

GREEN HOUSING LOANS UNINSURED BY NKOSK WITH CURRENCY CLAUSE – WITHOUT LIFE INSURANCE

Client type	BANK CLIENTS RECEIVING THE SALARY/PENSION THROUGH THE BANK	BANK CLIENTS IN THE PROCESS OF TRANSFERING THE PAYMENT OF THE SALARY/PENSION THROUGH THE BANK
Purchase price of the property	EUR 100.000,00	
Down payment (min 20%)	EUR 20.000,00	
Loan amount	EUR 80.000,00	
Repayment term	360 months	
Contracted loan currency	RSD indexed in EUR	
Indexation criteria	EUR - loans indexed in EUR	
Nominal annual interest rate	6M EURIBOR* + 2.50% variable <u>Until 31.12.2025., the Bank applies a nominal interest rate that cannot be higher than 5%. If the nominal interest rate is lower than 5% on the day of loan realization, as well as on the agreed adjustment day, the Bank will apply that lower interest rate.</u>	
Bank fee for application processing	No fee	
Monthly fee for account maintenance	No fee	RSD 150,00
Mortgage registration fee	RSD 68.400,00	
Drafting and notarization of a pledge statement by a notary public	RSD 21.600,00	
Annual property insurance	RSD 5.000,00	
Costs for issuing the property list**	RSD 540,00	
Cost of issuing a certificate for first-time real estate buyers	RSD 660,00	
Property appraisal costs	RSD 12.000,00	
Appraisal costs of the mortgaged property (every 3 years)	RSD 10.000,00	
Credit bureau report retrieval costs	RSD 246,00	
Costs for issuing promissory notes	RSD 100,00	
Monthly installment	EUR 423,45	
Total amount the borrower needs to repay for the loan	EUR 157.539,16	EUR 157.539,16
Effective interest rate	5,34%	5,34%

*The value of the 6M Euribor as of 01.09.2024 is 3,36%.

The calculation is done on 30.12.2024. with Nominal Interest Rate of 5,00%.

**The cost of issuing a real estate extract is shown for the issuance of a single document. The cost may increase depending on the number of pages and the number of real estate extracts required in the loan approval process.



The terms for approving this type of mortgage loan are for informational purposes only. For the possibility of submitting an application and more detailed information regarding this loan product, we invite you to contact the nearest branch of the Bank. The specific loan terms depend on the Bank's internal client segmentation.