

LOAN FINANCING CONDITIONS

Loan for refinancing plus cash 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 current accounts at the Bank.
2. Description of key features of the loan product	
2.1 Loan type	Refinancing loan plus cash 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"> • 6,12,18, 24, 36, 48, 60 or 71 months. 2. Clients employed for definite period: <ul style="list-style-type: none"> • 6,12,18, 24 or 36 months.
2.3 Total loan amount	<ol style="list-style-type: none"> 1. Clients employed for indefinite period: <ul style="list-style-type: none"> • RSD 50,000 – 2,250,000; • for clients with status Magnifica: to RSD 3,100,000. 2. Clients employed for definite period: <ul style="list-style-type: none"> • RSD 50,000 – 300,000.
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	<ul style="list-style-type: none"> • For the refinancing of liabilities on current accounts, credit cards, leasing and loans in Bank, other banks and leasing companies and • Extra cash.
2.7 Periods when installments fall due for payment (monthly, quarterly and etc...)	Monthly.

2.8 Manner of loan disbursement	Part for refinancing: - On loan user's accounts in other banks for refinanced products. Extra cash: - On user's current account in Bank.
2.9 Manner of loan repayment and pay-out of annuities	1. Clients that are receiving salary onto current account in Banca Intesa a.d. Beograd: standing order. 2. Clients that are not receiving salary onto current account in Bank: administrative ban.

3. Loan expenses

3.1 Level and variability of annual nominal interest rate	<ol style="list-style-type: none"> 1. Clients employed for indefinite period for loan tenor up to 71 months: <ul style="list-style-type: none"> • 11.00% p.a., fixed – for clients with status Magnifica or Premium in Bank; • 12.00% p.a., fixed – for clients that are receiving salary or will transfer salary in Bank; • 15.00% p.a., fixed – for clients that are not receiving salary in Bank. 2. Clients employed for indefinite period for loan tenor from 71 months : <ul style="list-style-type: none"> • 6m BELIBOR + 6.25% p.a. – for Magnifica and Premium segment in Bank; • 6m BELIBOR + 7.25% p.a. – for clients who receive salary on current account or will transfer salary in Bank; • 6m BELIBOR + 10.25% p.a. – clients who do not receive salary in Bank. <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> 3. Clients employed for definite period: <ul style="list-style-type: none"> • 14.00% p.a., fixed – for clients that are receiving salary in Bank. <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>
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	<ul style="list-style-type: none"> For fixed interest rate – increase the nominal interest rate on 15.00% per annum, fixed which will be applied to the remaining debt, For variable interest rate – to increase fixed margin of nominal interest rate on 10.25% per annum, which will be applied to the remaining debt. <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"> 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 loan disbursement, onetime payment before the realization of the loan: <ul style="list-style-type: none"> 1.00% of the loan amount for Clients employed for indefinite period that are receiving salary, or will transfer salary onto current account and for Magnifica and Premium in Bank; 2.00% of the loan amount for Clients employed for indefinite period that are not receiving salary onto current account in Bank; 2.00% of the loan amount for Clients employed for definite period that are receiving salary onto current account in Bank. Fee for maintaining a Payment account with basic services according to Tariff of Fees for services of Banca Intesa ad Beograd for individuals (only if the user does not have a Payment account with basic services at the Bank).
4. Other relevant information	
4.1 Conditions and manner of early loan repayment	In line with the Law on Financial Services Consumer Protection Law.
4.2 Minimal collateral	One bill of exchange with no-protest clause.

These conditions shall expose on 18.12.2020. and shall apply starting from 01.01.2021.