

Product catalogue for corporate clients

Types of facilities for legal entities and entrepreneurs with annual turnover above 10.000.000 EUR

CORP

CURRENT ACCOUNT OVERDRAFT	
Amount	Maximum – in accordance with request and client’s creditworthiness Minimum 1.000.000 RSD
Period	up to 12 months
Currency	RSD
Fee	in accordance with the valid Price List
Interest	in accordance with the valid Price List
Collateral	in accordance with current list of prescribed collateral instruments
Commitment	Client must have/open account; minimum 15% of payment flow through accounts with KBC Banka

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REVOLVING LOAN	
Amount	<p><u>Revolving loan – Classic</u> Maximum – up to 10% of business income – based on official financial reports for previous year Maximum 500.000 EUR Minimum 50.000 EUR</p> <p><u>Revolving loan – Based on B/Es</u> Individual tranche up to maximum of 100% of the value of B/E received Maximum 500.000 EUR Minimum 25.000 EUR</p> <p><u>Revolving loan – Based on invoices</u> Individual tranche up to maximum of 70% of the value of invoice received Maximum 500.000 EUR Minimum 25.000 EUR</p> <p><u>Revolving loan – Based on contracts</u> 1. Contracts concluded in Serbia, with value date no later than 1 year – will be financed up to 70% maximum 2. Contracts concluded abroad, with value date no later than 1 year – will be financed up to 50% maximum Maximum 500.000 EUR Minimum 25.000 EUR</p> <p><u>Maximum loan amount is restricted by the client's creditworthiness</u></p>
Purpose	for current assets, liquidity and import
Period	<p><u>Revolving loan – Classic</u> Repayment -up to 12 months, multiple disbursements (two disbursements minimum) within the 9 months period, repayment in the last three months is in equal monthly installments</p> <p><u>Revolving loan – Based on B/Es</u></p>

	Repayment - up to 12 months (multiple disbursements), value date for individual B/Es can be 3 months maximum Revolving loan – Based on invoices Repayment - up to 12 months (multiple disbursements), value date for individual invoice can be two weeks minimum and 3 - 4 months maximum. Revolving loan – Based on contracts The period this revolving line can be used is up to 11 months maximum, and 23 months is total duration of the linem, value date for individual contracts can be 1 year maximum
Currency	in RSD in RSD with F/X clause in foreign currency (for import of goods)
Fee	in accordance with the valid Price List
Interest	in accordance with the valid Price List
Collateral	in accordance with current list of prescribed collateral instruments
Commitment	Customer must have/open regular and special purpose account to which all the incoming payments must be directed. The level of turnover through the account with the Bank will be agreed, verified and be a part of the Contract with client.

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LONG TERM PERMANENT WORKING CAPITAL LOAN	
Amount	Maximum 500.000 EUR (depending on customer's bonitet) Minimum 50.000 EUR
Purpose	Permanent working capital
Period	Repayment - up to 3 years maximum
Grace period	Up to 12 months
Currency	In RSD In RSD with the FX Clause
fee	In accordance with the pricing for legal entities already in effect
Interest rate	In accordance with the pricing for legal entities already in effect
Collateral	In accordance to the list of collateral prescribed in effect
Commitment	The level of turnover through the account with the Bank will be agreed, verified and be a part of the Contract with client.

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SHORT-TERM LOAN WITH REPAYMENT SCHEDULE	
Amount	Maximum – accordance with request and client’s creditworthiness Minimum 50.000 EUR
Purpose	for current assets: <ul style="list-style-type: none"> - Preparation of export - For agricultural cycle - Financing a specific deal based on contract, invoices... - other for fixed assets
Period	up to 12 months
Currency	in RSD in RSD with F/X clause in foreign currencies (only for import)
Grace	up to 12 months
Repayment	- installments - at maturity
Fee	in accordance with the valid Price List
Interest	in accordance with the valid Price List
Collateral	in accordance with current list of prescribed collateral instruments
Commitment	Client must have/open account; minimum 15% of payment flow through accounts with KBC Banka

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DISCOUNT OF BILLS	
Amount	Maximum – in accordance with request and client’s creditworthiness Minimum 200.000 RSD
Period	maximum 6 months minimum 2 months
Fee	in accordance with the valid Price List
Interest	in accordance with the valid Price List
Collateral	in accordance with current list of prescribed collateral instruments
Commitment	Client must have/open account; minimum 15% of payment flow through accounts with KBC Banka

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INVESTMENT LOANS	
Amount	Maximum – in accordance with request and client’s creditworthiness Minimum 100.000 EUR
Purpose	for fixed assets (equipment, real estate) for refinancing investments in fixed assets for real estate project financing
Period	from 12 to 120 months
Repayment	monthly quarterly semi-annually at maturity
Grace period	up to 18 months

Currency	in RSD in RSD with F/X clause in foreign currencies (for import of equipment)
Fee	in accordance with the valid Price List
Interest	in accordance with the valid Price List
Collateral	in accordance with current list of prescribed collateral instruments
Commitment	Client must have/open account; minimum 15% of payment flow through accounts with KBC Banka

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GUARANTEES AND AVALS	
Type of guarantee	Performance guarantees Payment guarantees
Amount	Maximum – in accordance with request and client's creditworthiness Minimum 50.000 EUR (credit line for guarantees)
Period	up to 5 years
Currency	in RSD in RSD with F/X clause in foreign currencies
Fee	in accordance with the valid Price List
Interest	in accordance with the valid Price List
Collateral	in accordance with current list of prescribed collateral instruments
Commitment	Client must have/open account; minimum 15% of payment flow through accounts with KBC Banka

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UNSECURED LETTER OF CREDIT	
Type of L/Cs	Documentary L/C Stand-by L/C
Amount	Maximum – in accordance with request and client's creditworthiness Minimum 50.000 EUR (credit line for L/Cs)
Period	up to one year
Currency	in foreign currencies
Fee	in accordance with the valid Price List
Interest	in accordance with the valid Price List
Collateral	in accordance with current list of prescribed collateral instruments
Commitment	Client must have/open account; minimum 30% of payment flow through accounts with KBC Banka