

Appendix 3 to the General Business Regulations (Valid from 12.02.2024.)

## Savings for private individuals

(and business owners)

Savings with monthly interest accrual						
Flex Save	EUR		USD		RSD	
	NIR	EIR	NIR	EIR	NIR	EIR
12 months	0,45%	0,38%	0,10%	0,08%	0,90%	0,90%
Classic Savings	EUR		USD		RSD	
Judosio Guvingo	NIR	EIR	NIR	EIR	NIR	EIR
6 months	0,60%	0,51%	0,10%	0,09%	1,20%	1,20%
9 months	0,65%	0,55%	0,20%	0,17%	1,25%	1,25%
12 months	0,70%	0,60%	0,30%	0,25%	1,30%	1,30%
18 months	0,75%	0,64%	0,40%	0,34%	1,40%	1,40%
25 months	0,80%	0,68%				
36 months	0,80%	0,68%				

**EIR**/NIS Effective Interest Rate/Nominal Interest Rate per annum.

## Old savings types

The bank notifies all clients that as of 01.09.2017, it will no longer conclude new agreements for the following types of services: Spar Fleksi, Agro Spar Fleksi, Spar Klasic, Spar Avans, Spar 10, Spar 50, Spar Plan, savings book, Slight savings deposit, for all currencies, amounts and maturities. Interest rates shall apply in the event of early withdrawal of the above mentioned types of term deposits amounts to RSD 0.10% NIR; EIR 0.10%); for the EUR/USD it amounts to 0.05% (NIR; EIR 0.043%). In view of the above mentioned, the interest rates on early withdrawals of all the mentioned types of savings is 0.00%.



