## Consumer loan in RSD

## Representative example for clients* as of 5 January 2023

| Loan type | Consumer loan in RSD |
| :--- | :--- |
| Loan currency | RSD |
| Indexing criterium | No indexing criterium |
| Pro-forma invoice | 300.000 RSD |
| Loan amount | 300.000 RSD |
| Repayment period | 71 months |
| Monthly instalment | $6.260,61$ RSD |
| Interest rate <br> (annual) | $13.95 \%$ fixed |
| The fee for processing the loan <br> application (1\% of the loan amount) | 3.000 RSD |
| EIR <br> (annually) | $\mathbf{1 5 , 6 5 \%}$ |
| Total amount the user will pay for the loan | $448.099,65$ RSD |
| Costs covered by the borrower are known at the time of advertisement and are used <br> in calculation of effective interest rate | 50 RSD |
| 1 promissory note | 246 RSD |
| Credit Bureau report | 300 RSD |
| Warning cost |  |

*The representative example is for natural person with permanent employment, who receive salary to current account with Banca Intesa

