

## General information about the cash loan

### Information about the credit institution:

OTP banka dioničko društvo, Domovinskog rata 61, 21000 Split

telephone: 072 21 00 21

Electronic address: info@otpbanka.hr, Internet site: www.otpbanka.hr

General loan information		
<b>Type of loan</b>	Cash loan	
<b>Eligible borrower</b>	The loan is intended for the employees of the company Rimac Automobili. The eligible natural person shall meet the credit worthiness requirements of OTP banka, be a Croatian national and have residence in the Republic of Croatia. The customer status requirements must be met within 3 months of the loan agreement date. The person receiving his/her monthly earnings on the current or foreign currency account in OTP banka shall be considered as having the customer status for this purpose.	
<b>Loan currency</b>	Available options include: loan in HRK and loan indexed to EUR. The loans indexed to foreign currency are approved and managed (recorded) in the loan currency, and disbursed in HRK equivalent, at the middle exchange rate of the Croatian National Bank for the relevant currency.	
<b>Repayment period</b>	1 to 10 years	
<b>Loan amount</b>	From EUR 1,000 to 40,000 From HRK 7,500 to 300,000 The loan amount depends on the creditworthiness of the client, his/her relationship to the Bank and his/her total exposure.	
<b>Interest rate</b>	<b>Fixed interest rate</b>	
	Remains fixed throughout the loan tenor.	
	Loan in HRK	Loan indexed to EUR
	4.99%	4.99%
	EIR* 5.45%	EIR* 5.45%
	<b>Variable interest rate</b>	
	Variable interest rate charged on retail loans to be calculated as the sum of the fixed margin charged by the bank and the six-month national reference rate (NRR1), which equalled 0.14% for EUR and 0.17% for HRK on 02/01/2021.	
	Loan in HRK	Loan indexed to EUR
	4.43%	4.44%
	EIR* 4.87%	EIR* 4,88%
Interest rate depends on the type of the interest rate used and the nature of the relationship between the client and the Bank. The specific relationship between the client and the Bank is based on the customer status (that is, whether OTP banka is the client's primary current account bank), client's credit risk assessment and the overall business operations between the client and the Bank. * EIR is calculated taking into account the loan amount of EUR 10,000, that is, HRK 75,000, with the repayment period of 7 years with the specified interest rate, and no front-end fee. The calculated EIR includes the costs of current account administration fee of HRK 12 per month, and the odd-days period interest for a month. The client will be supplied the exact EIR calculation in the form of ESIS (European Standard Information Sheet) before the execution of the agreement.		

	Example			
	Fixed interest rate		Variable interest rate	
	EUR	HRK	EUR	HRK
<b>Loan amount and currency</b>	EUR 10,000	HRK 75,000	EUR 10,000	HRK 75,000
<b>Loan repayment term</b>	7 years			
<b>Front-end fee</b>	No fee			
<b>Interest rate</b>	4,99%	4,99%	4,44%	4,43%
<b>Effective interest rate (EIR)*</b>	5,45%	5,45%	4,88%	4,87%
<b>Flat-rate EMI</b>	141 EUR	1.060 HRK	139 EUR	1.040 HRK
<b>Number of instalments</b>	84			
<b>Odd-days period interest</b>	42 EUR	318 HRK	38 EUR	282 HRK
<b>Total repayment amount**</b>	11.911 EUR	89.332 HRK	11.690 EUR	87.648 HRK

\* EIR is calculated taking into account the loan amount of EUR 10,000, that is, HRK 75,000, with the repayment period of 7 years with the specified interest rate, and no front-end fee. The calculated EIR includes the costs of current account administration fee of HRK 12 per month, and the odd-days period interest for a month.

\*\* The total repayment amount includes the principal amount plus the interest rate calculated until maturity, increased by the odd-days interest for the period of one month, all under the assumption that the mentioned variable interest rate remains applicable until the final repayment date.

Additional loan information	
<b>Interest accrual</b>	Interest is accrued using the simple (linear) calculation method.
<b>Loan repayment</b>	Loan can be repaid in flat-rate equated monthly instalments (EMIs).
<b>Disbursement</b>	Credited to the current account, or – in case of refinancing any existing credit liabilities within or outside the Bank – by crediting the loan account to be settled by the newly-approved loan proceeds.
<b>Security instruments</b>	<ul style="list-style-type: none"> <li>• creditworthy borrower / co-borrower</li> <li>• debit note and wage assignment consent (drafted by OTP banka) of all parties to the loan, certified by a notary public</li> </ul>
<b>Other collateral information</b>	OTP banka shall accept any insurance policy that meets the requirements laid down for a certain product, as issued by an insurance company licensed by HANFA (Croatian Financial Services Supervisory Agency). A non-binding calculation of costs under the insurance policy premiums can be obtained at first interview.
Other costs and fees	
<b>Front-end fee</b>	No front-end fee.
<b>Early repayment fee</b>	The borrower is entitled to early repayment of the loan, whether full or partial, at any time. The relevant fee shall be charged in line with the applicable Decision on Pricing of OTP banka.
<b>Other fees</b>	Payable in accordance with the applicable Decision on Pricing of OTP banka.
<b>Other costs</b>	<ul style="list-style-type: none"> <li>• The borrower shall also bear the costs of notarisation of the loan agreement, in accordance with the tariffs of the notary public, the costs of notarisation and confirmation of the legality and contents of the wage assignment form and of the debit note(s), as well as any costs related to the selected security instruments, such as insurance policy premiums.</li> <li>• In case of setting up of a standing order, the fee shall be payable in accordance with the applicable Decision on Pricing of OTP banka.</li> </ul>
Details requiring special attention	
<b>Exchange rate fluctuation risk</b>	The exchange rate is established based on the offer and demand on the financial market, where exchange rate risk is always present. The exchange rate risk represents the volatility of the of the local currency's value in relation to the value of the foreign currency. A change to the exchange rate can affect the relation between the two currencies, and thereby the assumed commitments and the amount contracted in HRK.
<b>Interest rate fluctuation risk</b>	<p>The borrower shall choose between fixed and variable interest rate.</p> <p>If the Borrower chooses the fixed interest rate, there will be no risk of interest rate fluctuation.</p> <p>In case the variable interest rate is chosen, there is a risk of its fluctuation in line with the fluctuation of the reference rate it is pegged to. Variable interest rates offered by OTP banka are tied to 6M NRR1 for EUR as the reference interest rate. Six-month NRR1 for EUR represents the average cost of source funds of the Croatian banking sector (banks and savings banks), that is, costs of retail deposits in EUR over the proceeding period. That is to say, it is the average interest rate paid by the banking sector for acquiring the funds they need for their credit operations. In a certain period, the 6M NRR can go up or down, which reflects on the applicable interest rate payable by the borrower, in line with the provisions of the respective loan agreement. Contracting the variable interest rate and accepting of the General Terms and Conditions of OTP banka dioničko društvo applicable in credit operations with natural persons, the borrower assumes the risk of interest rate fluctuation caused by changes to the reference rate during the term of the agreement.</p>

<b>Potential consequences of default</b>	<p>If the client defaults on payments under the loan agreement due to the loss of income or some other reason, before cancelling of the agreement the Bank shall apply collection measures in respect of due outstanding receivables, which include, but are not limited to, sending of notices and dun letters, enforcing of the agreed security instruments (debit notes, wage assignments, bills of exchange, and other) that can result in filing for an enforcement procedure or a procedure before a notary public, etc.</p> <p>On any due or late payments, OTP banka shall accrue and collect the statutory penalty interest applicable at the time. The penalty interest is defined on the semi-annual basis, by adding three percentage points to the average interest rate earned on the balances of long-term loans extended to non-financial companies, as calculated for the reference period preceding the current half of the year. The Croatian National Bank publishes the average interest rate for the reference period in the Official Gazette each 1 January (for the period from 1 May until 31 October) and on 1 July (for the period from 1 November until 30 April).</p> <p>In case of cancellation of the loan agreement and/or filing for an enforced collection procedure, the client can incur the costs of filing and conducting such enforced collection procedure before notary public, court, Financial Agency (attorney and notary public costs in an enforcement procedure or a litigation, advances, retainers and fees calculated in line with the applicable tariffs, court fees, etc.), the costs of submission of final writs of execution and other payment obligations towards Financial Agency, fees for control of the status of the customer as concerns compulsory pension insurance at the Croatian Pension Insurance Institute and at other registers, costs of control of one's residence and ownership titles at the competent land registers, legal entities and other competent bodies keeping corresponding registers in accordance with the provisions of the Enforcement Act, as well as any other costs incurred during collection of receivables, the type and the amount of which is laid down depending on the type of the procedure, on the pertaining court decision, or possible litigation costs.</p>
<b>Order of enforcing of security instruments</b>	<p>Defaults in regular repayment of one's liabilities under the loan triggers the enforcement of the security instruments in the following order:</p> <ol style="list-style-type: none"> <li>1. consent to income attachment of the client - borrower, co-borrowers and guarantors,</li> <li>2. freezing of all the accounts and cards held by the client-borrower, co-borrower and guarantor</li> <li>3. debit note of the borrower, co-borrower and guarantor</li> </ol> <p>OTP banka reserves the right to change the order of enforcing of security instruments.</p>
<b>Rights and obligations</b>	
<b>General terms and conditions of approval</b>	<p>The contractual relationship is subject to the General Terms and Conditions of Retail Credit Operation of OTP banka dioničko društvo regulating the business relationship between the client - borrower, co-borrower, guarantor and OTP banka.</p>
<b>Rights of the contracting parties before and /or after contracting of the loan agreement</b>	<p>The Borrower is entitled to withdraw from the loan agreement without stating any reasons. The cooling-off period shall start running as of the day of concluding the loan agreement, or the day of receiving the terms and conditions, and information preceding the conclusion of the agreement. For such withdrawal to be valid, the borrower shall notify the Bank in writing before the expiry of the 14-day period and pay any principal and interest accrued from the day of loan drawdown based on the agreement until the day of repayment of such principal, without delay and in no case later than 30 days after sending the above mentioned withdrawal notification to the Bank.</p>
<b>Entitlement to a loan agreement draft</b>	<p>The Borrower is entitled to a free draft of the loan agreement on demand.</p>
<b>Information and Complaints</b>	
<b>Access to information</b>	<p>For additional information please visit our web site <a href="http://www.otpbanka.hr">www.otpbanka.hr</a>, send your inquiry to the address <a href="mailto:info@otpbanka.hr">info@otpbanka.hr</a>, call 0800 21 00 21 or visit any of our branches.</p>
<b>Complaints can be lodged</b>	<ul style="list-style-type: none"> <li>• In person, in any OTP banka branch, either in a written form or verbally,</li> <li>• By phone at the contact number 0800 21 00 21</li> <li>• By electronic mail at the address <a href="mailto:prigovori@otpbanka.hr">prigovori@otpbanka.hr</a></li> <li>• By regular mail to the address: OTP banka d.d., Complaints Department, Domovinskog rata 3, 23 000 Zadar.</li> </ul> <p>OTP banka is obligated to supply an adequate complaint template to any client requesting it.</p>
<b>The supervisory body:</b>	<p>Croatian National Bank Trg hrvatskih velikana 2, 10 000 Zagreb <a href="http://www.hnb.hr">www.hnb.hr</a></p>