

Intermezzo cash loan in RSD

Representative example for new clients* on November 25th of 2022

| | | | |
|--|---|----------------|-------------------|
| 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 | 200.000 RSD | 300.000 RSD | 500.000 RSD |
| Repayment period | 60 months | 71 month | 71 mesec |
| Monthly payment | 4.781,37 RSD | 6.434,94 RSD | 10.510,97 RSD |
| Interest rate (on annual basis) | 15% fixed | 15% fixed | 14,23% variable** |
| Fee (2% of the loan amount) | 4.000 RSD | 6.000 RSD | 10.000 RSD |
| Effective interest rate (on an annual basis) | 19,15% | 18,38% | 17,05% |
| The total amount that the user has to pay per loan | 300.178,24 RSD | 473.826,96 RSD | 767.525,15 RSD |
| 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 | | | |
| 1 bill of exchange | 50 RSD | | |
| Credit bureau report | 246 RSD | | |
| Warning cost | 300 RSD | | |
| Fee for monthly maintenance of Package payment account with basic services | 150 RSD, per month, according to the Tariff of Banca Intesa ad Belgrade for individuals | | |

* Representative example for a natural person, employed for an indefinite period of time, who does not receive a salary through a payment account in Banca Intesa.

** Adjustment of the value of 6m BELIBOR is done every six months with the value of 6m BELIBOR on the dates 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 31.10.2022. year which is 3.98%.