

Representative example for clients* on day 15.4.2021.

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		
Credit amount	200.000 RSD	300.000 RSD	500.000 RSD
Repayment period	60 months	71 months	71 months
Monthly instalment	4.364,82 RSD	5.792,15 RSD	8.758,61 RSD
Interest rate (on an annual basis)	11% fixed	11% fixed	7,46% variable**
The fee for processing the loan application	2.000 RSD	3.000 RSD	5.000 RSD
Effective interest rate (on an annual basis)	12,31%	12,21%	8,25%
The total amount that the user has to pay per loan	264.185,20 RSD	414.538,65 RSD	627.157,31 RSD
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			
1 bill of exchange	50 RSD		
Credit bureau report	246 RSD		

* The stated conditions apply for individuals, employed for indefinite period, receiving the salary on the current account of in Banca Intesa.

** 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%.