

**MEDIA INFORMATION**
*Special Banca Intesa loan offer at the car show*
**Lower interest rates on car loans**

**Belgrade, March 14, 2014** – Banca Intesa has provided more affordable conditions of loans for purchasing motor vehicles for all the interested citizens regarding the car fair, BG Car Show.

To all the citizens who apply for a car loan to April 11, 2014 the bank will grant this type of loan with a lower interest rate. More affordable loan conditions are envisaged both for loans in dinars and euros. This loan can be used for purchasing new and used vehicles from legal and natural entities.

The dinar-pegged loan will be available with a fixed interest rate which amounts 19% on the annual level. The dinar-pegged loan is granted without downpayment, in the minimal amount of 500,000 dinars and a repayment period up to 60 months.

Also, during the promotional period citizens are not obliged to transfer their income to Banca Intesa to become users of the bank's car loan.

*Representative example:*

Loan type	Loans for purchase of new and used cars from legal entities and private sellers in dinars			
Currency	RSD			
Criteria for indexation	No criteria for indexation			
Pro-forma invoice amount	500,000 RSD	700,000 RSD	500,000 RSD	700,000 RSD
	Campaign conditions		Current conditions for clients of the Bank	
Loan amount	500,000 RSD	700,000 RSD	500,000 RSD	700,000 RSD
Downpayment (30%)	/	/	/	/
Repayment period	60 months	60 months	60 months	60 months
Monthly installment	13,047 RSD	18,266 RSD	14,202 RSD	19,882 RSD
Interest rate (p.a.)	19%, fixed		23%, fixed	
<b>EIR (p.a.)</b>	<b>21.68%</b>	<b>21.67%</b>	<b>27.28%</b>	<b>27.26%</b>
Costs to be borne by the user are known at the moment of publication and are included in the				



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calculation of effective interest rate				
Loan processing fee	5,000 RSD (1% of the loan amount, one-off)	7,000 RSD (1% of the loan amount, one-off)	10,000 RSD (2% of the loan amount, one-off)	14,000 RSD (2% of the loan amount, one-off)
3 bills of exchange	150 RSD	150 RSD	150 RSD	150 RSD
Report from Credit Bureau	246 RSD	246 RSD	246 RSD	246 RSD
Costs to be borne by the user and which are not known at the moment of publication				
Kasko insurance (only for loans over EUR 10,000), Fee for registering lien in the Lien Registry in accordance with the tariff of the Business Registers Agency, tax for transfer of absolute rights				