

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 limit	24 months
2.3 Total amount of the limit per Client	Minimum 5.000 EUR
2.4 Deposit / down payment	/
2.5 Currency in which the limit is approved, in case of the limit 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 the payment due date is a weekend or public holiday. 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 and other costs borne by the card user All fees are fixed.	Credit card issuing fee- annual membership fee per card issued	6.900 RSD
	Bill of exchange cost	50 RSD, onetime payment per bill of exchange
	Cost of withdrawing the Credit Bureau Report	600 RSD, onetime payment
The type and amount of other fees and expenses is defined in the Tariff of Fees for services of Banca Intesa ad Beograd for legal entities and entrepreneurs, which is available in all the Bank's branches, as well as on the Bank's website www.bancaintesa.rs in the section GTC and tariffs and in the section Detailed Product Conditions for Business Credit Cards.		

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>
4.2 Type of acceptable collateral	<ol style="list-style-type: none">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 June 1, 2026