

Representative example

Loan type	Revolving credit card – American Express Gold
Currency in which the limit is approved	EUR
Criteria for indexing	In dinar equivalent at the middle exchange rate of the NBS on the day of withdrawal
Limit amount	20,000.00 EUR
Deposit	/
Repayment period	36 months
First installment amount *	112,547.90 RSD if the entire limit is spent in RSD 1,000.00 EUR and 550.00 RSD (or 275.00 RSD for users of the "Intesa Magnifica" current account) if the entire limit is spent in EUR
Interest rate (on annual basis)	<ul style="list-style-type: none">• 15.62 % for consumption in RSD, fixed• 12.60% for consumption in EUR, fixed
Effective interest rate (on annual basis)	<ul style="list-style-type: none">• 16.26 % for consumption in RSD, fixed• 13.23% for consumption in EUR, fixed
Costs which are borne by the user, are known at the time of publication and are included in the calculation of effective interest rate.	
Annual membership fee	6,600.00 RSD All users of the American Express Gold payment card (basic and additional) who are also users of the "Intesa Magnifica" current account, have an annual membership fee reduced by 50%.
2 bill of exchange	100 RSD
Credit bureau report	246 RSD

* the amount of the first revolving rate is 5% of the realized consumption in the first accounting period and therefore does not include interest (interest is not calculated for the first accounting period), while each subsequent revolving installment represents the sum of 5% (minimum 300.00 RSD / 5.00 EUR) from the rest of the debt, total.