

# Yettel.Bank

## CATALOGUE OF DEPOSIT PRODUCTS FOR INDIVIDUALS

YETTEL BANK A.D. BEOGRAD  
Valid as of December 11, 2025

**1. A vista savings**

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Content

1. A vista savings	3
2. Term deposits	4

## 1. A vista savings

PRODUCT DESCRIPTION		
<b>Product:</b>	A vista savings	
<b>Type of clients - Product user:</b>	Individuals who have an active payment account in Yettel 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 consisting of the agreed interest rate and the unconditional benefit:</b>	RSD	EUR
	2,01%	0,30%
<b>Agreed interest rate:</b>	0,01%	0,01%
<b>Unconditional benefit (Bonus interest rate):</b>	2,00%	0,29%
<b>Calculation method:</b>	Compound method 28-31/365-6	
<b>Interest payment:</b>	Monthly	
CONDITIONS OF APPROVAL		
<b>Minimum amount:</b>	No minimum amount	
<b>Current account:</b>	Opened a multi-currency current account in Yettel 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 a vista savings account:</b>	<ul style="list-style-type: none"> <li>Via Bank's applications</li> </ul>	
<b>Depositing and disposal of deposited funds:</b>	<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>	
<b>Contract duration:</b>	<ul style="list-style-type: none"> <li>Indefinite period</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 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>	
<b>Automatic renewal:</b>	<ul style="list-style-type: none"> <li>Without automatic renewal</li> </ul>	
<b>Representative example:</b>	<a href="#">Link</a>	

[Back to content](#)

## 2. Term deposits

PRODUCT DESCRIPTION	
Product:	Term deposits
Type of clients - Product user:	Individuals who have an active payment account in Yettel Bank (residents and non-residents)
Currency:	RSD and EUR
INTEREST	
Interest type:	Yearly
Interest rate volatility:	Fixed
Nominal interest rate:	RSD
	EUR
	12 months 5,50%
	3 months 4,50%
	12 months 1,50%
Kamatna stopa u slučaju potpunog prevremenog razoročenja:	RSD: 5,50% - 12 months 4,50% - 3 months
Calculation method:	Compound method 28-31/365-6
Interest payment:	On the expiry date
CONDITIONS OF APPROVAL	
Minimum amount:	RSD: 60.000 RSD      EUR: 500 EUR
Current account:	Opened a multi-currency current account in Yettel 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 term deposit account:	<ul style="list-style-type: none"> <li>Via Bank's applications</li> </ul>
Depositing and disposal of deposited funds:	<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>
Contract duration:	<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>
Deposit insurance:	<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>
Tax:	<ul style="list-style-type: none"> <li>Without automatic renewal</li> </ul>
Automatic renewal:	<a href="#">Link</a>

[Back to content](#)