

Price List for private individuals – interest rate applicable to credit services

Appendix 2 to the General Business Regulations
(Valid from 12.02.2024.)

	Interest rates				
	Loan currency	Interest rate type	Loan maturity	NIR (Nominal Interest Rate)	EIR (Effective Interest Rate)
Housing loans* issued from the bank's financial capability / in collaboration with the NKOSK	EUR	Variable	60 - 360	2.00%+6 m Euribor 4.5%+6 m Euribor	6.34% - 11.44%
Housing loans* issued from the bank's financial capability	EUR	Combined	60 - 360	5,03% (fixed interest rate during the first 2 years) 2,00%+6m Euribor - 4,5%+6m Euribor (after 2 years variable interest rate)	6.35% - 9.31%
Housing loan* issued from the bank's financial capability	RSD	Variable	60 - 180	4.5%+3m Belibor - 12%+3m Belibor	10.91% - 22.10%
Adaptation and reconstruction / energy efficiency	RSD	Variable	12 - 180	4.5%+3m Belibor - 12%+3m Belibor	10.87% - 24.97%
	RSD	Fixed	12 - 84	7.00% - 18.00%	7.34% - 25.34%
	EUR	Variable	12 - 180	3.00%+6m Euribor - 9%+6m Euribor	7.40% - 19.24%
	EUR	Fixed	12 - 84	5% - 15%	5.19% - 21.61%
Car loans	RSD	Variable	12 - 95	4.5%+3m Belibor - 12%+3m Belibor	10.87% - 24.97%
	RSD	Fixed	12 - 84	7.00% - 18.00%	7.34% - 25.34%
	EUR	Variable	12 - 95	3.00%+6m Euribor - 9%+6m Euribor	7.40% - 19.24%
	EUR	Fixed	12 - 84	5% - 15%	5.19% - 21.61%
Cash and consumer loans	RSD	Variable	12 - 71	4.5%+3m Belibor - 12%+3m Belibor	10.87% - 24.97%
	RSD	Fixed	12 - 71	7.00% - 18.00%	7.34% - 25.34%
	EUR	Variable	12 - 71	3.00%+6m Euribor - 9%+6m Euribor	7.40% - 19.24%
	EUR	Fixed	12 - 71	5% - 15%	5.19% - 21.61%
Overdraft (fixed interest rate)	RSD	Fixed	12	9.00% - 24.00%	26.80%
Credit cards (fixed interest rate)	RSD	Fixed	24	9.00% - 24.00%	43.40%
Fee on the disbursement of all loans	0 - 2%				

*The bank applies interest rate in accordance with the NBS decision on temporary measures for housing loans until 01.01.2025.

Credit cards	Fees
Annual membership fee applicable to credit cards	Primary card – rsd 1,800 Additional – rsd 900
Minimum monthly percentage of debt repayment (Salary / Deposit)	5% min rsd 500 Business clients: 10% min. rsd 500
Request to adjust the credit card limit	rsd 500
Printing invoices at the client's request	rsd 100
Withdrawals at ProCredit Bank ATMs	3.00% min rsd 100
Withdrawals at the ATMs and POS terminals of other banks	3.00% min rsd 150
Withdrawals at ATMs abroad	3.00% min rsd 250
Withdrawals at POS terminals abroad	3.00% min rsd 350
Receipt of funds through a payment card	1.00% min. rsd 50

Premium loan insurance with the NCIHL depends on the LTV ratio, whether the building is registered with the land register/not registered, does the client have a sufficient amount of insurance.

If the loan beneficiary does not have life insurance in favour of (or bound to) the bank, said premium is increased. The LTV ratio or Loan-to-Value Ratio represents the ratio between the bank's loan and the valuation of the property.