

## LOAN FINANCING CONDITIONS

### Loan for Improvement of Energy Efficiency in RSD

1. Product user	
1.1 Eligible clients	Employees citizens of the Republic of Serbia residents having domicile on the territory where the Republic of Serbia has full integrity and for which the Report from the Credit Bureau can be obtained through the Association of Serbian banks, with the proviso that if they are employed part-time must receive salaries through current accounts at the Bank.
2. Description of key features of the loan product	
2.1 Loan type	Loan for Improvement energy efficiency in RSD.
2.2 Tenor of the loan	<ol style="list-style-type: none"> <li>1. Clients employed for indefinite period:           <ul style="list-style-type: none"> <li>• loan with fixed interest rate: 12,18, 24, 36, 48, 60 or 72 months;</li> <li>• loan with fixed interest rate: 12,18, 24, 36, 48, 60, 72, 84 or 95 months.</li> </ul> </li> <li>2. Clients employed for definite period: 12,18, 24 or 36 months.</li> </ol>
2.3 Total loan amount	<ol style="list-style-type: none"> <li>1. Clients employed for indefinite period:           <ul style="list-style-type: none"> <li>• RSD 25,000 – 2,250,000;</li> <li>for clients with status Magnifica and Premium: RSD 25,000 – 2,250,000.</li> </ul> </li> <li>2. Clients employed for definite period:           <ul style="list-style-type: none"> <li>• RSD 25,000 – 300,000.</li> </ul> </li> </ol>
2.4 Deposit / down payment	No deposit / down payment.
2.5 Currency in which the loan is approved, in case of the loan with contracted FX clause and exchange rate type (level of official middle exchange rate), as date of calculation	RSD.
2.6 Purpose	Financing the purchase and installation of products, technologies and services that improve the energy efficiency of residential buildings.
2.7 Periods when installments fall due for payment (monthly, quarterly and etc...)	Monthly.
2.8 Manner of loan disbursement	On the account of the seller, a legal entity or entrepreneur, which is the issuer of the pro forma invoice / invoice.

<p>2.9 Manner of loan repayment and pay-out of annuities</p>	<ol style="list-style-type: none"> <li>1. For clients who receive salary onto current account in Bank: <ul style="list-style-type: none"> <li>• Standing order.</li> </ul> </li> <li>2. For clients who don't receive salary onto current account in Bank: <ul style="list-style-type: none"> <li>• Standing order;</li> <li>• Conditional administrative ban.</li> </ul> </li> </ol>
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### 3. Loan expenses

<p>3.1 Level and variability of annual nominal interest rate</p>	<ol style="list-style-type: none"> <li>1. Clients employed for indefinite period for loan tenor up to 71 months: <ul style="list-style-type: none"> <li>• 10.00% p.a., fixed – for clients with status Magnifica or Premium in Bank;</li> <li>• 10.75% p.a., fixed – for clients with status Upper mass in Bank;</li> <li>• 11.75% p.a., fixed – for clients that are receiving salary or will transfer salary in Bank;</li> <li>• 15.00% p.a., fixed – for clients that are not receiving salary in Bank.</li> </ul> <p>In the event that the borrower ceases to receive earnings through the current account with the Bank or undertakes to transfer earnings to the Bank, and does not do so within 60 days from the date of issuance of the loan, the Bank reserves the right to:</p> <ul style="list-style-type: none"> <li>• increase the nominal interest rate to 15.00% per annum, fixed, which will be applied to the rest of the debt;</li> </ul> <p>The Bank will inform the borrower about the occurrence of new loan repayment terms, determined by the previous paragraph, with the submission of a new loan repayment plan.</p> </li> <li>2. For clients employed for indefinite period from loan tenor up to 95 months: <ul style="list-style-type: none"> <li>• 6m BELIBOR + 6.50% p.a., variable – for Magnifica and Premium segment in Bank;</li> <li>• 6m BELIBOR + 7.25% p.a., variable – for Upper segment in Bank;</li> <li>• 6m BELIBOR + 7.75% p.a., variable – for clients who receive salary on current account or will transfer salary in Bank;</li> <li>• 6m BELIBOR + 11.00% p.a., variable – clients who do not receive salary in Bank.</li> </ul> <p>The amount of the interest rate when issuing a loan is determined on the basis of the value of 6m BELIBOR, which is applied for the current six-month period.</p> <p>The value of 6m BELIBOR is adjusted every six months with the value of 6m BELIBOR on April 30 and October 31. It</p> </li> </ol>
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	<p>applies for the next six-month period for annuity maturities starting on June 25 and December 25. The bank shall notify the borrower of the new interest rate and the date of its application at least 15 days before the application.</p> <p>In the event that the borrower ceases to receive earnings through the current account with the Bank or undertakes to transfer earnings to the Bank, and does not do so within 60 days from the date of issuance of the loan, the Bank reserves the right to:</p> <ul style="list-style-type: none"> <li>increase the fixed part of the nominal interest rate to 11.00% per annum, which will be applied to the rest of the debt.</li> </ul> <p>The Bank will inform the borrower about the occurrence of new loan repayment terms, determined by the previous paragraph, with the submission of a new loan repayment plan.</p> <p>3. For clients employed for definite period, a loan with a fixed interest rate:</p> <ul style="list-style-type: none"> <li>15.00% per annum, fixed - for clients who receive earnings through a current account with the Bank.</li> </ul>
3.2 Method of interest calculation	Proportional method 28-31/360.
3.3 Default Interest rate	<p>Legal default interest rate if it is higher than the agreed, otherwise the agreed interest rate.</p> <p>Legal default interest rate is in accordance with the Law regulating its level.</p>
3.4 Type and level of all fees and other costs to be borne by the loan user	<ol style="list-style-type: none"> <li>One bill of exchange: RSD 50, onetime payment for loans disbursed in the branches of Bank.</li> <li>Credit Bureau Report: RSD 246, onetime payment</li> <li>Fee for loan disbursement: 1.00% of the loan amount, onetime payment before the realization of the loan</li> <li>Fee for maintaining a Payment account with basic services according to Tariff of Fees for services of Banca Intesa ad Beograd for individuals (only if the user does not have a Payment account with basic services at the Bank).</li> </ol>

<b>4. Other relevant information</b>	
4.1 Conditions and manner of early loan repayment	In line with the Law on Financial Services Consumer Protection Law.
4.2 Minimal collateral	One bill of exchange with no-protest clause.

These conditions shall expose on 01/11/2022, and shall apply starting from 16/11/2022.