

## **PBZ COSME loan for medium and large entrepreneurs**

### **Who can be included in the programme?**

Small and medium entrepreneurs employing less than 250 employees and earning an annual income of less than 100 million HRK can be beneficiaries of the Programme.

Loans for financing investments in new equipment and machinery, IT equipment, commercial vehicles and caravans:

- Loans are approved in HRK
- Loan amount: Up to EUR 1,000,000.00
- Attractive interest rates and fees
- Availability and use: Up to six months, by payment to the supplier's account
- Loan repayment term: From 18 to 84 months
- Repayment: In monthly instalments

### Required insurance instruments:

- One debenture of the debtor (signed by the debtor's owner) or one debenture of the owner of the craft
- Two bills of exchange of the debtor
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- Mortgage on new equipment and machinery, IT equipment, commercial vehicles and caravans with a value of more than HRK 25,000.