

Yettel.Bank

CATALOG OF CREDIT PRODUCTS FOR PRIVATE INDIVIDUALS

YETTEL BANK A.D. BEOGRAD
Valid as of 31st of December 2024

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1. Cash Loan

PRODUCT DESCRIPTION						
Product	Cash loan					
Type of clients - Product user:	Private individuals with residential status in the Republic of Serbia (Residents)					
Loan Purpose	Without purpose					
Loan amount	60.000 - 3.500.000 RSD					
Currency/ Indexation:	RSD/ Without Indexation					
Loan model:	No deposit or down payment					
Repayment period:	6 - 70 months					
Disbursement Method /Method of repayment:	On a current account opened in Yettel Bank / Direct debit or payment directly to credit party					
INTEREST						
Type of interest rate / Interest rate variability:	Fixed / --					
Nominal interest rate:	Salary receivers *			Others		
	Loan amount		Tenor	Loan amount		Tenor
	From	To	6-70 months	From	To	6-70 months
	60,000	300,000	15.25%	60,000	300,000	16.95%
	300,001	600,000	14.50%	300,001	600,000	15.95%
	600,001	1,000,000	12.95%	600,001	1,000,000	12.95%
	1,000,001	3,500,000	8.95%	1,000,001	3,500,000	8.95%
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 the regular agreed interest is higher when it will be applied					
Type of annuity:	Monthly in equal installments (principal + interest)					
Due date:	The first installment is due on the last day of the following month of loan disbursement. 10 th day of the month. The first installment is due on the 10th day of the following month of loan disbursement.					
CONDITIONS OF APPROVAL						
Type of eligible clients:	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					
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 report from Credit Bureau:	No fees					
Cost of maintaining a current account:	No fees (in the Bank Lite package)					
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 points					
Current account:	A condition for loan disbursement is to open a payment account/package in Yettel Bank, while opening an account is not a condition for submitting a loan request. The user can open a payment account without a current account management fee. (Bank Lite package)					
Loan amount	In the case of concluding a online loan agreement, the maximum loan amount is RSD 600,000					
*Definition of Salary receivers:	<ul style="list-style-type: none"> 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. 					
Regular salary receivers in Yettel Bank (minimum 3 months in the minimum amount of 20,000 rsd)	<ul style="list-style-type: none"> No obligation to submit proof of income. Creditworthiness is calculated based on the average amount for the last three months of salary/pension in Yettel Bank. 					
Representative example:	Link					

2. Loan for refinancing

PRODUCT DESCRIPTION						
Product	Cash loan for refinancing obligations					
Type of clients - Product user:	Private individuals with residential status in the Republic of Serbia (Residents)					
Loan Purpose	Loan for refinancing obligations with the possibility of obtaining additional cash					
Loan amount	60.000 - 3.500.000 RSD					
Currency/ Indexation:	RSD/ Without Indexation					
Loan model:	No deposit or down payment					
Repayment period	6 - 70 months					
Disbursement Method /Method of repayment:	To the current account opened in Yettel Bank for the cash part of the loan, the rest to bank accounts according to the instructions for refinancing / Direct debit or payment directly to credit party					
INTEREST						
Type of interest rate / Interest rate variability:	Fixed / --					
Nominal interest rate:	Salary receivers * & Nonesalary receivers					
	Major internal refinancing** > 50%			Majority external refinancing** ≥ 50%		
	Loan amount		Tenor	Loan amount		Tenor
	From	To	6-70 months	From	To	6-70 months
	60.000	300.000	15.25%	60.000	300.000	15.25%
	300.001	600.000	14.50%	300.001	600.000	14.50%
600.001	1.000.000	12.95%	600.001	1.000.000	12.95%	
1.000.001	3.500.000	8.95%	1.000.001	3.500.000	8.95%	
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 the regular agreed interest is higher when it will be applied					
Type of annuity:	Monthly in equal installments (principal + interest)					
Due date:	The first installment is due on the last day of the following month of the loan disbursement.					
CONDITIONS OF APPROVAL						
Type of eligible clients:	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					
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 report from Credit Bureau:	No fees					
Cost of maintaining a current account:	No fees (in the Lite package)					
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 points					
Current account:	A condition for loan disbursement is to open a payment account/package in Yettel Bank, while opening an account is not a condition for submitting a loan request. The user can open a payment account without a current account management fee. (Bank Lite package).					
Loan amount	In the case of concluding online loan agreement, the maximum loan amount is RSD 600,000					
*Definition of Salary receivers:	<ul style="list-style-type: none"> 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. 					

**Definitions of internal and external refinancing	<ul style="list-style-type: none"> • Internal refinancing considers the refinancing of loan obligations in Yettel Bank; The majority of internal refinancing implies that the amount of refinancing of liabilities in Yettel Bank is greater than 50% of the total amount refinanced by the client. • External refinancing considers the refinancing of loan obligations in other banks; Most external refinancing implies that the amount of refinancing of liabilities in other banks is equal to or greater than 50% of the total amount refinanced by the client.
Regular salary receivers in Yettel Bank (minimum 3 months in the minimum amount of 20,000 rsd)	<ul style="list-style-type: none"> • No obligation to submit proof of income. • Creditworthiness is calculated based on the average amount for the last three months of salary/pension in Yettel Bank.
Representative example:	Link

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3. Credit card and credit card with refinancing

PRODUCT DESCRIPTION					
Product	Credit card				
Type of clients - Product user:	Private individuals with residential status in the Republic of Serbia (Residents)				
Loan Purpose	Revolving credit card with the option of refinancing credit obligations				
Amount of limit:	<table border="1"> <tr> <th>Credit card</th> <th>Credit card with refinancing</th> </tr> <tr> <td>30.000 - 600.000 RSD</td> <td>30.000 - 300.000 RSD</td> </tr> </table>	Credit card	Credit card with refinancing	30.000 - 600.000 RSD	30.000 - 300.000 RSD
Credit card	Credit card with refinancing				
30.000 - 600.000 RSD	30.000 - 300.000 RSD				
Currency/ Indexation:	RSD/ Without Indexation				
Model of credit product:	No deposit or down payment				
Repayment period:	36 months				
Repayment model:	Minimum 5% of the remaining debt (min. 1,000 RSD). In case of refinancing - the refinanced amount can be divided into equal monthly installments (from 1 to 36) or repaid according to the revolving model				
Disbursement Method /Method of repayment:	To the current account opened in Yettel Bank for the cash part of the loan, the rest to bank accounts according to the instructions for refinancing / Direct debit or payment directly to credit party				
INTEREST					
Type of interest rate / Interest rate variability:	Fixed / --				
Nominal interest rate (annual):	<table border="1"> <tr> <th>Salary receivers *</th> <th>Others</th> </tr> <tr> <td>16%</td> <td>16%</td> </tr> </table>	Salary receivers *	Others	16%	16%
Salary receivers *	Others				
16%	16%				
Grace period	Up to 45 days				
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:	The last day of the calendar month				
Date of settlement of due obligation:	15 th in months				
CONDITIONS OF 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:	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 report from Credit Bureau:	No fees				
Cost of maintaining a current account:	No fees				
Fee for early loan repayment:	No fees				
Primary credit card issuance	No fees				
Additional credit card issuance	500 RSD one time				
Monthly primary credit card maintenance	No fees				
Monthly additional credit card maintenance	No fees				
Credit card account transaction via payment order	2%, min 300 RSD; bills on click and top-up - free of charge				
Charge credit card, Revolving	No fees				
Charge credit card, Split to instalments	6%, min 500 RSD per transaction (4.2% min. 350 RSD per transaction until September 1st, 2023.)				
Cash withdrawal by using a payment card - at ATMs of Yettel Bank and other banks in the county	2%, min 300 RSD				
Over-the-counter cash withdrawal by payment card at banks in the country	2%, min 300 RSD				
Over-the-counter cash withdrawal by payment card at banks abroad	2%, min 400 RSD (2%, min. 300 RSD from 01.09.2022-01.09.2023)				
Cash withdrawal by using a payment card - at ATMs of other banks abroad	2%, min 400 RSD (2%, min. 300 RSD from 01.09.2022-01.09.2023)				
Balance inquiry at ATMs of Yettel Bank	50 RSD				
Balance inquiry at ATMs of other banks in the country and abroad	120 RSD				
Primary credit card replacement after expiry	No fees				

Additional credit card replacement after expiry	500 RSD one time charge				
Payment by credit card at the seller's point of sale in the country	No fees				
Payment by credit card at the seller's point of sale abroad (For user of Payment account with basic services, Lite and Starter package)	1.5% (1,1% od 01.09.2022 do 01.09.2023)				
Denied transactions for international payments	35 RSD				
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 loss, theft, Indemnification, etc.)	500 RSD one time				
Credit card unblocking in the event of temporary blockage	No fees				
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 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. Yettel Bank does not charge a fee for objections and complaints regarding card transactions.					
<i>Fee in case of refinancing in installments</i>					
<i>(Fees are shown in the total amount for the entire repayment period in installments and are repaid on a monthly basis):</i>					
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 sales points</u>				
Current account:	<ul style="list-style-type: none"> A condition for loan disbursement is to open a payment account/package in Yettel Bank, while opening an account is not a condition for submitting a loan request. 				
*Definition of Salary receivers:	<ul style="list-style-type: none"> 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:	Link				

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4. Ovedraft

PRODUCT DESCRIPTION	
Product	Overdraft
Type of clients - Product user:	Private individuals with residential status in the Republic of Serbia (Residents)
Loan Purpose:	Without purpose
The amount of the limit up to the amount of 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 Yettel Bank / --
INTEREST	
Type of interest rate / Interest rate variability:	Fixed / --
Nominal interest rate (annual):	Other packages: 18% Bank Max package: 18%
Interest rate on unauthorized overdraft	18% 18%
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.
CONDITIONS OF APPROVAL	
Minimum net salary/pension:	20.000 RSD
Current account:	Open current account/package in Yettel Bank
Salary transfer:	Mandatory receipt of at least one salary (before submitting the request) in the minimum amount of 20,000 rsd
Type of eligible clients:	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:	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 report from Credit Bureau:	No fees
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 points
Regular salary receivers in Yettel Bank (minimum 3 months in the minimum amount of 20,000 rsd)	<ul style="list-style-type: none"> No obligation to submit proof of income. Creditworthiness is calculated based on the average amount for the last three months of salary/pension in Yettel Bank.
Representative example:	Link

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

PRODUCT DESCRIPTION	
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 - 36 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 20 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 Yettel Bank
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 Credit Bureau:	No fees
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:	Yettel shops
Representative example:	Link
Collaterals:	No collaterals

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