

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	VISA 30/36
TRANSAKCIJE / Transactions									
Kamatna stopa - struktura / Interest rate - structure	3mBelibor+25.00%	3mBelibor+25.00%	3mBelibor+25.00%	3mBelibor+25.00%	3mBelibor+20.00%	3mBelibor+25.00%	3mBelibor+25.00%	3mBelibor+26.50%	3mBelibor+26.50%
Kamatna stopa - godišnja/mesečna / Interest rate - annually / monthly	25.88%/2.16%	25.88%/2.16%	25.88%/2.16%	25.88%/2.16%	20.88%/1.74%	25.88%/2.16%	25.88%/2.16%	27.38%/2.28%	27.38%/2.28%
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	290,00 / 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 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 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 280,00 RSD	3% min 280,00 RSD	3% min 280,00 RSD	3% min 280,00 RSD	3% min 280,00 RSD	3% min 280,00 RSD	3% min 280,00 RSD	3% min 280,00 RSD	3% min 280,00 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%
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 360,00 RSD	3% min 360,00 RSD	3% min 360,00 RSD	3% min 360,00 RSD	3% min 360,00 RSD	-	3% min 360,00 RSD	3% min 360,00 RSD	3% min 360,00 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 prve transakcije na 18 ili 24 rate /30 ili 36 rata	-	-	-	-	-	-	-	6.00%	7.00%
Naknada za podjelu 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	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 30.45%	od 30.45%	od 30.45%	od 30.45%	od 25.18%	od 30.45%	od 30.45%	od 33.86%	od 34.22%
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 reizdavanje PIN-a/ Re-issuing of New PIN fee	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 upit stanja na bankomatu (2 upita mesечно su besplatna)/ ATM Balance Inquiry fee (2 inquiries per month are free of charges)	40,00 RSD	40,00 RSD	40,00 RSD	40,00 RSD	40,00 RSD	40,00 RSD	40,00 RSD	40,00 RSD	40,00 RSD

*Za obračun EKS-a je korišćena vrednost 3mBelibora koja na dan 30.06.2021. iznosi 0.88%. EKS je rađen na dan 30.06.2021. Banka vrši usklađivanje visine kamatne stope kvartalno-u januaru, aprilu, julu i oktobru. Sve naknade su utvrđene u fiksnoj iznosu.

Plaćanje na rate 3, 6, 9 ili 12 rata:

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 12,000.00 RSD. Za svaku narednu transakciju, važe uslovi za plaćanje na 3, 6, 9 ili 12 rata.

Plaćanje na 30 ili 36 rata:

Samo prva transakcija za VISA 30/36 se može podeliti na 30 ili 36 rata. Jednokratna naknada od 7% od iznosa prve transakcije. Minimalni iznos kupovine je 18,000.00 RSD. Za svaku narednu transakciju, važe uslovi za plaćanje na 3, 6, 9 ili 12 rata.

**For EIR calculation has been used 3mBelibor whose value on 30.06.2021. was 0.88%. EIR has been calculated on 30.06.2021. 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 12,000 RSD. For each following transaction, valid are conditions for payment on 3,6,9 or 12 installments.

Paying in 30 or 36 installments:

Only first transaction for VISA 30/36 can be divided into 30 or 36 installment. One-time fee of 7% of transaction amount. Minimum amount of transaction is 18,000 RSD. For each following transaction, valid are conditions for payment on 3,6,9 or 12 installments.