



**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
<b>Kamatna stopa - struktura / Interest rate - structure</b>	<b>3mBelibor+25.00%</b>	<b>3mBelibor+25.00%</b>	<b>3mBelibor+25.00%</b>	<b>3mBelibor+25.00%</b>	<b>3mBelibor+20.00%</b>	<b>3mBelibor+25.00%</b>	<b>3mBelibor+25.00%</b>	<b>3mBelibor+26.50%</b>	<b>3mBelibor+26.50%</b>
<b>Kamatna stopa - godišnja/mesečna / Interest rate - annually / monthly</b>	<b>25.88%/2.16%</b>	<b>25.88%/2.16%</b>	<b>25.88%/2.16%</b>	<b>25.88%/2.16%</b>	<b>20.88%/1.74%</b>	<b>25.88%/2.16%</b>	<b>25.88%/2.16%</b>	<b>27.38%/2.28%</b>	<b>27.38%/2.28%</b>
<b>Mesečna naknada za osnovnu/dodatnu karticu / Monthly fee for Primary* / Additional card</b>	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
<b>Naknada za isplatu gotovog novca korištenjem platne kartice na bankomatu Eurobank / Cash withdrawal fee using a payment card at an ATM of Eurobank</b>	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
<b>Naknada za isplatu gotovog novca korištenjem platne kartice na šalteru Eurobank/Cash withdrawal fee using a payment card at the Teller desk (Counter) of Eurobank</b>	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
<b>Naknada za isplatu gotovog novca korištenjem 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</b>	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
<b>Naknada za transakcije u inostranstvu / Commission for Transactions made Abroad</b>	1.25%	1.25%	1.25%	1.25%	1.25%	-	1.25%	1.25%	1.25%
<b>Naknada za isplatu gotovog novca korištenjem 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</b>	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
<b>Minimum za plaćanje /Minimum payable amount</b>	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
<b>Naknada za podelu prve transakcije na 18 ili 24 rate /30 ili 36 rata</b>	-	-	-	-	-	-	-	6.00%	7.00%
<b>Naknada za podelu transakcija na rate/Commission for Transaction split to installment</b>	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
<b>Naknada za prekoračenje limita / Over limit fee</b>	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
<b>Efektivna kamatna stopa */ Effective interest rate</b>	<b>od 30.46%</b>	<b>od 30.46%</b>	<b>od 30.46%</b>	<b>od 30.46%</b>	<b>od 25.18%</b>	<b>od 30.46%</b>	<b>od 30.46%</b>	<b>od 33.87%</b>	<b>od 34.22%</b>
<b>Naknada za opomenu zbog kašnjenja u otplati/ Warning fee due to delays in repayment</b>	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
<b>Naknada za zamenu kartice/ Card replacement fee</b>	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
<b>Naknada za blokadu kartice/ Card blocking fee</b>	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
<b>Naknada za reizdavanje PIN-a/ Re-issuing of New PIN fee</b>	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
<b>Naknada za upit stanja na bankomatu (2 upita mesecno su besplatna)/ ATM Balance Inquiry fee (2 inquiries per month are free of charges)</b>	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 30.09.2021. iznosi 0.88%. EKS je rađen na dan 30.09.2021. Banka vrši usklađivanje visine kamatne stope kvartalno-u januaru, aprilu, julu i oktobru. Sve naknade su utvrđene u fiksnom 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 30.09.2021. was 0.88%. EIR has been calculated on 30.09.2021. 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.