

### Representative example

Loan type	Revolving credit card – Mastercard Gold
Currency in which the limit is approved	EUR
Criteria for indexing	In dinar equivalent at the middle exchange rate of the NBS on the day of withdrawal
Limit amount	10,000.00 EUR
Deposit	/
Repayment period	36 months
First installment amount *	56,023.95 RSD if the entire limit is spent in RSD 500.00 EUR and 100.00 RSD (or 0.00 RSD for users of the "Intesa Magnifica" current account) if the entire limit is spent in EUR
Interest rate (on annual basis)	<ul style="list-style-type: none"><li>• 15.62 % for consumption in RSD, fixed</li><li>• 12.60% for consumption in EUR, fixed</li></ul>
<b>Effective interest rate (on annual basis)</b>	<ul style="list-style-type: none"><li>• 16.26 % for consumption in RSD, fixed</li><li>• 13.23% for consumption in EUR, fixed</li></ul>
Costs which are borne by the user, are known at the time of publication and are included in the calculation of effective interest rate.	
Annual membership fee	6,600.00 RSD  All users of the Mastercard Gold payment card (basic and additional) who are also users of the "Intesa Magnifica" current account, are exempt from paying membership fees.
2 bill of exchange	100 RSD
Credit bureau report	246 RSD

\* the amount of the first revolving installment is 5% of the realized consumption in the first accounting period and does not include interest (interest is not calculated for the first accounting period), while each subsequent revolving installment is 5% (minimum 100 RSD / 5EUR) of the remaining debt including the related interest, the amount of the due installment in case of payment in installments and the related fees.

You can download other settlements with this product at any branch of the bank.

The annual membership fee is 6,000 dinars for the basic and 3,600 dinars for each additional card and is repaid in 12 monthly installments. All users of the Mastercard Gold payment card (basic and additional) who are also users of the "Intesa Magnifica" payment account are exempt from paying the membership fee.

You can find other fees related to this card on the Banca Intesa website within the Bank's Tariff Book.