

„Laki Keš“ cash loan in RSD

Representative example for clients* on December 16th of 2022

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|--|-----------------------------|----------------|
| Type of loan | „Laki Keš“ cash loan in RSD | |
| Loan currency | RSD | |
| Criteria for indexing | No criteria for indexing | |
| Loan amount | 100.000,00 RSD | 500.000,00 RSD |
| Repayment period | 12 months | 24 months |
| Monthly payment | 8.818,76 RSD | 23.211,26 RSD |
| Interest rate(on annual basis) | 10,45% fixed | 10,45% fixed |
| Fee (2% of the loan amount) | 2.000,00 RSD | 10.000,00 RSD |
| Effective interest rate (2% on an annual basis) | 16,78% | 13,53% |
| The total amount that the user has to pay per loan | 108.421,12 RSD | 567.666,22 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 | |
| Warning cost | 300 RSD | |

- Representative example for a natural person, employed for an indefinite period of time, who receives a salary through a payment account in Banca Intesa, and natural person who receives pension through a payment account in Banca Intesa.