

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"> 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	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: 7,93% per annum, fixed. For consumption in foreign currency: 4,62% 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%
	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 or deposit in the amount of 100% of the approved credit limit if the deposit security option is selected
4.3	Conclusion of contracts at the branch	The contract may be concluded in paper or electronic form. If the contract is concluded in electronic form, the user provides consent by using a qualified electronic certificate in the cloud.

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 www.bancaintesa.rs.</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>
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<p>5.2 Benefits offered by Banca Intesa ad Belgrade - The user chooses one of the offered benefits</p>	<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> <p>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 https://fitpass.rs/popusti.</p> <p>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).</p> <p>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 https://arenacloudtv.com/.</p> <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>
<p>5.3 Expiration date of (selected) benefit</p>	<p>six months from the date of the election, with the possibility of re-use (in case the user qualifies again).</p>
<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 June 11, 2026.