

Consumer loan up to 30,000 Euros with EUR clause (for clients who receive salary / pension on an account with the Bank)																		
1	2	3	4	5	6	7	8	9	10 = (8+9)	11	12	13		14	15	16	17	18
Type of consumer loan	Maximum amount of the loan	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	Fixed interest rate application period	Type and extent of reference interest rate / index	Interest margin (from-to)	Variable interest rate extent	Period of application of the variable interest rate	Period of adjustment to changes in the reference interest rate / index	Loan fees / commissions		RTE extent	Costs not included in RTE	Possibility for grace period	Type of security	Promotional loan terms (validity from-to)
												Type of commissions / fees	Amount of commission / fee					
Consumer loan for employed clients/young retirees	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, except for young retirees who at the final loan repayment date should not be older than 62 for women, and 64 years for men.	4.7% fixed with EUR clause	36 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 + 5.7%, but not less than 5.7%	5.70%	59 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 • Bill of exchange costs • Grace period interest costs	• MKD 2,000 paid one-off • MKD 300 • MKD 500 • 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.	5.23%	•Penalty interest •commissions for refinancing orders in other banks •Costs for account statements	NO	bill of exchange with a bill of exchange statement, after a credit analysis, the Bank may require a guarantor	NO