



**ŠTEDNJA PO VIĐENJU / A VISTA SAVINGS**

EUR	USD	RSD
0,10%	0,10%	0,30%

**OROČENI DEPOZITI / TERM DEPOSITS**

**MOJA ŠTEDNJA / MY SAVING**

Period	EUR		USD	RSD	
	Do 500.000 EUR / Up to 500.000 EUR	Preko 500.000 EUR / Over 500.000 EUR		Do 25.000.000 RSD / Up to 25.000.000 RSD	Preko 25.000.000 RSD / Over 25.000.000 RSD
	<b>NKS / NIR</b>				
3 meseca / months	/	Po dogovoru / per agreement	/	1,00 %	Po dogovoru / per agreement
6 meseci / months	/		0,15%	1,50%	
12 meseci / months	0,15%		0,15%	2,00%	
24 meseca / months	0,15%		0,15%	/	
36 meseci / months	0,15%		0,15%	/	

**MOJ BONUS / MY BONUS**

Period	EUR Minimum 20 EUR - Maksimum 1.000 EUR mesečno Minimum 20 EUR - Maximum 1.000 EUR monthly	RSD Minimum 2.000 ~ Maksimum 120.000 RSD mesečno Minimum 2.000 ~ Maximum 120.000 RSD monthly
		<b>NKS / NIR</b>
12 meseci / months	0,15%	2,00%
24 meseca / months	0,15%	/
36 meseci / months	0,15%	/

Moj bonus u dinarima namenjena je isključivo rezidentima / My bonus in dinars is a product only for residents

**GARANTNI DEPOZIT / GUARANTEE DEPOSIT**

TIP GARANTNOG DEPOZITA / GUARANTEE DEPOSIT TYPE	NKS / NIR
Na 100% garantni depozit za kredite i kreditne kartice Visa Alterni, MasterCard Plus i MasterCard Standard / On 100% guarantee deposit for loan and credit cards Visa Alterni, MasterCard Plus and MasterCard Standard	Bez kamate / Without interest
Na 100% garantni depozit za kreditne kartice Visa Gold, Visa O-la-la! i Masterata / On 100% guarantee deposit for credit cards Visa Gold, Visa O-la-la! and Masterata	Bez kamate / Without interest
Na 30% garantni depozit za keš kredite i kredite za refinansiranje / On 30% guarantee deposit for cash and refinancing loans	Bez kamate / Without interest

**KOREKTIVNE KAMATNE STOPA / CORRECTIVE INTEREST RATES**

Korektivne kamatne stope pri raskidu ugovora o oročenom depozitu <b>Moja Štednja, Moj Bonus, 100% garantnog depozita za kredite i kreditne kartice Visa Alterni, MasterCard Plus i MasterCard Standard, Visa Gold, Visa O-la-la! i Masterata</b> za sve valute / Corrective interest rates in case of term deposit contract breach <b>My Saving, My Bonus, 100% guarantee deposit for loan and credit cards Visa Alterni, MasterCard Plus and MasterCard Standard</b> for all currencies	Bez kamate / Without interest
Korektivna kamatna stopa na <b>30% garantni depozit za keš kredite i kredite za refinansiranje / Corrective interest rate on 30% guarantee deposit for cash and refinancing loans</b>	Bez kamate / Without interest

Metod obračuna kamate je linearan. / Method calculation of interest is linear. Kamatne stope su na godišnjem nivou i važeće su od 01.11.2017. Od 06.10.2012. naplaćuje se porez 15% na prihode od kapitala na kamatu. Na dinarska sredstva po osnovu štednih i drugih depozita (oročenih ili po viđenju) ne plaća se porez. / Interest rates are shown in brute value on a yearly basis and are valid as of 01.11.2017. From 06.10.2012 will be paid 15% tax on capital accrued through interest. Savings in dinars, term deposits or at sight are free from tax.

**DEČIJA ŠTEDNJA**  
**CHILDREN SAVINGS**
**ŠTEDNJA PO VIĐENJU / A VISTA SAVINGS**

EUR	USD	RSD
0,10%	0,10%	0,30%

**OROČENI DEPOZITI / TERM DEPOSITS**
**MOJA ŠTEDNJA / MY SAVING**

Period	EUR		USD	RSD	
	Do 500.000 EUR / Up to 500.000 EUR	Preko 500.000 EUR / Over 500.000 EUR		Do 25.000.000 RSD / Up to 25.000.000 RSD	Preko 25.000.000 RSD/ Over 25.000.000 RSD
	<b>NKS / NIR</b>				
3 meseca / months	/	Po dogovoru / per agreement	/	1,15%	Po dogovoru / per agreement
6 meseci / months	/		0,20%	1,65%	
12 meseci / months	0,20%		0,20%	2,15%	
24 meseci / months	0,20%		0,20%	/	
36 meseci / months	0,20%		0,20%	/	

**MOJ BONUS / MY BONUS**

Period	EUR	RSD
	Minimalan 10 EUR – Maksimalan 1.000 EUR mesečno / Minimum 10 EUR – Maximum 1.000 EUR monthly	Minimum 1.000 RSD – Maksimalan 120.000 RSD mesečno / Minimum 1.000 RSD – Maximum 120.000 RSD monthly
	<b>NKS / NIR</b>	
12 meseci / months	0,20%	2,15%
24 meseci / months	0,20%	/
36 meseci / months	0,20%	/

**KOREKTIVNE KAMATNE STOPE / CORRECTIVE INTEREST RATES**

Korektivne kamatne stope pri raskidu ugovora o oročenom depozitu Moja Štednja i Moj Bonus za sve valute / Corrective interest rates in case of term deposit contract breach My saving and My Bonus for all currencies	Bez kamate / Without interest
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Metod obračuna kamate je linearan. / Method calculation of interest is linear.

Kamatne stope su na godišnjem nivou i važeće su od 01.11.2017. Od 06.10.2012. naplaćuje se porez 15% na prihode od kapitala na kamatu. Na dinarska sredstva po osnovu štednji i drugih depozita (oročenih ili po viđenju) ne plaća se porez. / Interest rates are shown in brute value on a yearly basis and are valid as of 01.11.2017. From 06.10.2012 will be paid 15% tax on capital accrued through interest. Savings in dinars, term deposits or at sight are free from tax.