

## **PRESS RELEASE**

*Special loan and lease offer anent Car Show*

### **Even more favourable car finance terms with Banca Intesa and Intesa Leasing**

**Belgrade, March 23, 2017** – Banca Intesa and Intesa Leasing prepared a special car finance offer anent the 53<sup>rd</sup> International Car Show in Belgrade involving a 4% annual interest rate for car loans, even more favourable dinar-pegged lease offer, as well as suitable presents for clients in cooperation with the companies Visa and LUKOIL.

Within the bank's special offer, customers are offered a euro pegged loan for the purchase of brand new vehicles from legal entities with a 4% fixed interest rate per annum and an 18-16 month repayment period. Banca Intesa grants loans in the amount of EUR 3,000-30,000, which can be increased by the amount of the premium of a fully comprehensive insurance policy issued by an insurance company, with a down payment of minimum 30% of the gross value of the loan.

In addition to that, Banca Intesa offers a euro pegged loan for the purchase of new and used vehicles from legal entities and natural persons, which has a 4.5% fixed interest rate per annum, an 18-84 month repayment period and a down payment of minimum 30% of the gross value of the loan. The loan is available in the amount of EUR 2,000-30,000 for the purchase of vehicles from legal entities, or EUR 2,000-13,400 for purchases from natural persons, and it can be increased by the amount of the premium of a fully comprehensive insurance policy issued by an insurance company, or by the amount of the absolute rights transfer tax in the event of purchases from natural persons.

Customers can also apply for a dinar pegged loan for the purchase of new and used vehicles from legal entities and natural persons that involves a 8.49% fixed interest rate per annum and an 18-84 repayment period, with no down payment. The loan amount ranges from RSD 200,000 to RSD 3,600,000 for purchasing vehicles from legal entities and RSD 200,000-1,650,000 for purchasing from natural persons, and it can be increased by the amount of the premium of a fully comprehensive insurance policy issued by an insurance company, or by the amount of the absolute rights transfer tax in the event of purchases from natural persons.

Within Intesa Leasing's special offer, citizens and businesses can opt for a favourable interest rate for dinar pegged leasing for financing passenger vehicles.

They are also able to take advantage of lower leasing application processing fees for applications submitted while the special offer is valid.

The maximum lease amount corresponds to the client's creditworthiness, and it is approved with a repayment period of up to 60 months and a 3.67% nominal interest rate per annum plus 1M Belibor. The down payment ranges from 4% to 52% of the net value of the lease subject for natural persons and from 0% to 52% for corporate clients.

The special loan and leasing offer for financing passenger vehicle purchases with favourable terms will last until April 30, 2017. The first ten clients who purchase a car with Banca Intesa loan and the first ten clients who lease a car via Intesa Leasing will get RSD 11,000 each deposited on a Visa Inspire Card, as well as a LUKOIL loyalty card which provides additional discounts for fuel purchases at LUKOIL petrol stations.

**Representative examples:**

Type of loan	<b>Loan for purchasing new vehicles from legal entities, euro pegged</b>	
Loan currency	EUR	
Indexing criteria	Dinar equivalent according to the middle exchange rate of NBS	
Pro-forma invoice amount	6,000 EUR	10,000 EUR
Loan amount	4,200 EUR	7,000 EUR
Down payment	1,800 EUR	3,000 EUR
Repayment period	36 months	36 months
Monthly instalment	124.12 EUR	207 EUR
Interest rate (annual level)	4%, fixed	
<b>AER</b>	<b>5.58%</b>	<b>5.56%</b>
Costs that are borne by the user, known at the moment of advertising, and included in the calculation of the annual equivalent rate		
Loan request processing fee	84 EUR	140 EUR
1 bill of exchange	50 RSD	50 RSD
Loan bureau report	246 RSD	246 RSD

*Other calculations related to this product can be collected at any branch of the Bank.*

Type of loan	<b>Loan for purchasing vehicles from legal entities and natural persons, euro pegged</b>	
Loan currency	EUR	
Indexing criteria	Dinar equivalent according to the middle exchange rate of NBS	
Pro-forma invoice amount	6,000 EUR	10,000 EUR
Loan amount	4,200 EUR	7,000 EUR
Down payment	1,800 EUR	3,000 EUR
Repayment period	60 months	84 months
Monthly instalment	78.43 EUR	97.52 EUR
Interest rate (annual level)	4.50% fixed	
<b>AER</b>	<b>5.12%</b>	<b>4.99%</b>
Costs that are borne by the user, known at the moment of advertising, and included in the calculation of the annual equivalent rate		
Loan request processing fee	42 EUR	70 EUR
1 bill of exchange	50 RSD	50 RSD
Loan bureau report	246 RSD	246 RSD


*\*A natural person that receives its salary through a current account at Banca Intesa.  
Other calculations related to this product can be collected at any branch of the Bank.*

Type of loan	<b>Loan for purchasing new vehicles from legal entities and natural persons, dinar pegged</b>	
Loan currency	RSD	
Indexing criteria	No indexing criteria	
Pro-forma invoice amount	300,000 RSD	600,000 RSD
Loan amount	300,000 RSD	600,000 RSD
Down payment	/	/
Repayment period	72 months	72 months
Monthly instalment	5,348 RSD	9,532 RSD
Interest rate (annual level)	8.49%, fixed	
<b>AER</b>	<b>9.39%</b>	<b>9.32%</b>
Costs that are borne by the user, known at the moment of advertising, and included in the calculation of the annual equivalent rate		
Loan request processing fee	3,000 RSD	6,000 RSD
1 bill of exchange	50 RSD	50 RSD
Loan bureau report	246 RSD	246 RSD


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Type of leasing	<b>Financing passenger vehicles through dinar pegged financial leasing for natural persons</b>	
Currency	RSD	
Gross value of the automobile	1,250,000.00 RSD	
Net financing amount	1,041,666.67 RSD	
VAT	208,333.33 RSD	
Down payment	52,083.33 RSD	
VAT + down payment	260,416.66 RSD	
Repayment period	60 months	
Monthly instalment	19,590.27 RSD	
Nominal interest rate (annual level)	1M BELIBOR on the date March 6, 2017 (3.32)+3.67=6.99%	
Type of nominal interest rate	Variable	
<b>AER</b>	<b>9.44%</b>	
Costs that are borne by the user, known at the moment of advertising, and included in the calculation of the annual equivalent rate		
Application processing fee (0.5% one-time up front)	6,250.00 RSD	
ATV for processing fee	1,250.00 RSD	
ATV for interest	37,166.58 RSD	
Cost of the fee for adding to the registry	2,400.00RSD	
Loan bureau report for natural persons	246,00 RSD	
3 bills of exchange	150,00 RSD	
·The interest rate is variable and it depends on the reference interest rate (one month BELIBOR) on the day of the creation of the contract.		
·Casco insurance (from basic risks and theft) is mandatory and it is not included in the representative example, at this moment the expense is not known and is not included in the representative example		
·Acceptable insurance companies: Triglav osiguranje, Generali osiguranje, Wiener Stadtische, DDOR, Uniqa osiguranje, AXA osiguranje.		

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*Banca Intesa ad Beograd, member of **INTESA**  **SANPAOLO**, is a leading bank in the domestic market, a reliable partner of 1.4 million clients, natural persons and legal entities. With a net balance sum of EUR 4.7 billion, EUR 3.1 billion in total deposits and EUR 2.4 billion in total loans, Banca Intesa is at the helm of the list of the most successful banks in Serbia. Owing to a developed business network comprised of 166 branches all over Serbia, the most developed network of ATMs and POS terminals, as well as a professional team of around 3,000 employees, the Bank achieves stable results in all areas of business by developing activities in the retail, small business, agriculture and local administration sectors.*



*Intesa leasing d.o.o. Beograd, member of **INTESA**  **SNBPAOLO**, offers its clients the reliability which is a result of financial strength and knowledge of one of the most stable international finance groups. By combining modern international experiences with local expertise, every day we find the best possible solutions which satisfy the financial needs of the clients, advocating for better quality of life, prosperity, development of the economy and the entire society.*