

## Terms and examples of FlexSave accounts

### FLEXSAVE

#### Terms for FlexSave

FlexSave – flexible term deposits

Maturity: 12 months

Currencies: EUR, USD, RSD

Interest accrual: monthly, at the end of the calendar month, through transfer to the client's current account with the Bank

Minimum deposit: EUR/USD10; RSD 1,200

Maximum deposit: up to EUR 500,000

100% access to term deposited funds (except for the deposited minimum amount of EUR 10).

Interest rates for FlexSave			
Currency	Maturity	Nominal interest rate	Effective interest rate
EUR	12 months	0.80%	0.68%
USD		0.30%	0.26%
RSD		1.90%	1.92%

The offer is valid only with a Savings or Total account.

Funds shall be withdrawn and deposited through transfer to the same currency current account.

Should the term deposit be terminated before maturity, interest accrual shall be calculated up until the date of termination of the agreement.

#### Additional information:

Interest rates are shown on a yearly basis.

The interest rate is fixed.

Effective interest rates for foreign exchange savings are net and reduced by capital yield tax in accordance with the Individual Income Tax Law.

RSD savings are not subject to taxation.

The said interest rates apply to both residents and non-residents.

The Bank does not index deposits of private individuals.

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The Bank participates in the system of mandatory deposit insurance established in the Republic of Serbia.

Deposit Insurance Agency



**АГЕНЦИЈА ЗА  
ОСИГУРАЊЕ  
ДЕПОЗИТА**

### **Example**

Deposit amount: 10,000 EUR

Maturity: 12 months

Currency: EUR

Indexation criteria: no criteria

Minimum amount: EUR 10

Maximum amount: up to EUR 500,000

Annual interest rates are fixed:

- nominal interest rate of 0.8%, **effective interest rate of 0.68%**.

TAX 15% in EUR

The offer is valid only with a Savings or Total account.