

LOAN FINANCING CONDITIONS

Intermezzo cash loan in RSD

1. Product user	
1.1 Eligible clients	Employed citizens of the Republic of Serbia, residents having domicile in the territory where the Republic of Serbia has full integrity, for whom a report from the Credit Bureau can be obtained through the Association of Serbian Banks and if they are employed for definite period of time, they must receive their salary or a part of the salary, to a payment account in 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"> 1. Clients employed for indefinite period: <ul style="list-style-type: none"> • 12, 18, 24, 36, 48, 60 or 71 months. 2. Clients employed for definite period: <ul style="list-style-type: none"> • 12, 18, 24 or 36 months. <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"> 1. Clients employed for indefinite period: <ul style="list-style-type: none"> • RSD 120.000 – 2.900.000; • for clients with status Magnifica: to RSD 4.000.000 2. Clients employed for definite period: <ul style="list-style-type: none"> • RSD 120.000 – 300.000. <p>If the client has one or more loans disbursed through applications of electronic and mobile banking, the maximum total outstanding amount of those loans, including the new loan, can be up to RSD 1.200.000.</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"> • One annuity or • Maximum 2 linked annuities or • In special situations it is possible to skip 5 linked annuities. <p>In special situations client has to submit required documents, which are:</p> <ul style="list-style-type: none"> • for pregnancy - medical proof, • for maternity leave - certificate of respective institution or birth certificate of the child, • for serious illness of the client or the member of the close family - medical certificate, • for death of the family member - death notice, • for birth of the child - birth certificate. <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>On 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>Nominal interest rate is fixed and amounts:</p> <ul style="list-style-type: none"> from 11,16% up to 14,18%, pa <p>In case that the loan beneficiary stops receiving a proportionate part of the salary, at least in the amount of monthly loan obligations through the payment account in the Bank, or undertakes to transfer a proportionate part of the salary through the payment account in the Bank, and does not do so within 60 days from the date of loan disbursement, the Bank reserves the right to increase the nominal interest rate by 2 percentage points.</p> <p>The Bank will notify the loan beneficiary of the new loan repayment conditions, determined in the previous paragraph, along with the submission of a new loan repayment plan.</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 calculated in accordance with the Law regulating the protection of users of financial services.</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"> One bill of exchange*: RSD 50, onetime payment for loans disbursed in the branches of Bank. Credit Bureau Report: RSD 246, onetime payment 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. 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).

* Except for loans disbursed through applications of electronic and mobile banking.

4. Other relevant information	
4.1 Conditions and manner of early loan repayment	In accordance with the Law on Financial Services Consumer Protection Law.
4.2 Minimal collateral	<ol style="list-style-type: none"> Loans disbursed in the branches of Bank: <ul style="list-style-type: none"> One bill of exchange with no-protest clause. Loans disbursed through applications of electronic and mobile banking: <ul style="list-style-type: none"> Without collateral.



4.3 Contracting in distance – through applications of electronic and mobile banking	<ol style="list-style-type: none">1. For loan amounts up to RSD 600,000: two-factor authentication.2. For loan amounts over RSD 600,000 up to RSD 1,200,000: qualified electronic certificate in the cloud.
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These Conditions apply from 01.01.2025.