



Mobi Banka

# **CATALOGUE OF DEPOSIT PRODUCTS FOR PRIVATE INDIVIDUALS**

**MOBI BANKA A.D. BEOGRAD**  
**Valid as of January 9, 2023**

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## 1. A vista savings

PRODUCT DESCRIPTION					
Product:	A vista savings				
Type of clients - Product user:	Individuals who have an active payment account in Mobi Bank (residents and non-residents)				
Currency:	RSD and EUR				
INTEREST					
Interest type:	Yearly				
Interest rate volatility:	Fixed				
Nominal interest rate:	<table border="1"> <thead> <tr> <th>RSD</th> <th>EUR</th> </tr> </thead> <tbody> <tr> <td>2,00%</td> <td>0,50%</td> </tr> </tbody> </table>	RSD	EUR	2,00%	0,50%
RSD	EUR				
2,00%	0,50%				
Calculation method:	Compound method 28-31/365-6				
Interest payment:	Monthly				
CONDITIONS OF APPROVAL					
Minimum amount:	No minimum amount				
Current account:	Opened a multi-currency current account in Mobi Bank as well as access to Mobile and Internet applications				
COSTS AND FEES					
Issuance of a monthly savings account statement via email:	No fees				
OTHER PRODUCT SPECIFICATIONS					
Sales channel:	<ul style="list-style-type: none"> <li>Direct telephone sales, as well as sales through digital channels (Email, SMS, Viber, Mobile and Internet applications)</li> </ul>				
Opening a vista savings account:	<ul style="list-style-type: none"> <li>Via Bank's Mobile and Internet applications</li> </ul>				
Depositing and disposal of deposited funds:	<ul style="list-style-type: none"> <li>In the moment of opening a vista savings account client is not obliged to deposit funds</li> <li>Client can deposit funds to an active a vista savings account at any time</li> <li>Withdrawal of deposited funds from a vista savings account is possible at any time</li> </ul>				
Contract duration:	<ul style="list-style-type: none"> <li>12 months</li> </ul>				
Deposit insurance:	<ul style="list-style-type: none"> <li>In accordance with the law on deposit insurance the Bank insures deposits of individuals up to the amount of EUR 50,000</li> </ul>				
Tax:	<ul style="list-style-type: none"> <li>In accordance with the the Law on personal income tax and income from capital income tax is calculated on interest on savings and other deposits (term or a vista) in foreign currency</li> <li>Bank pays tax liability in the name and on behalf of the client at the tax rate valid at the time of interest accrual</li> </ul>				
Automatic renewal:	<ul style="list-style-type: none"> <li>A vista savings agreement can be automatically extended if the Bank notifies the client at least 30 days before contract termination about the term for which the agreement has been extended and about the new interest rate, client has right to terminate the agreement no later than 30 days from the date of receipt of that notification, without penalty and with the agreed interest for the expired period</li> </ul>				
Representative example:	<a href="#">Link</a>				

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## 2. Term deposit

PRODUCT DESCRIPTION					
<b>Product:</b>	Term deposit				
<b>Type of clients - Product user:</b>	Individuals who have an active payment account in Mobi Bank (residents and non-residents)				
<b>Currency:</b>	RSD and EUR				
INTEREST					
<b>Interest type:</b>	Yearly				
<b>Interest rate volatility:</b>	Fixed				
<b>Nominal interest rate according to the term:</b>	RSD			EUR	
	3 months	6 months	12 months	6 months	12 months
	3,00%	4,00%	5,00%	1,20%	2,20%
<b>Interest rate in case of full premature termination:</b>	RSD: 1,00%			EUR: 0,20%	
<b>Calculation method:</b>	Compound method 28-31/365-6				
<b>Interest payment:</b>	On the expiry date				
CONDITIONS OF APPROVAL					
<b>Minimum amount:</b>	RSD: 60.000 RSD			EUR: 500 EUR	
<b>Current account:</b>	Opened a multi-currency current account in Mobi Bank as well as access to Mobile and Internet applications				
COSTS AND FEES					
<b>Issuance of a monthly savings account statement via email:</b>	No fees				
OTHER PRODUCT SPECIFICATIONS					
<b>Sales channel:</b>	<ul style="list-style-type: none"> <li>• Direct telephone sales, as well as sales through digital channels (Email, SMS, Viber, Mobile and Internet applications)</li> </ul>				
<b>Opening term deposit account:</b>	<ul style="list-style-type: none"> <li>• Via Bank's Mobile and Internet applications</li> </ul>				
<b>Depositing and disposal of deposited funds:</b>	<ul style="list-style-type: none"> <li>• When opening a term deposit account, the client is obliged to deposit funds into account</li> <li>• Client can use the funds of the term deposit even before the end of the agreed term, after submitting request for the termination of the entire term deposit through the Mobile and Internet application</li> <li>• In case of disposing of the funds before the end of the agreed term, the Bank will calculate the interest for full premature termination for the period while funds were deposited</li> </ul>				
<b>Deposit insurance:</b>	<ul style="list-style-type: none"> <li>• In accordance with the Law on deposit insurance the Bank insures deposits of individuals up to the amount of EUR 50,000</li> </ul>				
<b>Tax:</b>	<ul style="list-style-type: none"> <li>• In accordance with the Law on personal income tax income from capital - income tax is calculated on interest on savings and other deposits (term or a vista) in foreign currency</li> <li>• Bank pays tax liability in the name and on behalf of the client at the tax rate valid at the time of interest accrual</li> </ul>				
<b>Automatic renewal:</b>	<ul style="list-style-type: none"> <li>• No automatic renewal</li> </ul>				
<b>Representative example:</b>	<a href="#">Link</a>				

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