

### Intermezzo cash loan in RSD – Key features

Type of loan	Cash loan with insurance and the option to defer the payment of annuity in dinars	
Loan currency	RSD	
Criteria for indexing	No criteria for indexing	
Loan amount	50.000-2.250.000 RSD	
Repayment period	18-71 months	
Interest rate (on annual basis)	Clients*	Others**
For repayment period up to 71 months (18, 24, 36, 48, 60, 71)	12% fixed	15% fixed
For repayment period of 71 month	8,36% variable (6M Belibor+7,25%)* **	11,36% variable (6M Belibor+10,25)* **
Security instruments	1 bill of exchange	
Costs which are borne by the user, are known at the time of publication and are included in the calculation of the effective interest rate		
The fee for processing the loan application	1% on the loan amount, one-time, for clients *	2% on the loan amount, one-time, for others**
1 bill of exchange	50 RSD	
Credit bureau report	246 RSD	
Costs borne by the user and are not known at the moment of publication		
Fee for deferring the payment of annuity: 0.5% on the rest of the principal amount, for each request for deferring of the payment of annuities individually. The amount of compensation is attributed to the principal amount. For the period of deferred payment, an interest is calculated at the level of nominal interest rate and is attributed to the principal debt		

\* These conditions apply to a natural person, employed for an indefinite period of time, who receives a salary through a payment account in Banca Intesa.

\*\* The stated conditions are valid for a natural person, employed for an indefinite period of time, who does not receive a salary through a payment account in Banca Intesa.

\*\*\* Harmonization of the value of 6M BELIBOR is performed on a six-month basis with the value of 6M BELIBOR on 30.04. and 31.10. It applies for the next six-month period for annuity maturities starting on June 25 and December 25. When expressing the interest rate, 6M BELIBOR was taken on 31.10.2021. year which is 1.11%