

## BOSNA I HERCEGOVINA

### SMANJENA STOPA ZATEZNE KAMATE NA NIVOU FEDERACIJE

U cilju poboljšanja likvidnosti tržišta u periodu opšteg smanjenja visine kamatnih stopa, Federacija Bosne i Hercegovine je usvojila novi Zakon o visini stope zatezne kamate („**Zakon**“), koji je počeo da se primenjuje od 14. marta 2020. godine.

Kako je prethodno najavljeno, Zakonom je smanjena stopa zatezne kamate sa **12% na 10%**. Dužnici koji su u docnji sa izmirivanjem novčanih obaveza će, pored glavnice duga, biti dužni da plate i zateznu kamatu po stopi od 10% na godišnjem nivou, računajući do dana potpunog izmirenja obaveze. Za periode kraće od godinu dana primenjivaće se konformni način obračuna zatezne kamate.

Takođe, Zakon izričito ograničava iznos zatezne kamate koja može biti naplaćena od dužnika, navodeći da **iznos zatezne kamate ne može biti veći od iznosa glavnice duga**.

Obračun zatezne kamate vršiće komercijalne banke kod kojih dužnik ima otvoren račun i koje će biti ovlašćene da za to naplate svoju proviziju.

Zatezna kamata na potraživanja nastala do trenutka stupanja na snagu Zakona računace se u skladu sa prethodno važećim zakonom – prema stopi od 12% na godišnjem nivou. Zakon se primenjuje na sva dugovanja koja

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### DECREASE OF RATE OF STATUTORY DEFAULT INTEREST IN FEDERATION

For the purpose of improving market liquidity in a period of general reduction of interest rates, the Federation of Bosnia and Herzegovina has enacted the new Law on Statutory Default Interest Rate (the “**Law**”), which has started to apply as of 14 March 2020.

As previously announced, the Law reduced the rate of the statutory default interest from **12% to 10%**. Debtors who are late with their monetary payments will, beside the principal debt, have to pay the penalty interest at the rate of 10% per annum, calculated up to the day of the final payment. For calculation of statutory default interests for the periods shorter than one year the compound method will be applied.

In addition, the Law explicitly limits the amount of default interest that may be collected from a debtor, providing that the **amount of the default interest cannot be higher than the amount of principal debt**.

Calculation of the default interest will be done by a debtor’s commercial bank that will be entitled to charge its commission for the collected amount of the default interest.

The interest on debts originated before entry into force of the Law will be calculated according to the previously applicable legislation – with interest rate of 12% per annum. The Law applies to all debts

postanu dospela za plaćanje od trenutka njegovog stupanja na snagu. becoming due for payment after its entry into force.

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