

## LOAN FINANCING CONDITIONS

### Intermezzo cash loan 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 payment accounts at the Bank.
2. Description of key features of the loan product	
2.1 Loan type	Cash loan 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>• 18, 24, 36, 48, 60 or 71 months.</li> </ul> </li> <li>2. Clients employed for definite period:               <ul style="list-style-type: none"> <li>• 18, 24 or 36 months.</li> </ul> </li> </ol> <p>In the case of postponed payment of annuity, tenor of the loan shall be extended.</p>
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 50,000 – 2,250,000;</li> <li>• for clients with status Magnifica: to RSD 3,100,000</li> </ul> </li> <li>2. Clients employed for definite period:               <ul style="list-style-type: none"> <li>• RSD 50,000 – 300,000.</li> </ul> </li> </ol> <p>The maximum loan amount that is disbursed through electronic and mobile banking: RSD 600,000.</p>
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	Non-specific purpose.

<p>2.7 Periods when installments fall due for payment (monthly, quarterly and etc...)</p>	<p>Monthly with possibility of postponed payment up to 5 annuities during the repayment period.</p> <p>At the written request of the Client, Bank may allow skip of an annuity once per calendar year during the repayment period, as follows:</p> <ul style="list-style-type: none"> <li>• One annuity or</li> <li>• Maximum 2 linked annuities or</li> <li>• In special situations it is possible to skip 5 linked annuities.</li> </ul> <p>In special situations client has to submit required documents, which are:</p> <ul style="list-style-type: none"> <li>• for pregnancy - medical proof,</li> <li>• for maternity leave - certificate of respective institution or birth certificate of the child,</li> <li>• for serious illness of the client or the member of the close family - medical certificate,</li> <li>• for death of the family member - death notice,</li> <li>• for birth of the child - birth certificate.</li> </ul> <p>Approval and disbursement of deferred payment of annuities are possible at the request of the Client and if the Client has no overdue and unpaid obligations on this loan, until the day of commencement of implementation of deferred payment. If the client has overdue and unpaid obligations on the day of application of the deferred annuity payment, the same will not be enforced. The request for deferred payment can be submitted once per calendar year. In the first 30 days of loan disbursement is not possible to apply for deferred payment of annuity.</p> <p>The request for deferred payment may be submitted not earlier than 360 days and not later than 31 days before the due date of annuity which client wants to delay. Interest for the period of deferred payment is accrued to principal increased for amount of accrued fee for deferred payment of annuity. Such accrued interest is added to principal and repayment period is extended so annuity can be same or lower than initial annuity.</p>
<p>2.8 Manner of loan disbursement</p>	<p>To the payment account of the loan user at the Bank.</p>
<p>2.9 Manner of loan repayment and pay-out of annuities</p>	<p>Standing order.</p>

3. Loan expenses	
3.1 Level and variability of annual nominal interest rate	<p>1. Clients employed for an indefinite period, fixed interest rate for a term of up to 71 months:</p> <ul style="list-style-type: none"> <li>• from 14.50% to 15.95%, p.a., for clients who receive earnings through a payment account in the Bank, that is, who will transfer earnings to the Bank;</li> <li>• 18.95%, p.a., for clients who do not receive earnings through a payment account in the Bank.</li> </ul> <p>2. Clients employed for an indefinite period, variable interest rate only for 71 month maturity:</p> <ul style="list-style-type: none"> <li>• 6m BELIBOR + fixed margin from 8.75% to 9.75%, p.a., for clients who receive earnings through a payment account in the Bank, that is, who will transfer earnings to the Bank;</li> <li>• 6m BELIBOR + fixed margin of 12.75%, p.a., for clients who do not receive earnings through a payment account in the Bank.</li> </ul> <p>Level of interest rate at disbursement is established on the basis of value of 6m BELIBOR which is applied for the current six-month period.</p> <p>Interest rate is adjusted on a six-month basis with the value of 6m BELIBOR on the dates 30.04. and 31.10. It is applicable for the next six-month period for annuity schedule starting from June 25 and December 25. Bank shall notify the borrower, by submitting new loan repayment plan and date of application, at least 15 days before application.</p> <p>3. Clients employed for a certain period of time, fixed interest rate for a term of up to 36 months:</p> <ul style="list-style-type: none"> <li>• 17.95%, p.a., for clients who receive earnings through a payment account in the Bank.</li> </ul> <p>In case when client ceases to receive income through a current account in Bank, or if the client who is obliged to transfer the salary in Bank does not transfer it within 60 days from the date of disbursement, in this case, Bank reserves the right to:</p> <ul style="list-style-type: none"> <li>• For fixed interest rate – increase the nominal interest rate on 18,95%, p.a., fixed which will be applied to the remaining debt,</li> <li>• For variable interest rate – to increase fixed margin of nominal interest rate on 12,75%, p.a. , which will be applied to the remaining debt.</li> </ul> <p>On the occurrence of new repayment terms, specified in previous paragraph, the Bank shall notify the client, along with new repayment schedule.</p>
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>1. One bill of exchange*: RSD 50, onetime payment for loans disbursed in the branches of Bank.</li> <li>2. Credit Bureau Report: RSD 246, onetime payment</li> <li>3. Fee for loan disbursement, onetime payment before the realization of the loan: <ul style="list-style-type: none"> <li>• 1.00% of the loan amount for Clients employed for indefinite period that are receiving salary trough payment account in the Bank, or will transfer salary onto payment account;</li> <li>• 2.00% of the loan amount for clients employed for an indefinite period of time who do not receive income through payment account in the Bank and for temporary employees who receive income through a payment account in the Bank.</li> </ul> </li> <li>4. Fee for deferred payment of annuity: 0.5% on outstanding amount, each time on client's request for postponement. Fee amount is added to the principal.</li> <li>5. Fee for maintaining the Package payment account with basic services: RSD 150, per month (only if the user doesnot have a payment account in the Bank).</li> </ol>

\* Except for loans realized through electronic and mobile banking.

<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	<ol style="list-style-type: none"> <li>1. Loans disbursed in the branches of Bank: <ul style="list-style-type: none"> <li>• One bill of exchange with no-protest clause.</li> </ul> </li> <li>2. Loans disbursed through electronic and mobile banking: <ul style="list-style-type: none"> <li>• Without collateral.</li> </ul> </li> </ol>

These conditions shall expose on 21.12.2022. and shall apply starting from 05.01.2023.