

**TERM DEPOSITS**

Type of saving	SOGE Classic*		
Currency		EUR	USD
Amount		500 - 100.000€	For all amounts
	1 month	0.05%	
	3 months	0.10%	0.30%
	6 months	0.40%	0.60%
Annual nominal interest rate and terms	12 months	1.00%	0.75%
	24 months	1.25%	
	36 months	1.60%	
	48 months	1.90%	
	60 months	2.20%	

Presented annual nominal interest rate equals effective interest rate.

Type of saving	SOGE PETIT Steps	SOGE GRAND Steps
Currency	EUR	
Amount		500 - 100.000€
	12 months	1.20%
	24 months	1.30%
Annual nominal interest rate and terms	36 months	1.40%
	48 months	1.50%
	60 months	1.60%
Effective interest rate	Equals to the nominal interest rate	
Minimum initial deposit	up to 5000€	
Monthly deposits by Agreement	from 10€ up to 50€	
Maximum monthly deposit	up to three times agreed monthly deposit	
Calculation of interest	Semiannually	
Accrued interest to the principal	Every six months and upon expiry of term deposit period, decreased for tax amount	

Type of saving	SOGE Rent*	
Currency	EUR	
Amounts	500 - 100.000€	
	3 months	0.05%
	6 months	0.30%
Annual nominal interest rate and terms	12 months	0.90%
	24 months	1.15%
	36 months	1.45%
	48 months	1.80%
	60 months	2.10%
Effective interest rate	Equals to the nominal interest rate	
Minimum deposit	500 EUR, without possibility of additional depositing	
Interest calculation and disbursement	Monthly	
Special advantages	Usage of MasterCard Debit payment card and SMS is free until expiry of term deposit period.	

## TERM DEPOSITS

Type of saving	SOGE Child saving
Clients	Minor clients, citizens of Montenegro represented by legal representative.
Maturity	At 18th birthday of client
Currency	EUR
Annual nominal interest rate	1,20% for the first term-deposit year, for each succeeding term deposit year interest rate shall be calculated automatically according to Interest policy of the Bank
Effective interest rate	Equals to the nominal interest rate
Minimum (initial) deposit	50 EUR
Maximum deposit	Without maximum
Initial deposit payment method	Cash payment
Obligatory monthly deposit	In cash, in amount not lower than 5 EUR. By standing order, amounts not lower than 20 EUR
Calculation and accrual of interest	Annually and upon expiry of term deposit period, decreased for tax amount

Type of saving	CANCAN progressive saving		
Currency	EUR		
Term deposit period	12 months	24 months	36 months
	I semester (to 6 months)	0.20%	0.20%
	II semester (from 7 to 12 months)	0.60%	0.60%
Annual nominal interest rate	III semester (from 13 to 18 months)	1.00%	1.00%
	IV semester (from 19 to 24 months)	1.40%	1.40%
	V semester (from 25 to 30 months)		1.80%
	VI semester (from 31 do 36 months)		2.20%
Effective interest rate	0.40%	0.80%	1.19%
Minimum (initial) deposit	250 €		
Maximum deposit	No maximum amount		
Initial deposit payment method	Cash payment		
Additional payments on saving account	Possible; Total amount of additional payments cannot be higher than 10 times initial amount, maximum 100,000€		
Calculation and interest payments	Interest calculation is done using the conform method at the end of each semester, after which it shall be automatically transferred to the current account/saving account with the Bank		
Deposit extension (renewal)	Not possible		

\*The above listed interest rates apply to the total amount of term deposit per client, regardless to which category single term deposit belongs, if there are more of them.

## DEMAND DEPOSIT ACCOUNTS

Transactional accounts (all types)	0.00%
EUR- saving accounts	0.05%

Presented annual nominal interest rate equals effective interest rate.