

## Representative example

Type of loan	Revolving credit card – Visa Classic
Loan currency	EUR
Criteria for indexing	Dinar equivalent per NBS average exchange rate
The loan amount	2.490 EUR
Deposit	/
The repayment period	36 months
First Instalment Amount *	13,953.74 RSD if the entire limit is spent in RSD 124.50 EUR and 100.00 RSD if the entire limit is spent in EUR
Interest rate (on an annual basis)	<ul style="list-style-type: none"><li>• 18.43% for consumption in RSD, fixed</li><li>• 12.60% for consumption in EUR, fixed</li></ul>
<b>Effective interest rate on an annual basis</b>	<ul style="list-style-type: none"><li>• <b>20.08% for consumption in RSD</b></li><li>• <b>14.28% for consumption in EUR</b></li></ul>
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	2.400 RSD
Credit Bureau report	246 RSD
2 bills of exchange	100 RSD