

SAVINGS IN USD - TERM DEPOSIT WITH INTEREST PAYMENT AFTER TERM OF DEPOSIT DURATION

Type of deposit	Foreign currency deposit with calculation and attribution of interest on maturity of the deposit
The currency in which the customer deposits	USD
Method of calculation	Conformal
Indexing criteria	No indexing criteria
The amount of funds the Bank receives on deposit	- minimum deposit amount for term deposit is USD 100

The period for which the Bank receives the deposit	Nominal interest rate (annually, fixed)	Effective interest rate (annually)
1 to 2 months	0.10%	0.08%
3 to 5 months	0.20%	0.17%
6 to 11 months	0.50%	0.43%
12 months	1.20%	1.02%

- Costs borne by the beneficiary, known at the time of advertising and included in the effective interest rate calculation: Current tax liability of 15.00%
- Costs that are borne by the beneficiary and are not known at the time of advertising:
No additional cost
- When depositing funds with term deposit, the client opens a current foreign currency account in addition to the term deposit account, to which the attributed interest and principal are transferred after the expiry of the term deposit period.

Representative example, calculation on 01/11/2019.

Period of time	3 months	6 months	12 months
Deposit amount	10,000 USD	10,000 USD	10,000 USD
NKS	0.20%	0.50%	1.20%
EKS	0.17%	0.43%	1.02%
Tax liability 15%	0.76 USD	3.73 USD	18.01 USD
Total savings after the expiry of the term deposit period plus interest, less tax liability	10,004.28 USD	10,021.17 USD	10,102.05 USD

API Bank a.d. Beograd participates in the mandatory deposit insurance system established in the Republic of Serbia.