

## **Notice to clients regarding moratorium**

Dear Customers,

Bank of China Srbija in accordance with the Decision on temporary measures for preserving financial system stability, issued by National Bank of Serbia on March 13th 2020, offers to all its customers who have loans and other obligations that are repaid periodically with our Bank a temporary suspension of debt repayments (“moratorium”).

In particular, this means that the repayment of your obligation as of March 31, 2020 will be suspended for 90 days (or until the end of the state of emergency caused by the pandemic) and after expiration of that period the repayment will continue on a regular basis according to the terms defined in the contract that created the repayment obligation, bearing in mind that the term of the contract obligation will be extended for 90 days (or until the end of the state of emergency caused by the pandemic) in relation to the contractual terms of the obligation.

If you do not refuse the offer for suspension of debt repayments within 10 days from the day of publication of this notification, either by email or in writing to the Bank’s address, it shall be deemed that you have accepted this offer. In that case, the Bank will provide you with a new repayment plan for your obligations and an annex to the contract.

Please note that this moratorium does not apply to products such as guarantees or letters of credits that do not have periodical repayments agreed in the contract.