

## Form 1a – Basic data on deposit

## OFFER

## 1. Business name, name and address of precontractual parties

1.1.	Business name of bank	1.3.	Name of consumer
1.2.	Address of bank head office	1.4.	Address of consumer

## 2. Description of main features of deposit product

2.1.	Type of deposit	
2.2.	Total amount of deposit	
2.3.	Currency in which the consumer places deposit; in case of deposit with contracted currency clause also the type of the exchange rate (official middle exchange rate) and calculation date	
2.4.	Duration of contract and/or the term period	

## 3. Revenue and costs arising from deposit

3.1.	<p>Level and variability of the annual nominal interest rate</p> <p>Fixed or variable If variable, specify:</p> <ul style="list-style-type: none"> <li>– elements based on which it is determined,</li> <li>– their level at the time of offer issuance,</li> <li>– periods in which it will change,</li> <li>– manner in which it will change,</li> <li>– fixed element (if contracted)</li> </ul>	
3.2.	<p>Level of the effective interest rate and total amount to be received by the consumer after the deposit term period – in the currency and/or dinar equivalent</p> <p>(representative example containing all elements based on which the amount was calculated)</p>	
3.3.	<p>Type and level of all fees and other costs charged to the depositor</p> <p>Fixed or variable If variable, specify:</p> <ul style="list-style-type: none"> <li>– elements based on which they are determined,</li> <li>– their level at the time of contract conclusion,</li> <li>– periods in which they will change,</li> <li>– manner in which they will change.</li> </ul>	

#### 4. Other important information

4.1.	Conditions and manner of waiving the contract and the level of resulting costs	
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The consumer is entitled to receive, on request, a free copy of the draft deposit contract.

The bank is bound by data from the offer until [write the date].

Place:

Date of offer preparation:

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*(signature of authorised person and bank's stamp)*

**OFFER**

**1. Business name, name and address of precontractual parties**

1.1.	Business name of bank	1.3.	Name of consumer
1.2.	Address of bank head office	1.4.	Address of consumer

**2. Description of main features of product**

2.1.	Type of loan/payment card	
2.2.	Total amount of loan/credit card limit	
2.3.	Amount of deposit/downpayment and terms for deposit receipt	
2.4.	Currency in which loan is approved/payment card issued; in case of loan with contracted currency clause also the type of the exchange rate (official middle exchange rate)	
2.5.	Duration of contract and/or the repayment term	
2.6.	Amount and number of loan instalments and/or the minimum amount of repayment and periods in which they fall due (monthly, quarterly etc)	
2.7.	Types of collateral, possibility of their replacement during the period of loan repayment and conditions for activation of these assets in case of default	

**3. Costs of loan/payment card**

3.1.	<p>Level and variability of the annual nominal interest rate</p> <p>Fixed or variable</p> <p>If variable, specify:</p> <ul style="list-style-type: none"> <li>– elements based on which it is determined,</li> <li>– their level at the time of offer issuance,</li> <li>– periods in which it will change,</li> <li>– manner in which it will change,</li> <li>– fixed element (if contracted).</li> </ul>	
3.2.	<p>Level of the effective interest rate and total amount to be paid by the consumer during the loan repayment period – in the currency and/or dinar equivalent</p> <p>(representative example containing all elements based on which the amount was calculated)</p>	

3.3.	Type and level of all fees and other costs charged to the borrower*  Fixed or variable If variable, specify: – elements based on which they are determined, – their level at the time of contract conclusion, – periods in which they will change, – manner in which they will change.	
3.4.	Condition for loan approval / payment card issue – contract conclusion:  (insurance policy for loan/property/life and other contracts on auxiliary services)	
3.5.	Interest rate applied in case of arrears	
3.6.	<u>Only for payment cards:</u>  Fees and commissions for cash withdrawal and use of payment card abroad  3.6.1. amount of fee for cash withdrawal from another bank's ATM; 3.6.2. amount of fee for cash withdrawal from the issuing bank's ATM 3.6.3. amount of commissions for payment card use abroad 3.6.4. the exchange rate applied to the conversion of transactions performed abroad in the consumer's borrowing currency, including any commissions charged on conversion	

\* **Expected costs in dinars (absolute amount).**

#### 4. Other important information

4.1.	Conditions and manner of waiving the loan/payment card and the level of resulting costs	
4.2.	Conditions and manner of early loan repayment	
4.3.	Information on consequences of default	

The consumer is entitled to receive information on results of database inspection for the purpose of assessing his/her creditworthiness (this information is free-of-charge if the loan request was refused based on database inspection).

The consumer is entitled to receive, on request, a free copy of the draft loan contract.

The bank is bound by data from the offer until [write the date].

Place:

Date of offer preparation:

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(signature of authorised person and bank's stamp)

**OFFER**

**1. Business name, name and address of precontractual parties**

1.1.	Business name of lessor	1.3.	Name of lessee
1.2.	Address of head office of lessor	1.4.	Address of lessee

**2. Description of main features of offer for lease contract conclusion**

2.1.	Type of the lease asset	
2.2.	Gross purchase value of the lease asset <i>(this is the sum of values at which the lessor procures the lease asset and calculated VAT, and is expressed in the currency for contract indexation)</i>	
2.3.	Amount of up-front payment	
2.4.	Amount of net financing <i>(this is the difference between gross purchase value of the lease asset and amount of up-front payment)</i>	
2.5.	Currency for indexation, type of the exchange rate of the currency applied to the approval and repayment of leasing (official middle exchange rate) and the date of calculation of dinar equivalent	
2.6.	Period over which the lease contract is concluded	
2.7.	Amount and number of rental instalments and periods in which they fall due (monthly, quarterly etc)	
2.8.	Data on whether and under what conditions the contract will envisage the transfer of ownership right of the lessor to the lessee	
2.9.	Types of collateral, possibility of their replacement during the lease repayment period and conditions for activation of these assets in case of default	

**3. Costs of leasing**

3.1.	<p>Level and variability of the annual nominal interest rate</p> <p>Fixed or variable</p> <p>If variable, specify:</p> <ul style="list-style-type: none"> <li>– elements based on which it is determined,</li> <li>– their level at the time of offer issuance,</li> <li>– periods in which it will change,</li> <li>– manner in which it will change,</li> <li>– fixed element (if contracted).</li> </ul>	
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3.2.	Level of the effective interest rate and total amount to be paid by the lessee during the lease repayment period – in the currency and/or dinar equivalent  (representative example containing all elements based on which the amount was calculated)	
3.3.	Type and level of all fees and other costs charged to the lessee*  Fixed or variable If variable, specify: – elements based on which they are determined, – their level at the time of contract conclusion, – periods in which they will change, – manner in which they will change.	
3.4.	Interest rate applied in case of arrears	
3.5.	Condition for approval of leasing – contract conclusion: (insurance policy for lease asset/property/life and other contracts on auxiliary services)	

\* Expected costs in dinars (absolute amount).

#### 4. Other important information

4.1.	Conditions and manner of waiving the lease contract and the level of resulting costs	
4.2.	Conditions and manner of early lease asset repayment	
4.3.	Information on consequences of default	

The consumer is entitled to receive information on results of database inspection for the purpose of assessing his/her creditworthiness (this information is free-of-charge if the loan request was refused based on database inspection).

The consumer is entitled to receive, on request, a free copy of the draft lease contract.

The lessor is bound by data from the offer until [write the date].

Place:

Date of offer preparation:

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(signature of authorised person and lessor's stamp)

**OFFER**

**1. Business name, name and address of precontractual parties**

1.1.	Business name of bank	1.3.	Name of consumer
1.2.	Address of bank head office	1.4.	Address of consumer

**2. Description of main features of current account overdraft**

2.1.	Type of loan	
2.2.	Total amount of loan	
2.3.	Duration of contract	

**3. Costs of current account overdraft**

3.1.	<p>Level and variability of the annual nominal interest rate</p> <p>Fixed or variable If variable, specify:</p> <ul style="list-style-type: none"> <li>– elements based on which it is determined,</li> <li>– their level at the time of contract conclusion,</li> <li>– periods in which it will change,</li> <li>– manner in which it will change,</li> <li>– fixed element (if contracted).</li> </ul>	
3.2.	<p>Level of the effective interest rate and total amount to be paid by the consumer during the loan repayment period – in the currency and/or dinar equivalent</p> <p>(representative example containing all elements based on which the amount was calculated)</p>	
3.3.	<p>Type and level of all fees and other costs charged to the borrower*</p> <p>Fixed or variable If variable, specify:</p> <ul style="list-style-type: none"> <li>– elements based on which they are determined,</li> <li>– their level at the time of contract conclusion,</li> <li>– periods in which they will change,</li> <li>– manner in which they will change.</li> </ul>	
3.4.	Interest rate applied in case of arrears	

The consumer is entitled to receive information on results of database inspection for the purpose of assessing his/her creditworthiness (this information is free-of-charge if the loan request was refused based on database inspection).

The consumer is entitled to receive, on request, a free copy of the draft contract on current account overdraft.

The bank is bound by data from the offer until [write the date].

Place:

Date of offer preparation:

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*(signature of authorised person and bank's stamp)*



**Form 1e – Basic data on account opening and handling**

**OFFER**

**1. Business name, name and address of precontractual parties**

1.1.	Business name of bank	1.3.	Name of consumer
1.2.	Address of bank head office	1.4.	Address of consumer

**2. Description of main features of product**

2.1.	Type of account	
2.2.	Currency of account handling	
2.3.	Duration of contract	
2.4.	Types of collateral, possibility of their replacement during the period of account handling and conditions for activation of these assets in case of default	

**3. Costs of opening and handling an account**

3.1.	Level and variability of the annual nominal interest rate  Fixed or variable If variable, specify: – elements based on which it is determined, – their level at the time of offer issuance, – periods in which it will change, – manner in which it will change, – fixed element (if contracted)	
3.2.	Type and level of all fees and other costs charged to the account holder*  Fixed or variable If variable, specify: – elements based on which they are determined, – their level at the time of offer issuance, – periods in which they will change, – manner in which they will change.	

#### 4. Other important information

4.1.	Conditions and manner of waiving the account opening and the level of resulting costs	
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The consumer is entitled to receive, on request, a free copy of the draft contract on account opening and handling.

The bank is bound by data from the offer until [write the date].

Place:

Date of offer preparation:

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*(signature of authorised person and bank's stamp)*