

Form RZ-1

INFORMATION
**ABOUT RISKS OF BORROWING AT A VARIABLE NOMINAL INTEREST RATE AND
 RISKS OF BORROWING IN A FOREIGN CURRENCY OR BY CONTRACTING A
 CURRENCY CLAUSE**

To clearly explain the **risks that you assume** by borrowing at a variable nominal interest rate and borrowing in a foreign currency or by contracting a currency clause, we hereby inform you of the following:

1. On dd.mm.yyyy. you received the offer relating to the loan/lease contract that you are interested in, with the basic prescribed elements:

Total amount you will pay during the repayment period expressed in dinars:

Amount of annuity/average instalment expressed in dinars:

Ratio of monthly income and average monthly annuity/average monthly instalment expressed in dinars:

2. By borrowing at a variable nominal interest rate and borrowing in a foreign currency or by contracting a currency clause, you **assume the risk** of change in the amount of calculated annuity/instalment depending on movement in the variable element of the interest rate and the dinar exchange rate. The text below contains a graphic overview of daily values of the variable element of the nominal interest rate and the official middle exchange rate of the dinar in the past ten (10) years, i.e. for the previous period which equals the repayment deadline from the offer, if the deadline is longer.

Chart 1 Movement in the variable element of the nominal interest rate (6M EURIBOR)

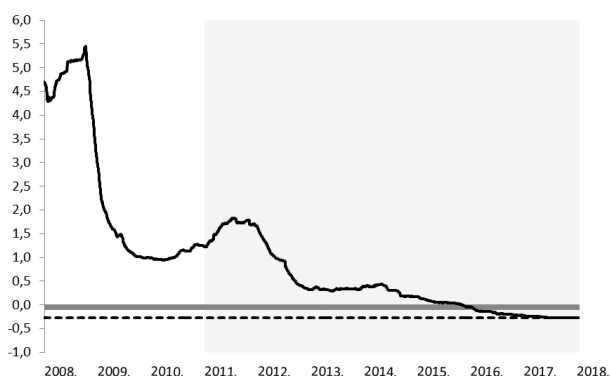
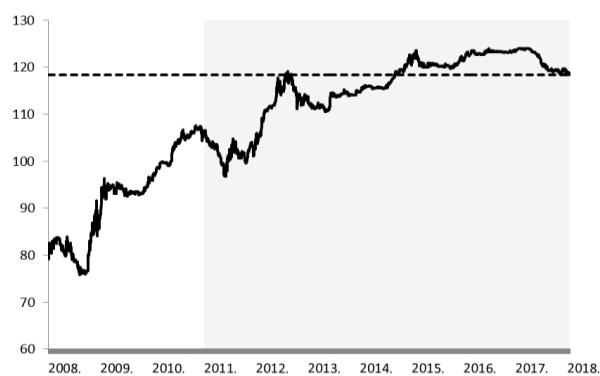


Chart 2 Movement in the official middle exchange rate of the dinar against the euro



Example: seven-year loan indexed to the euro at a variable nominal interest rate – 6M EURIBOR

Notes:

- **full line** denotes movement in the value of the variable element of the nominal interest rate, i.e. movement in the middle dinar exchange rate;
- **interrupted line** denotes the value of the variable element of the nominal interest rate, i.e. the current value of the middle dinar exchange rate on the day of delivering the information;
- **shaded part** denotes the previous period which equals the repayment deadline from the offer.

The highest historical values of the variable element of the nominal interest rate and the official middle exchange rate of the dinar in the time interval equal to the loan repayment deadline which precedes the day of delivery of the offer and this information are as follows:

Highest value of the variable element of the nominal interest rate*:

Highest value of the official middle exchange rate of the dinar**:

3. To explain the consequences of unfavourable movement in the variable element of the nominal interest rate and the dinar exchange rate, the tables below contain comparative overviews of the total amount you will pay during the repayment period expressed in dinars, the amount of annuity/average instalment expressed in dinars and the ratio of your monthly income to the amount of the average monthly annuity/average monthly instalment expressed in dinars under the current conditions and in the event of materialization of unfavourable movement in the variable element of the nominal interest rate and the dinar exchange rate.

(The header of columns and rows contains values of the variable element of the interest rate in percentage and the numerical value of the middle exchange rate of the dinar under assumed scenarios)

Table 1 Total amount the consumer will pay during the repayment period expressed in dinars, under the assumption of unfavourable movement in the variable element of the nominal interest rate and the dinar exchange rate

Scenario	Value of the variable element of the nominal interest rate on the day of offer	Value of the variable element of the nominal interest rate on the day of offer plus 0.5 pp	Value of the variable element of the nominal interest rate on the day of offer plus 1 pp	Value of the variable element of the nominal interest rate on the day of offer plus 3 pp	Value of the variable element of the nominal interest rate on the day of offer plus 5 pp	Highest value of the variable element of the nominal interest rate*
Value of the official middle exchange rate of the dinar on the day of offer						
Value of the official middle exchange rate of the dinar in the event of dinar's depreciation by 1%						
Value of the official middle exchange rate of the dinar in the event of dinar's depreciation by 5%						
Value of the official middle exchange rate of the dinar in the event of dinar's depreciation by 10%						
Value of the official middle exchange rate of the dinar in the event of dinar's depreciation by						

15%						
Highest value of the official middle exchange rate of the dinar**						

Table 2 Amount of annuity/average instalment expressed in dinars, under the assumption of unfavourable movement in the variable element of the nominal interest rate and the dinar exchange rate

Scenario	Value of the variable element of the nominal interest rate on the day of offer	Value of the variable element of the nominal interest rate on the day of offer plus 0.5 pp	Value of the variable element of the nominal interest rate on the day of offer plus 1 pp	Value of the variable element of the nominal interest rate on the day of offer plus 3 pp	Value of the variable element of the nominal interest rate on the day of offer plus 5 pp	Highest value of the variable element of the nominal interest rate*
Value of the official middle exchange rate of the dinar on the day of offer						
Value of the official middle exchange rate of the dinar in the event of dinar's depreciation by 1%						
Value of the official middle exchange rate of the dinar in the event of dinar's depreciation by 5%						
Value of the official middle exchange rate of the dinar in the event of dinar's depreciation by 10%						
Value of the official middle exchange rate of the dinar in the event of dinar's depreciation by 15%						
Highest value of the official middle exchange rate of the dinar**						

Table 3 Ratio of monthly income to average monthly annuity/average monthly instalment expressed in dinars, under the assumption of unfavourable movement in the variable element of the nominal interest rate and the dinar exchange rate

Scenario	Value of the variable element of the nominal interest rate on the day of offer	Value of the variable element of the nominal interest rate on the day of offer plus 0.5 pp	Value of the variable element of the nominal interest rate on the day of offer plus 1 pp	Value of the variable element of the nominal interest rate on the day of offer plus 3 pp	Value of the variable element of the nominal interest rate on the day of offer plus 5 pp	Highest value of the variable element of the nominal interest rate*
Value of the official middle exchange rate of the dinar on the day of offer						
Value of the official middle exchange rate of the dinar in the event of dinar's depreciation by						

1%						
Value of the official middle exchange rate of the dinar in the event of dinar's depreciation by 5%						
Value of the official middle exchange rate of the dinar in the event of dinar's depreciation by 10%						
Value of the official middle exchange rate of the dinar in the event of dinar's depreciation by 15%						
Highest value of the official middle exchange rate of the dinar**						

4. On the website of the bank/lessor _____ and the NBS _____ you may calculate the amount of annuity and obtain an overview of the repayment schedule in the event of assumed individual or joint change in the variable element of the nominal interest rate and the dinar exchange rate at any moment during the repayment period.

5. You confirm with your signature that you received one copy of this information.

Place

 (signature of
 authorised person and
 stamp of bank/lessor)

dd.mm.yyyy.

 (signature of consumer)

Form RZ-2

INFORMATION
ABOUT RISKS OF BORROWING AT A VARIABLE NOMINAL INTEREST RATE

To clearly explain the **risks that you assume** by borrowing at a variable nominal interest rate, we hereby inform you of the following:

1. On dd.mm.yyyy. you received the offer relating to the loan/lease contract that you are interested in, with the basic prescribed elements:

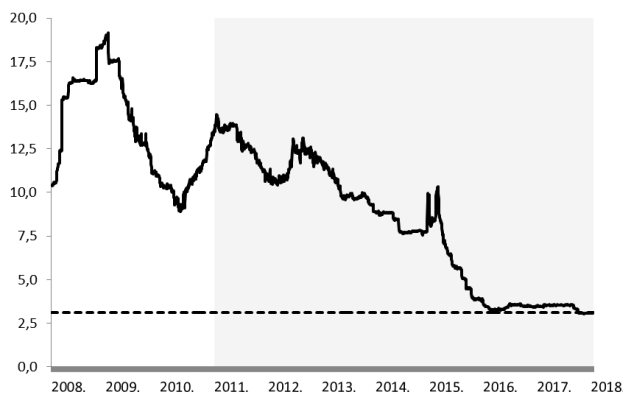
Total amount you will pay during the repayment period expressed in dinars:

Amount of annuity/average instalment expressed in dinars:

Ratio of monthly income and average monthly annuity/average monthly instalment expressed in dinars:

2. By borrowing at a variable nominal interest rate, you **assume the risk** of change in the amount of calculated annuity/instalment depending on movement in the variable element of the nominal interest rate. The text below contains a graphic overview of daily values of the variable element of the nominal interest rate in the past ten (10) years, i.e. for the previous period which equals the repayment deadline from the offer, if the deadline is longer.

Chart 1 Movement in variable element of the nominal interest rate
(3M BELIBOR)



Example: seven-year loan in dinars at a variable nominal interest rate – 3M BELIBOR

Notes:

- **full line** denotes movement in the value of the variable element of the nominal interest rate;
- **interrupted line** denotes the value of the variable element of the nominal interest rate on the day of delivering the information;
- **shaded part** denotes the previous period which equals the repayment deadline from the offer.

The highest value of the variable element of the nominal interest rate in the time interval equal to the loan repayment deadline which precedes the day of delivery of the offer and this information are as follows:

Highest value of the variable element of the nominal interest rate*:

3. To explain the consequences of unfavourable movement in the variable element of the nominal interest rate, the tables below contain comparative overviews of the total amount you will pay during the repayment period expressed in dinars, the amount of annuity/average instalment expressed in dinars and the ratio of your monthly income to the amount of the average monthly annuity/average monthly instalment expressed in dinars under the current conditions and in the event of materialization of unfavourable movement in the variable element of the nominal interest rate.

(The header of columns contains values of the variable element of the interest rate in percentage under assumed scenarios)

Table 1 Total amount the consumer will pay during the repayment period expressed in dinars, under the assumption of unfavourable movement in the variable element of the nominal interest rate

Scenario	Value of the variable element of the nominal interest rate on the day of offer	Value of the variable element of the nominal interest rate on the day of offer plus 0.5 pp	Value of the variable element of the nominal interest rate on the day of offer plus 1 pp	Value of the variable element of the nominal interest rate on the day of offer plus 3 pp	Value of the variable element of the nominal interest rate on the day of offer plus 5 pp	Highest value of the variable element of the nominal interest rate*
Total amount the consumer will pay during the repayment period expressed in dinars						

Table 2 Amount of annuity/average instalment expressed in dinars, under the assumption of unfavourable movement in the variable element of the nominal interest rate

Scenario	Value of the variable element of the nominal interest rate on the day of offer	Value of the variable element of the nominal interest rate on the day of offer plus 0.5 pp	Value of the variable element of the nominal interest rate on the day of offer plus 1 pp	Value of the variable element of the nominal interest rate on the day of offer plus 3 pp	Value of the variable element of the nominal interest rate on the day of offer plus 5 pp	Highest value of the variable element of the nominal interest rate*
Amount of annuity/average instalment expressed in dinars						

Table 3 Ratio of monthly income to average monthly annuity/average monthly instalment expressed in dinars, under the assumption of unfavourable movement in the variable element of the nominal interest rate

Scenario	Value of the variable element of the nominal interest rate on the day of offer	Value of the variable element of the nominal interest rate on the day of offer plus 0.5 pp	Value of the variable element of the nominal interest rate on the day of offer plus 1 pp	Value of the variable element of the nominal interest rate on the day of offer plus 3 pp	Value of the variable element of the nominal interest rate on the day of offer plus 5 pp	Highest value of the variable element of the nominal interest rate*
Ratio of monthly income to average monthly annuity/average						

monthly instalment expressed in dinars						
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4. On the website of the bank/lessor _____ and the NBS _____ you may calculate the amount of annuity and obtain an overview of the repayment schedule in the event of change in the variable element of the nominal interest rate at any moment during the repayment period.

5. You confirm with your signature that you received one copy of this information.

Place

(signature of
authorised person and
stamp of bank/lessor)

dd.mm.yyyy.

(signature of consumer)

Form RZ-3

INFORMATION
ON RISKS OF BORROWING IN A FOREIGN CURRENCY OR BY CONTRACTING A CURRENCY CLAUSE

To transparently explain the **risks that you assume** by borrowing in a foreign currency or by contracting a currency clause, we hereby inform you of the following:

1. On dd.mm.yyyy. you received the offer relating to the loan/lease contract that you are interested in, with the basic prescribed elements:

Total amount you will pay during the repayment period expressed in dinars:

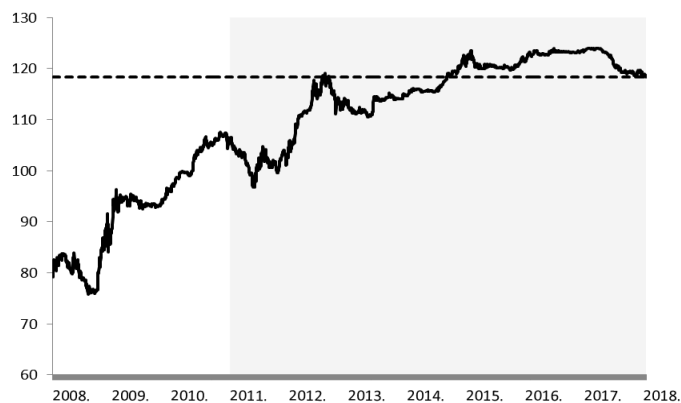
Amount of annuity/average instalment expressed in dinars:

Ratio of monthly income and average monthly annuity/average monthly instalment expressed in dinars:

2. By borrowing in a foreign currency or by contracting a currency clause, you **assume the risk** of change in the amount of calculated annuity/instalment depending on movement in the dinar exchange rate.

The text below contains a graphic overview of daily values of the official middle exchange rate of the dinar in the past ten (10) years, i.e. for the previous period which equals the repayment deadline from the offer, if the deadline is longer.

Chart 1 Movement in the official middle exchange rate of the dinar (against the euro)



Example: seven-year loan indexed to the euro at a fixed interest rate

Notes:

- **full line** denotes movement in the middle exchange rate of the dinar;
- **interrupted line** denotes the value of the middle exchange rate of the dinar on the day of delivering the information;
- **shaded part** denotes the previous period which equals the repayment deadline from the offer.

The highest historical value of the official middle exchange rate of the dinar in the time interval equal to the loan repayment deadline which precedes the day of delivery of the offer and this information are as follows:

Highest value of the official middle exchange rate of the dinar*:

3. To highlight the consequences of unfavourable movement in the dinar exchange rate, the tables below contain comparative overviews of the total amount you will pay during the repayment period expressed in dinars, the amount of annuity/average instalment expressed in dinars and the ratio of your monthly income to the amount of the average monthly annuity/average monthly instalment expressed in dinars under the current conditions and in the event of materialization of unfavourable movement in the dinar exchange rate.

(The header of columns contains numerical values of the middle exchange rate of the dinar under assumed scenarios)

Table 1 Total amount the consumer will pay during the repayment period expressed in dinars, under the assumption of unfavourable movement in the dinar exchange rate

Scenario	Value of the official middle exchange rate of the dinar on the day of offer	Value of the middle exchange rate of the dinar in the event of dinar's depreciation by 1%	Value of the middle exchange rate of the dinar in the event of dinar's depreciation by 5%	Value of the middle exchange rate of the dinar in the event of dinar's depreciation by 10%	Value of the middle exchange rate of the dinar in the event of dinar's depreciation by 15%	Highest value of the official middle exchange rate of the dinar*
Total amount the consumer will pay during the repayment period expressed in dinars						

Table 2 Amount of annuity/average instalment expressed in dinars, under the assumption of unfavourable change in the dinar exchange rate

Scenario	Value of the official middle exchange rate of the dinar on the day of offer	Value of the middle exchange rate of the dinar in the event of dinar's depreciation by 1%	Value of the middle exchange rate of the dinar in the event of dinar's depreciation by 5%	Value of the middle exchange rate of the dinar in the event of dinar's depreciation by 10%	Value of the middle exchange rate of the dinar in the event of dinar's depreciation by 15%	Highest value of the official middle exchange rate of the dinar*
Amount of annuity/average instalment expressed in dinars						

Table 3 Ratio of monthly income to average monthly annuity/average monthly instalment expressed in dinars, under the assumption of unfavourable movement in the dinar exchange rate

Scenario	Value of the official middle exchange rate of the dinar on the day of offer	Value of the middle exchange rate of the dinar in the event of dinar's depreciation by 1%	Value of the middle exchange rate of the dinar in the event of dinar's depreciation by 5%	Value of the middle exchange rate of the dinar in the event of dinar's depreciation by 10%	Value of the middle exchange rate of the dinar in the event of dinar's depreciation by 15%	Highest value of the official middle exchange rate of the dinar*
Ratio of monthly income to average monthly annuity/average monthly instalment expressed in dinars						

4. On the website of the bank/lessor _____ and the NBS _____ you may calculate the amount of annuity and obtain an overview of the repayment schedule in the event of assumed change in the dinar exchange rate at any moment during the repayment period.

5. You confirm with your signature that you received one copy of this information.

Place

(signature of
authorised person and
stamp of bank/lessor)

dd.mm.yyyy.

(signature of consumer)