

LOAN FINANCING CONDITIONS

Laki cash loan in RSD

1. Product user	
1.1 Eligible clients	Employees and pensioners citizens of the Republic of Serbia residents having domicile on the territory where the Republic of Serbia has full integrity and for which the Report from the Credit Bureau can be obtained through the Association of Serbian banks.
2. Description of key features of the loan product	
2.1 Loan type	Cash loan in RSD.
2.2 Tenor of the loan	6, 12, 18 or 24 months.
2.3 Total loan amount	1. Clients employed for indefinite period and pensioners: <ul style="list-style-type: none"> • 20,000 – 300.000 RSD; • for clients with status Magnifica up to 1.000.000 RSD. 2. Clients employed for definite period: <ul style="list-style-type: none"> • 20.000 – 300.000 RSD.
2.4 Deposit / down payment	No deposit / down payment.
2.5 Currency in which the loan is approved, in case of the loan with contracted FX clause and exchange rate type (level of official middle exchange rate), as date of calculation	RSD.
2.6 Purpose	Non-specific purpose.
2.7 Periods when installments fall due for payment (monthly, quarterly and etc...)	Monthly.
2.8 Manner of loan disbursement	To the payment account of the loan user at the Bank.
2.9 Manner of loan repayment and pay-out of annuities	Standing order.

3. Loan expenses	
3.1 Level and variability of annual nominal interest rate	<p>1. Clients employed for an indefinite period who receive a salary and pensioners who receive a pension through a payment account in the Bank:</p> <ul style="list-style-type: none"> • 11.50% p.a., fixed; • 10.95% p.a., fixed - for clients with Upper mass status in the Bank; • 10.45% p.a., fixed – for clients with Magnifica status in the Bank. <p>2. Clients employed for an indefinite period who do not receive a salary and pensioners who do not receive a pension through a payment account in the Bank:</p> <ul style="list-style-type: none"> • 12.50% p.a., fixed; • 11.95% p.a., fixed - for clients with Upper mass status in the Bank; • 11.45% p.a., fixed - for clients with Magnifica status in the Bank. <p>3. Clients employed for definite period:</p> <ul style="list-style-type: none"> • 15.00% p.a., fixed.
3.2 Method of interest calculation	Proportional method 28-31/360.
3.3 Default Interest rate	<p>Legal default interest rate if it is higher than the agreed, otherwise the agreed interest rate.</p> <p>Legal default interest rate is in accordance with the Law regulating its level.</p>
3.4 Type and level of all fees and other costs to be borne by the loan user	<ol style="list-style-type: none"> 1. One bill of exchange*: RSD 50, onetime payment for loans disbursed in the branches of Bank. 2. Credit Bureau Report: RSD 246, onetime payment. 3. Loan disbursement fee, onetime payment before the realization of the loan: <ul style="list-style-type: none"> • 2.00%, of the loan amount for clients employed for an indefinite period of time, employees with a definite period of time who receive salary through a payment account in the Bank and pensioners; • 3.00% of the loan amount for clients employed for an definite period of time who do not receive salary through a payment account in the Bank 4. Fee for maintaining a Payment account with basic services according to Tariff of Fees for services of Banca Intesa ad Beograd for individuals (only if the user does not have a Payment account with basic services at the Bank).

* Except for loans realized through Intesa Online application.

4. Other relevant information	
4.1 Conditions and manner of early loan repayment	In line with the Law on Financial Services Consumer Protection Law.
4.2 Minimal collateral	Loans disbursed in the branches of Bank: <ul style="list-style-type: none">• One bill of exchange with no-protest clause. Loans disbursed through Intesa Online application: <ul style="list-style-type: none">• Without collateral.

These conditions shall expose on 01.12.2022. and shall apply starting from 16.12.2022.