

USLOVI I KAMATNE STOPE ZA KLIJENTE BANKE / CONDITIONS AND INTEREST RATES FOR PAYROLL CLIENTS									
VRSTA KARTICE / Card Type	Visa Classic u paketu Zlatne Godine	Visa Classic van paketa	Mastercard Standard u paketu EuroPlata Premije	Mastercard Standard van paketa	Mastercard Gold u paketu Exclusive	Mastercard Gold van paketa	Mastercard Affinity van paketa	Mastercard Manchester United kartica u paketu EuroPlata Sport	Mastercard Manchester United kartica van paketa
TRANSAKCIJE / Transactions									
Kamatna stopa - struktura / Interest rate - structure	3mBelbör+15.00%	3mBelbör+15.00%	3mBelbör+15.00%	3mBelbör+15.00%	3mBelbör+15.00%	3mBelbör+15.00%	3mBelbör+15.00%	3mBelbör+15.00%	3mBelbör+15.00%
Kamatna stopa - godišnja/mesečna / Interest rate - annualy / monthly	17.95%/1.50%	17.95%/1.50%	17.95%/1.50%	17.95%/1.50%	17.95%/1.50%	17.95%/1.50%	17.95%/1.50%	17.95%/1.50%	17.95%/1.50%
Mesečna naknada za opomenu/dodatno karticu Monthly fee for Primary / Additional card	0 / 100,00 RSD	200,00 / 100,00 RSD	0 / 100,00 RSD	200,00 / 100,00 RSD	0 / 150,00 RSD	500,00 / 250,00 RSD	200,00 / 100,00 RSD	0 / 100,00 RSD	200,00 / 100,00 RSD
Naknada za isplatu gotovog novca korišćenjem platne kartice na bankomatu Eurobank / Cash withdrawal fee using a payment card at an ATM of Eurobank	3% min 150,00 RSD	3% min 150,00 RSD	3% min 150,00 RSD	3% min 150,00 RSD	3% min 150,00 RSD	3% min 150,00 RSD	3% min 150,00 RSD	3% min 150,00 RSD	3% min 150,00 RSD
Naknada za isplatu gotovog novca korišćenjem platne kartice na šalteru Eurobank / Cash withdrawal fee using a payment card at the Teller desk (Counter) of Eurobank	3% min 200,00 RSD	3% min 200,00 RSD	3% min 200,00 RSD	3% min 200,00 RSD	3% min 200,00 RSD	3% min 200,00 RSD	3% min 200,00 RSD	3% min 200,00 RSD	3% min 200,00 RSD
Naknada za isplatu gotovog novca korišćenjem platne kartice na bankomatu ili šalteru druge banke / Cash withdrawal fee using a payment card at an ATM or Teller desk (Counter) of other Bank	3% min 250,00 RSD	3% min 250,00 RSD	3% min 250,00 RSD	3% min 250,00 RSD	3% min 250,00 RSD	3% min 250,00 RSD	3% min 250,00 RSD	3% min 250,00 RSD	3% min 250,00 RSD
Naknada za transakcije u inostranstvu / Commission for Transactions made Abroad	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%
Naknada za isplatu gotovog novca korišćenjem platne kartice na bankomatu ili šalteru druge banke u inostranstvu / Cash withdrawal fee using a payment card at an ATM or Teller desk (Counter) of other bank abroad	3% min 350,00 RSD	3% min 350,00 RSD	3% min 350,00 RSD	3% min 350,00 RSD	3% min 350,00 RSD	3% min 350,00 RSD	3% min 350,00 RSD	3% min 350,00 RSD	3% min 350,00 RSD
Minimum za plaćanje / Minimum payable amount	5% min 500,00 RSD	5% min 500,00 RSD	5% min 500,00 RSD	5% min 500,00 RSD	5% min 500,00 RSD	5% min 500,00 RSD	5% min 500,00 RSD	5% min 500,00 RSD	5% min 500,00 RSD
Naknada za podjelu transakcija na rate*/Commission for Transaction split to installments	5% min 500,00 RSD	5% min 500,00 RSD	5% min 500,00 RSD	5% min 500,00 RSD	5% min 500,00 RSD	5% min 500,00 RSD	5% min 500,00 RSD	5% min 500,00 RSD	5% min 500,00 RSD
Naknada za prekoračenje limita / Over limit fee	5% min 100,00 RSD	5% min 100,00 RSD	5% min 100,00 RSD	5% min 100,00 RSD	5% min 100,00 RSD	5% min 100,00 RSD	5% min 100,00 RSD	5% min 100,00 RSD	5% min 100,00 RSD
Efektivna kamatna stopa */ Effective interest rate	od 19.90%	od 20.58%	od 19.90%	od 20.58%	od 19.90%	od 21.60%	od 20.58%	od 19.90%	od 20.58%
Naknada za opomenu zbog kašnjenja u otplati*/ Warning fee due to delays in repayment	400,00 RSD	400,00 RSD	400,00 RSD	400,00 RSD	400,00 RSD	400,00 RSD	400,00 RSD	400,00 RSD	400,00 RSD
Naknada za zamenu kartice/ Card replacement fee	500,00 RSD	500,00 RSD	500,00 RSD	500,00 RSD	500,00 RSD	500,00 RSD	500,00 RSD	500,00 RSD	500,00 RSD
Naknada za blokadu kartice/ Card blocking fee	500,00 RSD	500,00 RSD	500,00 RSD	500,00 RSD	500,00 RSD	500,00 RSD	500,00 RSD	500,00 RSD	500,00 RSD
Naknada za reišovanje PIN-a/ Re-issuing of New PIN fee	300,00 RSD	300,00 RSD	300,00 RSD	300,00 RSD	300,00 RSD	300,00 RSD	300,00 RSD	300,00 RSD	300,00 RSD

USLOVI I KAMATNE STOPE ZA KLIJENTE KOJI NE PRIMAJU PLATU PREKO TEKUĆEG RAČUNA EUROBANK / CONDITIONS AND INTEREST RATES FOR STANDARD CLIENTS								
VRSTA KARTICE / Card Type	Visa Classic	Mastercard Standard	Mastercard Affinity	Visa Classic Deposit	Mastercard Gold	Euroline Dina	Mastercard Manchester United kartica	Mastercard 18/24
TRANSAKCIJE / Transactions								
Kamatna stopa - struktura / Interest rate - structure	3mBelbör+21.00%	3mBelbör+21.00%	3mBelbör+21.00%	3mBelbör+21.00%	3mBelbör+15.00%	3mBelbör+24.50%	3mBelbör+21.00%	3mBelbör+24.50%
Kamatna stopa - godišnja/mesečna / Interest rate - annualy / monthly	23.95%/2.00%	23.95%/2.00%	23.95%/2.00%	23.95%/2.00%	17.95%/1.50%	27.45%/2.29%	23.95%/2.00%	27.45%/2.29%
Mesečna naknada za opomenu/dodatno karticu Monthly fee for Primary / Additional card	200,00 / 100,00 RSD	200,00 / 100,00 RSD	200,00 / 100,00 RSD	200,00 / 100,00 RSD	500,00 / 250,00 RSD	200,00 / 100,00 RSD	200,00 / 100,00 RSD	250,00 / 100,00 RSD
Naknada za isplatu gotovog novca korišćenjem platne kartice na bankomatu Eurobank / Cash withdrawal fee using a payment card at an ATM of Eurobank	3% min 150,00 RSD	3% min 150,00 RSD	3% min 150,00 RSD	3% min 150,00 RSD	3% min 150,00 RSD	3% min 150,00 RSD	3% min 150,00 RSD	3% min 150,00 RSD
Naknada za isplatu gotovog novca korišćenjem platne kartice na šalteru Eurobank / Cash withdrawal fee using a payment card at the Teller desk (Counter) of Eurobank	3% min 200,00 RSD	3% min 200,00 RSD	3% min 200,00 RSD	3% min 200,00 RSD	3% min 200,00 RSD	3% min 200,00 RSD	3% min 200,00 RSD	3% min 200,00 RSD
Naknada za isplatu gotovog novca korišćenjem platne kartice na bankomatu ili šalteru druge banke / Cash withdrawal fee using a payment card at an ATM or Teller desk (Counter) of other Bank	3% min 250,00 RSD	3% min 250,00 RSD	3% min 250,00 RSD	3% min 250,00 RSD	3% min 250,00 RSD	3% min 250,00 RSD	3% min 250,00 RSD	3% min 250,00 RSD
Naknada za transakcije u inostranstvu / Commission for Transactions made Abroad	1.25%	1.25%	1.25%	1.25%	1.25%	-	1.25%	1.25%
Naknada za isplatu gotovog novca korišćenjem platne kartice na bankomatu ili šalteru druge banke u inostranstvu / Cash withdrawal fee using a payment card at an ATM or Teller desk (Counter) of other bank abroad	3% min 350,00 RSD	3% min 350,00 RSD	3% min 350,00 RSD	3% min 350,00 RSD	3% min 350,00 RSD	-	3% min 350,00 RSD	3% min 350,00 RSD
Minimum za plaćanje / Minimum payable amount	5% min 500,00 RSD	5% min 500,00 RSD	5% min 500,00 RSD	5% min 500,00 RSD	5% min 500,00 RSD	5% min 100,00 RSD	5% min 500,00 RSD	5% min 500,00 RSD
Naknada za podjelu prve transakcije na 18 ili 24 rate*	-	-	-	-	-	-	-	6.00%
Naknada za podjelu transakcija na rate*/Commission for Transaction split to installments	5% min 500,00 RSD	5% min 500,00 RSD	5% min 500,00 RSD	5% min 500,00 RSD	5% min 500,00 RSD	5% min 500,00 RSD	5% min 500,00 RSD	5% min 500,00 RSD
Naknada za prekoračenje limita / Over limit fee	5% min 100,00 RSD	5% min 100,00 RSD	5% min 100,00 RSD	5% min 100,00 RSD	5% min 100,00 RSD	5% min 100,00 RSD	5% min 100,00 RSD	5% min 100,00 RSD
Efektivna kamatna stopa */ Effective interest rate	od 27.99%	od 27.99%	od 27.99%	od 27.99%	od 21.60%	od 32.50%	od 27.99%	od 34.64%
Naknada za opomenu zbog kašnjenja u otplati*/ Warning fee due to delays in repayment	400,00 RSD	400,00 RSD	400,00 RSD	400,00 RSD	400,00 RSD	400,00 RSD	400,00 RSD	400,00 RSD
Naknada za zamenu kartice/ Card replacement fee	500,00 RSD	500,00 RSD	500,00 RSD	500,00 RSD	500,00 RSD	500,00 RSD	500,00 RSD	500,00 RSD
Naknada za blokadu kartice/ Card blocking fee	500,00 RSD	500,00 RSD	500,00 RSD	500,00 RSD	500,00 RSD	500,00 RSD	500,00 RSD	500,00 RSD
Naknada za reišovanje PIN-a/ Re-issuing of New PIN fee	300,00 RSD	300,00 RSD	300,00 RSD	300,00 RSD	300,00 RSD	300,00 RSD	300,00 RSD	300,00 RSD

*Za obračun EKS-a je korišćena vrednost 3mBelbora koja na dan 31.03.2019. iznosi 2.95%. EKS je rađen na dan 31.03.2019. Banka vrši usklađivanje visine kamatne stope kvartalno u januaru, aprilu, julu i oktobru. Sve naknade su fiksne.

Plaćanje na rate 3, 6, 9 ili 12 rate:
Jednokratna naknada od 5% od iznosa transakcije, minimum 500,00 RSD. Kod kupovine, minimalni iznos je 3,000.00 RSD. Kupovine u iznosu od 3,000.00 RSD do 5,999.00 RSD moguće je podeliti na 3 ili 6 rata. Kupovine u iznosu većem od 6,000.00 RSD moguće je podeliti na 3, 6, 9 i 12 rata. Kod podizanja gotovine na bankomatima i šalterima, minimalni iznos je 3,000.00 RSD. Podizanje gotovine na bankomatima i šalterima je moguće podeliti na 3 ili 6 rata.

Plaćanje na 18 ili 24 rate:
Svaka prva transakcija za Mastercard 18/24 se može podeliti na 18 ili 24 rata. Jednokratna naknada od 6% od iznosa prve transakcije. Minimalni iznos kupovine je 30,000.00 RSD.

Za svaku narednu transakciju, važe uslovi za plaćanje na 3, 6, 9 ili 12 rata.

**For EIR calculation has been used 3mBelbör whose value on 31.03.2019. was 2.95%. EIR has been calculated on 31.03.2019. Bank makes interest rate adjustments quarterly a year (in January, April, July and October) All fees are fixed.

Paying in 3, 6, 9 or 12 installments:
One-time fee of 5% of the transaction amount, minimum 500 RSD.
Purchase, minimum amount is 3,000 RSD. For purchase in amount from 3,000 RSD up to 5,999 RSD it is possible to pay in 3 or 6 installments. For purchase in amount over 5,999 RSD it is possible to pay in 3, 6, 9 and 12 installments.
Cash withdrawal at ATM's or at a teller minimum amount is 3,000 RSD. For cash withdrawal at ATM's or at a teller it is possible to pay in 3 or 6 installments.

Paying in 18 or 24 installments:
Only first transaction for Mastercard 18/24 can be divided into 18 or 24 installment. One-time fee of 6% of transaction amount. Minimum amount of transaction is 30,000 RSD. For each following transaction, valid are conditions for payment on 3,6,9 or 12 installments.