

Representative example:

Type of loan	Revolving credit card - American Express Green with 100% deposit
Loan currency	EUR
Criteria for indexing	Dinar equivalent per NBS average exchange rate
The loan amount	10.000 EUR
Deposit	10.000 EUR
The repayment period	36 meseci
First Instalment Amount*	59.091,85 RSD if the entire limit is spent in RSD 500 EUR and 300 RSD if the entire limit is spent in EUR
Interest rate (on an annual basis)	<ul style="list-style-type: none"> • 18.43% for consumption in RSD, fixed • 12.60% for consumption in EUR, fixed
Effective interest rate on an annual basis	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
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 fee	3.600 RSD
Credit Bureau report	246 RSD