

**SAVINGS IN EUR - TERM DEPOSIT WITH INTEREST PAYMENT AFTER TERM DEPOSIT
DURATION –CAMPAIGN FROM 15/10/20 TO 31/12/20**

Type of deposit	Foreign currency deposit with calculation and attribution of interest on maturity of the deposit
The currency in which the customer deposits	EUR
Method of calculation	Conformal
Indexing criteria	No indexing criteria
The amount of funds the Bank receives on deposit	- minimum amount is not limited for A vista deposits - minimum deposit amount for term deposit is 100 EUR

The period for which the Bank receives the deposit	Nominal interest rate (annually, fixed)	Effective interest rate (annually)
A vista	0.00%	0.00%
6 months	0.30%	0.26%
12 months	1.45%	1.23%
18 months	1.55%	1.32%
24 months	1.80%	1.53%
36 months	2.00%	1.70%

- 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 15/10/2020

Period of time	12 months	18 months	24 months	36 months
Deposit amount	10,000 EUR	10,000 EUR	10,000 EUR	10,000 EUR
NKS	1.45%	1.55%	1.80%	2.00%
EKS	1.23%	1.32%	1.53%	1.70%
Tax liability 15%	21.73EUR	34.93 EUR	54.38EUR	91.50 EUR
The amount of interest less the amount of tax liability	123.17EUR	197.95EUR	308.18EUR	518.51EUR
Total savings after the expiry of the term deposit period plus interest, less tax liability	10.123,17EUR	10.197,95 EUR	10.308,18 EUR	10.518,51 EUR

API Bank a.d. Beograd ,

Branch Balkanska 2, 011/3952-293, 011/3952-263, 3952-267

Sub Branch Novi Sad 021/21 55 104 ,021/21 55 101 , 021/21 55 105



*Interest calculation method - conformal method, Nominal interest rate - fixed, Indexing criteria - none
API Bank a.d. Belgrade participates in the system of compulsory deposit insurance established in the
Republic of Serbia.*

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