

Consumer loan up to 30,000 Euros with EUR clause (for other clients)																
1	2	3	4	5	6	7	8	9	10 = (8+9)	11	12	13		14	15	16
Tip of consumer loan	Maximum loan amount	Longest loan term	Maximum acceptable ratio monthly installment / regular monthly income	Maximum age of the client when applying / loan maturity date	Type (currency) and extent of the agreement fixed interest rate	Period of application of the fixed interest rate	Type and extent of the reference interest rate / index	Interest margin (from-to)	Variable interest rate extent	Period of application of the variable interest rate	Period of adjustment to the changes in the reference interest rate / index	Loan fees / commissions		RTE extent	Costs not included in RTE	Possibility for grace period
												Type of commissions / fees	Amount of commission / fee			
Consumer credit for employees	EUR 30,000	95 months	1/2	Client's maximum age for applying is not defined. Client's maximum age at the last installment due date is 70 years.	5.7 fixed with EUR clause	12 months	One-month EURIBOR rate applicable each 30.06. and each 31.12. If the rate has a negative value, in the calculation of the nominal interest rate it will be taken with a value of 0.00.	One-month EURIBOR + 6.7%, but not less than 6.7%	6.70%	83 months (upon expiry of the fixed interest rate period until the final loan repayment date)	every six months	* Loan approval fee * Loan application and processing fee * Grace period interest costs	* MKD 2,000 paid one-off * MKD 300 * Grace period interest is calculated from the loan funds disbursement date until the first loan repayment date at an interest rate equal to the loan interest rate.	6.68%	* penalty interest * commissions for refinancing orders in other banks * costs for account statements, etc.	NO