

## INTEREST RATES ON CHILDREN'S TERM SAVINGS DEPOSITS WITH PREMIUM

In force as of 1<sup>st</sup> September 2019

Interest rates in the tabel below are fixed, presented on an annual basis. Interest rates on time deposits are calculated by the compound method.

Savings deposit amount in HRK	over 1 month*	over 3 months*	over 6 months*	over 12 months		over 24 months	
	NIR	NIR	NIR	NIR	EIR	NIR	EIR
From 100,00	0,02	0,02	0,02	0,10	0,11	0,10	0,11
<b>Interest rate premium</b>				<b>10%</b>		<b>10%</b>	

Savings deposit amount in EUR	over 1 month*	over 3 months*	over 6 months*	over 12 months		over 24 months	
	NIR	NIR	NIR	NIR	EIR	NIR	EIR
From 15,00	0,02	0,02	0,02	0,02	0,02	0,05	0,05
<b>Interest rate premium</b>				<b>10%</b>		<b>10%</b>	

NIR = nominal interest rate

EIR = effective interest rate

Every separate payment into deposit has its own interest rate, which is defined by the period remaining until the deposit maturity. EIR is calculated for monthly dynamics and for minimum payment amounts for maximum term by individual classes, assuming that the first payment was made on the 1st day of the month.

Minimum fixed-term period is **12 months + 1 day** and maximum fixed-term period is **35 months + 1 day** (for monthly payment dynamics).

\*Interest rates for the period over 1 month, over 3 months and over 6 monthly apply to separate payments with deposits maturity period shorter than 12 months.

### Minimum payment amount for children's TERM savings deposits with PREMIUM:

Payment dynamics	HRK	EUR
Monthly	100,00	15,00
Quarterly	300,00	45,00
Semiannually	600,00	90,00

Private savings is insured with the State Agency for Deposit Insurance and Bank Rehabilitation according to the Deposit Insurance Act (Official gazette NN broj 82/2015).