

**USLOVI I KAMATNE STOPE ZA KLIJENTE / CONDITIONS AND INTEREST RATES**

VRSTA KARTICE / Card Type	Visa Classic	Mastercard Standard
<b>TRANSAKCIJE / Transactions</b>		
Kamatna stopa - struktura / Interest rate - structure	3mBelibor+9.8%	3mBelibor+9.8%
Kamatna stopa - godišnja/mesečna / Interest rate - anually / monthly	14.5%/1.21%	14.5%/1.21%
Mesečna naknada za osnovnu/dodatnu karticu / Monthly fee for Primary* / Additional card	0 / 100,00 RSD	0 / 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
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
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
Naknada za transakcije u inostranstvu / Commission for Transactions made Abroad	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
Minimum za plaćanje /Minimum payable amount	5% min 500,00 RSD	5% min 500,00 RSD
Naknada za podjelu transakcija na rate/Commission for Transaction split to Installment	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
Efektivna kamatna stopa * / Effective interest rate	od 15.83%	od 15.83%
Naknada za opomenu zbog kašnjenja u otplati/ Warning fee due to delays in repayment	400,00 RSD	400,00 RSD
Naknada za zamenu kartice / zamena PIN-a/ Card replacement fee / PIN replacement	500 RSD	500 RSD
Naknada za upit stanja na bankomatu Eurobank Direktna / ATM Balance Inquiry fee on ATM Eurobank Direktna	bez naknade	bez naknade
Naknada za upit stanja na bankomatu druge banke / ATM Balance Inquiry fee	40.00 RSD	40.00 RSD

\*Za obračun EKS-a je korišćena vrednost 3mBelibora koja na dan 31.12.2024. iznosi 4.70%. EKS je raden na dan 31.12.2024. 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 31.12.2024. was 4.70%. EIR has been calculated on 31.12.2024. 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.