

Loan terms and conditions - Dinar housing loans uninsured by NKOSK

DINAR HOUSING LOANS UNSECURED BY NKOSK	
TYPE OF CLIENT	BANK CLIENTS RECEIVING THE SALARY / PENSION THROUGH THE BANK AND BANK CLIENTS IN THE PROCESS OF TRANSFERRING THE PAYMENT OF THE SALARY / PENSION TO THE BANK
LOAN AMOUNT	from EUR 30.000 up to EUR 300.000 in the dinar equivalent from EUR 30.000 up to EUR 100.000 for the purchase of the first residential property (for downpayment of 10%)
CONTRACTED LOAN CURRENCY	Dinar loan
REPAYMENT PERIOD	from 96 to 360 months from 96 to 240 months for the purchase of the first residential property (for downpayment of 10%)
NOMINAL INTEREST RATE AT ANNUAL LEVEL, VARIABLE	6M BELIBOR + 1,95% Margin rate 1,95% is fixed The value of 6M BELIBOR as at 01.03. / 01.09., used for the current six-month period is applied. <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>
INTERNAL RATE ADJUSTMENT	Interest rate adjustment is performed semi-annually on 31 March (the 6M BELIBOR value as of 1 March is applied) and on 30 September (the 6M BELIBOR value as of 1 September is applied)
BANK FEE FOR PROCESSING THE LOAN	Fee free
LOAN COLLATERAL	- Two blank promissory notes of the Loan Beneficiary - First-rank mortgage or second-rank mortgage when the first-rank mortgage has been established as security in favor of Komercijalna banka - Real estate insurance assigned in favor of Komercijalna banka with insurance companies
LOAN REPAYMENT	Made monthly in dinars
DOWNPAYMENT	Min. 20% of the amount of the purchase price of the real estate, or the estimate and pre-invoice of the works Min. 10% of the amount of the purchase price of the real estate for the purchase of the first residential property
EARLY REPAYMENT	Purchase of real estate: 1% of the amount of the prematurely repaid principal if the period between the early loan repayment and the final maturity date exceeds one year, or 0.5% if the mentioned period is shorter, provided that the amount of early repayment within a 12-month period exceeds RSD 1,000,000.00.

In all cases where the loan collateral is a mortgage on real estate, the approval of the loan involves costs related to property valuation, insurance, obtaining certificates, confirmations, permits, statements, and decisions from relevant authorities, costs of constituting the mortgage, and other related expenses. These costs are included in the representative example.

The conditions for granting this type of housing loan are for informational purposes. For the possibility of submitting a request and more detailed information regarding this loan product, we invite you to contact the nearest Bank branch.