

TIP KREDITA / Loan Type	IZNOS KREDITA / Loan Amount	PERIOD OTPLATE / Repayment Period	DEPOZIT / Deposit	UČEŠĆE / Downpayment	STRUKTURA KAMATE		NKS	Naknada za obradu kreditnog zahteva / Administration Fee	Mesečna naknada za praćenje kredita / Monthly Administration Fee	EKS*	ZATEZNA KAMATA / Penalty interest rate	Naknada za opomenu zbog kašnjenja / Warning letter fee	Naknada za prepravnu otplatu kredita / Prepayment fee
					Promenljivi deo / 3mBelibor / 3mEuribor	Fiksna marža							

USLOVI I KAMATNE STOPE ZA KLJENTE BANKE / CONDITIONS AND INTEREST RATES FOR PAYROLL CLIENTS

Kredit za refinansiranje obaveza u Eurobanci u RSD / Internal refinancing loan in RSD	64,000 - 2,000,000	12-95 meseci	–	–	3mBelibor+	11.00%	13.95%	0%	0.15%	od 18.08%	13.95%	400 rsd	0
Kredit za refinansiranje za iznose < 599,999 RSD / Refinancing loan for amounts < 599,999 in RSD	64,000 - 599,999	12-95 meseci	–	–	3mBelibor+	7.00%	9.95%	0%	0.15%	od 13.66%	9.95%	400 rsd	0
Kredit za refinansiranje za iznose > 600,000 RSD / Refinancing loan for amounts > 600,000 RSD	600,000 - 2,000,000	12-95 meseci	–	–	3mBelibor+	7.00%	9.95%	0%	0.05%	od 11.61%	9.95%	400 rsd	0
Gotovinski kredit u RSD za iznose < 599,999 RSD / Cash loan for amounts < 599,999 RSD	64,000 - 599,999	12-84 meseci	–	–	3mBelibor+	7.00%	9.95%	0%	0.15%	od 13.74%	9.95%	400 rsd	0
Gotovinski kredit za iznose > 600,000 RSD / Cash loan for amounts > 600,000 RSD	600,000 - 2,000,000	12-84 meseci	–	–	3mBelibor+	7.00%	9.95%	0%	0.05%	od 11.64%	9.95%	400 rsd	0
Gotovinski kredit i kredit za refinansiranje za pensionere RSD / Cash and refinancing loan for pensioners RSD	64,000 - 1,200,000	12-84 meseci	–	–	3mBelibor+	10.00%	12.95%	0%	0.15%	od 17.04%	12.95%	400 rsd	0
Kredit za refinansiranje u EUR / Refinancing loan in EUR	300 - 15,000	12-95 meseci	30%	–	3mEuribor+	9.80%	9.46%	0%	0.15%	od 16.18%	9.46%	400 rsd	0
Gotovinski kredit u EUR / Cash loan in EUR	800 - 15,000	12 - 72 meseci	30%	–	3mEuribor+	14.80%	14.46%	0%	0.15%	od 23.44%	14.46%	400 rsd	0
Kredit za refinansiranje sa fiksnom kamatom za iznose < 599,999 RSD / Refinancing loan with fix IR for amounts < 599,999 RSD	300,000 - 599,999	36 meseci	–	–	–	–	12.00%	0%	0.15%	od 16.42%	12.00%	400 rsd	0
Kredit za refinansiranje sa fiksnom kamatom za iznose > 600,000 RSD / Refinancing loan with fix IR for amounts > 600,000 RSD	599,999 - 2,000,000	36 meseci	–	–	–	–	12.00%	0%	0.05%	od 14.05%	12.00%	400 rsd	0
Gotovinski kredit sa fiksnom kamatom za iznose < 599,999 RSD / Cash loan with fix IR for amount < 599,999 RSD	300,000 - 599,999	36 meseci	–	–	–	–	14.00%	0%	0.15%	od 18.72%	14.00%	400 rsd	0
Gotovinski kredit sa fiksnom kamatom za iznose > 600,000 RSD / Cash loan with fix IR for amount > 600,000 RSD	599,999 - 2,000,000	36 meseci	–	–	–	–	14.00%	0%	0.05%	od 16.34%	14.00%	400 rsd	0
Dozvoljeno prekoračenjeju tekucem računu / Overdraft		12 meseci			fiksna / fix	-	33.50%	400 rsd	0%	od 40.01%	33.50%	400 rsd	0
Dozvoljeno prekoračenjeju tekucem računu / Overdraft		24 meseca			fiksna / fix	-	33.50%	500 rsd	0%	od 39.93%	33.50%	400 rsd	0

Gotovinski kredit i kredit za refinansiranje sa fiksnom kamatom na 12 meseci za iznose < 599,999 RSD / Cash and refinancing loan with fix IR for 12 months for amounts < 599,999 RSD	64,000 - 599,999	12 meseci	–	–	-	-	9.90%	0%	0.15%	od 14.20%	9.90%	400 rsd	0
Gotovinski kredit i kredit za refinansiranje sa fiksnom kamatom na 12 meseci za iznose > 600,000 RSD / Cash and refinancing loan with fix IR for 12 months for amounts > 600,000 RSD	600,000 - 2,000,000	12 meseci	–	–	-	-	9.90%	0%	0.05%	od 11.73%	9.90%	400 rsd	0
Gotovinski kredit i kredit za refinansiranje sa fiksnom kamatom za iznose < 599,999 RSD / Cash and refinancing loan with fix IR for amounts < 599,999 RSD	64,000 - 599,999	13-60 meseci	–	–	-	-	13.90%	0%	0.15%	od 18.35%	13.90%	400 rsd	0
Gotovinski kredit i kredit za refinansiranje sa fiksnom kamatom za iznose > 600,000 RSD / Cash and refinancing loan with fix IR for amounts > 600,000 RSD	599,999 - 2,000,000	13-60 meseci	–	–	-	-	13.90%	0%	0.05%	od 16.15%	13.90%	400 rsd	0

USLOVI I KAMATNE STOPE ZA KLJENTE KOJI NE PRIMAJU PLATU PREKO TEKUĆEG RAČUNA EUROBANKE / CONDITIONS AND INTEREST RATES FOR STANDARD CLIENTS

Kredit za refinansiranje u RSD / Refinancing loan in RSD	64,000 - 2,000,000	12-95 meseci	–	–	3mBelibor+	13.00%	15.95%	0%	0.15%	od 20.38%	15.95%	400 rsd	0
Gotovinski kredit u RSD / Cash loan in RSD	64,000 - 2,000,000	12 - 72 meseci	–	–	3mBelibor+	13.00%	15.95%	0%	0.15%	od 20.58%	15.95%	400 rsd	0
Kredit za refinansiranje u EUR / Refinancing loan in EUR	300 - 15,000	12-95 meseci	30%	–	3mEuribor+	11.80%	11.46%	0%	0.15%	od 19.24%	11.46%	400 rsd	0
Gotovinski kredit u EUR / Cash loan in EUR	800 - 15,000	12 - 60 meseci	30%	–	3mEuribor+	16.80%	16.46%	0%	0.15%	od 26.21%	16.46%	400 rsd	0
Gotovinski kredit i kredit za refinansiranje za pensionere RSD / Cash and refinancing loan for pensioners RSD	64,000 - 1,200,000	12-84 meseci	–	–	3mBelibor+	10.00%	12.95%	0%	0.15%	od 17.04%	12.95%	400 rsd	0
Potrošački kredit u RSD / Multipurpose loan in RSD	24,000 - 2,000,000	12 - 60 meseci	–	–	3mBelibor+	10.00%	12.95%	0%	0.15%	od 17.24%	12.95%	400 rsd	0
Potrošački kredit u RSD- Sve za bebe / Baby loan in RSD	24,000 - 2,000,000	12 - 60 meseci	–	–	3mBelibor+	4.25%	7.20%	0%	0.15%	od 10.92%	7.20%	400 rsd	0
Auto kredit u EUR / Auto loan in EUR	2,500 - 35,000	12 - 84 meseci	–	30%	3mEuribor+	6.00%	5.66%	0%	0.15%	od 9.16%	5.66%	400 rsd	0
Auto kredit u RSD / Auto loan in RSD	240,000 - 2,800,000	12 - 84 meseci	–	–	3mBelibor+	6.00%	8.95%	0%	0.15%	od 12.64%	8.95%	400 rsd	0
Gotovinski kredit u EUR depozit 105% / Cash loan 105% collateral in EUR	500 - 250,000	12 - 84 meseci	105%	–	3mEuribor+	5.00%	4.66%	0%	0.00%	od 6.86%	4.66%	400 rsd	0
Gotovinski kredit u RSD depozit 105% / Cash loan 105% collateral in RSD	50,000 - 25,000,000	12 - 84 meseci	105%	–	3mBelibor+	1.00%	3.95%	0%	0.00%	od 5.49%	3.95%	400 rsd	0

*EKS za maksimalni iznos, maksimalni period otplate.

U obračun EKS je pored troška mesečne naknade uračunat i trošak saglasnosti za kreditni biro i trošak menice. Za kredite indeksirane u eurima, za obračun EKS je korišćena vrednost 3mEuribora na dan 28.06.2019. koja iznosi -0,34%. Za kredite indeksirane u dinarima, za obračun EKS je korišćena vrednost 3mBelibora koja na dan 28.06.2019. iznosi 2,95%.

*EIR is calculated for maximum amount and maximum repayment period. Calculation of effective interest rate includes beside monthly administration fee, the cost of credit bureau and bill of exchange. 3m Euribor, whose value on 28.06.2019. was -0,34% has been used for EIR calculation for loans indexed in EUR. For EIR calculation has been used 3m Belibor whose value on 28.06.2019. was 2,95%.