency	RSD
Indexing criteria	No indexing criteria
Loan amount	Up to EUR 50,000
Repayment period	6 or 12 months
Interest rate (at annual level)	24% fixed
Collateral	<ul style="list-style-type: none">• 2 (two) blank solo promissory notes signed and verified by the user, with authorization to realize the notes• Guarantee (2 signed blank promissory notes by a natural person including “without protest” clause)• Guarantee of a related legal entity/entrepreneur, if any (2 blank solo promissory notes with authorizations, signed and verified by the user)
Expenses charged to the loan beneficiary's account that are known at announcement and are calculated in the effective interest rate	
Loan application fee	<ul style="list-style-type: none">• For a 6-month repayment period – 0.5% of the approved amount as single payment prior to the loan realization.• For a 12-months repayment period – 1% of the approved amount as single payment prior to the loan realization.
1 promissory note	RSD 50
Credit Bureau statement	RSD 600 for entrepreneurs or RSD 1,440 for legal entities
Tax certificate (for entrepreneurs)	RSD 580
Expenses charged to the loan beneficiary's account that are not known at announcement	
No additional charges	