

CONDITIONS OF APPROVAL

American Express Gold credit card

1. Product users	
1.1 Eligible clients	<p>Citizens of the Republic of Serbia are residents residing in the territory where the Republic of Serbia has full state integration and for which a credit bureau report can be obtained through the Association of Serbian Banks.</p> <ul style="list-style-type: none"> • adult, individual persons; • all underage persons of more than 15 years of age, as users of additional credit cards.
2. Description of the main characteristics of the credit product	
2.1 Card type	American Express Gold
2.2 Period to which the card is approved	36 months
2.3 The total amount of the limit	Minimum 3.000 EUR - maximum 20.000 EUR
2.4 Deposit / share amount	/
2.5 The currency in which the limit is approved, in case of a limit with the contracted currency clause and the type of exchange rate (the official middle exchange rate), as well as the date of calculation	<p>EUR</p> <p>At the limit indexed in EUR, the calculation of the amount of the limit is made at the official middle exchange rate of the NBS on the day of withdrawal of funds.</p>
2.6 The monthly obligation	<p>Minimum 5 % (min. 300,00 RSD and 5,00 EUR) of the total amount of consumption, including the interest from items 3.1 and 3.3 of this Annex, and the amount of matured fees and other expenses referred to in point 3.4 of this Annex, as well as the amount of due installment payment, in the case of payment in installments, plus a portion of due monthly liabilities.</p> <p>The obligation for the previous month is due for payment on the 15th day of the month, or on the first working day, if the 15th falls on weekends or on a National Holiday.</p>
3. Credit product costs	
3.1 Height and variability of annual nominal interest rate	<p>For consumption in RSD: 12,87% per annum, fixed.</p> <p>For consumption in foreign currency: 10,66% per annum, fixed.</p>
3.2 The method used to calculate interest	Conform at 365 days a year.



3.3 Interest rate applied in case of delay	<p>The statutory default interest rate, if it is higher than the contracted, otherwise the agreed interest rate.</p> <p>The statutory default interest is adjusted on a monthly basis, in accordance with the law regulating its amount.</p>	
<p>3.4 The type and amount of all fees and other charges that are charged to the cardholder.</p> <p>All fees are fixed.</p>	Credit card issuing fee- annual membership fee per primary card issued	<p>6.600 RSD</p> <p>Users who are also users of the „Intesa Magnifica“ payment account, will have the annual membership fee reduced by 50%.</p>
	Credit card issuing fee- Annual membership fee per additional card issued	<p>3.500 RSD</p> <p>Additional cards issued with the basic card of users who are also users of “Intesa Magnifica” payment account, will have the annual membership fee reduced by 50%</p>
	<p>Delivery of the credit card to the cardholder's address</p> <p>The fee for delivery of the payment card to the cardholder's address is charged when the payment card is activated. The fee is equal to the delivery price of the postal operator's shipment and will be adjusted to the change in the postal operator's price list.</p>	Postal operator fee
	PIN reissue in the bank's branch at the clients request	300 RSD
	Cost of 2 bill of exchange	100 RSD (onetime payment)
	Card blocking at the client's request	No fee
	Replacement of the card at the client's request	550 RSD
	Disbursement of cash at ATMs of Banca Intesa ad Beograd	3% (min 150 RSD)
	Disbursement of cash at ATMs and counters of other domestic banks	/
	Disbursement of cash abroad	3% (min 5 EUR)
Credit bureau report fee	246 RSD (onetime payment)	
Balance inquiry at ATMs of Banca Intesa ad Beograd	No fee	
Balance inquiry at ATMs of other banks in the country and abroad	30 RSD	

Change of PIN at ATMs of Banca Intesa ad Beograd	No fee
Change of PIN at ATMs of other banks in the country and abroad	30 RSD
SMS at the client's request (For Yettel, MTS, Globaltel and A1 network users)	6 RSD + VAT The amount of the fee is increased by the price of the standard SMS message that is charged by each mobile operator in accordance with its pricing policy.
SMS notifications	/
Payment by payment cards in installment at the merchant's point of sale Calculation and collection of fee for payment transaction on installments at merchant's point of sale, is performed on each installment in accordance with the conditions valid in the moment of each installment processing and it is applied for payment transactions on installments at points of sale which have an agreement with the Bank on accepting the Bank's payment cards with the option of payment in installments.	50 RSD For users of the "Intesa Hit Plus" payment account, the amount of the fee is 40 RSD. Users of the "Intesa Magnifica" payment accounts are exempt from paying the fee.

4. Other important information

4.1 Terms and method of early repayment of credit	The user is entitled to early repayment of obligations by credit card, free of charge.
4.2 Minimum means of security	2 solo bills with the „no protest“ clause.

These Conditions apply from 01.01.2025.