

## **I RETAIL**

### **Interest rates for consumer, house, car loans and credit cards**

#### **I Consumer loans**

##### **1. Long term consumer loans**

**1.1. For clients who are using loan/credit cards in TZBB and who are in A category, or for clients who payed off one loan in our Bank (A category), as well as for the public institutions employees who are rescheduling their loans, terms for loans are as follows:**

Max loan amount:	40.000 BAM
Max repayment period:	up to 96 months (8 years)
Interest rate:	from 0 up to 60 months – from 8,00%
	from 61 up to 96 months – from 8,50%
Fee for loan documentation:	30 BAM
Fee for evaluation of loan:	0,5% - 2%
Security instruments:	up to 20.000 BAM min one guarantor
	over 20.000 BAM min two guarantors

EIR: 9,47% (EIR counted on loan amount 40.000 BAM, repayment period 96 months, interest rate 8,50%, fee for loan documentation 30 BAM, fee for evaluation of loan 2%)

##### **1.1.1. For clients (point 1.) loans without guarantors:**

Max loan amount:	20.000 BAM
Max repayment period:	up to 48 months (4 years)
Interest rate:	from 0 up to 24 months - from 9,10%
	from 25 up to 48 months – from 9,89%
Fee for loan documentation:	30 BAM
Fee for evaluation of loan:	2%
Security instruments:	insurance policy and bank bill
Additional condition:	client has to transfer monthly salary payments to TZBB

EIR: 10,59% (EIR counted on loan amount 20.000 BAM, repayment period 48 months, interest rate 9,89%, fee for loan documentation 30 BAM, fee for evaluation of loan 2%)

##### **1.1.2. For other clients:**

Max loan amount:	40.000 BAM
Max repayment period:	up to 96 months (8 years)
Interest rate:	from 0 up to 60 months - from 8,49%
	from 61 up to 96 months - from 8,99%
Fee for loan documentation:	30 BAM
Fee for evaluation of loan:	2%
Security instruments:	up to 20.000 BAM min one guarantor
	over 20.000 BAM min two guarantors

EIR: 10,01% (EIR counted on loan amount 40.000 BAM, repayment period 96 months, interest rate 8,99%, fee for loan documentation 30 BAM, fee for evaluation of loan 2%)

## 2. Short term consumer loans

Max loan amount:	7.000 BAM
Max repayment period:	up to 12 months
Interest rate:	from 0 up to 6 months - from 6,50% from 7 up to 12 months – from 6,99%
Fee for loan documentation:	30 BAM
Fee for evaluation of loan:	1,5%
Security instruments:	insurance policy and bank bill or one guarantor

EIR: 11,15% (EIR counted on loan amount 7.000 BAM, repayment period 96 months, interest rate 6,99%, fee for loan documentation 30 BAM, fee for evaluation of loan 1,5%)

### **II House loans (loans for buying flats/houses, building, renovation, adaptation, etc.)**

Max loan amount:	350.000 BAM
Max repayment period:	up to 180 months (15 gfromina)
Interest rate:	up to 120 months - from 7,50% from 121 up to 180 months - from 8,00%
Fee for loan documentation:	50 BAM
Fee for evaluation of loan:	1%
Security instruments:	mortgage; guarantors or other security instruments
Additional condition:	insurance policy endorsed in favor of TZBB for repayment period of loan

EIR: 8,48% (EIR counted on loan amount 350.000 BAM, repayment period 180 months, interest rate 8,00%, fee for loan documentation 50 BAM, fee for evaluation of loan 1%)

### **III Car loans**

Max repayment period:	up to 60 months (5 years)
Interest rate:	up to 36 months - from 8,49% from 37 up to 60 months - from 8,99%
Fee for loan documentation:	50 BAM
Fee for evaluation of loan:	1%

EIR: 9,88% (EIR counted on loan amount 40.000 BAM, repayment period 60 months, interest rate 8,99%, fee for loan documentation 50 BAM, fee for evaluation of loan 1%)

### **IV Credit cards**

Limit per credit cards	min limit 1.000 BAM
Fee for cash withdrawal:	3%, min 1 BAM
Ordinary interest rate:	1,28%
Security instruments for credit cards:	up to 2 neto salaries; one guarantor up to 5 neto salaries; two guarantors

## II CORPORATE

### 1. Short term, revolving and anuity loans:

Max repayment period:	up to 12 months
Interest rate:	9% - 13%
Fee for loan documentation:	20 BAM
Fee for evaluation of loan:	1%, max. 2.000 BAM
Fee for processing and monitoring of loan:	0,30%, min. 100 BAM; max. 1.000 BAM

### 2. Long term, anuity loans:

Max repayment period:	up to 84 months
Interest rate:	9% - 13%
Fee for loan documentation:	20 BAM
Fee for evaluation of loan:	1%
Fee for processing and monitoring of loan:	0,30%, min. 100 BAM

### 3. Car loans:

Max repayment period:	up to 60 months
Interest rate:	9% - 13%
Fee for loan documentation:	20 BAM
Fee for evaluation of loan:	1%
Fee for processing and monitoring of loan:	0,30%, min. 100 BAM

EIR: 11,44% (EIR counted on loan amount 50.000 BAM, repayment period 36 months, interest rate 10%, fee for evaluation of loan 1,3%)