

Pursuant to Article 44 paragraph 2 item 3 of the Central Bank of Montenegro Law (OGM 40/10, 6/13, 70/17, 125/23), Article 211 of the Law on Credit Institutions (OGM 72/19, 8/21) and Article 27 paragraph 8 of the Consumer Credit Law (OGM 35/13, 73/17, 72/19, 8/21), the Council of the Central Bank of Montenegro, at its meeting held on 11 April 2024, passed the following

DECISION
AMENDING THE DECISION ON THE CALCULATION AND REPORTING OF THE
EFFECTIVE INTEREST RATE ON LOANS AND DEPOSITS

Article 1

In the Decision on the calculation and reporting of the effective interest rate on loans and deposits (OGM 138/21, 27/24), in the template provided in Annex 2, after the wording: "Loan processing fee" the sign "(%)" shall be deleted.

Article 2

This Decision shall enter into force on the day of its publication in the Official Gazette of Montenegro.

THE COUNCIL OF THE CENTRAL BANK OF MONTENEGRO

Decision number: 0101-2978-5/2024
Podgorica, 11 April 2024

**CHAIRPERSON,
GOVERNOR**

Irena Radović, m.p.