Refinance loan in RSD

Representative example for clients* on January 5th of 2023

Type of loan	Refinance loan 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 month
Monthly payment	4.881,65 RSD	6.590.73 RSD	10.374,77 RSD
Interest rate (on annual basis)	15.95% fixed	15.95% fixed	13,73% variable**
Fee (1% of the loan amount)	2.000 RSD	3.000 RSD	5.000 RSD
Effective interest rate (on an annual basis)	**18,14%**	**18%**	**15.36%**
The total amount that the user has to pay per loan	295.495,24 RSD	471.538,06 RSD	742.204,74 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		

* A representative example applies to a natural person, employed for an indefinite period of time, who receives 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%.

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