

## LOAN FINANCING CONDITIONS

### loan for refinancing plus cash in RSD

<b>1. Product user</b>	
1.1 Eligible clients	Employees 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, with the proviso that if they are employed part-time must receive salaries through payment accounts at the Bank.
<b>2. Description of key features of the loan product</b>	
2.1 Loan type	Refinancing loan plus cash in RSD.
2.2 Tenor of the loan	<ol style="list-style-type: none"> <li>1. Clients employed for indefinite period:             <ul style="list-style-type: none"> <li>• 6, 12, 18, 24, 36, 48, 60 or 71 months.</li> </ul> </li> <li>2. Clients employed for definite period:             <ul style="list-style-type: none"> <li>• 6, 12, 18, 24 or 36 months.</li> </ul> </li> </ol>
2.3 Total loan amount	<ol style="list-style-type: none"> <li>1. Clients employed for indefinite period:             <ul style="list-style-type: none"> <li>• RSD 50,000 – 2,250,000;</li> <li>• for clients with status Magnifica: to RSD 3,100,000.</li> </ul> </li> <li>2. Clients employed for definite period:             <ul style="list-style-type: none"> <li>• RSD 50,000 – 300,000.</li> </ul> </li> </ol>
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	<ul style="list-style-type: none"> <li>• For the refinancing of liabilities on payment accounts, credit cards, leasing and loans in Bank, other banks and leasing companies and</li> <li>• Extra cash.</li> </ul>
2.7 Periods when installments fall due for payment (monthly, quarterly and etc...)	Monthly.

2.8 Manner of loan disbursement	Part for refinancing: <ul style="list-style-type: none"> <li>On loan user's accounts in other banks for refinanced products.</li> </ul> Extra cash: <ul style="list-style-type: none"> <li>To the payment account of the loan beneficiary in the Bank, and for clients who do not receive earnings in the Bank, the payment can be made to the client's payment account in another bank.</li> </ul>
2.9 Manner of loan repayment and pay-out of annuities	<ol style="list-style-type: none"> <li>1. Clients that are receiving salary onto payment account in Banca Intesa a.d. Beograd: <ul style="list-style-type: none"> <li>Standing order.</li> </ul> </li> <li>2. Clients that are not receiving salary onto payment account in Bank: <ul style="list-style-type: none"> <li>Administrative ban.</li> </ul> </li> </ol>

### 3. Loan expenses

3.1 Level and variability of annual nominal interest rate	<ol style="list-style-type: none"> <li>1. Clients employed for an indefinite period, fixed interest rate for a term of up to 71 months: <ul style="list-style-type: none"> <li>from 14.50% to 15.95%, p.a., for clients who receive earnings through a payment account in the Bank, that is, who will transfer earnings to the Bank;</li> <li>18.95%, p.a., for clients who do not receive earnings through a payment account in the Bank.</li> </ul> </li> <li>2. Clients employed for an indefinite period, variable interest rate for a term of only 71 months: <ul style="list-style-type: none"> <li>6m BELIBOR + fixed margin from 8.75% to 9.75%, p.a., for clients who receive earnings through a payment account in the Bank, that is, who will transfer earnings to the Bank;</li> <li>6m BELIBOR + fixed margin of 12.75%, p.a., for clients who do not receive earnings through a payment account in the Bank.</li> </ul> <p>Level of interest rate at disbursement is established on the basis of value of 6m BELIBOR which is applied for the current six-month period.</p> <p>Interest rate is adjusted on a six-month basis with the value of 6m BELIBOR on the dates 30.04. and 31.10. It is applicable for the next six-month period for annuity schedule starting from June 25 and December 25. Bank shall notify the borrower, by submitting new loan repayment plan and date of application, at least 15 days before application.</p> </li> <li>3. Clients employed for a certain period of time, fixed interest rate for a term of up to 36 months: <ul style="list-style-type: none"> <li>17.95%, p.a., for clients who receive earnings</li> </ul> </li> </ol>
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	<p>through a payment account in the Bank.</p> <p>4. In case when client ceases to receive income through a current account in Bank, or if the client who is obliged to transfer the salary in Bank does not transfer it within 60 days from the date of disbursement, in this case, Bank reserves the right to:</p> <ul style="list-style-type: none"> <li>• For fixed interest rate – increase the nominal interest rate on 18,95% p.a., fixed which will be applied to the remaining debt,</li> <li>• For variable interest rate – to increase fixed margin of nominal interest rate on 12,75% p.a., which will be applied to the remaining debt.</li> </ul> <p>On the occurrence of new repayment terms, specified in previous paragraph, the Bank shall notify the client, along with new repayment schedule.</p>
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"> <li>1. One bill of exchange: RSD 50, onetime payment.</li> <li>2. Credit Bureau Report: RSD 246, onetime payment</li> <li>3. Fee for loan disbursement, onetime payment before the realization of the loan: <ul style="list-style-type: none"> <li>• 1.00% of the loan amount for clients employed for an indefinite period of time who receive earnings through a payment account, that is, who will transfer earnings;</li> <li>• 2.00% of the loan amount for clients employed for an indefinite period who do not receive earnings through a payment account in the Bank and for clients employed for a fixed period who receive earnings through a payment account in the Bank..</li> </ul> </li> <li>4. Fee for maintaining the Package payment account with basic services: RSD 150, per month (only if the user doesnot have a payment account in the Bank).</li> </ol>

<b>4. Other relevant information</b>	
4.1 Conditions and manner of early loan repayment	In line with the Law on Financial Services Consumer Protection Law.
4.2 Minimal collateral	One bill of exchange with no-protest clause.

These conditions shall expose on 21.12.2022. and shall apply starting from 05.01.2023.