

## Consumer loan in RSD

Representative example for new clients\* as of 25 May 2023

|   |   |
|---|---|
| Loan type   | Consumer loan in RSD  |
| Loan currency   | RSD   |
| Indexing criterium  | No indexing criterium   |
| Pro-forma invoice   | 300.000 RSD   |
| Loan amount   | 300.000 RSD   |
| Repayment period  | 71 months   |
| Monthly instalment  | 6.725,46 RSD  |
| Interest rate (annual)  | 16,95% variable   |
| The fee for processing the loan application (1% of the loan amount)   | 3.000 RSD   |
| <b>EIR (annually)</b>   | <b>19,99%</b>   |
| Total amount the user will pay for the loan   | 491.753,38 RSD  |
| Costs covered by the borrower are known at the time of advertisement and are used in calculation of effective interest rate |   |
| 1 promissory note   | 50 RSD  |
| Credit Bureau report  | 246 RSD   |
| Warning cost  | 300 RSD   |
| Fee for maintaining a payment account package with basic services   | 150 RSD, per month, according to the Fee Tariff for services of Banca Intesa ad Beograd for natural persons |

\*The representative example is for natural person with permanent employment, who does not receive salary to current account with Banca Intesa

\*\* Adjustment of the value of 6M BELIBOR is done every six months with the value of 6m BELIBOR on the dates 30.04. and 31.10. It applies for the next six-month period for annuity maturities starting on June 25 and December 25. When expressing the interest rate, 6M BELIBOR was taken on 28.04.2023. year which is 5,70%.