Yettel.Bank

CATALOG OF CREDIT PRODUCTS FOR PRIVATE INDIVIDUALS

YETTEL BANK A.D. BEOGRAD
Valid as of November 1, 2026

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1. Cash Loan

<table>
<tr><th colspan="2">PRODUCT DESCRIPTION</th></tr>
<tr><td>Product</td><td>Cash loan</td></tr>
<tr><td>Type of clients - Product user:</td><td>Private individuals with residential status in the Republic of Serbia (Residents)</td></tr>
<tr><td>Loan Purpose</td><td>Without purpose</td></tr>
<tr><td>Loan amount</td><td>60.000 – 3.500.000 RSD</td></tr>
<tr><td>Currency/ Indexation:</td><td>RSD/ Without Indexation</td></tr>
<tr><td>Loan model:</td><td>No deposit or down payment</td></tr>
<tr><td>Repayment period:</td><td>6 - 70 months</td></tr>
<tr><td>Disbursement Method /Method of repayment:</td><td>On a current account opened in Yettel Bank / Direct debit or payment directly to credit party</td></tr>
<tr><th colspan="2">INTEREST</th></tr>
<tr><td>Type of interest rate / Interest rate variability:</td><td>Fixed / --</td></tr>
<tr><td>Nominal interest rate (annually)</td><td>
<table>
<tr><th colspan="3">Cash loan products for special categories *</th></tr>
<tr><td colspan="2">Loan amount</td><td>Tenor</td></tr>
<tr><td>From</td><td>To</td><td>6-70 months</td></tr>
<tr><td>60.000</td><td>1.000.000</td><td>8.60%</td></tr>
</table>
<table>
<tr><th colspan="3">Cash loan for salary receivers ** and non-salary</th></tr>
<tr><td colspan="2">Loan amount</td><td>Tenor</td></tr>
<tr><td>From</td><td>To</td><td>6-70 months</td></tr>
<tr><td>60.000</td><td>3.500.000</td><td>8.60%</td></tr>
<tr><td>60.000</td><td>3.500.000</td><td>11.95%-12.95%***</td></tr>
</table>
</td></tr>
<tr><td>Method of interest calculation:</td><td>Compound 28-31/365-6</td></tr>
<tr><td>Intercalary interest rate:</td><td>It is calculated at the regular interest rate and is charged with the first installment</td></tr>
<tr><td>Interest rate in case of delay:</td><td>Statutory default interest rate, unless the regular agreed interest is higher when it will be applied</td></tr>
<tr><td>Type of annuity:</td><td>Monthly in equal installments (principal + interest)</td></tr>
<tr><td rowspan="2">Due date:</td><td>The first installment is due on the last day of the following month of loan disbursement.</td></tr>
<tr><td>10th day of the month. The first installment is due on the 10th day of the following month of loan disbursment.</td></tr>
<tr><th colspan="2">CONDITIONS OF APPROVAL</th></tr>
<tr><td>Current account:</td><td>Open current account/package in Yettel Bank</td></tr>
<tr><td>Type of eligible clients:</td><td>Employed persons (permanent and temporary employment), Pensioners</td></tr>
<tr><td>List of eligible Income:</td><td>Salary/pension, No additional income</td></tr>
<tr><td>Age:</td><td>Minimum 18 years at the time of application</td></tr>
<tr><td>Documentation:</td><td>Link</td></tr>
<tr><td>Collaterals:</td><td>No collaterals</td></tr>
<tr><th colspan="2">COSTS AND FEES</th></tr>
<tr><td>Loan Processing Fee:</td><td>No fees</td></tr>
<tr><td>Cost of maintenance fee for a loan party:</td><td>No fees</td></tr>
<tr><td>Cost of withdrawing</td><td>No fees</td></tr>
</table>

the basic report from Credit Bureau:	
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:	350 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 1,200,000
***Definition of a special client category**	• Clients – employees and pensioners with regular monthly income up to RSD 100,000
****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 RSD 20,000 per salary on a current account in the Bank.
*****Loans for the category of existing clients**	• Yettel Bank clients who are pre-approved for loans through the CRM sales channel • The applicable interest rate is determined according to the initially defined terms of the offer
Regular salary receivers in Yettel Bank (minimum 3 months in the minimum amount of 20,000 rsd)	• 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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2. Loan for refinancing

<table>
<tr><th colspan="2">PRODUCT DESCRIPTION</th></tr>
<tr><td>Product</td><td>Cash loan for refinancing obligations</td></tr>
<tr><td>Type of clients - Product user:</td><td>Private individuals with residential status in the Republic of Serbia (Residents)</td></tr>
<tr><td>Loan Purpose</td><td>Loan for refinancing obligations with the possibility of obtaining additional cash*</td></tr>
<tr><td>Loan amount</td><td>60.000 – 3.500.000 RSD</td></tr>
<tr><td>Currency/ Indexation:</td><td>RSD/ Without Indexation</td></tr>
<tr><td>Loan model:</td><td>No deposit or down payment</td></tr>
<tr><td>Repayment period</td><td>6 - 70 months</td></tr>
<tr><td>Disbursement Method /Method of repayment:</td><td>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</td></tr>
<tr><th colspan="2">INTEREST</th></tr>
<tr><td>Type of interest rate / Interest rate variability:</td><td>Fixed / --</td></tr>
<tr><td>Nominal interest rate (annually) :</td><td>
Cash loan products for special categories **
Internal refinancing
<table>
<tr><td colspan="2">Loan amount</td><td>Tenor</td></tr>
<tr><td>From</td><td>To</td><td>6-70 months</td></tr>
<tr><td>60.000</td><td>3.500.000</td><td>8.60%</td></tr>
</table>
Cash loan for salary receivers *** and non-salary
Internal and/or external refinancing
<table>
<tr><td colspan="2">Loan amount</td><td>Tenor</td></tr>
<tr><td>From</td><td>To</td><td>6-70 months</td></tr>
<tr><td>60.000</td><td>3.500.000</td><td>8.60%</td></tr>
</table>
</td></tr>
<tr><td>Method of interest calculation:</td><td>Compound 28-31/365-6</td></tr>
<tr><td>Intercalary interest rate:</td><td>It is calculated at the regular interest rate and is charged with the first installment</td></tr>
<tr><td>Interest rate in case of delay:</td><td>Statutory default interest rate, unless the regular agreed interest is higher when it will be applied</td></tr>
<tr><td>Type of annuity:</td><td>Monthly in equal installments (principal + interest)</td></tr>
<tr><td>Due date:</td><td>The first installment is due on the last day of the following month of the loan disbursement.</td></tr>
<tr><th colspan="2">CONDITIONS OF APPROVAL</th></tr>
<tr><td>Current account:</td><td>Open current account/package in Yettel Bank</td></tr>
<tr><td>Type of eligible clients:</td><td>Employed persons (permanent and temporary employment), Pensioners</td></tr>
<tr><td>List of eligible Income:</td><td>Salary/pension, No additional income</td></tr>
<tr><td>Age:</td><td>Minimum 18 years at the time of application</td></tr>
<tr><td>Documentation:</td><td>Link</td></tr>
<tr><td>Collaterals:</td><td>No collaterals</td></tr>
<tr><th colspan="2">COSTS AND FEES</th></tr>
<tr><td>Loan Processing Fee:</td><td>No fees</td></tr>
<tr><td>Cost of maintenance fee for a loan party:</td><td>No fees</td></tr>
<tr><td>Cost of withdrawing the basic report from Credit Bureau:</td><td>No fees</td></tr>
<tr><td>Cost of maintaining a current account:</td><td>No fees (in the Bank Lite package)</td></tr>
<tr><td>Fee for early loan repayment:</td><td>No fees</td></tr>
<tr><td>Cost of sending warning letter:</td><td>350 RSD – Fixed + actual postal charges</td></tr>
<tr><th colspan="2">OTHER PRODUCT SPECIFICATIONS</th></tr>
<tr><td>Sales channels:</td><td>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</td></tr>
</table>

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 1,200,000
***Refinancing loan with the possibility of receiving additional cash**	• Exception applies to users of the special category of clients, where internal refinancing does not include approval of additional cash.
****Loan for the special category of clients**	• Users – employed individuals and pensioners with regular monthly income up to RSD 100,000
*****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 RSD 20,000 per salary on a current account in the Bank.
Definitions of internal and external refinancing	• Internal refinancing refers to the refinancing of loan obligations within Yettel Bank; • External refinancing refers to the refinancing of loan obligations in other banks;
Regular salary receivers in Yettel Bank (minimum 3 months in the minimum amount of 20,000 rsd)	• 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	Credit card with the option of refinancing credit obligations	
Amount of limit:	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	
Method of credit/limit repayment	Direct debit or payment directly to credit party	
INTEREST		
Type of interest rate / Interest rate variability:	Fixed / --	
Nominal interest rate (annually):	**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:	15th in months	
CONDITIONS OF APPROVAL		
Current account:	Open current account/package in Yettel Bank	
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	
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	
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	
Cash withdrawal by using a payment card - at ATMs of other banks abroad	2%, min 400 RSD	
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, Bank Lite and Bank Start package)	1.5%
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:	350 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 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.

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 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).
***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:	Link

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4. Overdraft

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 (annually):	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 (in the Bank Lite package)	
Fee for early loan repayment:	No fees	
Cost of sending warning letter:	350 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)	• 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), customers of Yettel telecommunication services
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 (annually):	0%
Method of interest calculation:	Compound 28-31/365-6
Intercalary interest rate:	--
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:	Defined by the annuity plan. 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:	350 RSD – Fixed + actual postal charges
OTHER PRODUCT SPECIFICATIONS	
Sales channels:	Yettel shops
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).
Representative example:	Link
Collaterals:	No collaterals

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