

PRESS RELEASE

Belgrade, 5 December 2008

Banca Intesa offering special conveniences to credit card holders till 15 January

Holiday shopping with deferred payment without interest

Within a big holiday campaign that will last till 15 January 2009, Banca Intesa will provide all MasterCard and Visa credit card holders extended deferred payment of up to 70 days without interest. Namely, these card holders will only start repaying the costs of their shopping incurred in December from 10 February, whereas the incurred obligations on credit cards in the first fifteen days of the next year will only start to be repaid from March 10.

Also, during this campaign, Banca Intesa abolished commission on cash withdrawal from credit cards on its ATMs. That means, that all MasterCard and Visa credit card holders of Banca Intesa, will be able to get hold of cash at the Bank's ATMs in a fast and simple way, commission free, through the fastest cash loan based on revolving principle with minimal 5% settling of the obligations on monthly basis.

"In view of the worsened economic opportunities, we believe that this will represent additional facility that will enable citizens to prepare for the holidays like in the previous years, and settle the incurred obligations on deferred basis. That will enable citizens to pay their costs in a more flexible way, i.e. to enjoy more in the holiday shopping knowing that they need not burden their budget with large expenses in one go. Also, considering that in this period of the year people often need large amounts of cash, we gratified our clients by abolishing commission on cash withdrawal from credit cards on our ATMs", said Ms Danijela Tomašević, Director of Retail and Small Business Sector.

All Visa and MasterCard credit card holders of Banca Intesa, may also use the special facility to buy goods in Maxi, Pekabeta and C market with deferred payment from 70 to 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 1,200 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 agreed between the users and the merchant.