

Representative example:

Type of loan	Revolving credit card – Mastercard Standard 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 EUR 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	<ul style="list-style-type: none"> • 18,49% for consumption in RSD • 12,66% for consumption in EUR
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	
1 bill of exchange	50 RSD
Credit Bureau report	246 RSD