

LOAN FINANCING CONDITIONS

Senior cash loan in RSD

1. Product user	
1.1 Eligible clients	Pensioner's citizens of the Republic of Serbia residents having domicile in the territory where the Republic of Serbia has full integrity and for whom a report from the Credit Bureau can be obtained through the Association of Serbian banks. Pension's beneficiary's age from 55 to 79 at the time of applying for a loan, or up to 80 years at the maturity of the last loan installment.
2. Description of key features of the loan product	
2.1 Loan type	Cash loan with and loan for refinance in RSD.
2.2 Tenor of the loan	12, 24, 36 48, 60 or 71 months.
2.3 Total loan amount	RSD 100,000 – 1,500,000. If client has one or more loans disbursed via e/m banking, total outstanding balance of these loans, included new loan, can be up to RSD 1.200.000 If a client has two or more Senior cash loans, the maximum total outstanding loan amount can be up to RSD 1,500,000.
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	Non-specific purpose. For the refinancing of liabilities on payment accounts, credit cards, leasing and loans in Banca Intesa ad Beograd, other banks and leasing companies.
2.7 Periods when installments fall due for payment (monthly, quarterly and etc...)	Monthly.
2.8 Manner of loan disbursement	On the payment account of client in the Bank, and for clients who do not receive a pension in the Bank, the payment can be made to the client's payment account in another bank. Part for the refinancing of obligations on client loan accounts for products that are refinanced.

2.9 Manner of loan repayment and pay-out of annuities	<ol style="list-style-type: none"> 1. Clients that are receiving pension onto payment account in Banca Intesa ad Beograd: <ul style="list-style-type: none"> • Standing order. 2. Clients that are not receiving pension onto payment account in Banca Intesa ad Beograd: <ul style="list-style-type: none"> • Administrative ban.
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3. Loan expenses

3.1 Level and variability of annual nominal interest rate	Nominal rate is fixed and amounts to: <ul style="list-style-type: none"> • from 13,72% to 14,18%, p.a
3.2 Method of interest calculation	Proportional method 28-31/360.
3.3 Default Interest rate	Legal default interest rate if it is higher than the agreed, otherwise the agreed interest rate. Legal default interest rate is calculated in accordance with the Law regulating the protection of users of financial services.
3.4 Type and level of all fees and other costs to be borne by the loan user	<ol style="list-style-type: none"> 1. Credit Bureau Report: RSD 246, onetime payment.

4. Other relevant information

4.1 Conditions and manner of early loan repayment	In accordance with the Law on Financial Services Consumer Protection Law.
4.2 Minimal collateral	Without collateral.
4.3 Terms of insurance	In accordance with Contract of collective life insurance and related annexes signed at the expense of the Bank.
4.4 Administrative ban services	In accordance with Contract of disbursement of pensions and cash benefits from pension and disability insurance, and implementation of administrative ban for loans for customers with pensions signed with Republic Fund for Pension and Disability Insurance in Belgrade and its annexes, at the expense of the Bank.
4.5 Conclusion of contracts at a distance - through e/m banking applications	<ol style="list-style-type: none"> 1. For loan amounts up to RSD 600.000: two-factor authentication 2. For amounts from RSD 600.001 up to RSD 1.200.000 RSD: qualified electronic certificate in the cloud.

These Conditions apply from 01.01.2025.