

„Laki Keš“ cash loan in RSD

**Representative example for 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	80.000 RSD	160.000 RSD
Repayment period	12 months	24 months
Monthly payment	7.094,70 RSD	7.506,78 RSD
Interest rate (on annual basis)	11.50% fixed	11.50% fixed
Fee (2% of the loan amount)	1.600 RSD	3.200 RSD
Effective interest rate (2% on an annual basis)	<b>18,37%</b>	<b>15,04%</b>
The total amount that the user has to pay per loan	87.332,45 RSD	183.958,70 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	

- Representative example for a natural person, employed for an indefinite period of time, who receives a salary through a payment account in Banca Intesa, and natural person who receives pension through a payment account in Banca Intesa.