

ŠTEDNJA PO VIĐENJU / A VISTA SAVINGS

EUR	USD	RSD
0,10%	0,10%	0,30%

OROČENI DEPOZITI / TERM DEPOSITS

MOJA ŠTEDNJA / MY SAVINGS

Period	EUR		USD	RSD	
	Do 500.000 EUR Up to 500.000 EUR	Preko 500.000 EUR Over 500.000 EUR		Do 25.000.000 RSD Up to 25.000.000 RSD	Preko 25.000.000 RSD Over 25.000.000 RSD
	NKS / NIR				
3 meseca/months	/	Po dogovoru / per agreement	/	1,00 %	Po dogovoru / per agreement
6 meseci/months	/		0,15%	1,50%	
12 meseci/months	0,15%		0,15%	2,00%	
24 meseca/months	0,15%		0,15%	/	
36 meseci/months	0,15%		0,15%	/	

GARANTNI DEPOZIT / GUARANTEE DEPOSIT

TIP GARANTNOG DEPOZITA / GUARANTEE DEPOSIT TYPE	NKS / NIR
Na 100% garantni depozit za kredite i kreditne kartice. / On 100% guarantee deposit for loan and credit cards.	Bez kamate / Without interest
Na 30% garantni depozit za keš kredite i kredite za refinansiranje. / On 30% guarantee deposit for cash and refinancing loans	Bez kamate / Without interest

KOREKTIVNE KAMATNE STOPE / CORRECTIVE INTEREST RATES

Korektivne kamatne stope pri raskidu ugovora o oročenom depozitu Moja Štednja, Moj Bonus, 100% garantnog depozita za kredite i kreditne kartice za sve valute. / Corrective interest rates in case of term deposit contract breach My Saving, My Bonus, 100% guarantee deposit for loans and credit cards for all currencies.	Bez kamate / Without interest
Korektivna kamatna stopa na 30% garantni depozit za keš kredite i kredite za refinansiranje / Corrective interest rate on 30% guarantee deposit for cash and refinancing loans	Bez kamate / Without interest

Metod obračuna kamate je prost (proporcionalni). / Interest calculation method is simple (proportional).
 Kamatne stope su na godišnjem nivou i važeće su od 12.12.2019. Od 06.10.2012. naplaćuje se porez 15% na prihode od kapitala na kamatu. Na dinarska sredstva po osnovu štednih i drugih depozita (oročenih ili po viđenju) ne plaća se porez. / Interest rates are shown in brute value on a yearly basis and are valid as of 12.12.2019. As of 06.10.2012 15% tax on capital accrued through interest shall be paid. Savings in dinars (term or a vista) are free from tax.

**DEČIJA ŠTEDNJA
CHILDREN SAVINGS**

ŠTEDNJA PO VIĐENJU / A VISTA SAVINGS		
EUR	USD	RSD
0,10%	0,10%	0,30%

OROČENI DEPOZITI / TERM DEPOSITS	
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MOJA ŠTEDNJA / MY SAVINGS					
Period	EUR		USD	RSD	
	Do 500.000 EUR Up to 500.000 EUR	Preko 500.000 EUR Over 500.000 EUR		Do 25.000.000 RSD Up to 25.000.000 RSD	Preko 25.000.000 RSD Over 25.000.000 RSD
NKS / NIR					
3 meseca/months	/	Po dogovoru / per agreement	/	1,15%	Po dogovoru / per agreement
6 meseci/months	/		0,20%	1,65%	
12 meseci/months	0,20%		0,20%	2,15%	
24 meseci/months	0,20%		0,20%	/	
36 meseci/months	0,20%		0,20%	/	

KOREKTIVNE KAMATNE STOPE / CORRECTIVE INTEREST RATES	
Korektivne kamatne stope pri raskidu ugovora o oročenom depozitu Moja Štednja i Moj Bonus za sve valute. / Corrective interest rates in case of term deposit contract breach for My saving and My Bonus for all currencies.	Bez kamate / Without interest

Metod obračuna kamate je prost (proporcionalni). / Interest calculation method is simple (proportional).
 Kamatne stope su na godišnjem nivou i važeće su od 12.12.2019. Od 06.10.2012. naplaćuje se porez 15% na prihode od kapitala na kamatu. Na dinarska sredstva po osnovu štednih i drugih depozita (oročenih ili po viđenju) ne plaća se porez. / Interest rates are shown in brute value on a yearly basis and are valid as of 12.12.2019. As of 06.10.2012 15% tax on capital accrued through interest shall be paid. Savings in dinars (term or a vista) are free from tax.