



## **DECISION**

### **ON UNIFIED MANNER AND METHOD FOR CALCULATING AND REPORTING THE LEASING FEE FOR THE OPERATING LEASING CONTRACTS**

#### Article 1.

This Decision prescribes the unified manner and method for calculating and reporting the total leasing fee for operating leasing contracts (in further reading contract).

#### Article 2.

The complete amount of the compensation for the contract is the total of individual fees that the leasing company calculates for the lessee, and presents the total of all the installments in the contracted period along with all the existing and future obligations agreed upon between the leasing company and the lessee.

#### Article 3.

(1) The leasing company is obliged to calculate the amount of the total compensation, the amount of individual installments, amount of the down payment, amount of the remaining value, supply or market value of the leasing subject, as well as the amount of the individual other fees that are collected from the lessee and present them to the lessee in written form when receiving his request for negotiating a contract, as well as when signing the contract.

(2) The installment of the operating leasing presents the compensation collected from the lessee for providing the services of leasing the subject during the negotiated period. The total compensation that is collected from the lessee in accordance with the contract includes the expenses of processing the request/contract, as well as all the other expenses that are known and expected.

(3) The down payment presents the amount of advance paid part of leasing compensation for which the total amount of the leasing compensation is decreased.

(4) The information which the leasing company presents and advertises in its premises, in public places, through the media and other manner, which directly or indirectly list the amounts which are considered to be a part of the price of financing, by obligation, must contain the information on elements for calculation of total compensation, which cannot be less visible than the other information

#### Article 4.

(1) The leasing company is obliged to, when signing the contract, present to the lessee in written form information about the amount, number, deadlines for payment of the individual installments, remaining value, amount of the down payment and total compensation, and file the mentioned information in a folder.

(2) In the case that there is a negotiation about the possibility to apply some other element for calculation of the amount of the total compensation from the Article 5 of this Decision, that would influence the amount of the individual installment and the total compensation, the leasing company must clearly define the conditions for such changes in the leasing contract.

(3) The leasing company is obliged to, at the request of the lessee, develop and submit data from the paragraph (1) of this Article, for the contracts that are concluded before the beginning of the implementation of this Decision.

Article 5.

The amount of the total compensation is calculated in compliance with the mathematical formula:

$$F = \sum_{i=1}^n R_i + \sum_{j=1}^m C_j$$

where:

$F$  – is the amount of total compensation

$n$  – number of installments

$m$  – initial number of expenses

$R_i$  – amount of individual installment

$C_j$  – amount of advance payment

Article 6.

This Decision is applied in leasing companies and all their affiliates.

Article 7.

This Decision comes into effect on the eighth day from the day it is published in the "Official Gazette of the Federation of BiH".

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Number U.O. - 13 - 7/09  
24<sup>th</sup> of June 2009.  
Sarajevo

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Chairman of the  
Management Board  
Mr. sc. **Haris Ihtijarević**, signed

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