

FINANCING CONDITIONS

Loan for liquidity – Biz Minus

1. Product user	
1.1 Eligible clients	Legal entities and entrepreneurs whose registered office is in the territory of which the Republic of Serbia has full state power, which have been operating for a minimum of 12 months, for which a Credit Bureau Report can be obtained through the Association of Banks of Serbia and have sufficient credit worthiness
2. Description of key features of the loan product	
2.1 Loan type	Current account overdraft.
2.2 Tenor of the loan	6 or 12 months.
2.3 Total loan amount	<ul style="list-style-type: none"> ✓ In the branch: Up to 10% of annual revenues and not more than 50.000 EUR based on official middle exchange rate of NBS on the day of loan application ✓ Through the mobile banking application (BizMobi channel) for entrepreneurs: up to 600,000 RSD
2.4 Deposit / down payment	Not obligatory
2.5 Currency in which the loan is approved, in case of the loan with contracted FX clause and exchange rate type (level of official middle exchange rate), as date of calculation	RSD
2.6 Purpose	Loan for liquidity
2.7 Periods when installments fall due for payment	Principal – one time Interest – monthly
2.8 Manner of loan disbursement	Loan users current account in BIB
2.9 Manner of loan repayment and pay-out of annuities	Any income to the account is used to pay off debt. Interest is accrued to the debt monthly, and the total debt must be repaid no later than the final maturity date.
3. Loan expenses	
3.1 Level and variability of annual nominal interest rate	24% annually, fixed
3.2 Method of interest calculation	Proportional method 28-31/360.

3.3 Default Interest rate	<ol style="list-style-type: none"> 1. Legal default interest rate if it is higher than contracted IR. 2. Legal default interest rate is in accordance with the Law regulating its level.
3.4 Type and level of all fees	<ol style="list-style-type: none"> 1. 4 B/E: 200 RSD, onetime payment, exclusively for the overdraft realized in the Bank's branches 2. Legal entity credit bureau report: <ul style="list-style-type: none"> • Entrepreneur 600 RSD, onetime payment. • Legal entity 1.440 RSD, onetime payment. 3. Current account maintenance fee: 595 RSD, per month 4. Disbursement fee: <ul style="list-style-type: none"> • For loans with tenor 6 months – 0.5% from approved amount, onetime payment prior to loan disbursement. • For loans with tenor 12 months - 1% from approved amount, onetime payment prior to loan disbursement.

4. Other relevant information	
4.1 Conditions and manner of early loan repayment	The authorized representative of the Client may request termination of the agreement without fee in case that overdraft is not in use. The termination may be initiated by relevant small business officer.
4.2 Minimal collateral	<p>The overdraft realized in the Bank's branches:</p> <ol style="list-style-type: none"> 1. 2 blank bills of exchange with authorization signed and if needed certified by loan user 2. Guarantee agreement (2 signed blank bills of exchange of private individual with “no protest” clause) 3. Guarantee of connected client (if exists) legal entity/ entrepreneur (2 signed and if needed certified blank bills of exchange with authorization). <p>Overdraft realized through the mobile banking application (BizMobi channel) for entrepreneurs: Without collateral</p>

These Conditions are published on 9th May 2023, and applied on 24th May 2023