

CONDITIONS OF APPROVAL

American Express Gold credit card

1. Product users	
1.1 Eligible clients	<p>Citizens of the Republic of Serbia are residents residing in the territory where the Republic of Serbia has full state integration and for which a credit bureau report can be obtained through the Association of Serbian Banks.</p> <ul style="list-style-type: none"> adult, individual persons; all underage persons of more than 15 years of age, as users of additional credit cards.
2. Description of the main characteristics of the credit product	
2.1 Card type	American Express Gold
2.2 Period to which the card is approved	36 months
2.3 The total amount of the limit	Minimum 3.000 EUR - maximum 20.000 EUR
2.4 Deposit / share amount	/
2.5 The currency in which the limit is approved, in case of a limit with the contracted currency clause and the type of exchange rate (the official middle exchange rate), as well as the date of calculation	<p>EUR</p> <p>At the limit indexed in EUR, the calculation of the amount of the limit is made at the official middle exchange rate of the NBS on the day of withdrawal of funds.</p>
2.6 The monthly obligation	<p>Minimum 5 % (min. 300,00 RSD and 5,00 EUR) of the total amount of consumption, including the interest from items 3.1 and 3.3 of this Annex, and the amount of matured fees and other expenses referred to in point 3.4 of this Annex, as well as the amount of due installment payment, in the case of payment in installments, plus a portion of due monthly liabilities.</p> <p>The obligation for the previous month is due for payment on the 15th day of the month, or on the first working day, if the 15th falls on weekends or on a National Holiday.</p>
3. Credit product costs	
3.1 Height and variability of annual nominal interest rate	<p>For consumption in RSD: 12,87% per annum, fixed.</p> <p>For consumption in foreign currency: 9,69% per annum, fixed.</p>
3.2 The method used to calculate interest	Conform at 365 days a year.

3.3 Interest rate applied in case of delay	<p>The statutory default interest rate, if it is higher than the contracted, otherwise the agreed interest rate.</p> <p>The statutory default interest is adjusted on a monthly basis, in accordance with the law regulating its amount.</p>	
3.4 The type and amount of all fees and other charges that are charged to the cardholder All fees are fixed.	Credit card issuing fee- annual membership fee per primary card issued	6.600 RSD Users who are also users of the „Intesa Magnifica“ payment account, will have the annual membership fee reduced by 50%.
	Credit card issuing fee- Annual membership fee per additional card issued	3.500 RSD Additional cards issued with the basic card of users who are also users of “Intesa Magnifica” payment account, will have the annual membership fee reduced by 50%
	Cost of 2 bills of exchange	100 RSD (onetime payment)
	Credit Bureau report fee	246 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 individuals, 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, as well as in the section Detailed product information for credit cards for individuals.	

4. Other important information		
4.1 Terms and method of early repayment of credit	The user is entitled to early repayment of obligations by credit card, free of charge.	
4.2 Minimum means of security	2 blank solo bills of exchange with a „no protest“ clause	
4.3 Conclusion of contracts at the branch	<p>The contract may be concluded in paper or electronic form.</p> <p>If the contract is concluded in electronic form, the user provides consent by using a qualified electronic certificate in the cloud.</p>	

These Conditions apply from June 11, 2026.