

Loan indexed in euro for purchase of vehicle from legal entities and natural persons

Loan description

Loan type	Loan indexed in euro for purchase of vehicle from legal entities and natural persons	
Loan currency	EUR	
Indexing criterium	Dinar equivalent value calculated at middle exchange rate of NBS	
Loan amount	<ul style="list-style-type: none"> • For purchase from legal entities 2.000 - 30.000 EUR • For purchase from natural persons 2.000 - 20.000 EUR <p>Loan amount may be increased for the premium of comprehensive car insurance policy issued by insurance company Loan amount in case of purchase from natural person may be increased for the amount of tax on transfer of absolute rights</p>	
Down Payment	Minimum 30% of gross loan value	
Repayment period	18 - 84 months (18, 24, 36, 48, 60, 72 and 84)	
Interest rate (annual)	4,50%, fixed interest for clients*	
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 (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	1% of the loan amount	
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 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.		