

## PRICELIST OF LOAN PRODUCTS

Effective from: 01.06.2024

No.	Loan Products	Maximum Amount	Minimum Amount	Maturity	Nominal Interest Rate	Administrative Expenses	Effective Interest Rate
<b>1</b>	<b>Agricultural loans</b>						
1.1	Invest agri loan (NVM)	25,000	10,000	6 to 60	12% to 17%	1%	13.1% to 18.9%
1.2	Agri loan	9,999	5,001	3 to 60	16% to 19%	0%	17.2% to 20.7%
1.3	Agri loan	5,000	3,001	3 to 48	18.5% to 19.5%	0%	20.1% to 21.3%
1.4	Agri loan	3,000	2,000	3 to 48	18.5% to 19.5%	0%	20.1% to 21.3%
1.5	Small agri loan	1,999	200	3 to 24	20% to 21%	0%	21.9% to 23.1%
<b>2</b>	<b>Business loans</b>						
2.1	Invest business loan (NVM)	25,000	10,000	6 to 60	12% to 17%	1%	13.1% to 18.9%
2.2	Business loan	9,999	5,001	3 to 60	16% to 19%	0%	17.2% to 20.7%
2.3	Business loan	5,000	3,001	3 to 48	19% to 20%	0%	20.7% to 21.9%
2.4	Business loan	3,000	2,000	3 to 48	19.5% to 20.5%	0%	21.3% to 22.5%
2.5	Small business loan	1,999	200	3 to 24	20% to 21%	0%	21.9% to 23.1%
<b>3</b>	<b>Consumer and renovation loans</b>						
3.1	Renovation loan	25,000	10,001	6 to 60	17% to 19%	1.5%	19.1% to 21.5%
3.2	Renovation loan	10,000	2,000	3 to 60	20%	1%	22.4%
3.3	Consumer loan	5,000	2,000	3 to 48	21%	1%	23.8%
3.4	Small consumer and renovation loan	1,999	200	3 to 24	22%	1%	25.6%
<b>4</b>	<b>Loans for increasing efficiency in energy utilization</b>						
4.1	Loans for increasing efficiency in energy -GEFF	20,000	10,001	6 to 60	17%	1%	18.9%
4.2	Loans for increasing efficiency in energy -GEFF	10,000	5,001	6 to 60	19%	1%	21.5%
4.3	Loans for increasing efficiency in energy -GEFF	5,000	200	6 to 48	20%	1%	22.4%
4.4	Loans for increasing efficiency in energy -GGF	10,000	5,001	6 to 60	20%	1%	22.4%
4.5	Loans for increasing efficiency in energy -GGF	5,000	200	6 to 48	21%	1%	23.8%
4.6	Loans for increasing efficiency in energy -KRK	10,000	5,001	6 to 60	18% to 18.5%	0%	19.5% to 20.1%
4.7	Loans for increasing efficiency in energy -KRK	5,000	200	6 to 48	19% to 19.5%	0%	20.7% to 21.3%
<b>5</b>	<b>Loans for women in business</b>						
5.1	Loans for women in business -KRK	25,000	10,000	6 to 60	12% to 16%	0%	12.6% to 17.1%
5.2	Loans for women in business -KRK	9,999	5,001	3 to 60	17% to 18%	0%	18.3% to 19.5%
5.3	Loans for women in business -KRK	5,000	200	3 to 48	18% to 19%	0%	19.5% to 20.7%

## **Additional information related to the loan**

- The calculation of Effective Interest Rate (EIR) is calculated based on the payment plan, the maximum payment term, and the maximum amount of the loan product, with equal monthly installments. EIR is calculated based on the Regulation of the Central Bank of the Republic of Kosova and will be exactly after the creation of the loan payment plan.
- Administrative expenses are applied according to the loan products presented in the table above.
- In case, if the client is in delay for repayment of the loan installments, the interest rate of 0.03287% per day (12% annual rate), will be applied and will be calculated for each day of delay over the amount of the overdue principal. The interest rate may change by CBK every six month and the interest for late payments calculate based on the applicable reference rate, published by CBK at the link **Central Bank of Republic of Kosova | Interes Rate for Late Payment.**
- If the client required the confirmation for closing the loan, the fee is 10 euro for disbursed loans up to the amount of 3,000 euro, while for disbursed loans 3,001 euro and above, the borrower should pay a fee of 20 euro.
- In case the loan is secured by collateral or mortgage, the payment for the registration and replacement of the pledge in the Registry of Pledge, the payment for the registration, replacement, de-registration of the mortgage at the Cadastral Office, and the payment for notary expenses, must be paid by the borrower. See the following information and links:
  - The fee for registration, replacement, de-registration of the pledge, in the Register of Pledges, will be calculated based on Administrative Direction No. 16/2016, published by the Ministry of Trade and Industry at the link **gzk.rks-gov.net**.
  - The fee for registration, replacement, de-registration of the mortgage at the Cadastral Office, will be calculated based on Administrative Direction No. 09/2020, published by the Ministry of Trade and Industry at the link **gzk.rks-gov.net**.
  - The fee for notary expenses at the Notary's Office, will be calculated based on Administrative Direction No. 05/2022, published by the Ministry of Justice at the link **gzk.rks-gov.net**.
- Based on **Law No.06/ L-034 for Consumer Protection, Article 97- Early repayment**, the consumer shall be entitled at any time to discharge fully or partiall his obligations under a consumption loan agreement. Upon receipt of a loan prepayment request, the creditor (KRK) must complete all the termination of the loan within fifteen (15) days. See the forms for full or partial prepayment of the loan published on the KRK website, at the link **krk-ks.com/ products**.
- The penalty for full or partial prepayment of the loan is:
  - If the period between the early repayment and credit maturity is over one (1) year, the penalty shall not exceed one (1%) percent of the credit amount paid before the deadline; and
  - If this period does not exceed one (1) year, the penalty does not exceed zero point five (0.5%) percent of the credit amount -principal paid in advance.
- For other non-consumer loans, the penalty for full prepayment of the loan is 3% of the loan-principal amount paid before the maturity.
- For loan amounts over 10,000 euros, the borrower must have an active bank account for making payments or withdrawing the loan. The expenses for opening and maintaining the account must be paid by the borrower.

- Payments for loan repayment can be made by the borrower at KRK offices, without additional expenses. In cases where the borrower makes a payment through the Bank or Other Payment Transfer Institutions, the expenses related to the payment transfer must be paid by the borrower.
- Expenses related to the non-fulfillment of the loan agreement, such as: expenses for the execution of the right to possession, sale of the pledged collateral/ mortgage, fees from the private executor (with the exception of the efficiency fee paid by the creditor), the court and the lawyer and other expenses, must be paid by the borrowers.
  - The fee for the expenses of the private enforcement agents at the Enforcement Office, will be calculated based on Administrative Direction No. 01/2022, published by the Ministry of Justice at the link [gzk.rks.gov.net](http://gzk.rks.gov.net).