

CATALOG OF CREDIT PRODUCTS FOR SMALL BUSINESS SERVICES

Effective August 26, 2024

Nº	Product Name	Product Code	Product Type	Term	Interest Rate (annual, in national currency)
1	Working Capital Financing	MSE-1	For replenishment of working capital	up to 36 months	32%
2	Fixed Asset Acquisition	MSE-2	For acquisition of fixed assets (including in national currency: construction, reconstruction, and major repairs)	up to 60 months	up to 36 months: 27%, over 36 months: 27.3%
			Salary payment loan	45 days	
3	Auto Loan	MSE-3	Purchase of passenger cars on the primary market	up to 60 months	29.9%
			Purchase of passenger cars on the secondary market	up to 60 months	29.9%
4	Bank Guarantee	MID CORP-1	Guarantee for participation in construction tenders	As per client request	1–3% (charged on guarantee amount every 3 months)
			Guarantees and sureties in other cases	As per client request	1–5% (charged on guarantee amount every 3 months)