

## In effect from 1 March 2020 to 30 April 2020

All comments and notes relating to the conditions on this list can be found in the footnote. Any liability for printing errors is excluded. More information about the products and services of the Bank can be obtained by calling CKB Call Center at 19894, visiting the website [www.ckb.me](http://www.ckb.me), sending an e-mail to [info@ckb.me](mailto:info@ckb.me) or calling at the nearest branch office of Crnogorska Komercijalna Banka.



CKB cash loans for employees		
Repayment term	Annual nominal interest rate (NIR)	Annual effective interest rate (EIR)
Up to 60 months	7,49% - 7,99%	7,97% <sup>1</sup>
From 61 to 84 months	7,79% - 8,29%	8,14% <sup>2</sup>
From 85 to 96 months	8,49% - 8,99%	8,81% <sup>3</sup>
Loan processing fee (charged once during the loan disbursement)	1,00%	
Commission for using data from Credit Register/Bureau of CBM	3,00 EUR	
Fee for premature repayment of the loan	1,00% of the amount of the loan that is prepaid if the period between the prepayment and maturity date is longer than 12 months and only for amounts higher than EUR 10.000 0,50% of the amount of the loan that is prepaid if the period between the prepayment and maturity date is not longer than 12 months and only for amounts higher than EUR 10.000	
Annual default interest	1,5 x nominal interest rate, min. 9%, max. 30%	

CKB cash loans for employees with invoice		
Repayment term	Annual nominal interest rate (NIR)	Annual effective interest rate (EIR)
Up to 60 months	7,99% - 8,49%	8,49% <sup>4</sup>
Loan processing fee (charged once during the loan disbursement)	1,00%	
Commission for using data from Credit Register/Bureau of CBM	3,00 EUR	
Fee for premature repayment of the loan	1,00% of the amount of the loan that is prepaid if the period between the prepayment and maturity date is longer than 12 months and only for amounts higher than EUR 10.000 0,50% of the amount of the loan that is prepaid if the period between the prepayment and maturity date is not longer than 12 months and only for amounts higher than EUR 10.000	
Annual default interest	1,5 x nominal interest rate, min. 9%, max. 30%	

<sup>1</sup> Representative example: For the loan amount of EUR 10.000 and repayment term of 60 months, nominal interest rate (NIR) amounts to 7,49%, while effective interest rate amounts to 7,97%. In the calculation of EIR for this example, only known costs are included - interest for the entire period, approval fee of 1% (EUR 100), bill of exchange cost (EUR 2) and the cost of access to data in the Credit Registry (EUR 3). The sum of the total amount of the loan and the total amount of known costs amounts to EUR 12.052,35 and the amount of a monthly installments is EUR 199,12. Representative example is shown based on calculation example made on February 1, 2020.

<sup>2</sup> Representative example: For the loan amount of EUR 10.000 and repayment term of 84 months, nominal interest rate (NIR) amounts to 7,79%, while effective interest rate amounts to 8,14%. In the calculation of EIR for this example, only known costs are included - interest for the entire period, approval fee of 1% (EUR 100), bill of exchange cost (EUR 2) and the cost of access to data in the Credit Registry (EUR 3). The sum of the total amount of the loan and the total amount of known costs amounts to EUR 12.996,36, and the amount of a monthly installments is EUR 153,47. Representative example is shown based on calculation example made on February 1, 2020.

<sup>3</sup> Representative example: For the loan amount of EUR 10.000 and repayment term of 96 months, nominal interest rate (NIR) amounts to 8,49%, while effective interest rate amounts to 8,81%. In the calculation of EIR for this example, only known costs are included - interest for the entire period, approval fee of 1% (EUR 100), bill of exchange cost (EUR 2) and the cost of access to data in the Credit Registry (EUR 3). The sum of the total amount of the loan and the total amount of known costs amounts to EUR 13.758,85, and the amount of a monthly installments is EUR 142,13. Representative example is shown based on calculation example made on February 1, 2020.

<sup>4</sup> Representative example: For the loan amount of EUR 5.000 and repayment term of 60 months, nominal interest rate (NIR) amounts to 7,99%, while effective interest rate amounts to 8,49%. In the calculation of EIR for this example, only known costs are included - interest for the entire period, approval fee of 1% (EUR 50), bill of exchange cost (EUR 2) and the cost of access to data in the Credit Registry (EUR 3). The sum of the total amount of the loan and the total amount of known costs amounts to EUR 6.096,72, and the amount of a monthly installments is EUR 100,70. Representative example is shown based on calculation example made on February 1, 2020.