***Loan for Improvement of Energy Efficency in RSD***

*Representative example for new clients\* as of 16 November 2022*

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| --- | --- |
| Loan type | Loan for Improvement of Energy Efficency in RSD |
| Loan currency | RSD |
| Indexing criterium | No indexing criterium |
| Pro-forma invoice | 500.000 RSD |
| Loan amount | 500.000 RSD |
| Repayment period | 72 months |
| Monthly instalment | 10.629,88 RSD |
| Interest rate (annual) | 15% fixed |
| The fee for processing the loan  application (1% of the loan amount) | 5.000 RSD |
| **EIR**  **(annually)** | **17,48%** |
| Total amount the user will pay for the loan | 781.747,60 RSD |
| Costs covered by the borrower are known at the time of advertisement and are used in calculation of effective interest rate | |
| 1 promissory note | 50 RSD |
| Credit Bureau report | 246 RSD |
| Warning cost | 300 RSD |
| Fee for maintaining a payment account package with basic services | 150 RSD, per month, according to the Fee Tariff for services of Banca Intesa ad Beograd for natural persons |

\*The representative example is for natural person with permanent employment, who does not receive salary to current account with Banca Intesa