The special offer applies to a Refinancing Loan processed through a Branch.

Refinancing loan in RSD

Representative example for clients* as of 25 September 2026.

Special offer valid until 10 November 2026.

Type of loan	Cash loan with the option to defer instalment payments in RSD		
Loan currency	RSD		
Indexation criteria	No indexation criteria		
Loan amount	300,000 RSD	1,000,000 RSD	2,000,000 RSD
Repayment period	71 months	71 months	71 months
Monthly instalment	5,326.97 RSD	17,756.58 RSD	35,513.17 RSD
Nominal interest rate (per annum)	7.95% fixed	7.95% fixed	7.95% fixed
Loan disbursement fee	0.00 RSD	0.00 RSD	0.00 RSD
EIR (per annum)	**8.41%**	**8.38%**	**8.38%**
Total cost of the loan (costs + interest + fees)	78,511.28 RSD	261,013.42 RSD	521,730.65 RSD
Total amount payable by the borrower under the loan	378,511.28 RSD	1,261,013.42 RSD	2,521,730.65 RSD
Costs borne by the borrower, known at the time of advertising and included in the calculation of the effective interest rate			
Credit Bureau report	246 RSD		
Bill of exchange	50 RSD		

*The representative example applies to an individual employed for an indefinite period who receives their salary through a current account with Banca Intesa, or will transfer their salary to Banca Intesa, and whose income does not exceed RSD 100,000.