

## Dinar loan for purchase of vehicle from legal entities and natural persons

### Loan description

Loan type	RSD loan for purchase of vehicle from legal entities and natural persons
Loan currency	RSD
Indexing criterium	No indexing criterium
Loan amount	For purchase from legal entities 200.000 - 3.600.000 RSD For purchase from natural persons 200.000 - 2.500.000 RSD 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
Down Payment	No down payment
Repayment period	18 - 84 months (18, 24, 36, 48, 60, 72, 84)
Interest rate (annual)	Clients
	7,15% fixed
Security instruments	<ul style="list-style-type: none"> <li>• 1 promissory note with “no protest” clause</li> <li>• Pledge of vehicles, no right to sell pledged vehicle until full loan repayment (for loans above 1.800.000 RSD)</li> <li>• Compulsory comprehensive car insurance for the entire loan repayment period, policy assigned to Bank until loan repayment (only for loans above 1.800.000 RSD)</li> </ul>
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 approved loan amount, one-off advance payment
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 1.800.000 RSD), fee for registration of pledge in Pledge Register according to the tariff of Business Registers Agency, tax for transfer of absolute rights.	
*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.	