

CONDITIONS FOR APPROVAL of Intesa Hit/Intesa Hit Plus /Intesa Magnifica payment account overdraft

1. Product User	
1.1 Eligible clients	Individuals residents, owners of Intesa Hit, Intesa Hit Plus or Intesa Magnifica payment account – fixed-term and indefinite employees and pensioners.
2. Description of Main Features of the Credit Product	
2.1 Type of loan	Payment account overdraft.
2.2 Period for which the loan is being approved	36 months.
2.3 Total amount of the loan	<p>Payment accounts opened on the basis of dinar salary/pension:</p> <ol style="list-style-type: none"> 1. Intesa Hit payment account: in the amount of one salary/pension (at least RSD 5.000 and at most up to RSD 150.000); 2. Intesa Hit Plus payment account: in the amount of one salary/pension (at least RSD 5.000 and at most up to RSD 150.000); 3. Intesa Magnifica payment account: in the amount of two salaries/pensions (at least RSD 5.000 and at most up to RSD 500.000).
2.4 Currency in which the loan is approved, in the case of a loan with agreed currency clause and the type of exchange rate (the level of official middle rate) as well as the calculation date	RSD.
3. Loan Costs	
3.1 Amount and variability of the annual nominal interest rate (fixed or variable *). * If variable, specify: (a) the elements on the basis of which it is determined; (b) their amount at the time of the conclusion of the contract; (c) the periods in which they will change; (d) the manner in which it will change; (e) fixed element (if contracted)	<p>Fixed.</p> <p>Intesa Hit payment account 29,85% annually. Intesa Hit Plus payment account 26,87% annually. Intesa Magnifica payment account 23,88% annually.</p>
3.2 Method applied when calculating interest (compound, proportional and other).	Proportional.

<p>3.3 Interest rate applied in case of delay</p>	<p>Legal penalty interest that is calculating by proportional method in accordance with the law that regulates height and way of penalty interest calculation, if it is higher than the interest defined in the overdraft contract, and otherwise: contracted interest rate.</p>
<p>3.4 Type and level of all fees and other costs to be borne by the loan beneficiary* (fixed or variable).</p> <p>In case they are variable please state the following *):</p> <p>* If variables, specify: (a) the elements on the basis of which it is determined; (b) their amount at the time of the conclusion of the contract; (c) the periods in which they will change; (d) the manner in which it will change; (e) fixed element (if contracted).</p>	<p>Fixed:</p> <ol style="list-style-type: none"> 1. Payment account overdraft approval fee – RSD 300, one – time fee; 2. Costs of Credit Bureau – RSD 246; 3. Cost of bill of exchange – RSD 50;

4. Other Important Information	
<p>4.1 Conditions and manner of early loan repayment</p>	<p>The client may terminate this agreement without fee and at any moment. The termination may be delivered by the Client personally or by their proxy in any branch on the Bank. The proxy must be authorized in written, along with the certification of the Client's signature.</p> <p>In case of agreement cancellation the Client must immediately settle all liabilities regarding this agreement.</p>
<p>4.2 Type of collaterals, possibility for their exchange during the period of loan repayment as well as the conditions of activating these collaterals in the case of default</p>	<p>Bill of exchange.</p>
<p>4.3 Conditions under which the bank may request the complete overdraft repayment</p>	<p>The Bank may unilaterally cancel this agreement by informing the client in written or on another durable medium at the latest two months earlier. In its notification the Bank must do the following:</p> <ul style="list-style-type: none"> • to state the type and level of the Client's liabilities on the day of sending the notification; • to state the deadline for settling the Client's liabilities; • to warn the Client about the Bank's right to perform the collection by activating collaterals. <p>In case of a unilateral termination of the agreement by the Bank, the Client must return to the Bank the used amount of overdraft increased by the interest from item 3.3 of this enclosure and the real expenses the Bank has on the basis of termination and forced collection, within two months of the day of receipt of the Bank's notification.</p>

4.4. Documentation necessary for the overdraft approval	<ol style="list-style-type: none">1. Valid identification document (personal ID or passport);2. Authorization for the salary transfer / Salary amount Confirmation (pension cheque) if the basis of opening is regular salary or pension;3. Positive Credit Bureau report.
4.5. Overdraft audit	<p>After overdraft approving, the Bank will audit inflows on the payment account in the period of 90 days from the overdraft approval. After 90 days, if there were no inflows (cash or non-cash) on payment account in minimal amount of 35% from the total incomes that client reported to the Bank, overdraft will be automatically canceled.</p> <p>On every 12 months, the Bank will audit inflows on payment account and on that occasion the overdraft is canceled if one of the following conditions is met:</p> <ul style="list-style-type: none">• average monthly inflow based on salary / pension for the previous 12 months is less than the approved overdraft for at least 35%;• in the previous two months, the client did not have any inflow based on salary / pension.

These conditions shall be announced on 14.05.2021., and shall be applicable starting from 31.05.2021.