

## **PRESS RELEASE**

*Banca Intesa and Intesa Leasing prepare special benefits for Car Show*

### **The most favourable car loans and attractive conditions for dinar leasing**

**Belgrade, March 15, 2016** – Banca Intesa and Intesa Leasing have prepared special offers on the occasion of the 53<sup>rd</sup> Car Show, which include the most favourable loans for buying a car on the domestic market and even better conditions of dinar leasing for cars.

Citizens have at their disposal a loan for purchasing new cars from legal entities indexed in the euro, with a fixed interest rate starting from 4.99 percent per year. The loan is available in the amount between EUR 3,000 and EUR 30,000, in dinar equivalent, with a repayment period of 18 to 36 months, and a minimum down payment of 30 percent of the gross amount of the car value.

Banca Intesa also offers a loan for buying new and used cars from legal entities and natural persons, indexed in the euro, with a fixed annual interest rate starting at 6.20 percent. The loan for buying cars from legal entities is available in the amount between EUR 2,000 and EUR 30,000, in dinar equivalent, while loans for purchases from natural persons amount from EUR 2,000 to EUR 5,000. The repayment period is from 18 to 72 months, with a minimum down payment of 30 percent of the gross amount of the car value. The loan amount can be increased by the amount of a Casco insurance premium or tax on transfer of absolute rights when buying from natural persons.

The bank's offer also includes dinar loans for buying new and used motor vehicles from legal entities and natural persons, with a fixed interest rate starting at 9.99 percent annually, with no down payment. The loan is granted in the amount from RSD 200,000 to RSD 3,600,000 for vehicle purchases from legal entities, and RSD 200,000 to 600,000 for purchases from natural persons. The loan amount can be increased by the amount of a Casco insurance premium or tax on transfer of absolute rights when buying from natural persons.

As the only leasing company in the domestic market whose offer includes leasing in the domestic currency, Intesa Leasing offers dinar leasing to citizens and businesses this year, too, for financing the purchase of passenger cars with an even more favourable interest rate and lower costs of processing requests submitted in the period from March 17-23, 2016.

The maximum leasing amount reaches the level of creditworthiness of the client, and leasing is approved with a repayment period of up to 60 months, an annual interest rate from 2.87 percent plus one month BELIBOR (3.12 percent) for financing up to 36 months and from 3.87 percent plus one month BELIBOR (3.12 percent) for financing up to 48 and 60 months and a one-time fee of 0.5% for processing the request. The down payment ranges from 4 to 52 percent of the net value of the leasing subject for natural persons, or 0 to 52 percent in case of a corporate client.

In collaboration with Kia Motors company, Intesa Leasing offers its clients leasing with 0% interest rate on the total financing amount, both for legal entities and natural persons who decide to purchase a vehicle from the KIA AUTO program.

**Representative example of financing through a loan:**

<b>Loan type</b>	<b>Loan indexed in EUR for purchasing new vehicles from legal entities</b>
Loan currency	EUR
Indexing criteria	In RSD equivalent according to NBS median exchange rate
Invoice amount	EUR 10,000
Loan amount	EUR 7,000
Down payment	EUR 3,000
Repayment period	36 months
monthly instalment	EUR 209.43
Interest rate (annually)	<b>4,99%, fixed</b>
<b>EIR (annually)</b>	<b>6.44%</b>
Costs borne by the user are known at the time of publication and are included in the effective interest rate	
Fee for processing loan request	EUR 140
1 bill of exchange	RSD 50
Credit Bureau Report	RSD 246

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

**A representative example of financing through financial RSD leasing for natural persons:**

<b>Leasing type</b>	<b>Financing passenger program through financial RSD leasing</b>
Currency	RSD
The gross value of the car	RSD 1,250,000.00
Amount of net financing	RSD 1,041,666.67
PDV	RSD 208,333.33
Down payment	RSD 52,083.33
VAT + Down payment	RSD 260,416.66
Repayment period	60 months
Monthly instalment	RSD 19,590.27

Nominal interest rate (annually)	1M BELIBOR on March 11, 2016 (3.12)+3.87=6.99%
Nominal interest rate type	Variable
<b>EIR (annually)</b>	<b>9.32%</b>
Costs borne by the user are known at the time of publication and are included in the effective interest rate	
Fee for processing request (one-time fee of 0.5% in advance)	RSD 6,250.00
VAT on cost of processing	RSD 1,250.00
VAT on interest rate	RSD 37,166.58
The cost of fees for registration	RSD 1,200.00
Credit Bureau Report for natural persons	RSD 246.00
3 bills of exchange	RSD 150.00

- *The interest rate is variable and depends on the reference rate (one-month BELIBOR) on the day of making the agreement.*
- *Casco insurance (from basic risks and theft) is mandatory and not included in the representative example, the cost is unknown at this moment and not included in the representative example*
- *Accepted 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 the leader in domestic market, reliable partner for 1.67 million clients, natural and legal entities. With net balance sheet amount of over 4.3 billion euros, total deposits of 2.8 billion euros and total placements of 2.3 billion euros, Banca Intesa Belgrade is leading the list of the biggest banks in Serbia. Owing to a developed business network of 170 branches across Serbia, the most developed network of ATMs and POS terminals and professional team of over 3,000 employees, the bank is achieving considerable growth in all business areas. Banca Intesa is developing its business activities in retail and small business operations, corporate banking and local self-government operations.

**Intesa leasing d.o.o. Beograd**, part of **INTESA  SANPAOLO**, provides reliability to clients, which is a result of financial power and knowledge of one of the most stable international financial groups. By combining modern global experience with local knowledge, we find the best possible solutions each day, that satisfy the financial needs of clients, while advocating for a better quality of life, prosperity, development of economy and society in general.