

Car loan for purchase of new vehicles - Key features

Type of loan	A loan for the purchase of new vehicles from individuals and legal entities, indexed in euros
Loan currency	EUR
Criteria for indexing	Dinar equivalent per NBS middle exchange rate
Loan amount	3,000 – 30,000 EUR The loan amount can be increased for the amount of premium for the Casco insurance policy, issued by the insurance company.
Participation	Minimum of 30% participation from the gross value of the loan
Repayment period	18 - 36 months (18,24,36)
Interest rate (on annual basis)	3,5%, fiksna
Security instruments	- 1 (one) promissory note with the clause without protest - pledge on the vehicle (without the right to sell the pledged vehicle until the full repayment of the loan - only for loans over 10,001 EUR) - Casco vehicle insurance for the entire repayment period tied in favor of the Bank with a "without protest" clause (only for loans over 10,001 EUR)
Costs which are borne by the user, are known at the time of publication and are included in the calculation of the effective interest rate	
Loan application processing fee	2% for the clients*
1 promissory note	50 RSD
Credit bureau report	246 RSD
Costs borne by the user, that are not known at the moment of publication	
Casco insurance (only for loans over 10,001 EUR), Fee for the registration of a lien in the Register of pledges according to the tariff of the Business Registers Agency (only for loans over 10,001 EUR).	
*Individuals who receive their salaries via a current account at Banca Intesa a.d. Beograd	