

## Leasing

<b>1. Leasing beneficiaries</b>	<p>Private sector business entities – companies, crafts businesses, sole traders, family farms, cooperatives and institutions as follows:</p> <ul style="list-style-type: none"> <li>• micro, small and medium-sized business entities</li> <li>• mid-cap entities.</li> </ul> <p>Public sector business entities – units of local and regional government (municipalities, cities and counties – hereinafter: ULRGs) and companies, institutions and agencies owned or majority-owned by ULRGs and/or the Republic of Croatia.</p>
<b>2. Leasing purpose and lease assets</b>	<p>Financing of finance and operating leasing for the following new or used lease assets:</p> <ul style="list-style-type: none"> <li>• equipment</li> <li>• machines</li> <li>• commercial vehicles</li> <li>• personal vehicles used for commercial purposes, i.e. used primarily for the performance of registered activity or particularly marked and adjusted for the performance of such activity</li> <li>• vessels</li> </ul> <p>Financing of VAT is not eligible.</p>
<b>3. Manner of financing and submitting finance applications</b>	<ul style="list-style-type: none"> <li>• In cooperation with leasing companies – Application and supporting documentation are submitted by leasing beneficiary to leasing company.</li> </ul>
<b>4. Amount of financing</b>	<ul style="list-style-type: none"> <li>• Amount of financing and own share of leasing beneficiary are determined by leasing company.</li> </ul>
<b>5. Currency of leasing</b>	<ul style="list-style-type: none"> <li>• EUR</li> </ul>
<b>6. Interest rate</b>	<ul style="list-style-type: none"> <li>• Interest rate charged to leasing beneficiary is determined by leasing company.</li> </ul>
<b>7. Fees</b>	<ul style="list-style-type: none"> <li>• Fees charged to leasing beneficiary are determined by leasing company.</li> </ul>
<b>8. Repayment / lease period</b>	<ul style="list-style-type: none"> <li>• Repayment/lease period for leasing beneficiary is determined by leasing company, provided that repayment/lease period cannot be shorter than two years for micro, small and medium-sized entrepreneurs and mid-caps and five years for public sector entities.</li> </ul>
<b>9. Security</b>	<ul style="list-style-type: none"> <li>• Instruments of security for leasing beneficiary are determined by leasing company.</li> </ul>
<b>10. Related documentation / Schedules</b>	<ul style="list-style-type: none"> <li>• General Eligibility Criteria</li> <li>• Decision on General Terms and Conditions of Lending Activities of HBOR</li> </ul>

The Programme shall apply as of 1 January 2023.