

## PRESS RELEASE

### More favourable debt settling on credit cards

Banca Intesa offered promotive interest rates and debt settling on cards issued by other banks.

- Within its promotional campaign for use of American Express Blue credit card, Banca Intesa offered the citizens the lowest interest rate of 1.5% for RSD i.e. 0.9% for EUR consumption, as well as the possibility to settle the debt on a credit card of any domestic bank under the same conditions and at no additional costs by using this card.

**Belgrade (3 March 2008)** – Within its promotional campaign “Welcome to the blue planet” lasting till the end of 2008, Banca Intesa provided the users of American Express Blue credit card the lowest interest rate amounting 1.5% for RSD consumption and 0.9% for EUR consumption. In addition, all credit card users from any other bank can, without any additional costs, make a debt transfer and repay the debt at these more favourable interest rates, along with the simultaneous use of all American Express Blue credit card conveniences. In this way, they will save money by settling the earlier debt they have in another bank under the most favourable conditions. All citizens with regular monthly income of over EUR 100 whether they receive their earnings or pension through Banca Intesa or not, may be granted American Express Blue card.

In order to make a debt transfer to American Express Blue credit card, citizens need to submit the application in any of 220 branches of Banca Intesa. With the application form, they need to take with themselves their ID card and the latest statement of the credit card whose debt they want to settle. Within 48 hours, the Bank informs them whether they were granted a card and at what limit. After that, depending on the working status, citizens submit a document that verifies their regular monthly earnings amount as well as the confirmation of the place of residence. Having finished this simple procedure, Blue card users apart from other conveniences it provides, proceed with debt settling at interest rate of 1.5% for RSD currency i.e. 0.9% for EUR currency, at no other additional costs.

Blue card users are exempted from paying membership fee in the first year of utilization if they spend EUR 300 in the course of one year from the day of card activation. American Express Blue credit card provides cash-free payment of goods and services in installments and cash withdrawal in country and abroad. The card functions on revolving loan model, which means you pay off minimum 5% a month of the total consumption from the previous period, whereas on the rest of the debt you pay an interest rate. The obligations from the previous period need to be settled by the 15<sup>th</sup> in the month, which enables deferred payment of up to 45 days without interest rate. If you wish, you may pay more than the minimum amount of 5%, and you also have the option to settle your entire debt from the previous period in which case there is no interest rate.

Special convenience of American Express Blue card is that it enables completely safe surfing and on-line shopping. The so called ID Keeper Blue package is an exclusive service with American Express Blue credit card that enables you safe access to websites requiring personal data (first and family name, home address, user name, password and PIN). After the first access to a web page, all data are written on the installed chip on the card through the smart card reader. Access to data archived on the chip is possible only after logging in the PIN number, which provides the maximum security of use. In case you lose your card or it gets stolen, you will get a new one in the shortest possible time period whereas in case of any card abuse, all the incurred damage will be refunded.