

Leasing

1. Leasing beneficiaries	<p>Private sector business entities – companies, crafts businesses, sole traders, family farms, cooperatives and institutions as follows:</p> <ul style="list-style-type: none"> • micro, small and medium-sized business entities • mid-cap entities. <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>
2. Leasing purpose and lease assets	<p>Financing of finance and operating leasing for the following new or used lease assets:</p> <ul style="list-style-type: none"> • equipment • machines • commercial vehicles • 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 • vessels <p>Financing of VAT is not eligible.</p>
3. Manner of financing and submitting finance applications	<ul style="list-style-type: none"> • In cooperation with leasing companies – Application and supporting documentation are submitted by leasing beneficiary to leasing company.
4. Amount of financing	<ul style="list-style-type: none"> • Amount of financing and own share of leasing beneficiary are determined by leasing company.
5. Currency of leasing	<ul style="list-style-type: none"> • EUR
6. Interest rate	<ul style="list-style-type: none"> • Interest rate charged to leasing beneficiary is determined by leasing company.
7. Fees	<ul style="list-style-type: none"> • Fees charged to leasing beneficiary are determined by leasing company.
8. Repayment / lease period	<ul style="list-style-type: none"> • 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.
9. Security	<ul style="list-style-type: none"> • Instruments of security for leasing beneficiary are determined by leasing company.
10. Related documentation / Schedules	<ul style="list-style-type: none"> • General Eligibility Criteria • Decision on General Terms and Conditions of Lending Activities of HBOR

The Programme shall apply as of 1 January 2023.