

A representative example for current account authorized overdraft

Amount of authorized overdraft	RSD 60,000.00		
Nominal interest rate on an annual basis	26.00%, fixed		
Duration of authorized overdraft	Authorized overdraft outside the moratorium	Authorized overdraft during the moratorium	
	12 months	12 months + 3 months moratorium	
Date of approval	01 January 2020	01 January 2020	
Expiration date	01 January 2021	01 March 2021	
The amount of accrued interest in the moratorium for 2 months	RSD 2,600.00		
The amount of monthly debt based on interest from the moratorium	RSD 433.33		
		Amount of interest accrued	
Calculation period	Amount of authorized overdraft used	Authorized overdraft outside the moratorium	Authorized overdraft during the moratorium
June 2020	RSD - 60,000.00	RSD 1,278.69	RSD 1,278.69
July 2020	RSD - 60,000.00	RSD 1,321.31	RSD 1,321.31
August 2020 - moratorium	RSD - 60,000.00	RSD 1,321.31	RSD 0.00
September 2020 - moratorium	RSD - 60,000.00	RSD 1,278.69	RSD 0.00
October 2020	RSD - 60,000.00	RSD 1,321.31	RSD 1,754.64
November 2020	RSD - 60,000.00	RSD 1,278.69	RSD 1,712.02
December 2020	RSD - 60,000.00	RSD 1,321.31	RSD 1,754.64
January 2021	RSD - 60,000.00	Overdraft expired	RSD 1,758.26
February 2021	RSD - 60,000.00		RSD 1,630.05
March 2021	RSD - 60,000.00		RSD 1,758.26

The calculation was made assuming that in observed period the entire authorized overdraft in the amount of RSD 60,000.00 was in use.

A representative example for revolving credit card		
Approved credit limit	RSD 80,000.00	
Nominal interest rate	26.00%, fixed annual	
Date	Description	Amount
31 July 2020	Amount in use	RSD 60,000.00
	Accrued interest	RSD 1,321.31
	Monthly maintenance	RSD 200.00
	Total liabilities due	RSD 0.00
31 August 2020	Amount in use	RSD 60,000.00
	Accrued interest	RSD 1,321.31
	Monthly maintenance	RSD 200.00
	Total liabilities due	RSD 0.00
30 September 2020	Amount in use	RSD 60,000.00
	Accrued interest	RSD 1,278.69
	Monthly maintenance	RSD 200.00
	Total liabilities due	RSD 0.00
31 October 2020	Amount in use	RSD 60,000.00
	Accrued interest	RSD 1,321.31
	Monthly maintenance	RSD 200.00
	Part of the accrued interest from the moratorium period	RSD 326.77
	Part of the calculated fee from the moratorium period	RSD 50.00
	Liability due - 5% of total debt	RSD 3,000.00
	Total liabilities due after the expiry of moratorium	RSD 3,376.78
<p><i>The calculation was made assuming that during observed period the credit limit in use, in the amount of 60,000.00 dinars, remains unchanged.</i></p>		