

## P r e s s   r e l e a s e

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### **Increase of UniCredit Bank's dinar cash loans with insurance**

Thanks to the offer specially made in order to meet the clients' needs, UniCredit Bank in the first three quarters marked increase of 30% when it comes to the total number of approved cash loans, in comparison with 2013. In addition, when we speak about the total amount of approved cash loans, it was recorded the 40% increase.

Cash loans with insurance produces the greatest interest since it protects clients from unforeseen situations. Namely, in case of job loss, temporary inability to work as a result of accidents - permanent disability of 50% to 100% as a result of an accident - serious illness, insolvency legal heirs, the insurance company covers a loan's instalments for up to 12 consecutive months, maximum three times during the period of repayment.

Dinar cash loan with insurance is approved without deposit or down payment, to a maximum amount of RSD 1,000,000, for a repayment period up to 120 months, while nominal interest rate is being formed as a sum of three-months BELIBOR and 5.5% margin per annum. Thus, per example, if client decides to take dinar cash loan in amount of RSD 150,000, with repayment period of 10 years, monthly installment, which includes variable interest rate, would amount RSD 2,280.48.

UniCredit Bank Serbia is a member of UniCredit, one of Europe's leading financial groups with a strong presence in 17 countries. Through a network of approximately 7,750 branches and more than 130,000 employees, the Group is present in about 50 markets. In central and eastern Europe, UniCredit operates the largest international banking network with nearly 2,500 branches. The Group is present in Austria, Azerbaijan, Bosnia and Herzegovina, Bulgaria, Croatia, Czech Republic, Germany, Hungary, Italy, Poland, Romania, Russia, Serbia, the Slovak Republic, Slovenia, Turkey and Ukraine. On the Baltic, it is present through its Leasing company.