

Information for clients, private individuals, related to the approval of special measures applied by the bank to support its clients in the event of external disruptions

Based on the Decision of the Banking Agency of the Federation of Bosnia and Herzegovina on special measures to support its clients in the event of external disruptions ("Official Gazette of the Federation of Bosnia and Herzegovina", no. 47/26) Intesa Sanpaolo Banka d.d. Bosna i Hercegovina (hereinafter: The Bank) allows individuals approval of a special measures in the repayment of loan obligations.

We invite all clients of the Bank, users of loan products, who are directly or indirectly affected by economic influence of external disruptions (increase in energy prices, inflationary pressure, macroeconomic disruptions that have a negative economic impact on the employer), as a result of which they cannot continue regular repayment of loan obligations, to contact us. We will act in accordance with the prescribed special measures that facilitate the repayment of loan obligations and try to find the best solution.

Special measures imply the approval of facilities in the repayment of loan obligations, creditcard and overdraft in the form of the following measures:

- moratorium, which means delay in repayment of loan obligations,
- introducing of a "grace" period for repaying the principal amount of loan obligations in the case of loans that are repaid in annuity for a period of no longer than 12 months,
- prolongation of the deadline for repayment of loans that are repaid in annuity,
- prolongation of the maturity date of the loan with a single maturity,
- granting an additional amount of exposure for the purposes of overcoming its current liquidity difficulties.

The approval of special measures will be considered individually according to the client's request, which can be submitted at the Bank's branches and which is also available on the Bank's official website, while Decision on special measures to support its clients in the event of external disruptions is in force, based on the following documentation:

- proof of the client's income below the average wage in the FBiH (April 2026), or of the insufficiency of income to cover the client's living expenses
- proof of the total household income, or of the insufficiency of income to cover the household's living expenses
- proof of salary reduction (clients employed by employers who suffered significant material damages due to external disruptions influence- Payroll, statement for the last three months),



Bosna i Hercegovina

-proof of salary reduction of a household member that occurred as a result of external disruptions influence - Payroll, statement for the last three months,

-proof of job loss that occurred as a result of external disruptions influence,

-other documentation that can prove the decreasing in household income as a result of extraordinary circumstances,

-other relevant documentation that the bank deems in the analysis process to be necessary for considering and making a decision on the request

Please keep in mind that the Bank will consider your request in accordance with the special measures defined in accordance with the Decision on special measures applied by the bank to support its clients in the event of external disruptions, and contact you in case of need.

For more information, contact us at the Bank's branches, by the free info phone number 080 020 307 or by e-mail: info@intesasanpaolobanka.ba.

Your Intesa Sanpaolo Banka d.d. Bosna i Hercegovina