

Housing 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 residential property purchase
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 2,45% (from 3M EURIBOR + from 2,99%), variable* 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 2,57%(from 3M EURIBOR + from 2,99%), variable*
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

*Harmonization of interest rate with the level of 3M EURIBOR on a quarterly basis (March 30, June 30, September 30 and December 30), and the level of interest rate at loan disbursement corresponds to the interest rate established for the current quarter. For loans approved until 30th in month, the intercalary interest shall be calculated from the date of loan disbursement to the date of transfer in repayment, at the interest rate equaling the contracted interest rate. The intercalary interest shall be charged upon the expiration of the utilization period on 30th in month. The value used for the calculation was 3M EURIBOR as of 30.3.2021 amounting -0,54%.

The loan shall be repaid in accordance with the NBS middle exchange rate ruling for EUR on the date of maturity of annuity. A change of EUR exchange rate against RSD may lead to significant change of total amount in RSD which is subject to repayment.

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