

Representative example of credit card refinancing



| Basic credit card information | |
|---|-------------------|
| Approved credit card amount | 100,000.00 RSD. |
| Repayment period | 36 months |
| Nominal interest rate | 26.00% fixed rate |
| Debt balance before the application of relief | 60,000.00 RSD. |
| Remaining repayment period before the application of relief | 30 months |
| Minimum amount to be paid before the application of relief (5% of the remaining debt) | 3,000.00 RSD. |

| Credit card refinancing models | | |
|---|--|--|
| Refinancing loan amount | 60,000.00 RSD. | |
| Grace period | 6 months | |
| Nominal interest rate | 17.75% fixed rate | |
| Accrued interest during grace period | 4,892.23 RSD. | |
| Month 1 | 808.98 RSD. | |
| Month 2 | 838.37 RSD. | |
| Month 3 | 756.79 RSD. | |
| Month 4 | 838.44 RSD. | |
| Month 5 | 811.21 RSD. | |
| Month 6 | 838.44 RSD. | |
| | Model I - payment of interest during the grace period | Model II - payment of interest after the grace period |
| Collected interest during the grace period | 4,892.23 RSD. | 0.00 RSD. |
| Repayment period after the expiry of the grace period | 31 months | 31 months |
| The amount of the monthly instalment after the expiry of the grace period | 2,389.20 RSD. | 2,584.01 RSD. |