Representative example for clients

Representative example for clients as of 3 August 2021*

Loan type	Loan indexed in euro for purchase of vehicle from legal entities and natural persons	
Loan currency	EUR	
Indexing criterium	Dinar equivalent value calculated at middle exchange rate of NBS	
Pro-forma invoice	6.000 EUR	14.000 EUR
Loan amount	4.200 EUR	9.800 EUR
Down Payment	1.800 EUR	4.200 EUR
Repayment period	60 months	84 months
Monthly instalment	81.27 EUR	143.34 EUR
Interest rate (annual)	5,95% fixed	
EIR (annually)	**7.13%**	**6.87%**
Total amount the user will pay for the loan	4.962.70 EUR	12.238.64 EUR
Costs covered by the borrower are known at the time of advertisement and are used in calculation of effective interest rate		
Disbursement fee	84 EUR	196 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 receive salary to current account with Banca Intesa, as well as natural persons who receive pension to current account with Banca Intesa