

Product catalogue for micro clients

Types of facilities for legal entities and entrepreneurs with annual turnover up to 1.000.000 EUR

MICRO

CREDIT CARD	
Amount	Maximum 10% of the annual income from the last financial report (for clients who have a financial report) or 10% of turnover through the commercial banks (for clients who do not have the financial report) Minimum 30.000 RSD
Loan type	Revolving credit card, minimal monthly repayment 10% of approved amount. Client can opt for higher percentage of repayment.
Period	2 years with an obligation to review the financial statements after 12 months, which may lead to - approval under the same conditions - decrease in limit - considering the full amount on the card due and setting a new deadline to repay debt (max. number of instalments 3-6 months). The card is then defined as inactive in the system, and only incoming payments can be made.
Currency	RSD
Interest	in accordance with the valid Price List
Fee	in accordance with the valid Price List
Collateral	in accordance with current list of prescribed collateral instruments
Commitment	Client must have/open account; minimum 60% of payment flow through accounts with KBC Banka

MICRO

OVERDRAFT	
Amount	Maximum 10% of the annual income from the last financial report (for clients who have a financial report) or 10% of turnover through the commercial banks (for clients who do not have the financial report) Minimum 30.000 RSD
Period	up to 12 months
Currency	RSD
Interest	in accordance with the valid Price List
Fee	in accordance with the valid Price List
Collateral	in accordance with current list of prescribed collateral instruments
Commitment	Client must have/open account; minimum 60% of payment flow through accounts with KBC Banka

MICRO

SHORT-TERM CREDIT WITH REPAYMENT SCHEDULE	
Amount	Maximum 200.000 EUR Minimum 1.000 EUR
Purpose	for current assets: - 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 foreign currency clause in EUR (for import)
Repayment	In annuities on maturity
Grace period	up to 12 months
Interest	in accordance with the valid Price List
Fee	in accordance with the valid Price List
Collateral	in accordance with current list of prescribed collateral instruments
Commitment	Client must have/open account; minimum 60% of payment flow through accounts with KBC Banka

MICRO

INVESTMENT LOANS	
Amount	Maximum 200.000 EUR Minimum 4.000 EUR
Purpose	for fixed assets (equipment, real estate) for refinancing investments in fixed assets
Period	from 12 to 120 months
Repayment	in monthly installments in quarterly installments
Grace period	up to 12 months
Currency	in RSD in RSD with F/X clause in foreign currency (only 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 60% of payment flow through accounts with KBC Banka

MICRO

LONG TERM PERMANENT WORKING CAPITAL LOAN	
Amount	Maximum up to 10% of operational income from previous year (operational income must be 500.000 EUR minimum) Maximum 100.000 EUR Minimum 50.000 EUR
Purpose	for permanent working capital
Period	Repayment - up to 2 years maximum
Grace period	Up to 6 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	Client must have/open account; minimum 60% of payment flow through accounts with KBC Banka

MICRO

GUARANTEES	
Type of guarantees	Performance guarantees Payment guarantees
Amount	Maximum 200.000 EUR Minimum 3.000 EUR
Period	up to 60 months
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 60% of payment flow through accounts with KBC Banka

LETTER OF CREDIT	
Type of L/Cs	Documentary L/C Stand-by L/C
Amount	Maximum 200.000 EUR Minimum 3.000 EUR
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 60% of payment flow through accounts with KBC Banka