

MEDIA INFORMATION

Even more favourable conditions for Banca Intesa Laki Keš loan

Lower interest rate for Laki Keš

Belgrade, July 6, 2015 – Banca Intesa lowered the interest rate for Laki Keš cash loan which it approves in dinars with fixed interest rate from 9.95 percent per annum. Banca Intesa Laki Keš loan is available to all interested citizens, without the need to transfer salary or pension; the Bank offers it without participation and guarantors in the maximum amount of up to RSD 120,000, with a repayment period of up to 12 months.

“Taking into account customer needs and market trends, primarily the positive trends in inflation and the benchmark interest rate, since the beginning of the year Banca Intesa has improved borrowing conditions for a number of loan products and offered citizens more favourable loans for refinancing, buying cars, as well as Intermezzo cash loan. Therefore, lowering the interest rate on one more type of cash loan is only the latest in a series of steps we have taken in order to make our products more accessible to citizens. In the future we will keep on closely monitoring the signals coming from the market and, in accordance with them, tailor the offer for clients,” stated Niksa Ilovic, Head of Individuals Segment Management Department Banca Intesa.

In addition to lowering the interest rate, Banca Intesa has further accelerated the procedure of granting Laki Keš loan; a request for this loan can be submitted in any of the nearly 180 Bank branches nationwide. When applying for Laki Keš loan it is necessary to submit an identity card, as well as documentation confirming employment status and income level; this applies to everyone - employees, self-employed or retired.

Representative example for clients * EIR calculation 26.06.2015

Type of loan	Laki keš cash loan in dinars		
Loan currency	RSD		
Indexing criteria	No indexing criteria		
Loan amount	50,000 RSD	100,000 RSD	120,000 RSD
Repayment period	12 months	12 months	12 months
Monthly payment	4,385 RSD	8,771 RSD	10,525 RSD
Interest rate (per annum)	9.95% fixed		
EIR (annually)	15.50%	14.84%	14.74%
The costs to be borne by the user are known at the time of publication and are included in the calculation of the effective interest rate.			
The fee for loan application processing	RSD 1,000	RSD 2,000	RSD 2,400

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Banca Intesa ad Beograd

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1 bill of exchange	RSD 50	RSD 50	RSD 50
Credit bureau report	RSD 246	RSD 246	RSD 246

** A natural entity who receives a salary or pension through the current account in Banca Intesa.
Other calculations related to this product can be obtained at any branch of the Bank.*

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Banca Intesa ad Beograd, member of **INTESA  SANPAOLO**, is the leader in domestic market, reliable partner for 1.64 million clients, natural and legal entities. With net balance sheet amount of over 4 billion euros, total deposits of 2.7 billion euros and total placements of 2.2 billion euros, Banca Intesa Belgrade is leading the list of the biggest banks in Serbia. Owing to a developed business network of 175 branches across Serbia, the most developed network of ATMs and POS terminals and professional team of 3,000 employees, the bank is achieving considerable growth in all business areas. Banca Intesa is developing its business activities in five directions: retail and small business operations, corporate banking, local self-government and investment banking.