

Loan indexed in euro for purchase of new vehicles from legal entities

Loan description

Loan type	Loan indexed in euro for purchase of new vehicles from legal entities
Loan currency	EUR
Indexing criterium	Dinar equivalent value calculated at middle exchange rate of NBS
Loan amount	3.000 EUR-30.000 EUR (net loan amount without down payment) Loan amount may be increased for the premium of comprehensive car insurance policy issued by insurance company
Down Payment	Minimum 30% of gross loan value
Repayment period	18 - 36 months (18, 24, 36)
Interest rate (annual)	Clients* 3,50% fixed
Security instruments	<ul style="list-style-type: none">• 1 (one) promissory note with “no protest” clause• pledge of vehicle (no right to sell pledged vehicle until full loan repayment) - only for loans above 15.000 EUR)• comprehensive car insurance for the entire loan repayment period assigned to the Bank, with “no protest” clause (only for loans above 15.000 EUR)
Costs covered by the borrower are known at the time of advertisement and are used in calculation of effective interest rate	
Disbursement fee	2% for clients*
1 promissory note	50 RSD
Credit Bureau report	246 RSD
Costs covered by the borrower, which are not known at the time of advertisement	

Comprehensive car insurance (only for loans above 15.000 EUR),
Fee for registration of pledge in the Pledge Register according to the tariff of Business Registers Agency (only for loans above 15.000 EUR)

*The above conditions apply to natural persons with permanent employment, who receive salary to current account with Banca Intesa, as well as natural persons who receive pension to current account with Banca Intesa.