Representative example for non-clients

Representative example for non-clients as of 3 August 2021*

Loan type	Loan indexed in euro for purchase of new vehicles from legal entities	
Loan currency	EUR	
Indexing criterium	Dinar equivalent value calculated at middle exchange rate of NBS	
Pro-forma invoice	6.000 EUR	10.000 EUR
Loan amount	4.200 EUR	7.000 EUR
Down Payment	1.800 EUR	3.000 EUR
Repayment period	36 months	36 months
Monthly instalment	126.21 EUR	210.34 EUR
Interest rate (annual)	5,10% fixed	5,10% fixed
EIR (annually)	**7.51%**	**7.49 %**
Total amount the user will pay for the loan	4.671.87 EUR	7.784.87 EUR
Costs covered by the borrower are known at the time of advertisement and are used in calculation of effective interest rate		
Disbursement fee	126 EUR	210 EUR
1 promissory note	50 RSD	50 RSD
Credit Bureau report	246 RSD	246 RSD

You can receive other calculations related to this product in any branch office of the Bank.

*The representative example is for natural persons with permanent employment, who do not receive salary to current account with Banca Intesa, as well as natural persons who do not receive pension to current account with Banca Intesa