Type of loan	Revolving credit card - American Express Blue within the current account package
Loan currency	EUR
Criteria for indexing	Dinar equivalent per NBS average exchange rate
The loan amount	3.200 EUR
Deposit	/
The repayment period	36 meseci
First Instalment Amount*	18.813,39 RSD if the entire limit is spent in RSD 160.00 EUR if the entire limit is spent in EUR
Interest rate	• 18.43% for consumption in RSD, fixed
(on an annual basis)	• 12.60% for consumption in EUR, fixed
Effective interest rate on an annual basis	<ul> <li>18,51% for consumption in RSD</li> <li>12,67% for consumption in EUR</li> </ul>
Costs which are borne by the user, are known at the time of publication and are included in the calcu the effective interest rate	

## Representative example:

1 bill of exchange	50 RSD
Credit Bureau report	246 RSD

