

PRESS RELEASE

New MasterCard card of Banca Intesa

- Banca Intesa offered new MasterCard credit card that, apart from a number of conveniences such as payment in installments without interest and deferred payment without interest, is also characterized by innovative design that makes this card unique on the market.

Belgrade (24 December 2007) – Following world trends in card operations, Banca Intesa is the first on the domestic market to offer the new MC² (MasterCard squared) credit card, that apart from extremely attractive and innovative design with clear-transparent plastic is also characterized by all MasterCard cards' features and functionality.

MC² card is tied to the account of the elementary MasterCard Standard or Gold card, and like other cards, it has validity period of up to two years. All citizens may apply for the card, whether they are clients of Banca Intesa or not, and if they do not already possess MasterCard credit card of the Bank, along with MC² card for payment of goods and services, they are also issued MasterCard Standard credit card that may be used to pay goods and services as well as to withdraw cash on ATMs in country and abroad. Monthly membership fee for MC² credit card amounts 30 dinars.

MC² credit card has installed Chip technology that provides maximum safety of electronic transactions, as well as simpler and faster payments.

New MC² card of Banca Intesa provides its users flexible payment :

- in installments through revolving loan
- deferred payment up to 100 days interest-free
- payment in 3–12 installment without interest

MC² card holders may buy consumer goods in Maxi, Pekabeta, C market with deferred payment from 70 -100 days without interest, whereas for other points of sale that accept these cards this period is 40 days. Also, very popular method of payment is payment in 3-12 equal monthly installments, without interest, at more than 500 points of sale across the country that have an agreed business cooperation with Banca Intesa. Total transaction amount is completely exempted from interest and divided into a certain number of equal installment. The first installment shall be due immediately, and the next after 30 days. The number of installments shall be agreed between the user and the merchant.

Payment in installments on the principle of revolving loan is available to all Banca Intesa credit card holders, regardless of the type of credit card, meaning the citizens may finance their consumption within the approved credit limit, with obligation to settle min. monthly payment of 5% of the total indebtedness. This represents the main

advantage of this kind of payment, as the citizens may finance their monthly consumption in line with their present financial opportunities. Interest is only paid for the unsettled part of debt, and the incurred obligations are settled until the 10th in the month at the Bank's counters or through standing order.