**Decision on interest rates on transaction – current accounts of residents**

|  |  |  |
| --- | --- | --- |
| **No.** | **Type of deposit or account** | **Annual interest rate** |
| **1.** | **Transaction account of legal entities** |  |
| **1.1** | **RSD sight deposits (interest accrues based on average monthly balance)** | **None** |
| **1.2** | **FX sight deposits (interest accrues based on average monthly balance)** | **None** |
|  |  |  |
| **2** | **Transaction accounts of entrepreneurs** |  |
| **2.1** | **RSD sight deposits (interest accrues based on average monthly balance)** | **None** |
| **2.2** | **FX sight deposits (interest accrues based on average monthly balance)** | **None** |

|  |  |  |
| --- | --- | --- |
| **No.** | **Type of deposit or account** | **Annual interest rate** |
| **3.** | **Retail accounts** |  |
| **3.1** | **Retail savings sight deposits and retail current accounts in RSD** | **None** |
| **3.2** | **Retail savings sight deposits in FX (gross interest rates)** |  |
| **3.3** | EUR and USD | **None**  |
| **3.4** | Other currencies | **None** |
|  | The Bank’s Executive Board can approve, upon elaboration on the proposal by relevant departments, higher passive interest rates than interest rates specified herein |  |
|  | When determining passive interest rates for SME, the primary document is the Product Catalogue |  |
|  | Determining passive interest rate for Corporate Clients is possible only with the approval of director of the Treasury Division, director of the Corporate Division and/or the Bank’s Executive Board |  |
|  | Interest rate defined for retail savings deposits stated above in item 1.2 shall apply to FX deposits of farmers and/or holders of farms who open FX sight account only as a natural person |  |
| **3.5** | Unauthorised overdraft on retail current account (annual interest rate, fixed) | 34% |

**This Decision has been in force since 28.02.2017**