

Loan Terms and Conditions – Housing loans uninsured by NKOSK with a foreign exchange clause

HOUSING LOAN UNINSURED BY NKOSK WITH THE FOREIGN EXCHANGE CLAUSE	
TYPE OF CLIENT	BANK CLIENTS RECEIVING THE SALARY / PENSION THROUGH THE BANK AND BANK CLIENTS IN THE PROCESS OF TRANSFERRING THE PAYMENT OF THE SALARY / PENSION TO THE BANK
LOAN AMOUNT	from EUR 30.000 to EUR 300.000 from EUR 30.000 to EUR 100.000 for the purchase of the first residential property (for downpayment of 10%)
CONTRACTED LOAN CURRENCY	Dinar loan indexed in EUR
INDEXATION CRITERIA	EUR – middle exchange rate of the NBS
REPAYMENT PERIOD	from 96 to 360 months from 96 to 240 months for the purchase of the first residential property (for downpayment of 10%)
NOMINAL EXCHANGE RATE AT AN ANNUAL LEVEL	From 2,30% to 2,55% + 6M EURIBOR, variable Margin rate of 2,30% to 2,55% is fixed The value of the 6M EURIBOR as of 01.03. / 01.09. is applied, which is used for the current six-month period. <u>Until 31.12.2025., the Bank applies a nominal interest rate that cannot be higher than 5%. If the nominal interest rate is lower than 5% on the day of loan realization, as well as on the agreed adjustment day, the Bank will apply that lower interest rate.</u>
INTEREST RATE ADJUSTMENT	The interest rate adjustment is carried out semiannually on 31.03. (the value of the 6M EURIBOR as of 01.03. is applied) and on 30.09. (the value of the 6M EURIBOR as of 01.09. is applied).
BANK FEE FOR A LOAN PROCESSING	Fee free
LOAN COLLATERAL	- Two blank promissory notes of the Loan Beneficiary - First-rank mortgage or second-rank mortgage when the first-rank mortgage has been established as security in favor of NLB Komercijalna Banka. - Property insurance assigned in favor of NLB Komercijalna Banka with insurance companies.
LOAN REPAYMENT	It is carried out monthly in the dinar equivalent of EUR at the NBS middle exchange rate on the day of the monthly installment payment.
DOWNPAYMENT	A minimum of 20% of the purchase price of the real estate, or of the preliminary work estimates and cost projections. A minimum of 10% of the purchase price of the real estate for the purchase of the first residential property.
EARLY REPAYMENT	Property purchase: 1% of the amount of the early repaid principal if the period between the early repayment and the final maturity date exceeds one year, or 0.5% if this period is shorter, provided that the amount of early repayment within a 12-month period exceeds RSD 1,000,000.00.

In all cases where the loan security is a mortgage on real estate, the approval of the loan incurs costs related to the property valuation, insurance, obtaining certificates, confirmations, permits, declarations, and decisions from the relevant authorities, as well as the costs of constituting the mortgage, and others. These costs are included in the representative example.

The conditions for granting this type of housing loan are for informational purposes. For the possibility of submitting a request and more detailed information regarding this loan product, we invite you to contact the nearest Bank branch.