## Representative example for new clients* on December 16th of 2022

| Type of loan | "Laki Keš" cash loan in RSD |  |
| :---: | :---: | :---: |
| Loan currency | RSD |  |
| Criteria for indexing | No criteria for indexing |  |
| Loan amount | 100.000,00 RSD | 500.000,00 RSD |
| Repayment period | 12 months | 24 months |
| Monthly payment | 8.866,01 RSD | 23.446,87 RSD |
| Interest rate(on annual basis) | 11,45\% fixed | 11,45\% fixed |
| Fee (3\% of the loan amount) | 2.000,00 RSD | 10.000,00 RSD |
| Effective interest rate (on an annual basis) | 21,82\% | 15,43\% |
| The total amount that the user has to pay per loan | 110.788,17 RSD | 576.920,90 RSD |
| Costs which are borne by the user, are known at the time of publication and are included in the calculation of the effective interest rate |  |  |
| 1 bill of exchange | 50 RSD |  |
| Credit bureau report | 246 RSD |  |
| Warning cost | 300 RSD |  |
| Fee for monthly maintenance of Package payment account with basic services | 150 RSD, per month, according to the Tariff of Banca Intesa ad Belgrade for individuals |  |

- Representative example for a natural person, employed for an indefinite period of time, who does not receive a salary through a payment account in Banca Intesa, and natural person who does not receive pension through a payment account in Banca Intesa.

