

## Press release

Belgrade, September 16<sup>th</sup> 2015.

### **The lowest interest rate on Dinar cash loan in Serbia for repayment period of 84 months**

Comparing itself with a choir maestro, who tries to draw out from his singers the lowest tones, UniCredit Bank has enriched its repertoire with new Dinar cash loan with the most favorable conditions on the market.

Dinar cash loan is to be approved to all new clients of UniCredit Bank, permanently employed and pensioners, without down payment or deposit, in the amount of RSD 500,000 to RSD 1,000,000, and with a repayment period from 13 up to 84 months. The nominal variable interest rate, which is formed as the sum of 3M BELIBOR and margin of 2.01%, ranges from 7.77% annually, while effective interest rate ranges from 9.87%. This loan can be also used for refinancing obligations which clients have in other banks. Additional benefit of this product is possibility of having the insurance valid during entire repayment period and which already calculated in the price.

For example, if client choose the loan in amount of RSD 500,000 and with repayment period of 84 months, the monthly installment will amount RSD 7,761.12.

In regards to new cash loan placement, Nikola Vučetić, Head of Retail at UniCredit Bank Serbia, stated: "We are very pleased that we are able to provide our clients with the most favorable conditions for cash loans in dinars for a repayment period longer than 12 months. Namely, we have managed to take advantage of more favorable situation, created due to National Bank of Serbia's reduction of referent interest rate, as well as the stability of the domestic currency. Exceptional competitiveness within banking market has also contributed to creating products that meet the tastes and needs of all clients."

Clients have the opportunity to, in addition to redesigned Contact form within the bank's website, submit a request for Dinar Cash Loan also through specially designed application on UniCredit Bank's official Facebook page, after which they will be contacted within 24 hours.

Furthermore, UniCredit Bank has once again decided to additionally entertain its clients with singing viral, which is available on the official YouTube channel of UniCredit Bank <https://www.youtube.com/user/UniCreditBankaSrbija>

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 8,600 branches and more than 145,000 employees, the Group is present in about 50 markets. In central and eastern Europe, UniCredit operates the largest international banking network with nearly 3,500 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.