

### **Representative example for Welcome loan**

Loan type	Welcome loan
Loan currency	RSD
Indexing criteria	Non
Loan amount	1.200.000 RSD
Tenor	71 months
Monthly installment	20.897 RSD
Interest rate (yearly)	7,25% fixed
<b>Efectic interest rate (yearly)</b>	<b>7,62%</b>
Loan amount to be paid	1.483.991 RSD
Fee	0 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	
Bill of exchange	50 RSD
Credit bureau report	246 RSD

The interest rate depends on the amount and maturity, and the above conditions apply to clients who transfer earnings to a payment account in Banca Intesa and / or existing bank clients who do not have a loan in use in the last 12 months, employed for an indefinite period.