

CONDITIONS OF APPROVAL

Visa 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	Visa Gold.
2.2 Period to which the card is approved	36 months.
2.3 The total amount of the limit	Minimum 2.500 EUR - maximum 10.000 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. 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	<p>For consumption in RSD: 15,62% per year, fixed.</p> <p>For consumption in foreign currency: 12,60% 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>	
<p>3.4 The type and amount of all fees and other charges that are charged to the cardholder.</p> <p>All fees are fixed.</p>	Credit card issuing fee- annual membership fee per primary card issued	6.000 RSD
	Credit card issuing fee- annual membership fee per additional card issued	3.600 RSD
	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	
<p>SMS at the client's request (for Yettel, MTS, Globaltel and A1 network users)</p>	<p>6 RSD + VAT</p> <p>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.</p>	
SMS notifications	/	



Payment by payment cards in installment at the merchant's point of sale	50 RSD
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.	

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.

These Conditions apply from 01.09.2023.