

**ProCredit Bank d.d. Sarajevo Franca Lehara bb,  
Sarajevo**

**INFORMATION SHEET – FIXED-TERM SAVINGS**  
**(Opening and maintenance of a fixed-term savings account in national and foreign currency)**

1. A fixed-term savings account is savings for national and foreign private clients allowing Customers to deposit funds in national and foreign currency for the pre-agreed term, with the right to the interest defined for the agreed fixed term (only if the agreed fixed term is fulfilled). The Bank offers services of fixed-term depositing of funds with or without automatic renewal of the term. Terms and conditions of automatic renewal are defined in point 12 of this Information Sheet.
2. The Bank shall open the fixed-term savings account if a private client submits to the Bank the following documents:
  - National private client (resident)
    - Application for a savings account opening correctly filled in and signed by the private client (the Bank's Form)
    - Identification document with a photograph
    - CIPS (residence certificate)
  - Foreign private client (non-resident)
    - Application for a savings account opening correctly filled in and signed by the private client (the Bank's Form),
    - Copy of a passport certified by a competent authority and translation of the passport (into one of the official languages in BiH).
    - A document indicating the non-resident's address (temporary or permanent residence)
    - Declaration that no account exists with imposed ban on disposal of the cash funds (the Bank's Form).
3. Agreement on a fixed term savings account shall be concluded for a fixed term and shall not require notarial services.
4. A precondition for conclusion of the agreement on the fixed-term savings account opening and maintenance is opening of a BAM or EUR current account, depending on the fixed-term deposit currency, in accordance with the Bank's terms and conditions for opening of this type of account.
5. The account holder may deposit funds for a fixed term in BAM and EUR. A minimum amount to be deposited for a fixed term is BAM 5.000,00 (or the equivalent in EUR).
6. Opening and maintenance of the fixed-term savings account is free of charge.
7. The fixed-term deposit and interest shall be disbursed in the same currency in which the fixed-term deposit was deposited into the Bank's accounts. The interest shall be disbursed on a monthly basis to the related current account. Upon expiry of the agreed fixed-term, if is not automatically renewed, the fixed-term deposit funds shall be transferred to the Customer's current account.
8. The fixed-term deposit interest shall be fixed for the entire duration of the Agreement. Information about the interest rates are available on the Bank's premises and on the internet page: [www.procreditbank.ba](http://www.procreditbank.ba) on the date of receipt of the Information Sheet.
9. In its operations the Bank shall apply the following interest rate calculation methods:
  - Fixed-term savings deposit – calculation on the basis of the deposit amount by a simple method "actual number of days / (365/366) "x agreed interest rate x balance. The interest is capitalized on a monthly basis.
10. Interest rates:

Interest rates on fixed-term deposits in BAM with a fixed interest rate and indicated effective interest rate (EIR) is the following:

	<b>12 months</b>	<b>18 months</b>	<b>24 months</b>	<b>36 months</b>	<b>60 months</b>
<b>Up to 50.000 BAM</b> <i>(up to 25.000 EUR)</i>	0,50%	0,55%	0,60%	0,75%	1,05%
<b>from 50.000,01- 100.000 BAM</b> <i>(from 25.000,01- 50.000 EUR)</i>	0,50%	0,60%	0,70%	0,85%	1,10%
<b>above 100.000,01 BAM</b> <i>(above 50.000,01 EUR)</i>	0,55%	0,65%	0,75%	0,90%	1,15%

11. If the Customer opts for a fixed-term deposit with automatic term renewal, the deposit shall be automatically renewed upon expiry of the fixed-term for the same term, according to the interest rate effective on the date of fixed-term deposit renewal. The fixed-term deposits shall be renewed as long as the Customer notifies the Bank in writing that he/she does not want to renew the fixed-term deposit, no later than three days prior to the fixed-term expiry. The Customers who have agreed the automatic fixed-term deposit renewal, in case of change of the interest rates, the Bank is required to notify the Customer in one of the agreed

manner minimum 15 (fifteen) days before expiry of the initial term, leaving 30 days for the Customer's response if he/she does not want to use this service of the Bank. The notification shall include current terms applicable to the renewed (extended) deposit.

12. In case of early termination of the Agreement whereby the Customer undertook to keep the funds in the account with the Bank for the entire term of the agreed service, the Customer shall be required to return the entire interest amount disbursed in advance. Return of the interest shall be excluded if the reasons for early termination are the following:

- repeated fixed-term deposit with longer or the same term of deposit or the same term of deposit, with higher amount
- repeated deposit with longer term and higher or equal amount of fixed-term deposit
- repeated fixed-term deposit for the purpose of intended deposit for the loan or guarantee.

13. If the Customer does not want to renew the fixed-term deposit, the Bank shall transfer the funds to the related Customer's current account upon expiry of the agreed term.

14. The Customer is entitled to receive a copy of the draft agreement free of charge, in order to consider it outside the Bank's premises, unless the Bank does not want to establish a contractual relation with the Customer.

15. The amount of the insured deposit in accordance with the Law on Deposit Insurance on the day of receipt of this Information Sheet is BAM 50.000 for one depositor. All amendments to the Law related to the insured deposit and the amount of the insured deposit shall apply to the Agreement without concluding separate annexes.

16. The Bank shall make available to the Customer statements about all changes and balance of accounts, at his/her request monthly free of charge for the service.

17. Terms defined by this Information Sheet shall be effective no later than 15 days of its receipt.

Date and place of receipt: \_\_\_\_\_

Customer's signature: \_\_\_\_\_