

Form 1a – MANDATORY DEPOSIT ELEMENTS

MANDATORY CONTRACT ELEMENTS

1. Business name, name and address of contractual 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.	Period over which the bank receives deposit	
2.3.	Amount of deposit funds received by the bank	
2.4.	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 the calculation date	

3. Revenue and costs arising from deposit

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 contract conclusion, – periods in which it will change, – manner in which it will change, – fixed element (if contracted).	
3.2.	Tax liability of consumer (percentage and absolute amount)	
3.3.	Level of the effective interest rate and total amount to be received by the consumer after the deposit term period, calculated on the day of contract conclusion – in the currency and/or dinar equivalent	
3.4.	Unconditional incentives offered by the bank relating to deposit	
3.5.	Method applied to interest calculation (conform, proportional etc)	
3.6.	Type and level of all fees and other costs charged to the depositor 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.	
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4. Other important information

4.1.	Terms and conditions of using deposit funds by the consumer	
4.2.	Terms and conditions of automatic extension of term	
4.3.	Amount of insured deposit	
4.4.	Address at which the consumer may submit a complaint to the bank relating to deposit*	

*** If the consumer is dissatisfied with the bank's response, he/she can send a complaint to the NBS – Centre for Financial Services Consumers, at the address Poštanski fah 712.**

Place and date:

(name and signature, personal ID number and signature of consumer)

(signature of authorised person and bank's stamp)

Form 1b – MANDATORY LOAN ELEMENTS

MANDATORY CONTRACT ELEMENTS¹

1. Business name, name and address of contractual 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 loan product

2.1.	Type of loan	
2.2.	Period over which the loan is approved	
2.3.	Total amount of loan	
2.4.	Amount of deposit/downpayment	
2.5.	Currency in which the loan is approved; in case of loan with contracted currency clause also the type of the exchange rate (official middle exchange rate) and the calculation date	

3. Costs of loan

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 contract conclusion, – periods in which it will change, – manner in which it will change, – fixed element (if contracted)	
3.2.	Method applied to interest calculation (conform, proportional etc)	
3.3.	Level of the effective interest rate and total amount the consumer is to pay, calculated on the day of contract conclusion	
3.4.	Interest rate applied in case of arrears	
3.5.	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, – fixed element (if contracted)	

* Expected costs in dinars (absolute amount).

4. Other important information

4.1.	Conditions and manner of early loan repayment	
4.2.	Conditions and manner of waiving the loan and the level of resulting costs	
4.3.	Types of collateral, possibility of their replacement during the period of loan repayment and conditions for activation of these assets in case of default	
4.4.	Information on consequences of default/termination of contract/ceding of claims	
4.5.	Conditions under which the bank may require full repayment of overdraft	
4.6.	Address at which the consumer may submit a complaint to the bank relating to loan*	

*** If the consumer is dissatisfied with the bank's response, he/she can send a complaint to the NBS – Centre for Financial Services Consumers, at the address Poštanski fah 712.**

Place and date:

(name and signature, personal ID number and signature of consumer)

(signature of authorised person and bank's stamp)

Form 1c – MANDATORY LEASING ELEMENTS

MANDATORY CONTRACT ELEMENTS

1. Business name, name and address of contractual parties

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

2. Description of main features of leasing

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.	Period over which the lease contract is concluded	
2.6.	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	
2.7.	Number and dynamics of rental instalments payment (monthly, quarterly etc)	
2.8.	Remaining value of lease asset	
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.	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.	Level of the effective interest rate and total amount the consumer is to pay, calculated on the day of contract conclusion	

3.3.	Method applied to interest calculation (conform, proportional etc)	
3.4.	Interest rate applied in case of arrears	
3.5.	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, – fixed element (if contracted)	

* Expected costs in dinars (absolute amount).

4. Other important information

4.1.	Information on obligation of insuring the lease asset	
4.2.	Conditions and manner of waiving the lease contract, level of costs and consequences in case of waiving	
4.3.	Information on the lessor's right to sell the lease asset	
4.4.	Information on the right to purchase the lease asset/extend the contract	
4.5.	Conditions and manner of early lease asset repayment	
4.6.	Address at which the consumer may submit a complaint to the lessor relating to leasing*	

*** If the consumer is dissatisfied with the bank's response, he/she can send a complaint to the NBS – Centre for Financial Services Consumers, at the address Poštanski fah 712.**

Place and date:

(name and signature, personal ID number and signature of consumer)

(signature of authorised person and lessor's stamp)