

HOUSING LOAN

General Information on Housing Loan for EU Nationals and Croatian nationals working in EU

LOAN CONDITIONS

The maximum loan amount are determined in accordance with the Bank's assessment, and depend on the credit risk and the business relationship of the Borrower with the Bank.

Loan amount	from 10.000 up 500.000 EUR	
Repayment	from 3 to 20 years	
	FIXED RATE - a rate that will not change for the entire term of a loan	
Interest rates on an annual basis	3,50%	EIR¹ 3,65%
	COMBINATION OF FIXED AND VARIABLE INTEREST RATE	
	Fixed for first 5 years 3,10%	
	After that variable interest rate 3,812% (6m Euribor+1,05 p.b.²)	EIR¹ 3,62%
Interim interest rate	Interim interest rate is the interest charged on the disbursed loan amount for the period from the disbursement date until the start of repayment, i.e. until the month in which the first annuity is paid, and its rate is equal to the regular interest rate.	

¹EIR - Effective interest rates are calculated on September 1, 2026 for the loan amount of EUR 100,000 and repayment period of 20 years. The calculation includes the stated interest rates, interim interest rate for a period of one month, as well as the cost of real estate appraisal and a cost of property insurance policy premium according to the amounts stated in the representative calculations.

The exact calculation of the EIR will be provided to the client in the ESIS form (European Standardized Information Form) which will be handed to you before signing the contract.

²p.b. – percentage point

VARIABLE INTEREST RATE RISK

The variable interest rate consists of a fixed and a variable part, where the fixed part implies the agreed number of percentage points that does not change for the entire loan repayment period, while the variable part represents a market parameter, i.e. the reference interest rate of 6M Euribor.

Euribor (eng. The Euro Interbank Offered Rate (Euro Interbank Offered Rate) is a reference interest rate set on the European interbank market for the euro (EUR). It is published daily for different deadlines, and data on Euribor and its movements are publicly available on the Thomson Reuters and Bloomberg information systems, as well as on the websites: www.euribor-rates.eu, www.Euribor.eu, www.global-rates.com and www.emmi-benchmarks.eu/benchmarks/euribor/, as well as on the websites of Erste Bank.

Contracting a variable interest rate exposes the client to the risk of interest rate changes, which may affect the change in cash flows for a particular loan (their increase or decrease).

For example, an increase in the reference interest rate to which the interest rate on the contracted loan is linked may affect the growth of the monthly value of the annuity and affect the client's financial position and ability to repay the loan, but also vice versa (its reduction will reduce the amount of the annuity). The probability of a change in the interest rate is higher the longer the agreed period.

LOAN PURPOSE

- Purchase of residential space (apartment, house, suite)
- Building, extension, reconstruction or completion and maintenance of residential space
- Purchase of building plots and municipal development
- Purchase/construction of the garage, storage, or parking space, with the purchase of residential space
- Adaptation of residential space

HOW TO USE THE LOAN

In the case of a loan for the purpose of purchase, the loan is used once, by non-cash transfer to the seller's account. In the case of a loan for the construction and renovation of real estate, the funds can be used once or in tranche, 100% to the account of the seller/supplier/contractor.

COLLATERALS

The Bank accepts collateral that are situated in the Republic of Croatia.

- Consent to wage garnishment and a promissory note, both solemnized.
- Mortgage and property insurance policy to the benefit of the Bank. Maximum loan amount can be up to 60% of the value of the pledged property.

The Bank reserves the right, in its discretion, to request additional collaterals. The Loan User must ensure part of his/her own financial funds for purchase down payment. Down payment amount is minimum 40% of the value of property. When determining the value of the property on which it is necessary to place a mortgage, the lower value between the estimated value and the purchase price is used, if both values are available.

LOAN COSTS

Estimated value of the property:	For loans insured with a lien on a property, it is necessary to estimate the value of the property at consumer's cost. The value of the property is determined via estimation by authorized assessors acceptable to the Bank.
Insurance costs:	Property insurance policy – for loans insured with a lien on a property, it is necessary to insure the property by insuring property, at consumer's cost according to the price list of the insurance company.
Other costs:	Costs related to confirmation/solemnization of the loan agreement and other notary fees and lien registry fees.

ADDITIONAL SERVICES TO BE ARRANGED BY THE CONSUMER

- Property insurance policy.
- Current account agreement for obtaining client status.

LOAN REPAYMENT

Loan Repayment can be arranged in monthly annuities and instalment.

The exact number and amount of monthly instalments or annuities depends on the contracted elements of the loan agreement such as interest rate and repayment period.

When submitting loan application, the client can also arrange the possibility of early repayment (in part or in full) with additional payments, without fees for early repayment and without additional costs (for example, notary fees). After arranging this benefit with additional payments (in the amount of at least 2 annuities), the principal is automatically reduced, without going to the Bank, and the information about the new principal and annuity amount are delivered via mail.



EARLY LOAN REPAYMENT

The Client can, always, file a written request for early loan repayment, in part or in full, without paying fees for early loan repayment.



CONSEQUENCES OF FAILURE TO COMPLY AND FAILURE TO EXECUTE COMMITMENTS FROM THE LOAN AGREEMENT

In case of late payments of matured commitments and/or execution of any commitments related to the Loan Agreement, the Bank has the right to:

- Use all insurance instruments to settle the whole debt and fulfil outstanding commitments of the consumer.
- Cancel the Loan Agreement whereby Bank's claim is matured in full and before the regular maturity date.
- Request a forced settlement of loan principal together with matured interest rates, statutory interest rates, costs, and other claims pursuant to the Agreement and positive regulations.

Client shall bear all costs incurred due to the described failure to fulfil his/her commitment within the predicted deadline, such as attorney, public notary, and administration fees, as well as costs of other bodies regarding the forced payment (enforcement process) procedure.



RIGHT TO WITHDRAW FROM THE LOAN AGREEMENT

Loan User can withdraw from the Loan Agreement, without providing a specific reason, only if he/she notifies Erste Bank in writing within 14 days from the date of concluding the agreement.

If the Loan User gains the right to withdraw from the Loan Agreement and Erste Bank has already paid him/her the funds, the Loan User shall, within 30 days from the date the Bank was notified on the withdrawal from the Loan Agreement, repay all funds to the Bank, increased for the contractual interest rate applied on the amount of disbursed funds from the day of disbursement of funds to the Loan User up to the repayment date.



VALID CALCULATION

Loan amount in EUR	Repayment period	Type of interest rate	Interest rate (annually)	Effective interest rate ³	Monthly annuity in EUR	Total amount paid by the client in EUR
100.000	20 years	Fixed	3,50%	3,65%	579,96	140.298,62
		Combination of fixed and variable interest rate	3,10% fixed for first 5 years then variable 3,812% (6M Euribor ¹ + 1,05 p.b. ²)	3,60%	559,62 first 5 years, then 587,70	140.619,41

¹Six-month (6M) Euribor published on 28/8/2026 and applicable as of 1/9/2026. is 2,762%. 6m Euribor is determined in accordance with the loan agreement twice a year by taking the amount of last published value prior to the beginning of each interest rate period.

²p.b. – percentage point

³The effective interest rate, the annuity amount, and the total amount paid by the client are calculated according to the above-mentioned conditions on 1/9/2026, including the interim interest rate for a period of one month. The EIR costs include costs of valuation of property in amount of 262,50 EUR, and annually costs for property insurance policy in the amount of 35 EUR.



HOUSING LOAN APPROVAL PROCEDURE

1. Loan application and documentation collection

At any branch of Erste Bank or through an online application on the website, you can apply for a loan. In addition, it is necessary to submit documentation for determining creditworthiness and for proving the purpose of the loan.

2. Processing of loan applications and approval of loans

Based on the collected documentation, Erste Bank begins processing the loan application. Your creditworthiness is calculated, as well as the creditworthiness of other participants if they will be in a credit relationship (guarantor, co-debtor) and the necessary collateral is defined.

For loans secured by a mortgage, an assessment of the value of the property on which the lien will be based in favor of Erste Bank is required.

At Erste Bank, you can arrange the realization of the real estate valuation. By paying the real estate valuation fee, which is performed by Erste nekretnine d.o.o., the valuation of your real estate will be done in a fast and reliable way. After the real estate appraisal is completed, Erste Bank evaluates your loan application and makes a decision on the approval of the loan.

3. Conclusion of loan agreements and collateral

On the agreed day, you will pick up the loan agreement signed by Erste Bank and other documentation that should be signed by all participants in the loan: the borrower, the lien debtor (owner of the property) and any co-debtor, guarantor. The documentation is signed and confirmed/solemnized by a notary public. Solemnization is a procedure of confirming the contract with a notary public who checks whether the contract corresponds to the prescribed form and explains to the participants in the loan the meaning and consequences of this legal transaction. The costs of solemnization depend on the amount of the loan and are borne by the borrower.

The solemnized loan agreement, together with the proposal for the registration of the lien in favour of Erste Bank, is submitted to the competent land registry department of the competent municipal court (land registry) for the registration of the lien on the real estate through a notary public or a lawyer. After the mortgage has been registered at the competent municipal court (in the land registry)/notary public/lawyer/in the e-Citizens system, you will collect a new land registry (ZK) extract with the registered lien (mortgage) of Erste Bank and the decision on the registered encumbrance (some courts send the decisions on the registered encumbrance by post to the address of the parties). You submit a new ZK extract with the registered right of pledge (mortgage) in favor of the bank to Erste Bank, as well as a copy of the copy of the decision on the registered encumbrance, while the original remains with you.

For the real estate on which the lien of Erste Bank is registered, it is necessary to arrange a property insurance policy, and for borrowers, a loan repayment insurance policy or a life insurance policy or an accident insurance policy is also required. The policies must be pledged or vinculated in favor of Erste Bank. Erste Bank also accepts existing policies if they meet the conditions.

4. Loan disbursement

Upon submission of documentation and joint verification of whether all other conditions for loan disbursement (collateral, etc.) have been met, Erste Bank will disburse the loan.

5. Registration of ownership in housing loans with the purpose of purchase

Upon payment of the total purchase price, if the tabular statement for the transfer of ownership rights is not already contained in the purchase contract, the buyer must take over the tabular statement from the seller as a separate document on which the seller's signature is certified by a notary public.

The buyer submits the proposal for the registration of ownership rights to the land registry department of the Municipal Court that is competent for the area where the property is located.

After moving to your new property and changing your address, submit proof of your new residence to Erste Bank.



ADVISORY SERVICES

The Bank shall not provide advisory services referred to in Article 22 of the Act. of the Housing Consumer Credit Act. The client has the opportunity to get advice within the counseling center for client protection.