

CONDITIONS OF APPROVAL

Visa Business Gold cards for entrepreneurs

1. Product user	
1.1 Eligible clients	Entrepreneurs, residents with address on the territory where the Republic of Serbia has full jurisdiction.
2. Description of key features of the loan product	
2.1 Card type	Visa Business Gold.
2.2 Tenor of the card	24 months.
2.3 Total amount of the loan per Client	Minimum 5.000 EUR.
2.4 Deposit / down payment	/
2.5 Currency in which the loan is approved, in case of the loan with contracted FX clause and exchange rate type (level of official middle exchange rate), and the date of calculation	EUR. With the limit in EUR, calculation of the level of the limit is done based on the official middle exchange rate of NBS on the day of funds disbursement.
2.6 Maturity and level of the monthly due amount	Amount for the previous month is becoming due 10th day in the month or first next working day if 10th is a non-working day. The monthly obligation is equal to the total amount of consumption, including the interest from point 3.3 of this enclosure and the amount of due fees and other expenses from point 3.4 of this enclosure. Interest is not calculated on obligations paid within the due date.
3. Loan product expenses	
3.1 Level and variability of annual nominal interest rate	/
3.2 Method of interest calculation	/
3.3 Default Interest rate	Legal default interest rate. Legal default interest rate is calculated in accordance with the Law governing its level.



3.4 Type and level of all fees	Credit card issuing fee- annual membership fee per card issued	6.900 RSD
	Cost for 7 bills of exchange	350 RSD, (onetime payment)
	Cost for Credit Bureau Report	600 RSD, (onetime payment)
	Cost for card blocking	/
	Replacing a lost or stolen card or card replacement on client's request	1.800 RSD Users of the BizSmart payment account package are exempt from paying the fee. Users of the BizComfort payment account package are exempt from paying the fee. Users of the BizPro payment account package are exempt from paying the fee.
	Cash withdrawals using credit cards abroad	3% (min. 5 EUR)
	Cash withdrawals using credit cards at the ATM of Banca Intesa ad Beograd	3% (min. 60 RSD)
	Cash withdrawals using credit cards at the counters and ATM of other domestic banks	3% (min. 200 RSD)

4. Other relevant information

4.1 Conditions and manner of early loan repayment	<p>The User may terminate the Agreement at any moment free of charge. The card cancellation request can be submitted by an authorized person to represent in any branch.</p> <p>In case of termination of the Agreement, the User shall settle all liabilities on the day of submission of the request for termination.</p>
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4.2 Type of acceptable collateral

1. Seven blank solo promissory notes signed and certified by the user, with authorization for use;
2. Guarantee contract - two signed blank solo promissory notes of the individual person (owner, founder or director) with a "no protest" clause;
3. If there is - Guarantee of related legal entities / entrepreneurs (seven promissory notes with authorizations);
4. Agreement on dedicated term deposit of individual person and/or legal entities/entrepreneurs.

These Conditions apply on 23.04.2024.