

Pursuant to Article 6a, paragraph 4 of the Law on Leasing (“Official Gazette of Republika Srpska” number 70/07 and 116/11), Article 4, 10 and 25 of the Law on Banking Agency of Republika Srpska – revised text (“Official Gazette of Republika Srpska” number 67/07 and 40/11), and Article 15 of the Statute of the Banking Agency of Republika Srpska (“Official Gazette of Republika Srpska” number 67/04), on its session held on April 3, 2012 the Management Board of the Banking Agency of Republika Srpska issued the

## **DECISION**

### **ON CONDITIONS FOR PREPAYMENT OF FINANCIAL LEASING SUBJECT**

This Decision sets out the conditions for a leasing provider to apply during the prepayment of a financial leasing subject, when a leasing receiver, i.e. beneficiary enters into a contractual relationship with a leasing provider to use services for the purpose not intended for its business or other commercial activity.

#### **Article 2**

A leasing provider shall be entitled to a reasonably fair and contractual reimbursement of expenses related to a financial leasing subject prepayment provided that the prepayment amount exceeds KM 5,000 in one year period.

#### **Article 3**

The fee referred to in Article 2 may be negotiated up to the amount of expenses occurred due to the early repayment, and no more than 1% of the outstanding debt under the agreement on financial leasing being prepaid, provided that the period between the prepayment and due date for fulfilling the obligations under the agreement on financial leasing is equal or longer than one year. If such period is shorter, the fee shall not exceed 0.5% of the outstanding debt based on the agreement on financial leasing being prepaid.

#### **Article 4**

This Decision shall come into force on the eighth day from the date of its being published in the “Official Gazette of Republika Srpska”.

UO number: 285/12  
April 3, 2012  
Banja Luka

PRESIDENT  
OF THE MANAGEMENT BOARD  
Mirjana Jacimovic