

Banca Intesa and Intesa Leasing at the BG Car Show once again this year

Leasing approved at the spot and loans with fixed interest rate

Belgrade, March 20, 2019 - Banca Intesa and Intesa Leasing will present their offers for leasing and purchasing vehicles at the 54th BG Car Show which will take place from March 22 to 31.

In order to make vehicle procurement as quick and simple as possible, and provide an advanced user experience for its clients, Intesa Leasing has developed a modern WEB app which it will unveil at the BG Car Show. Thanks to this innovative approach to sales, all interested legal entities and entrepreneurs who want to secure financing for new passenger and commercial vehicles up to EUR 30,000 will be able to submit a request and get a response within minutes. No documentation is required for the request to be approved, only the company id number, and clients will receive a printed certificate of approval, which they can also get via email.

When it comes to Banca Intesa's offer, citizens have available a euro-denominated car loan to purchase new and used vehicles from legal entities and natural persons, which is granted with a fixed annual interest rate that starts at 4.5% and a repayment period from 18 to 84 months. Loan amount is between EUR 2,000-30,000 when purchasing vehicles from legal entities, and between EUR 2,000-13,400 when purchasing vehicles from natural persons and it can be increased by the amount of fully comprehensive insurance policy issued by the insurance company, or by the amount needed for absolute rights transfer tax when purchasing the vehicle from a natural person. The loan is available with a minimum down payment of 30% of the loan's gross value.

Citizens can also apply for a euro-denominated loan to purchase new vehicles from legal entities with a fixed annual interest rate that starts from 4%. This loan is granted with a repayment period from 18 to 36 months, in amounts from EUR 3,000 to EUR 30,000, and it can be increased for the amount of fully comprehensive car insurance policy premium issued by the insurance company. The loan is available with a minimum down payment of 30% of the loan's gross value.

Banca Intesa also offers a dinar-denominated car loan for purchasing vehicles from legal entities and natural persons with a fixed interest rate that starts from 8.49% and a repayment period from 18 to 84 months. Loan amounts for purchasing vehicles from legal entities range from RSD 200,000 to RSD 3.6 million, and RSD 200,000 and RSD 1.65 million for purchases from natural persons. The loan amount can be increased for the amount of fully comprehensive car insurance policy premium issued by the

insurance company, or for the amount of absolute rights transfer tax when purchasing from natural persons.

Representative examples:

Type of loan	Euro-denominated car loan for purchasing new and used vehicles from legal entities and natural persons	
Loan currency	EUR	
Criteria for denomination	In dinar counter-value according to the NBS middle exchange rate	
Pro forma invoice	EUR 6,000	EUR 14,000
Loan amount	EUR 4,200	EUR 9,800
Down-payment	EUR 1,800	EUR 4,200
Repayment period	60 months	84 months
Monthly instalment	EUR 78.43	EUR 136.53
Interest rate (per annum)	4.50% fixed	
EIR (per annum)	5.12%	4.99%
Fees charged to the user, known at the moment of advertising and included into the effective interest rate		
Loan processing fee	EUR 42	EUR 92
1 bill of exchange	RSD 50	RSD 50
Credit Bureau report	RSD 246	RSD 246

Type of loan	Euro-denominated car loan for purchasing vehicles from legal entities	
Loan currency	EUR	
Criteria for denomination	In dinar counter-value according to the NBS middle exchange rate	
Pro forma invoice	EUR 6,000	EUR 10,000
Loan amount	EUR 4,200	EUR 7,000
Down-payment	EUR 1,800	EUR 3,000
Repayment period	36 months	36 months
Monthly instalment	EUR 124.12	EUR 207
Interest rate (per annum)	4%, fixed	
EIR (per annum)	5.58%	5.56%
Fees charged to the user, known at the moment of advertising and included into the effective interest rate		
Loan processing fee	EUR 84	EUR 140
1 bill of exchange	RSD 50	RSD 50
Credit Bureau report	RSD 246	RSD 246

Type of loan	Dinar-denominated car loan for purchasing vehicles from legal entities and natural persons	
Loan currency	RSD	
Criteria for denomination	None	
Pro forma invoice	RSD 300,000	RSD 600,000
Loan amount	RSD 300,000	RSD 600,000
Down-payment	/	/
Repayment period	84 months	84 months
Monthly instalment	RSD 5,348	RSD 9,532
Interest rate (per annum)	8.49%, fixed	
EIR (per annum)	9.39%	9.32%
Fees charged to the user, known at the moment of advertising and included into the effective interest rate		
Loan processing fee	RSD 3,000	RSD 6,000
1 bill of exchange	RSD 50	RSD 50
Credit Bureau report	RSD 246	RSD 246



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Banca Intesa ad Beograd, member of **INTESA  SANPAOLO**, is the leading bank on the domestic market, a reliable partner of 1.38 million clients, natural persons and legal entities. With a net balance sum of close to EUR 5.1 billion, EUR 3.5 billion in total deposits and EUR 3 billion in total loans, Banca Intesa leads the list of most successful banks in Serbia. Owing to a unique blend of digitalization of business processes and developed business network comprising of 154 branches all over Serbia, as well as constant focus on the needs of citizens and the economy, innovative products and highest-quality service, the bank has achieved stable results in all areas of operations.

Intesa Leasing d.o.o. Beograd, member of **INTESA  SANPAOLO**, is one of the leading leasing companies in the Serbian market with a net balance sum of RSD 12.8 billion and RSD 9.46 billion in total sales. Combining modern international experiences with local skills, we find the best possible solutions which meet client needs on a daily basis, advocating a better quality of life, prosperity, economic development and advancement of the entire society.