

Housing and renovation loans for foreign nationals and Croatian nationals working abroad

Purpose of the loan:

- for purchase of living space (apartment, house)
- for construction, additional work or reconstruction of living space
- for purchase and/or communal development of real estate
- purchase/construction of a garage in addition to purchase/construction of living space
- for renovation of living space

Amount of loan:	up to EUR 250,000.00		
Interest rate:	variable for repayment periods up to 20 years	4,99% linked to 12M EURIBOR	client status: optional Domestic and foreign currency transaction accounts opened at the Bank are required.
Repayment plan:	3 to 20 years		
Loan processing fee:	HRK 1,200.00		

*p.p. – percentage point

Loans are paid out by applying the CNB middle rate on the day of the loan payment and regular monthly instalments shall be paid in HRK by applying the CNB middle rate for the EUR on the day of the payment.

LOAN AMOUNT IN EUR	TENOR	INTEREST RATE (YEARLY)	EFFECTIVE INTEREST RATE***	MONTHLY ANNUITY AMOUNT IN EUR	TOTAL SUM PAYABLE BY THE CLIENT IN EUR
100,000.00	20 years	4,99%= 12M EURIBOR*+ 5.1 p.p.**	5,12%	659,40	158.418,02

*Twelve month (12M) EURIBOR rate is -0.113% on 1st March 2017. Value of the twelve month EURIBOR rate is formed in accordance with the Loan Agreement on an annual basis, by applying the rate published on REUTERS' page two working days prior to the beginning of each interest period.

**p.p.- percentage point

***Effective interest rate, the annuity amount and the total sum payable by the client are calculated with the stated terms, fee HRK 1.200,00. The effective interest rate can vary depending on the chosen combination of security instruments.

Annex – Informative leaflet – Loans with EURIBOR

The leaflet serves for informative purposes and is valid as of 1st March 2017. The bank retains the right to change the above stated conditions. Erste&Steiermärkische Bank d.d. PIN: HR23057039320

Required security instruments:

mortgage with minimal ratio 1:1,67 or mortgage with a smaller ratio and a time cash deposit made in favour of the Bank. Home insurance

statement of agreement with the garnishment of wages and a debenture, notified by a public notary

The Bank retains the right to request additional security instruments, at its sole discretion.

The interest rate on the cash deposit that serves as a security instrument is 0.05% per year.

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