

Loan Features

Minimum conditions for employment and receipt of salary	Full-time employment and receipt of salary through the account opened with Banca Intesa, at the latest by loan disbursement
Type of loan	Housing loan for purchasing residential property owning the energy efficiency passport type C
Loan currency	EUR
Criteria for indexing	Dinar equivalent per NBS middle exchange rate on the date of loan disbursement
Period for which the loan is granted	From 13 to 180 months
Loan amount	From 10.000 EUR - to 80% from the amount of the purchase and sales value of real estate purchased from the loan or its estimated value (lower value is taken) or estimated value of real estate when the mortgage is being constituted on the real estate purchased from the loan
Participation	Minimum 20% from the purchase and sales value of the real estate (if the value of another registered real estate over which the mortgage is being constituted is higher than the loan amount for a minimum of 30%, the participation is not required)
Interest rate (on an annual basis)	When the downpayment is 30% or the amount of the loan is maximum up to 70% of the estimated value of the real estate over which the mortgage is registered: From 3,39%, Fixed When the downpayment is less than 30% or the amount of the loan is maximum up to 80% of the estimated value of the real estate over which the mortgage is registered: From 3,39%, Fixed
The fee for processing the loan application	0,5% of loan amount
Minimum security instruments	
Promissory notes	3 (three) blank single name promissory notes, signed by the Beneficiary/joint debtor
Property insurance	Insurance policy for the mortgaged immovable property against basic risk and the additional risk of water leakage from the installations at “the first risk”, to the full construction value, with vinculation in favor of the Bank For facilities under construction - a copy of the investor’s insurance policy, valid until the end of the construction
Mortgage	“Executive out-of-court mortgage” of the 1st (first) rank in favor of the Bank. For the registered immovable property, the loan is disbursed before submitting the Decision on the Mortgage Registration For facilities under construction where a mortgage has already been established in favor of a bank that finances the investor, an “Executive out-of-court mortgage” of the 2nd (second) rank in favor of the Bank, on condition that after repayment of the loan, the mortgage relating to the investor’s funding shall be released, and the mortgage relating to the housing loan shall become the 1st (first) rank mortgage. The loan is disbursed based on the Decision on the Registration of the 2nd rank Mortgage
Life Insurance (optional, according to Client’s selection)	Life insurance policy with vinculation in favor of the Bank

Other calculations related to this product can be taken over at Intesa Casa centers and larger Bank’s branches.