

## HOUSING CONSUMER LOANS WITH LIEN RIGHTS AGREED FOR NATURAL PERSONS WHO MATERIALIZE THEIR REGULAR INCOME IN A EURO-AREA MEMBER STATE

### REPRESENTATIVE EXAMPLES OF THE TOTAL COSTS

	VARIABLE INTEREST RATE Variability parameter: 6M NRS1 for EUR	FIXED INTEREST RATE
Loan currency	EUR	
Requested loan amount	EUR 70,000.00	
Repayment period	20 years	10 years
Loan application processing fee	No fee charged	
Interest rate	3.34% <sup>1</sup> annually, variable	3.98% annually, fixed
Annual Percentage Rate of Charge <sup>2</sup>	3.71%	4.38%
Total interest amount for repayment period	EUR 26.252,49	EUR 15,198.26
Monthly annuity	EUR 400,24	EUR 708.05
Total amount to be repaid <sup>3</sup>	EUR 104.229,39	EUR 92,795.26

<sup>1</sup>Variable IR is defined as the sum of the fixed part and 6M NRS1 EUR.

<sup>2</sup>APRC was calculated for the said loan amount and said repayment period, in addition to property valuation costs of HRK 1,625.00, annual property insurance premium of EUR 38.00 and life insurance policy with a redemption value of 10% of the loan. The APRC calculation includes the compound interest for a period of a month.

<sup>3</sup>The total amount to be repaid includes the loan principal amount and the interest calculated before maturity, increased by the compound interest amount for a period of a month, which is to be paid until the final loan repayment by the loan user, assuming that until the end of the loan repayment the said variable interest rate would remain, the property valuation costs amounted to HRK 1,625.00, annual property insurance policy premium amounting to EUR 38.00 and life insurance policy costs with redemption value of 10% of the loan amount.

The determining and the variability of the interest rate according to 6M NRS1 EUR is defined by the General terms and conditions of Privredna banka Zagreb d.d., Zagreb in providing loans to natural persons.

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