

## CONDITIONS OF APPROVAL

### Mastercard Platinum credit cards

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"> <li>• adult, individual persons.</li> <li>• all underage persons of more than 15 years of age, as users of additional credit cards.</li> </ul>
2. Description of the main characteristics of the credit product	
2.1 Card type	Mastercard Platinum.
2.2 Period to which the card is approved	36 months.
2.3 The total amount of the limit	Minimum 3.000 EUR - maximum 15.000 EUR.
2.4 Deposit / share amount	If the option from item 4.2 is selected deposit-deposit in the amount of 100% of the approved credit limit.
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. 100,00 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 10th day of the month, or on the first working day, if the 10th falls on weekends or on a National Holiday.</p>



3. Credit product costs		
3.1	Height and variability of annual nominal interest rate	For consumption in RSD: 15,62% per year, fixed. For consumption in foreign currency: 12,60% per annum, fixed.
3.2	The method used to calculate interest	Conform at 365 days a year.
3.3	Interest rate applied in case of delay	The statutory default interest rate, if it is higher than the contracted, otherwise the agreed interest rate. The statutory default interest is adjusted on a monthly basis, in accordance with the law regulating its amount.
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
		16.800 RSD Users who are also users of the „Intesa Hit Plus“ payment account, will have the annual membership fee reduced by 25%.  Users who are also users of the „Intesa Magnifica“ payment account, will have the annual membership fee reduced by 30%.
	Credit card issuing fee- annual membership fee per additional card issued	11.700 RSD Additional cards issued with the basic card of users who are also users of “Intesa Hit Plus” payment account, will have the annual membership fee reduced by 25%  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 30%
	PIN reissue in the bank’s branch at the clients request	75 RSD
	Cost of 2 bills of exchange	100 RSD (onetime payment)
	Card blocking at the client’s request	No fee
	Replacement of the card at the client’s request	400 RSD
	Urgent card issuance	1.500 RSD



Disbursement of cash at ATMs of Banca Intesa ad Beograd	3% (min 90 RSD)
Disbursement of cash at ATMs and counters of other domestic banks	3% (min 150 RSD)
Disbursement of cash abroad	3% (min 3 EUR)
Credit bureau report fee	246 RSD (onetime payment)
Balance inquiry at ATMs of Banca Intesa ad Beograd	No fee
Balance inquiry at ATMs of other banks in the country and abroad	30 RSD
Change of PIN at ATMs of Banca Intesa ad Beograd	No fee
Change of PIN at ATMs of other banks in the country and abroad	30 RSD
SMS at the client's request (for Yettel, MTS, Globaltel and A1 network users)	6 RSD + VAT The amount of the fee is increased by the price of the standard SMS message that is charged by each mobile operator in accordance with its pricing policy.
SMS notifications	/
Payment by payment cards in installment at the merchant's point of sale  Calculation and collection of fee for payment transaction on installments at merchant's point of sale, is performed on each installment in accordance with the conditions valid in the moment of each installment processing and it is applied for payment transactions on installments at points of sale which have an agreement with the Bank on accepting the Bank's payment cards with the option of payment in installments.	50 RSD  For users of the "Intesa Hit Plus" payment account, the amount of the fee is 40 RSD.  Users of the "Intesa Magnifica" payment accounts are exempt from paying the fee.

#### 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 solo bills with the „no protest“ clause or deposit in the amount of 100% of the approved credit limit if the deposit security option is selected.



## 5. Description of main features of credit card

5.1 Benefits offered by Mastercard organisation	<p>The benefits offered by the Mastercard organisation are presented on the Banca Intesa ad Beograd official website <a href="http://www.bancaintesa.rs">www.bancaintesa.rs</a>.</p> <p>These services are subject to change, about which the User can be informed by accessing the official website of Banca Intesa ad Belgrade.</p> <p>Banca Intesa ad Beograd has no influence on the benefits offered by the Mastercard organization.</p>
5.2 Benefits offered by Banca Intesa ad Belgrade - The user chooses one of the offered benefits	<p>In addition to the listed benefits offered by the Mastercard organisation (described in the previous point), the User will have at his disposal another of the following benefits currently offered by Banca Intesa ad Belgrade, which the User opts for when activating the card, as a condition of activating it:</p> <ol style="list-style-type: none"><li>1. FitPass - access to a large number of sports facilities throughout the country with special benefits and discounts that contribute to a healthier lifestyle. These benefits are presented on the official website <a href="https://fitpass.rs/popusti">https://fitpass.rs/popusti</a>.</li><li>2. Ski pass - is a ski pass that allows the owner to use the entire cable car system in the ski center Kopaonik. With it you can ski on all slopes, use the snow park and take all the lifts in the ski center. The service is used in the period Friday-Sunday (3 days).</li><li>3. Arena Cloud - Gold package allows the Cardholder to use Arena Sport channels, as well as access to a large number of other TV channels and titles from the video club. A list of all available TV channels, the Cardholder can see on the official Arena Cloud website <a href="https://arenacloudtv.com/">https://arenacloudtv.com/</a>.</li></ol> <p>Banca Intesa ad Beograd offers these services as a benefit and they are subject to change, of which the User will be notified in a timely manner. Changes to these benefits will not be considered changes to the contract.</p>
5.3 Expiration date of (selected) benefit	six months from the date of the election, with the possibility of re-use (in case the user qualifies again).

<p>5.4 Other</p>	<p>If the User during the observed six months realizes the required minimum amount of consumption in any currency in the total amount of 3,000.00 EUR, in RSD equivalent at the middle exchange rate on the day of processing, qualifies to use one of the benefits offered by Banca Intesa ad Belgrade, described in detail. in clause 5.3 of these Conditions of Approval.</p> <p>If the User does not achieve the required minimum amount of spending in the specified amount within 6 months, he has not re-qualified for the selection of benefits. New processing will start next month when the User will have a chance to re-qualify.</p>
<p>5.5 Choice of benefits during requalification</p>	<p>The user will receive information that he has fulfilled the condition for re-selection of benefits on the 21st in the last month of the current six-month period for FitPass, Ski Pass and SBB for the next six-month period of using the selected benefit.</p> <p>In the event that the User, after receiving the information from the previous point, does not want to use his right to re-opt for one of the offered benefits, he automatically continues to use the previously selected benefit from the 1st of the following month.</p> <p>If the User wants to choose another benefit, he has the opportunity to visit the nearest branch by the 27th of the month and on that occasion decide on a new benefit that would also be valid from the 1st of the following month.</p> <p>The benefits offered by Banca Intesa ad Belgrade and which the User can get acquainted with by accessing the official website of Banca Intesa ad Belgrade listed in item 5.2 of this document are only benefits offered to the User and if the User does not want, he is not obliged to use them.</p>
<p>5.6 Replacement benefits</p>	<p>The benefit can be replaced only when the selected benefit expires, not during the validity of the existing benefit.</p>

These Conditions apply from 01.09.2023.