

PRESS RELEASE
Incomparably good dinar cash loan with fixed interest rate on 84 months

Belgrade, August 25, 2016 – Banca Intesa has further improved its Intermezzo Keš cash loan approved in dinars, which is now available with a fixed interest rate of 12% per year to both clients and citizens who do not receive their salary through the bank. The loan is granted with an extended repayment period of up to 84 months and a maximum amount of RSD 1.65 million, without the obligation of transferring salary and without fee for processing loan request, and it also includes insurance in case of job loss.

“Continuing the trend of constantly improving our products and adjusting them to market changes and clients’ needs, we went one step further and offered them an incomparably good cash loan in dinars on 84 months with a fixed instalment that always stays the same. We believe in the uniqueness and quality of this offer, which is supported by the fact that we are prepared to offer better terms to anyone who finds a more favourable loan in this category, so that the total repayment amount for the client is lower at Banca Intesa”, said Darko Popović, member of the Executive Board and Head of the Retail Division of Banca Intesa.

Intermezzo Keš loan offers borrowers the option to postpone monthly payments up to five times during the repayment period, and the approval of this loan does not require a deposit or guarantor. All citizens interested in the special offer can apply for this loan by October 31, 2016.

Banca Intesa’s continuing efforts to improve its offer and provide its clients with as affordable loans as possible are reflected in its business results and citizens’ interest in the bank’s loan products. In the first seven months of 2016, the bank reported a 50% increase in new cash loans against the same period of last year.

Representative example

Loan type	Intermezzo Keš cash loan – cash loan with insurance with an option to postpone payment of dinar instalments
Currency	RSD
Criteria for indexation	No criteria for indexation
Loan amount	200,000 RSD
Repayment period	84 months
Monthly instalment	3,465 RSD
Interest rate (per annum)	12% fixed

EIR (per annum)	12.05%
Costs to be borne by the user are known at the moment of publication and are included in the calculation of effective interest rate	
1 bill of exchange	50 RSD
Report from Credit Bureau	246 RSD

Other calculations concerning this product are available at any Banca Intesa's branch office.

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Banca Intesa ad Beograd, member of **INTESA  SANPAOLO**, is the leader in domestic market, reliable partner for 1.42 million clients, natural and legal entities. With net balance sheet amount of 4.4 billion euros, total deposits of 2.8 billion euros and total loans of 2.3 billion euros, Banca Intesa is leading the list of the most successful banks in Serbia. Owing to a developed business network of around 170 branches across Serbia, the most developed network of ATMs and POS terminals and a professional team of some 3,000 employees, the bank is achieving stable results in all business areas, developing its business activities in the retail, small business, corporate and local government segments.