

You need new equipment? You would like to invest in new technology? Or to expand your production capacity? The purchase of JCB construction equipment, via UniCredit Leasing's financial leasing represents optimal solution for your business plans.

## TERMS

- Fixed nominal annual interest rate: from 0.99%
- Repayment period: up to 60 months
- Leasing processing fee: 1% of gross value



### CALCULATION EXAMPLE FOR JCB 4CX\*

Gross value	EUR 79,200.00
Net value	EUR 66,000.00
Gross value down payment	EUR 13,200.0
<i>Fixed annual nominal interest rate</i>	<i>0.99%</i>
Amount of lease installment	EUR 2,222.76
<b>ELIN**</b>	<b>2.69%</b>
Repayment period	24 months
Maturity of lease installment	Monthly
Leasing contract currency	EUR

## OTHER COSTS

- VAT charged on interest contained in the leasing fee: 109,24 EUR
- Approval of the request with VAT: 792 EUR
- For individuals / entrepreneurs / legal entities - Credit Bureau RSD 245/ RSD 600/ RSD 1,440
- Registration of contracts in the Financial Leasing Register: RSD 5,000
- The cost of the bill: RSD 50
- Casco policy and mandatory insurance of subject of leasing with an insurance company accepted by the Lessor and with the scope of covered risks specified by the Lessor. Estimated annual amount of Casco insurance is not known and is determined by the insurer in accordance with offer of concrete subject of leasing.
- Cost of the compound interest is calculated for the period from the time of payment to the supplier until the due date of the first lease fee
- All payments shall be made in dinar equivalent at the middle exchange rate of NBS on the payment day

\*The calculation example is for JCB 4CX model. The price depends on selection of equipment.

\*\*The value of stated ELIN is valid for the date of preparation of this offer and may differ from the value at the time of conclusion of the financing

**NOTE:** Each leasing contract and verification of conditions fulfillment are subject to prior approval of Credit board of UniCredit Leasing Serbia doo in accordance with the legislation. Leasing calculation is subject to legislation, regulations and decisions of competent institutions in the country. Action is valid until 31.12.2016.