

American Express with a 100% deposits – Product description

Type of loan	Revolving credit card – American Express Green with a 100 % deposit
Currency in which the limit is approved	EUR
Criteria for indexing	Dinar equivalent per NBS average exchange rate on the funds withdrawal date
The loan amount	500 – 10.000 EUR
The repayment period	36 months
Deposit	100%
Interest rate	<ul style="list-style-type: none">• 18.43% on an annual level for consumption in RSD, fixed• 12.60% on an annual level for consumption in EUR, fixed
Effective interest rate on an annual basis	<ul style="list-style-type: none">• The effective interest rate cannot be calculated because the deposit of equal or greater value than the amount of credit limit is included in the calculation
Security instruments	/
Costs which are borne by the user, are known at the time of publication and are included in the calculation of the effective interest rate	
Annual membership	3.600 RSD
Credit Bureau report	246 RSD
Costs borne by the user and are not known at the moment of publication	
No additional costs	