

PRESS RELEASE

Banca Intesa – Sponsor of “ Grazia shopping night ” campaign

Belgrade (14 November 2007) – Although the first association of payment cards is mainly connected with the elegance and simplicity of payment, without cash in your wallet, the practice shows that cards offer many more additional conveniences that make them increasingly more popular and widespread means of payment in country and abroad. Due to the possibility of deferred payment and payment in installments, cards have successfully replaced cheques, and have also become an important instrument through which the banks credit the consumer consumption.

Banca Intesa is the market leader in corporate and retail operations as well as in electronic banking and payment card operations. It issued the first MasterCard card in Serbia, the first Visa Chip card in the Balkans and owing to the exclusive contract, it returned to the Serbian market the most prestigious card brand - the American Express. As the only bank in country to have all three world-known payment card programmes in its portfolio, Banca Intesa constantly enhances its offer and introduces new products with a number of conveniences and at the moment has over one million issued payment cards and more than 15,000 points of sale in Serbia perform transactions by payment cards through POS terminals of Banca Intesa.

As of December 1, of the current year, Banca Intesa will introduce new MC2 card in its credit card offer, which apart from extremely attractive and innovative design with clear-transparent plastic also has all the characteristics and functionality of MasterCard and Visa Cards. MC2 card is tied to the account of basic MasterCard Standard or Gold card and is issued as their additional card and is valid in the period of two years like the other cards. The only documents needed for the issuance of this card are just the basic credit card and ID card of the holder.

All those who have Visa and MasterCard credit card of Banca Intesa may use the special convenience to pay for the consumer goods in Maxi, Pekabeta and C-market with deferred payment from 70–100 days without interest, whereas deferred payment period for other points of sale that accept these cards is 40 days. Also very popular is the method of payment in 3-12 equal monthly installments, without interest in more than 500 points of sale all over the country with which Banca Intesa has an agreed business cooperation. The total transaction amount is completely exempted from interest and divided into a certain number of equal installments. The first installment is due immediately and the next after 30 days. The number of installments shall be agreed between the user and the merchant.

Payment in installments through the revolving loan model is available to all users of any credit card from the offer of Banca Intesa, meaning that all citizens may finance consumption within the approved credit limit with obligation to settle min 5% on monthly basis. Here lies the elementary advantage to this manner of payment, as citizens may finance their monthly consumption in line with their current financial opportunities. The interest is only paid to the remaining debt and the incurred

obligations are settled on the 10th in the month at the Bank's counters or through a standing order.

Credit card holders of Banca Intesa receive as a gift Europe Assistance travel insurance card that guarantees coverage of all expenses incurred abroad due to urgent medical services and the holder is also exempted from paying health insurance necessary when applying for a visa.