

USLOVI I KAMATNE STOPE ZA KLIJENTE KOJI NE PRIMAJU ZARADU PREKO TEKUĆEG RAČUNA KOD BANKE/ CONDITIONS AND INTEREST RATES FOR STANDARD CLIENTS

VRSTA KARTICE / Card Type	Visa Classic	Mastercard Standard	Mastercard Affinity	Mastercard Gold	Euroline Dina	Mastercard Manchester United kartica
TRANSAKCIJE / Transactions						
Kamatna stopa - struktura / Interest rate - structure	3mBelibor+25.00%	3mBelibor+25.00%	3mBelibor+25.00%	3mBelibor+20.00%	3mBelibor+25.00%	3mBelibor+25.00%
Kamatna stopa - godišnja/mesečna / Interest rate - annually / monthly	30.77%/2.56%	30.77%/2.56%	30.77%/2.56%	25.77%/2.15%	30.77%/2.56%	30.77%/2.56%
Mesečna naknada za osnovnu/dodatnu karticu / Monthly fee for Primary* / Additional card	200,00 / 100,00 RSD	200,00 / 100,00 RSD	200,00 / 100,00 RSD	500,00 / 250,00 RSD	200,00 / 100,00 RSD	200,00 / 100,00 RSD
Naknada za isplatu gotovog novca korišćenjem platne kartice na bankomatu banke / Cash withdrawal fee using a payment card at an ATM of Bank	3% min 200 RSD	3% min 200 RSD	3% min 200 RSD	3% min 200 RSD	3% min 200 RSD	3% min 200 RSD
Naknada za isplatu gotovog novca korišćenjem platne kartice na šalteru banke / Cash withdrawal fee using a payment card at the Teller desk (Counter) of Bank	3% min 200,00 RSD	3% min 200,00 RSD	3% min 200,00 RSD	3% min 200,00 RSD	3% min 200,00 RSD	3% min 200,00 RSD
Naknada za isplatu gotovog novca korišćenjem platne kartice na bankomatu ili šalteru druge banke / Cash withdrawal fee using a payment card at an ATM or Teller desk (Counter) of other Bank	3% min 280 RSD	3% min 280 RSD	3% min 280 RSD	3% min 280 RSD	3% min 280 RSD	3% min 280 RSD
Naknada za transakcije u inostranstvu / Commission for Transactions made Abroad	1.25%	1.25%	1.25%	1.25%	-	1.25%
Naknada za isplatu gotovog novca korišćenjem platne kartice na bankomatu ili šalteru druge banke u inostranstvu / Cash withdrawal fee using a payment card at an ATM or Teller desk (Counter) of other bank abroad	3% min 360 RSD	3% min 360 RSD	3% min 360 RSD	3% min 360 RSD	-	3% min 360 RSD
Minimum za plaćanje / Minimum payable amount	5% min 500,00 RSD	5% min 500,00 RSD	5% min 500,00 RSD	5% min 500,00 RSD	5% min 500,00 RSD	5% min 500,00 RSD
Naknada za podelu prve transakcije na 18 ili 24 rate / 30 ili 36 rata	-	-	-	-	-	-
Naknada za podelu transakcija na rate/Commission for Transaction split to Installment	5% min 500,00 RSD	5% min 500,00 RSD	5% min 500,00 RSD	5% min 500,00 RSD	5% min 500,00 RSD	5% min 500,00 RSD
Naknada za prekoračenje limita / Over limit fee	5% min 100,00 RSD	5% min 100,00 RSD	5% min 100,00 RSD	5% min 100,00 RSD	5% min 100,00 RSD	5% min 100,00 RSD
Efektivna kamatna stopa */ Effective interest rate	od 36.99%	od 36.99%	od 36.99%	od 31.47%	od 36.99%	od 36.99%
Naknada za opomenu zbog kašnjenja u otplati/ Warning fee due to delays in repayment	400,00 RSD	400,00 RSD	400,00 RSD	400,00 RSD	400,00 RSD	400,00 RSD
Naknada za zamenu kartice / zamena PIN-a/ Card replacement fee / PIN replacement	500 RSD	500 RSD	500 RSD	500 RSD	500 RSD	500 RSD
Naknada za upit stanja na bankomatu Eurobank Direktna / ATM Balance Inquiry fee on ATM Eurobank Direktna	bez naknade	bez naknade	bez naknade	bez naknade	bez naknade	bez naknade
Naknada za upit stanja na bankomatu druge banke / ATM Balance Inquiry fee on ATM other bank	40.00 RSD	40.00 RSD	40.00 RSD	40.00 RSD	40.00 RSD	40.00 RSD

*Za obračun EKS-a je korišćena vrednost 3mBelibora koja na dan 29.09.2023. iznosi 5.77%. EKS je rađen na dan 29.09.2023. Banka vrši usklađivanje visine kamatne stope kvartalno-u januaru, aprilu, julu i oktobru. Sve naknade su utvrđene u fiksnom iznosu.

Plaćanje na rate 3, 6, 9 ili 12 rata:

Jednokratna naknada od 5% od iznosa transakcije, minimum 500.00 RSD. Kod kupovine, minimalni iznos je 3,000.00 RSD. Kupovine u iznosu od 3,000.00 RSD do 5,999.00 RSD moguće je podeliti na 3 ili 6 rata. Kupovine u iznosu većem od 6,000.00 RSD moguće je podeliti na 3, 6, 9 i 12 rata. Kod podizanja gotovine na bankomatima i šalterima, minimalni iznos je 3,000.00 RSD. Podizanje gotovine na bankomatima i šalterima je moguće podeliti na 3 ili 6 rata.

**For EIR calculation has been used 3mBelibor whose value on 29.09.2023. was 5.77%. EIR has been calculated on 29.09.2023. Bank makes interest rate adjustments quarterly a year (in January, April, July and October) All fees are fixed.

Paying in 3, 6, 9 or 12 installments:

One-time fee of 5% of the transaction amount, minimum 500 RSD.

Purchase, minimum amount is 3,000 RSD. For purchase in amount from 3,000 RSD up to 5,999 RSD it is possible to pay in 3 or 6 installments. For purchase in amount over 5,999 RSD it is possible to pay in 3, 6, 9 and 12 installments.

Cash withdrawal at ATM's or at a teller minimum amount is 3 000 RSD. For cash withdrawal at ATM's or at a teller it is possible to pay in 3 or 6 installments.