

USLOVI I KAMATNE STOPE ZA KLJENTE 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
Kamatna stopa - struktura / Interest rate - structure	3mBelbor+25.00%	3mBelbor+25.00%	3mBelbor+25.00%	3mBelbor+25.00%	3mBelbor+20.00%	3mBelbor+25.00%	3mBelbor+25.00%	3mBelbor+26.50%
Kamatna stopa - godišnja/mesečna / Interest rate - annually / monthly	27.95%/2.33%	27.95%/2.33%	27.95%/2.33%	27.95%/2.33%	22.95%/1.91%	27.95%/2.33%	27.95%/2.33%	29.45%/2.45%
Mesečna naknada za osnovnu/dodatnu 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 500,00 RSD	5% min 500,00 RSD	5% min 500,00 RSD
Naknada za podelu prve transakcije na 18 ili 24 rate*	–	–	–	–	–	–	–	6.00%
Naknada za podelu transakcija na rate*/Commission for Transaction split to installment	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 33.20%	od 33.20%	od 33.20%	od 33.20%	od 27.81%	od 33.20%	od 33.20%	od 48.95%
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 reisdavanje 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 30.06.2019. iznosi 2.95%. EKS je rađen na dan 30.06.2019. Banka vrši usklađivanje visine kamatne stope kvartalno-u januaru, aprilu, julu i oktobru. Sve naknade su fiksne, osim mesečne članarine i naknade za slanje pisma opomene, koje se usklađuju na godišnjem nivou (u januaru) sa rastom cena na malo.

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:

Samo prva transakcija za Mastercard 18/24 se može podeliti na 18 ili 24 rate. 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 3mBelbor whose value on 30.06.2019. was 2.95%. EIR has been calculated on 30.06.2019. 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.