

Mirabank a.d. Beograd
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Belgrade, 21.03.2020

**Notice to all Debtors of Mirabank a.d. Beograd
on Offering Delay in Payment of Obligations (Moratorium)**

Dear Sirs,

Pursuant to Item 2, paragraph 2 of the Decision of the National Bank of Serbia on Provisional Measures for Maintaining the Stability of the Financial System (RS Official Gazette, No. 33/2020 - hereinafter referred to as: Decision of the National Bank of Serbia) and Decision of the Executive Committee of Mirabank a.d. Belgrade (hereinafter: the Bank) No. IOS 12-04/2020 as of 20.03.2020 on the Measures and Activities that the Bank will Apply to Debtors in Order to be Able to Overcome Difficulties in Repayment of Liabilities, hereby the Bank propose to its debtors legal entities (hereinafter: the Debtors) the following:

**OFFER
OF DELAY IN PAYMENT OF OBLIGATIONS (MORATORIUM)**

General Provisions

1. The Bank hereby offers to its Debtors the possibility of a delay in repayment of their obligations to the Bank (moratorium) for a period of 3 months from the day when the moratorium enter into force.
2. By posting this Notice of Offering of Delay in Payment of Obligations (Moratorium) on the Bank's website on 21.03.2020, it shall be considered that the Offer was submitted to all Debtors.
3. If the Debtor does not reject the Offer within 10 calendar days from the date of publication of this Notice of Offering of Delay in Payment of Obligations (Moratorium), the Offer shall be deemed to have been accepted and acceptance thereof shall be considered as conclusion of the

annex to the contract, in part of the provisions of the contract to which that moratorium applies, without the need to sign a separate annex to the contract in writing.

4. The Debtor may provide the Bank with information on the rejection of the Offer of a delay in payment of the obligations (moratorium) within the period from the previous point of this Notice in one of the following ways:
 - in writing to the headquarters of the Bank, ul. Španskih boraca 1, 11070 Belgrade-Novi Belgrade;
 - by sending an electronic message from the debtor's registered e-mail to the Bank's e-mail address: office@mirabankserbia.com
5. Upon expiry of the period referred to in the item 3 the moratorium shall take effect.
6. For debtors who reject the Offer in a way described in item 4, the Bank shall continue to apply the same terms and conditions in the repayment of their obligations, in accordance with mutually signed agreements, internal acts of the Bank and regulations applicable to those Debtors.
7. Upon expiry of the moratorium, the Debtor will continue to repay its obligations in such a way that the repayment period will be extended for the duration of the moratorium.
8. The Bank shall not require the Debtor to reimburse any costs associated with taking measures and activities in accordance with this Offer.

Bank's Acting in Connection with Guarantees, Payment and Other Current Account Related Fees

9. The Bank shall apply a moratorium in collecting fees for guarantees issued and other documentary products that are due during the moratorium, unless the Debtor has expressly refused to apply the moratorium. Such fees will be due upon the expiry of the moratorium.
10. All other fees payable by the Debtors for the issuance of guarantees and other documentary products not included in the books of the Bank as at 31.03.2020 as well as fees for performing payment operations and other fees in relation to their current accounts shall be charged in accordance with the Bank's Tariff of fees and such moratorium is not subject to such fees and liabilities.

The Bank's Acting in Relation to Revolving and Overdraft Placements

11. For revolving and overdraft placements, the Bank will extend the maturity period by three months from its current contractual maturity. Accrued interest during the moratorium period will be credited to the principal of the revolving or overdraft placements upon the expiration of

the moratorium and the maturity of those liabilities will be extended on the maturity date of the placement itself.

The Bank's Acting in Relation to Debtors with Annuity Repayment Plan

12. For annuity loans with maturity in April, May and June 2020, the Bank will apply a moratorium of 3 months, with the result that the installment due in April 2020 will have the maturity in July 2020 and the same principle will be applied for other months during the moratorium.
13. Accrued interest during the moratorium will be credited to the principal on the day of the first maturity after the moratorium (in the example from the previous point - July 2020) and thus the increased principal will be repaid evenly over the remaining extended maturity.
14. For annuity repayment plans referred to in this part of the Offer, the Bank shall prepare new repayment plans.

Communication with Debtors

15. New repayment plans or other documents implementing the moratorium will be submitted by the Bank to the Debtors e-mail address registered with the Bank. If there is no such e-mail address registered in the Bank, the Bank will send the said documents to the Debtor by post.
16. If correspondence between the Bank and the Debtor is made by e-mail, the document by which the implementation of the repayment delay is formalized (new repayment plan, etc.) shall be considered as delivered to the Debtor at the moment of sending from the Bank whereby such document may be valid without the Debtor's and/or the Bank's signature and stamp.

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