

CATALOG OF CREDIT PRODUCTS FOR PRIVATE INDIVIDUALS

MOBI BANKA A.D. BEOGRAD Valid as of 08th of August 2023

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1. Cash Loan

		PRODUCT DI	ESCTIPTION					
Product								
Type of clients - Product user: Loan Purpose	Cash loan Private individuals with residential status in the Republic of Serbia (Residents) Without purpose							
Loan amount			60.000 - 1.0					
Currency/ Indexation:	<u> </u>		RSD/ Withou					
Loan model:			No deposit or					
Repayment period:			6 - 70 ı					
Disbursement Method /Method	On a current	account opens	ed in Mobi Bank /	Dire	ect debit or r	avment directly	v to credit party	
of repayment:	On a danom			J	oor dobit of p	aymont anoon	y to oroun party	
		INTER	REST					
Type of interest rate / Interest rate variability:			Fixed /					
rate variability.	Salary receivers * Others							
					Logn		Tonor	
		amount _	Tenor			amount _	Tenor	
Nominal interest rate:	From	То	6-70 months		From	То	6-70 months	
	60,000	300,000	16.95%		60,000	300,000	16.95%	
	300,001	600,000	15.95%		300,001	600,000	15.95%	
	600,001	1,000,000	12.95%		600,001	1,000,000	12.95%	
Method of interest calculation:			Compound	28-	-	,,		
Intercalary interest rate:	It is cald	culated at the re	egular interest rate			d with the first i	nstallment	
Interest rate in case of delay:		Statutory defa	ult interest rate, u	ınle	ss a contrac	ted one is high		
Type of annuity:			y in equal installm					
Due date:	The first ins	stallment is due	on the last day o	f th	ne following r	nonth of loan of	disbursement.	
	CC	ONDITIONS C	F APPROVAL					
Minimum net salary/pension:			20.000	0 R	SD			
Type of eligible clients:	Em	ployed persons				loyment), Pens	ioners	
List of eligible Income:	Employed persons (permanent and temporary employment), Pensioners Salary/pension, No additional income							
Age:	Minimum 18 years at the time of application							
Documentation:	Link							
Collaterals: No collaterals								
COSTS AND FEES								
Loan Processing Fee: No fees								
Cost of maintenance fee for a								
loan party:	No fees							
Cost of withdrawing the basic	No fees							
report from Credit Bureau:								
account:	Cost of maintaining a current No fees							
Fee for early loan repayment:	vment: No fees							
Cost of sending warning letter:								
OTHER PRODUCT SPECIFICATIONS								
Direct telephone sales, as well as sales through digital channels (Email, SMS, Viber, Mobile and Internet applications), Branch and bank advisers in <u>Yettel sales points</u>					S, Viber, Mobile			
Current account: A condition for loan disbursement is to open a payment account/package in Mobi Banka while opening an account is not a condition for submitting a loan request.			Mobi Banka,					
Loan amount	In the case of concluding a online loan agreement, the maximum loan amount is RSD				nt is RSD			
*Definition of Salary receivers:	A user who, in the period of the last three calendar months, receives a minimum of two							
Regular salary receivers in Mobi Bank (minimum 3 months in the minimum amount of		n to submit pro iness is calcula		ave	erage amour	nt for the last th	ree months of	
in the minimum amount of 20,000 rsd)	000 rsd) salary/pension in Mobi Banka.							
Representative example:	example: Link							

2. Loan for refinancing

		PRODUCT DI	ESCTIPTION				
Product							
Type of clients - Product user: Loan Purpose Loan amount	Private individuals with residential status in the Republic of Serbia (Residents) Loan for refinancing obligations with the possibility of obtaining additional cash 60.000 - 1.000.000 RSD						
Currency/ Indexation:			RSD/ Withou				
Loan model:	<u> </u> 		No deposit or o				
Repayment period			6 - 70 n				
Disbursement Method /Method of repayment:	To the curre accounts ac	nt account oper ccording to the i	ned in Mobi Bank nstructions for refi credit	for the cash pa nancing / Dire	art of the loan, the ct debit or payn	ne rest to bank nent directly to	
		INTER		<u> </u>			
Type of interest rate / Interest rate variability:			Fixed	i /			
		Salary receive	'S *	Others			
	Loan	amount	Tenor	Loan amount		Tenor	
	From	То	6-70 months	From	То	6-70 months	
Nominal interest rate:	60,000	300,000	16.95%	60,000	300,000	16.95%	
	300,001	600,000	15.95%	300,001	600,000	15.95%	
	600,001	1,000,000	12.95%	600,001	1,000,000	12.95%	
Method of interest calculation:			Compound 2		-l: 'Al- Al E' A '		
Intercalary interest rate:	It is cald	Statuter defe	gular interest rate	and is charge	d with the first i	nstallment	
Interest rate in case of delay: Type of annuity:	Statutory default interest rate, unless a contracted one is higher Monthly in equal installments (principal + interest)						
Due date:	The first inst		on the last day of t			dishursamant	
Due date.				ie ioliowing in	onth of the loan	uisbuisement.	
	CC	DNDITIONS C	F APPROVAL				
Minimum net salary/pension:	20.000 RSD						
Type of eligible clients:	Employed persons (permanent and temporary employment), Pensioners						
List of eligible Income:	Salary/pension, No additional income						
Age: Documentation:	Minimum 18 years at the time of application						
Collaterals:	Link No collaterals						
Conaterais.	COSTS AND FEES						
		COSTS A	ND FEES				
Loan Processing Fee: No fees							
Cost of maintenance fee for a	No fees						
loan party:	110 1662						
Cost of withdrawing the basic	No fees						
report from Credit Bureau: Cost of maintaining a current							
account:			No f	ees			
Fee for early loan repayment:	No fees						
Cost of sending warning letter:	250 RSD – Fixed + actual postal charges						
	OTHE		SPECIFICATIO				
Sales channels: Direct telephone sales, as well as sales through digital channels (Email, SMS, Vibration and Internet applications), Branch and bank advisers in Yettel sales points			S, Viber, Mobile				
O	A condition for loan disbursement is to open a payment account/package in Mobi Banka,						
Current account:	while opening an account is not a condition for submitting a loan request.						
Loan amount In the case of concluding online loan agreement, the maximum loan amount							
• A user who, in the period of the last three calendar months, receives a minimum of two monthly salaries in the amount of at least 20,000 dinars per salary on a current account the Bank.							
Regular salary receivers in	No obligation to submit proof of income.						
Mobi Bank (minimum 3 months in the minimum amount of 20,000 rsd)	Creditworthiness is calculated based on the average amount for the last three months of salary/pension in Mobi Banka.						
Representative example:	Link						
opi oodinaan o oodin pioi <u>Emit</u>							

	PRODUCT DESCTIPTION	
Product		and a
Product	Credit	
Type of clients - Product user: Loan Purpose	Private individuals with residential status Revolving credit card with the optio	s in the Republic of Serbia (Residents) n of refinancing credit obligations Credit card with refinancing
Amount of limit:	Credit card 30.000 - 600.000 RSD	30.000 - 300.000 RSD
Currency/ Indexation:	RSD/ Withou	
Model of credit product:	No deposit or d	own payment
Repayment period:	36 mo	
Repayment model:	Minimum 5% of the remaining In case of refinancing - the refinance monthly installments (from 1 to 36) or re	d amount can be divided into equal paid according to the revolving model
Disbursement Method /Method of repayment:	To the current account opened in Mobi rest to bank accounts according to the ir or payment direct	structions for refinancing / Direct debit
	INTEREST	
Type of interest rate / Interest rate variability:	Fixed	/
Nominal interest rate (annual):	Salary receivers *	Others
`	24,00%	28,00%
Grace period	Up to 4	
Method of interest calculation:	Proportional meth	od 28-31/365-6
Intercalary interest rate:		
Interest rate in case of delay:	Statutory default interest rate, un	
Due date:	The last day of the	calendar month
Date of settlement of due obligation:	15 th in m	nonths
C	ONDITIONS OF APPROVAL	
Minimum net salary/pension:	20.000	RSD
Type of eligible clients:	Employed persons (permanent and to	
List of eligible Income:	Salary/pension, No	
Age:	Minimum 18 years at the	
Documentation:	Link	
Collaterals:	No colla	terals
	COSTS AND FEES	
Loan Processing Fee:	No fe	200
Cost of maintenance fee for a loan party:	No fe	
Cost of maintenance ree for a loan party.		
Credit Bureau:	No fe	ees
Cost of maintaining a current account:	No fe	ees
Fee for early loan repayment:	No fe	
Primary credit card issuance	No fe	
Additional credit card issuance	500 RSD	
Monthly primary credit card maintenance	200 RSD Fixed. There is no charge in t	
Monthly additional credit card maintenance	No fe	
Credit card account transaction via payment order	2%, min 300 RSD; bills on clic	
Charge credit card, Revolving	No fe	
Charge credit card, Split to instalments	6%, min 500 RSD	
Change Grount cana, opin to metamicine	(4.2% min. 350 RSD per transact	
Cash withdrawal by using a payment card - at	1.270 Imm. 350 RSB per transact	ion until September 1st, 2020.)
ATMs of Mobi Banka and other banks in the county	2%, min 3	000 RSD
Over-the-counter cash withdrawal by payment	2%, min 3	00 RSD
card at banks in the country	20/ min /	00 BSD
Over the counter each withdrawed by managed and at	2%, min 4	
Over-the-counter cash withdrawal by payment card at banks abroad	(20% min 200 DCD from	01 00 2022 O1 00 2022)
banks abroad	(2%, min. 300 RSD from	
banks abroad Cash withdrawal by using a payment card - at	2%, min 4	00 RSD
banks abroad Cash withdrawal by using a payment card - at ATMs of other banks abroad	2%, min 4 (2%, min. 300 RSD from	.00 RSD 01.09.2022-01.09.2023)
banks abroad Cash withdrawal by using a payment card - at ATMs of other banks abroad Balance inquiry at ATMs of Mobi Banka	2%, min 4 (2%, min. 300 RSD from 50 R	00 RSD 01.09.2022-01.09.2023) SD
banks abroad Cash withdrawal by using a payment card - at ATMs of other banks abroad Balance inquiry at ATMs of Mobi Banka Balance inquiry at ATMs of other banks in	2%, min 4 (2%, min. 300 RSD from	00 RSD 01.09.2022-01.09.2023) SD
banks abroad Cash withdrawal by using a payment card - at ATMs of other banks abroad Balance inquiry at ATMs of Mobi Banka Balance inquiry at ATMs of other banks in the country and abroad	2%, min 4 (2%, min. 300 RSD from 50 R 120 F	00 RSD 01.09.2022-01.09.2023) SD RSD
banks abroad Cash withdrawal by using a payment card - at ATMs of other banks abroad Balance inquiry at ATMs of Mobi Banka Balance inquiry at ATMs of other banks in the country and abroad Primary credit card replacement after expiry	2%, min 4 (2%, min. 300 RSD from 50 R 120 F No fe	00 RSD 01.09.2022-01.09.2023) SD RSD ees
banks abroad Cash withdrawal by using a payment card - at ATMs of other banks abroad Balance inquiry at ATMs of Mobi Banka Balance inquiry at ATMs of other banks in the country and abroad Primary credit card replacement after expiry Additional credit card replacement after	2%, min 4 (2%, min. 300 RSD from 50 R 120 F	00 RSD 01.09.2022-01.09.2023) SD RSD ees
banks abroad Cash withdrawal by using a payment card - at ATMs of other banks abroad Balance inquiry at ATMs of Mobi Banka Balance inquiry at ATMs of other banks in the country and abroad Primary credit card replacement after expiry Additional credit card replacement after expiry	2%, min 4 (2%, min. 300 RSD from 50 R 120 F No fe 500 RSD one	00 RSD 01.09.2022-01.09.2023) SD RSD ees time charge
banks abroad Cash withdrawal by using a payment card - at ATMs of other banks abroad Balance inquiry at ATMs of Mobi Banka Balance inquiry at ATMs of other banks in the country and abroad Primary credit card replacement after expiry Additional credit card replacement after	2%, min 4 (2%, min. 300 RSD from 50 R 120 F No fe	00 RSD 01.09.2022-01.09.2023) SD RSD ees time charge

Payment by credit card at the seller's point	
of sale abroad (For user of Payment account	1.5%
with basic services, Lite and Starter	(1,1% od 01.09.2022 do 01.09.2023)
package)	·
Denied transactions for international	35 RSD
payments	30 K2D
Inflows from abroad	3%
Temporary credit card blockage	Free of charge
Permanent credit card blockage and	
replacement at user's request (in the event of	500 RSD one time
loss, theft, Indemnification, etc.)	
Credit card unblocking in the event of	No fees
temporary blockage	NO IEES
Fee for PIN change at ATMs	No fees
Unfounded complaint fee*	Actual costs of arbitration proceedings
Credit card cancelation at user's request	No fees
Fee for exceeding credit limit (with tolerance	4 000 DCD
of up to 2% of credit card limit)	1,000 RSD
Cost of sending warning letter:	250 RSD – Fixed + actual postal charges
*Unfounded complaint from a basic legal transaction	on an approved payment transaction for payment of goods/services by

payment card in in case of initiation of arbitration before the organizer of the card scheme. If, at the client's request due to an unfounded complaint, an arbitration procedure is initiated for an approved transaction, the user shall bear exclusively the actual costs of the arbitration procedure. Mobi Bank does not charge a fee for objections and complaints regarding card transactions.

Fee in case of refinancing in installments

(Fees are shown in the total amount for the entire repayment period in installments and are repaid on a monthly basis):

Tenor	Up to 50 ,000 RSD	50,001 - 100,000 RSD	100,001- 150,000 RSD	150,001- 200,000 RSD	200,001-300,000 RSD
Up to 3 months	750	1,200	2,100	2,850	4,050
From 4 to 6 months	1,500	2,400	4,200	5,700	8,100
From 7 to 9 months	2,500	3,600	6,300	8,550	12,150
From 10 to 12 months	3,000	4,800	8,400	11,400	16,200
From 13 to 15 months	3,750	6,000	10,500	14,250	20,250
From 16 to 18 months	4,500	7,200	12,600	17,100	24,300
From 19 to 21 months	5,250	8,400	14,700	19,950	28,350
From 22 to 24 months	6,000	9,600	16,800	22,800	32,400
From 25 to 30 months	7,500	12,000	21,000	28,500	40,500
From 31 to 36 months	9,000	14,400	25,200	34,200	48,600

OTHER PRODUCT SPECIFICATIONS

Sales channels:	Direct telephone sales, as well as sales through digital channels (Email, SMS, Viber, Mobile and Internet applications), Branch and bank advisers in <u>Yettel</u> sales points
Current account:	 A condition for loan disbursement is to open a payment account/package in Mobi Banka, while opening an account is not a condition for submitting a loan request.
*Definition of Salary receivers:	A user who, in the period of the last three calendar months, receives a minimum of two monthly salaries in the amount of at least 20,000 dinars per salary on a current account in the Bank.
Representative example:	<u>Link</u>

4. Ovedraft

PRODUCT DESCTIPTION						
Product	Overdraft					
Type of clients - Product user:	Private individuals with residential status in the Republic of Serbia (Residents)					
Loan Purpose: The amount of the limit up to the amount of	Without purpose					
one average salary:	Minimal amount: 5.000 RSD Maximal amount 500.000 RSD					
Currency/ Indexation:	RSD/ Without Indexation					
Loan model:	No deposit or down payment					
Repayment period:	Up to 12 months					
Disbursement Method /Method of repayment:	On current account opened in Mobi Banka /					
·	INTEREST					
Type of interest rate / Interest rate variability:	Fixed /					
Nominal interest rate (annual): Interest rate on unauthorized overdraft	Other packages: 32,00% Progressive package: 26% 41.63%					
Method of interest calculation:	Proportional method 28-31/365-6					
Intercalary interest rate:						
Interest rate in case of delay:	Statutory default interest rate, unless a contracted one is higher					
Due date:	On the last day of validity of the Overdraft define in Contract.					
C	ONDITIONS OF APPROVAL					
Minimum net salary/pension:	20.000 RSD					
Current account:	Open current account/package in Mobi Bank					
Salary transfer:	Mandatory receipt of at least one salary (before submitting the request) in the					
Type of eligible clients:	minimum amount of 20,000 rsd Employed persons (permanent and temporary employment), Pensioners					
List of eligible Income:	Salary/pension, No additional income					
Age:	Minimum 18 years at the time of application					
Documentations:	<u>Link</u>					
Collaterals:	No collaterals					
COSTS AND FEES						
Loan Processing Fee:	No fees					
Cost of maintenance fee for a loan party: Cost of withdrawing the basic report from	No fees No fees					
Credit Bureau:	NO ICES					
Cost of maintaining a current account:	No fees					
Fee for early loan repayment:	No fees					
Cost of sending warning letter:	250 RSD – Fixed + actual postal charges					
OTHER PRODUCT SPECIFICATIONS						
Sales channels:	Direct telephone sales, as well as sales through digital channels (Email, SMS, Viber, Mobile and Internet applications), Branch and bank advisers in Yettel					
Sales Charmers:	sales points					
Regular salary receivers in Mobi Bank	No obligation to submit proof of income.					
(minimum 3 months in the minimum amount	Creditworthiness is calculated based on the average amount for the last					
of 20,000 rsd)	three months of salary/pension in Mobi Banka.					
Representative example:	<u>Link</u>					
	II					

5. Consumer credit for the purchase of devices in cooperation with Yettel doo

	PRODUCT DESCTIPTION			
Product	Consumer loan for the purchase of devices from the Yettel offer			
Type of clients - Product user:	Private individuals with residential status in the Republic of Serbia (Residents)			
Loan Purpose	Consumer loan			
Loan amount	1.000 - 300.000 RSD			
Currency/ Indexation:	RSD/ Without Indexation			
Loan model:	No deposit and down payment (except in certain situations when down			
	payment is necessary for loan approval for the requested amount)			
Repayment period	12 - 24 months			
Disbursement Method /Method of repayment:	/ Direct debit or payment directly to credit party			
	INTEREST			
Type of interest rate / Interest rate variability:	Fixed /			
Nominal interest rate:	0%			
Method of interest calculation:	Compound 28-31/365-6			
Intercalary interest rate:	It is calculated at the regular interest rate and is charged with the first			
 	installment			
Interest rate in case of delay:	Statutory default interest rate, unless a contracted one is higher			
Type of annuity:	Monthly in equal installments			
Due date:	Every 17 th in the month. The first installment is next month after loan disbursement.			
CONDITIONS OF APPROVAL				
Current account:	A condition for loan disbursement is to open a payment account/package in			
	Mobi Banka			
Salary transfer:	No salary transfer obligations			
COSTS AND FEES				
Loan Processing Fee:	No fees			
Cost of maintenance fee for a loan party:	No fees			
Cost of withdrawing the basic report from	No fees			
Credit Bureau:				
Cost of maintaining a current account:	No fees			
Fee for early loan repayment:	No fees			
Cost of sending warning letter:	250 RSD – Fixed + actual postal charges			
OTHE	R PRODUCT SPECIFICATIONS			
Sales channels:	Yettel shops			
<u> </u>	Link			
Collaterals:	No collaterals			