

Refinancing loan in RSD

**Representative example for others\* on August 19th of 2022**

Type of loan	Refinancing 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 mesec
Monthly payment	4.781,37RSD	6.434,94 RSD	9.912,81 RSD
Interest rate (on annual basis)	15% fixed	15% fixed	11,99% varijabilna**
Fee (2% of the loan amount)	4.000 RSD	6.000 RSD	10.000 RSD
<b>Effective interest rate (on an annual basis)</b>	<b>19,15%</b>	<b>18,38%</b>	<b>14,42%</b>
The total amount that the user has to pay per loan	300.178,24 RSD	473.826,96 RSD	724.755,87 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		
Fee for monthly maintenance of Package payment account with basic services	150 RSD, per month, according to the Tariff of Banca Intesa ad Belgrade for individuals		

\* Representative example for a natural person, employed for an indefinite period of time, who does not receive 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 29.04.2022. year which is 1.74%.