

Intermezzo Keš - cash loan - Key features

"Intermezzo Keš" loan in dinars

Type of loan	Cash loan with insurance and the option to defer the payment of annuity in dinars
Loan currency	RSD
Criteria for indexing	No criteria for indexing
Loan amount	50,000 – 3.100.000 RSD
Repayment period	18 - 71 months
Interest rate (on annual basis)	Clients*
For repayment period up to 71 months (18, 24, 36, 48, 60, 71)	11% fixed
For repayment period of 83 months	7,46% variable (6M Belibor+6,25%)**
Security instruments	1 bill of exchange
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	
The fee for processing the loan application	1% clients*
1 bill of exchange	50 RSD
Credit bureau report	246 RSD
Costs borne by the user and are not known at the moment of publication	
Fee for deferring the payment of annuity: 0.5% on the rest of the principal amount, for each request for deferring of the payment of annuities individually. The amount of compensation is attributed to the principal amount. For the period of deferred payment, an interest is calculated at the level of nominal interest rate and is attributed to the principal debt	
Harmonization of the value of 6M BELIBOR is performed on a six-month basis (on April 30 and October 31). When presenting the interest rate, 6M BELIBOR was applied as of October 31st, 2020 being 1.21%.	