

P r e s s r e l e a s e

Belgrade, August 7th 2017

UniCredit Bank approves credit products even after the first salary

Every beginning is difficult, and the first job brings with it many challenges and unknowns. In addition to the new environment, colleagues and the way of work itself, the first job also takes new responsibilities for which it is necessary to allocate additional financial means, which often exceed the capabilities of just graduated students. With aim to support young people and help them to start the new period in life as easy as possible, UniCredit Bank created a "First Job" offer that allows all those who are just starting their career to receive an overdraft and/or Mastercard Flexia credit card.

Namely, the offer "First job" is intended for all those who have completed university or college in the last 12 months and have signed a first contract with the employer for work for a fixed or indefinite period, and received the first salary in the account opened at UniCredit Bank.

UniCredit Bank approves overdraft to all those, whose first job is for a certain period of time, up to the amount of one net salary, maximum up to RSD 50,000, while those who obtain first employment contract for indefinite period, besides this product, can receive also Mastercard Flexia credit card. In this case, both products are approved in the amount of one net salary, but the total sum should not exceed the amount of RSD 120,000.

It is important to emphasize that the interest rate on the overdraft in both cases is 19.90% per annum, but for the amount up to RSD 12,000 no interest is calculated. When it comes to Mastercard Flexia credit card, the interest rate amounts 22% per annum, without the cost of monthly maintenance. In addition, the overdraft and credit card are granted for employment for a fixed and indefinite period of time with a repayment period of 12 months that is until the expiration of the employment contract or 1 month before the date stated in the employment contract.