

Revolving loan – Biz Revolving indexed in EUR

Key features

Type of loan	Revolving Loan – Biz Revolving Loan Indexed in Euros
Currency	RSD
Indexing criteria	Loan indexed in EUR
Loan amount	Up to EUR 50,000 in dinar counter value at the NBS middle exchange rate on the day of the loan disbursement, with EUR 1.000 of minimum tranche
Repayment period	Up to 12 months
Interest rate (at annual level)	11% fixed
Collateral	<ul style="list-style-type: none">• 6 blank solo promissory notes signed and verified by the user, with authorization to realize the notes + 1 for each year of repayment over 12 months• Guarantee (2 signed blank promissory notes by a natural person including “without protest” clause)• Guarantee of a related legal entity/entrepreneur, if any (6 promissory notes with authorizations + 1 for every additional year of repayment over 12 months)
Expenses charged to the loan beneficiary’s account that are known at announcement and are calculated in the effective interest rate	
Loan application fee	Up to 0.5% of the amount of each realized tranche or as single payment up to 1% of the entire approved amount
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	