

## Terms and examples of Classic Term Deposits

### CLASSIC TERM DEPOSIT

#### Terms for Classic Term Deposit

Classic Term Deposit – term deposit in EUR

Maturity: 12, 18, 25, 36 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/USD 5,000; RSD 600,000

Maximum amount: up to EUR 500,000

Interest rates	Nominal interest rate	Effective interest rate
<b>EUR</b>		
12 months	0.90%	<b>0.77%</b>
18 months	0.95%	<b>0.81%</b>
25 months	1.00%	<b>0.85%</b>
36 months	1.00%	<b>0.85%</b>
<b>USD</b>		
12 months	0.40%	<b>0.34%</b>
18 months	0.50%	<b>0.43%</b>
<b>RSD</b>		
12 months	2.00%	<b>2.02%</b>
18 months	2.10%	<b>2.12%</b>

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

Should the term deposit be terminated before maturity, the Bank shall deduct from the principal the interest amount which was previously calculated, accrued and placed at the client's disposal on a monthly basis, in the current account.

#### **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 link



АГЕНЦИЈА ЗА  
ОСИГУРАЊЕ  
ДЕПОЗИТА

### **Example**

Deposit amount: 10,000 EUR

Maturity: 25 months

Currency: EUR

Indexation criteria: no criteria

Minimum amount: EUR 5,000

Maximum amount: up to EUR 500,000

Annual interest rates are fixed: nominal interest rate of 1%, **effective interest rate of 0.85%** in 25 months.

TAX 15% for EUR

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