

*Banca Intesa and Intesa Leasing at the BG Car Show once again this year*

### **Leasing approved at the spot and loans with fixed interest rate**

**Belgrade, March 20, 2019** - Banca Intesa and Intesa Leasing will present their offers for leasing and purchasing vehicles at the 54<sup>th</sup> BG Car Show which will take place from March 22 to 31.

In order to make vehicle procurement as quick and simple as possible, and provide an advanced user experience for its clients, Intesa Leasing has developed a modern WEB app which it will unveil at the BG Car Show. Thanks to this innovative approach to sales, all interested legal entities and entrepreneurs who want to secure financing for new passenger and commercial vehicles up to EUR 30,000 will be able to submit a request and get a response within minutes. No documentation is required for the request to be approved, only the company id number, and clients will receive a printed certificate of approval, which they can also get via email.

When it comes to Banca Intesa's offer, citizens have available a euro-denominated car loan to purchase new and used vehicles from legal entities and natural persons, which is granted with a fixed annual interest rate that starts at 4.5% and a repayment period from 18 to 84 months. Loan amount is between EUR 2,000-30,000 when purchasing vehicles from legal entities, and between EUR 2,000-13,400 when purchasing vehicles from natural persons and it can be increased by the amount of fully comprehensive insurance policy issued by the insurance company, or by the amount needed for absolute rights transfer tax when purchasing the vehicle from a natural person. The loan is available with a minimum down payment of 30% of the loan's gross value.

Citizens can also apply for a euro-denominated loan to purchase new vehicles from legal entities with a fixed annual interest rate that starts from 4%. This loan is granted with a repayment period from 18 to 36 months, in amounts from EUR 3,000 to EUR 30,000, and it can be increased for the amount of fully comprehensive car insurance policy premium issued by the insurance company. The loan is available with a minimum down payment of 30% of the loan's gross value.

Banca Intesa also offers a dinar-denominated car loan for purchasing vehicles from legal entities and natural persons with a fixed interest rate that starts from 8.49% and a repayment period from 18 to 84 months. Loan amounts for purchasing vehicles from legal entities range from RSD 200,000 to RSD 3.6 million, and RSD 200,000 and RSD 1.65 million for purchases from natural persons. The loan amount can be increased for the amount of fully comprehensive car insurance policy premium issued by the

insurance company, or for the amount of absolute rights transfer tax when purchasing from natural persons.

Representative examples:


| Type of loan   | Euro-denominated car loan for purchasing new and used vehicles from legal entities and natural persons |              |
|--|--|--------------|
| Loan currency  | EUR  |              |
| Criteria for denomination  | In dinar counter-value according to the NBS middle exchange rate                                       |              |
| Pro forma invoice  | EUR 6,000  | EUR 14,000   |
| Loan amount  | EUR 4,200  | EUR 9,800    |
| Down-payment   | EUR 1,800  | EUR 4,200    |
| Repayment period   | 60 months  | 84 months    |
| Monthly instalment   | EUR 78.43  | EUR 136.53   |
| Interest rate (per annum)  | 4.50% fixed  |              |
| <b>EIR (per annum)</b>   | <b>5.12%</b>   | <b>4.99%</b> |
| Fees charged to the user, known at the moment of advertising and included into the effective interest rate |  |              |
| Loan processing fee  | EUR 42   | EUR 92       |
| 1 bill of exchange   | RSD 50   | RSD 50       |
| Credit Bureau report   | RSD 246  | RSD 246      |


| Type of loan   | Euro-denominated car loan for purchasing vehicles from legal entities |              |
|--|---|--------------|
| Loan currency  | EUR   |              |
| Criteria for denomination  | In dinar counter-value according to the NBS middle exchange rate      |              |
| Pro forma invoice  | EUR 6,000   | EUR 10,000   |
| Loan amount  | EUR 4,200   | EUR 7,000    |
| Down-payment   | EUR 1,800   | EUR 3,000    |
| Repayment period   | 36 months   | 36 months    |
| Monthly instalment   | EUR 124.12  | EUR 207      |
| Interest rate (per annum)  | 4%, fixed   |              |
| <b>EIR (per annum)</b>   | <b>5.58%</b>  | <b>5.56%</b> |
| Fees charged to the user, known at the moment of advertising and included into the effective interest rate |   |              |
| Loan processing fee  | EUR 84  | EUR 140      |
| 1 bill of exchange   | RSD 50  | RSD 50       |
| Credit Bureau report   | RSD 246   | RSD 246      |

| Type of loan   | Dinar-denominated car loan for purchasing vehicles from legal entities and natural persons |              |
|--|--|--------------|
| Loan currency  | RSD  |              |
| Criteria for denomination  | None   |              |
| Pro forma invoice  | RSD 300,000  | RSD 600,000  |
| Loan amount  | RSD 300,000  | RSD 600,000  |
| Down-payment   | /  | /            |
| Repayment period   | 84 months  | 84 months    |
| Monthly instalment   | RSD 5,348  | RSD 9,532    |
| Interest rate (per annum)  | 8.49%, fixed   |              |
| <b>EIR (per annum)</b>   | <b>9.39%</b>   | <b>9.32%</b> |
| Fees charged to the user, known at the moment of advertising and included into the effective interest rate |  |              |
| Loan processing fee  | RSD 3,000  | RSD 6,000    |
| 1 bill of exchange   | RSD 50   | RSD 50       |
| Credit Bureau report   | RSD 246  | RSD 246      |



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**Banca Intesa ad Beograd**, member of **INTESA  SANPAOLO**, is the leading bank on the domestic market, a reliable partner of 1.38 million clients, natural persons and legal entities. With a net balance sum of close to EUR 5.1 billion, EUR 3.5 billion in total deposits and EUR 3 billion in total loans, Banca Intesa leads the list of most successful banks in Serbia. Owing to a unique blend of digitalization of business processes and developed business network comprising of 154 branches all over Serbia, as well as constant focus on the needs of citizens and the economy, innovative products and highest-quality service, the bank has achieved stable results in all areas of operations.

**Intesa Leasing d.o.o. Beograd**, member of **INTESA  SANPAOLO**, is one of the leading leasing companies in the Serbian market with a net balance sum of RSD 12.8 billion and RSD 9.46 billion in total sales. Combining modern international experiences with local skills, we find the best possible solutions which meet client needs on a daily basis, advocating a better quality of life, prosperity, economic development and advancement of the entire society.