

**The special offer applies to an Online Cash Loan processed through digital banking**

*Intermezzo cash loan in RSD*

**Representative example for clients\* as of 30 September 2026.**

**Special offer valid until 30 October 2026.**

|                                                                                                                              |                                                               |                |                  |
|------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------|----------------|------------------|
| Type of loan                                                                                                                 | Cash loan with the option to defer instalment payments in RSD |                |                  |
| Loan currency                                                                                                                | RSD                                                           |                |                  |
| Indexation criteria                                                                                                          | No indexation criteria                                        |                |                  |
| Loan amount                                                                                                                  | 300,000 RSD                                                   | 500,000 RSD    | 1,200,000 RSD    |
| Repayment period                                                                                                             | 71 months                                                     | 71 months      | 71 months        |
| Monthly instalment                                                                                                           | 5,432.08 RSD                                                  | 9,053.47 RSD   | 21,728.33 RSD    |
| Nominal interest rate (per annum)                                                                                            | 8.65% fixed                                                   | 8.65% fixed    | 8.65% fixed      |
| Loan disbursement fee                                                                                                        | 0.00 RSD                                                      | 0.00 RSD       | 0.00 RSD         |
| <b>EIR (per annum)</b>                                                                                                       | <b>9.17%</b>                                                  | <b>9.16%</b>   | <b>9.15%</b>     |
| Total cost of the loan (costs + interest + fees)                                                                             | 85,923.63 RSD                                                 | 143,041.94 RSD | 342,956.53 RSD   |
| Total amount payable by the borrower under the loan                                                                          | 385,923.63 RSD                                                | 643,041.94 RSD | 1,542,956.53 RSD |
| Costs borne by the borrower, known at the time of advertising and included in the calculation of the effective interest rate |                                                               |                |                  |
| Credit Bureau report                                                                                                         | 246                                                           | RSD            |                  |

\* The representative example applies to an individual who is employed for an indefinite period, receives their salary through a current account with Banca Intesa, and belongs to the Magnifica or Private segment.