

Cenovnik za fizička lica/ Price list for private individuals

Broj / No.	I RAČUNI / BANK ACCOUNT MAINTENANCE	Naknada / Fee (RSD)
1.1.	Otvaranje računa Account opening	bez naknade / free of charge
1.2.	Vođenje tekućih dinarskih računa - Standard Account local currency maintenance - Standard	290 (mesečno/ monthly)
1.3.	Vođenje tekućih deviznih I ostalih namenskih računa Foreign currency and other special propuse accounts maintenance	bez naknade / free of charge
1.4.	Održavanje E-banking-a - Standard / E-banking maintenance - Standard	200 (mesečno/ monthly)
1.5.	Održavanje SMS servisa - Standard SMS service maintenance - Standard	200 (mesečno/ monthly)
1.6.	Prime banking paket – lični savetnik, vođenje tekućeg računa, SMS servis, E-bank održavanje, jedna VISA Classic ¹ debitna kartica sa međunarodnim putnim osiguranjem i putnom asistencijom, besplatne dinarske platne transakcije putem e-banking-a u zemlji, 50 RSD provizija za podizanje novca na ATM-u drugih banaka Prime banking package - personal advisor, C/A maintenance, SMS service, one VISA Classic ¹ debit payment card with international travel insurance and travel assistance, maintenance e-bank, domestic RSD e-bank payment transactions free of charge, 50 RSD for cash withdrawal from any other bank's ATMs	1.290 (mesečno/ monthly)
1.7.	Zatvaranje računa Closing accounts	bez naknade / free of charge

Broj / No.	II PLATNI PROMET U ZEMLJI PAPIRNI NALOZI DOMESTIC PAYMENTS PAPER BASED	Naknada / Fee (RSD)
2.1.	Prilivi po računima fizičkih lica/ Inflow on clients account	bez naknade / free of charge
2.2.	Transferi po računima / Transfer orders	
2.2.1.	Plaćanja na račune Banke i u okviru računa istog fizičkog lica/Payments to the Bank's account and accounts within the same private individual	bez naknade / free of charge
2.2.2.	Plaćanja na račune pravnih / fizičkih lica – u okviru Banke / Payments to the other private individual or legal entity's account in the Bank	60
2.2.3.	Plaćanja na račune pravnih / fizičkih lica, hitni nalozi i nalozi preko 300.000 RSD – kod druge banke Payments to the other private individual or legal entity's account, urgent orders and orders above 300.000 RSD in other Bank	0,60% min 150 max 8.000

Broj / No.	III ELEKTRONSKI PLATNI PROMET U ZEMLJI DOMESTIC PAYMENTS VIA ELECTRONIC BANKING	Naknada / Fee (RSD)
3.1.	Prilivi po računima fizičkih lica / Inflow on clients account	bez naknade / free of charge
3.2.	Transferi po računima preko WEB e-bank i M banking / Transfer orders via WEB e-banking and Mbanking	
3.2.1.	Plaćanja na račune Banke i u okviru računa istog fizičkog lica/Payments to the Bank's account and accounts within the same private individual	bez naknade / free of charge
3.2.2.	Plaćanja na račune pravnih / fizičkih lica – u okviru Banke / Payments to the other private individual or legal entity's account in the Bank	15
3.2.3.	Plaćanja na račune pravnih / fizičkih lica – kod druge banke / Payments to the other private individual or legal entity's account in other Bank	40
3.2.4.	Hitni nalozi I nalozi preko 300.000 RSD Urgent orders and orders above 300.000 RSD	150

Broj / No.	IV GOTOVINSKE OPERACIJE / CASH OPERATIONS	Naknada / Fee (RSD)
4.1.	Uplata gotovine na račun fizičkog lica – u Banci Cash payment to account of private individual in the Bank	bez naknade / free of charge
4.2.	Uplata gotovine na račun pravnog lica – u Banci Cash payment to the legal entity's account in the Bank	1,00%, min 350 max 15.000
4.3.	Uplata na račun fizičkog lica / pravnog lica – u korist računa kod druge Banke / Payment to the private individual / legal entity's account held in other Bank	2,00% min 450 max 15.000
4.4.	Isplate u gotovom sa tekućeg računa, dinarske i devizne štednje i namenskih računa otvorenih u Banci / Cash withdrawal	bez naknade / free of charge
4.5.	Najava podizanja gotovine ² Announcement for cash withdrawal ²	Bez najave Without announcement
	RSD	600.000
	EUR	5.000
		24 sata / 24 hours
		Preko / above 600.000
		Preko / above 5.000

Broj / No.	V PLATNI PROMET SA INOSTRAINSTVOM / INTERNATIONAL PAYMENTS	Naknada / Fee (RSD)
5.1.	Devizni prilivi / Incoming payments in foreign currency	
5.1.1.	Prenos na partiju oročene štednje / Transfer to term savings sub-account	bez naknade / free of charge
5.1.2.	Priliv u stranoj valuti ³ Inflow in foreign currency ³	0,20% min 700 max 45.000
5.1.3.	Priliv po osnovu obračuna za službeni put Inflow based on business trip	bez naknade / free of charge
5.2.	Devizna plaćanja / Outgoing payments	
5.2.1.	Plaćanja ka inostranstvu ^{3,6} / Outflow for outgoing payments abroad ^{3,6}	0,50% min 1.500 max 50.000
5.2.2.	Prenos deviznih sredstava na račune istog fizičkog lica – u Banci Transfer to the accounts of the same private individual – with the Bank	bez naknade / free of charge
5.2.3.	Prenos deviznih sredstava na račune – kod drugih banaka u zemlji ^{3,6} Transfer to the accounts – with other banks in the country ^{3,6}	0,50% min 1.500 max 50.000
5.2.4.	Prenos deviznih sredstava (premija životnog osiguranja) – računi u Banci Transfer of funds on Foreign currency Operations (life insurance premium) – accounts with the bank	bez naknade / free of charge
5.2.5.	Prenos deviznih sredstava (promet i zakup nepokretnosti) – računi u Banci / Transfer of foreign currency funds (sales and leasing of real estate) – accounts with the bank	0,10% min 1.500 max 40.000
5.2.6.	Prenos deviznih sredstava (promet i zakup nepokretnosti, premija životnog osiguranja) – računi kod drugih banaka ^{3,6} / Transfer of foreign currency funds (sales and leasing of real estate, life insurance premium) – accounts with other banks ^{3,6}	0,50% min 1.500 max 50.000
5.2.7.	Prenos deviznih sredstava po osnovu osnivačkog uloga, u devizama, stranog lica – na račun pravnog lica u Banci / Transfer based on founder's deposit, in foreign currency of the foreign legal entity – to the account of the legal entity with the Bank	0,10% min 1.500 max 50.000
5.2.8.	Datum valute isti dan (T+0) / Same value date (T+0)	3.000
5.3.	Nostro doznake - plaćanje u zemlji u RSD / Payment in the country in RSD	
5.3.1.	Dinarska plaćanja po nalogu rezidenta na račun nerezidenta u Banci Payment in RSD by the order of resident to the account of non-resident in the Bank	500
5.3.2.	Dinarska plaćanja po nalogu rezidenta na račun nerezidenta u drugoj domaćoj banci / Payment in RSD by the order of resident to the account of non-resident in other Bank	0,50% min 1.500 max 50.000
5.3.3.	Dinarska plaćanja po nalogu nerezidenta u banci Payment in RSD by the order of non-resident in the Bank	1.000
5.3.4.	Dinarska plaćanja po nalogu nerezidenta u drugoj domaćoj banci Payment in RSD by the order of non-resident in the other Bank	0,50% min 1.500 max 50.000

Broj / No.	VI MENJAČKI POSLOVI / F/X TRANSACTIONS	Naknada / Fee (RSD)
6.1.	Kupovina strane valute / Purchase of foreign currency	bez naknade / free of charge
6.2.	Prodaja strane valute / Sale of foreign currency	bez naknade / free of charge

Broj / No.	VII DRUGE USLUGE / OTHER SERVICES AND EXPENSES	Naknada / Fee
7.1.	Prikupljanje i zamena oštećenih novčanica / Change of damaged banknotes	
7.2.	Domaći platni promet / Domestic payments	
7.2.1.	Izdavanje raznih potvrda / Issuing of various confirmations	500 RSD
7.2.2.	Blokiranje računa / Blocking of accounts	750 RSD
7.2.3.	Slanje opomena / Sending warning notice	500 RSD po opomeni per warning notice
7.2.4.	Izdavanje potvrde za izvršeni polog osnovačkog uloga Confirmation issue on equity deposit	1.500 RSD
7.3.	Međunarodni platni promet / International money transfer	
7.3.1.	Zahtev za povlačenje deviznog naloga za plaćanje nakon izvršenja Request for withdrawal of nostro remittance after payment	50 EUR
7.3.2.	Izmene nakon izvršenog deviznog plaćanja na zahtev klijenta Amendment of nostro remittance after payment	25 EUR
7.3.3.	Povraćaj priliva iz inostranstva na zahtev nalagodavca Refund of inflow abroad	50 EUR
7.3.4.	SWIFT troškovi / SWIFT costs	600 RSD
7.4.	Izveštaj kreditnog biroa / Credit Bureau report	
7.4.1.	Osnovni izveštaj za fizičko lice / Main report for private individual	
	Podnosilac zahteva za korišćenje usluge / Requestor	246 RSD - prema tarifi UBS
	Za žiranta / For guarantor	102 RSD - prema tarifi UBS
7.4.2.	Sintetički izveštaj za fizičko lice / Report for private individual	
	Podnosilac zahteva za korišćenje usluge / Requestor	168 RSD - prema tarifi UBS
	Za žiranta / For guarantor	78 RSD - prema tarifi UBS
7.4.3.	Lični izveštaj / Personal report	
	Lični izveštaj / Personal report	276 (jedan godišnje bez naknade) - prema tarifi UBS
	Lični izveštaj o jemstvima po obavezama pravnih lica i preduzetnika Personal report about guarantors under obligations for legal entites	138 (jedan godišnje bez naknade) - prema tarifi UBS

Broj / No.	VIII DEBITNE KARTICE FIZIČKIH LICA DEBIT CARDS FOR PRIVATE INDIVIDUALS	Standard	Prime Banking
8.1	Mesečna članarina / Monthly fee		
8.1.1.	Mesečna članarina osnovne VISA Classic ¹ debitne kartice Monthly fee for primary VISA Classic ¹ debit card	300 RSD	Bez naknade Free of charge
8.1.2.	Mesečna članarina dodatne kartice / Monthly fee for additional card	200 RSD	100 RSD
8.2.	Korišćenje kartice / Card usage		
8.2.1	Korišćenje kartice u zemlji / Domestic card usage		
8.2.1.1.	Podizanje gotovine na bankomatu Mirabank ⁴ ATM Cash withdrawal on Mirabank ATM ⁴	Bez naknade Free of chare	Bez naknade Free of charge

8.2.1.2.	Podizanje gotovine na bankomatu druge domaće banke Cash withdrawal on other domestic bank ATM	2% min 150 RSD	50 RSD
8.2.1.3.	Podizanje gotovine na šalteru druge domaće banke Cash withdrawal in other domestic bank	3% min 300 RSD	3% min 300 RSD
8.2.2	Međunarodne platne transakcije / International payment transactions		
8.2.2.1	Podizanje gotovine na bankomatu u inostranstvu Cash withdrawal on ATM abroad	3% min 3 EUR	3% min 3 EUR
8.2.2.2	Podizanje gotovine na šalteru u inostranstvu Cash withdrawal in bank abroad	3% min 3 EUR	3% min 3 EUR
8.2.2.3	Za kupovinu roba i usluga Purchase of goods and services	1%	1%
8.3.	Ostale naknade / Other fees		
8.3.1.	Izrada kartice/PINa po hitnom postuku Emergency card or PIN production	6.000 RSD	4.000 RSD
8.3.2.	Blokada/deblokada kartice na zahtev korisnika Card blocking/unblocking on client's request	500 RSD	500 RSD
8.3.3.	Blokada kartice na zahtev banke (prevencija potencijalne zloupotrebe) Card blocking on bank's request (potential fraud prevention)	Bez naknade Free of charge	Bez naknade Free of charge
8.3.4.	Zamenu kartice na zahtev korisnika (promena ličnih podataka, oštećenje...) / Card replacement on client's request (personal data change, card damage...)	3.000 RSD	1.500 RSD
8.3.5.	Reprint PIN koda ⁵ / PIN reprint ⁵	1.500 RSD	1.500 RSD
8.3.6.	Zamena kartice zbog gubitka/krađe Card replacement for lost and stolen cards	3.000 RSD	1.500 RSD
8.3.7.	Neosnovana reklamaciju/ Unfounded claim	3.000 RSD	3.000 RSD
8.3.8.	Naknada za gašenje kartice / Card closing fee	Bez naknade Free of charge	Bez naknade Free of charge
8.3.9.	Upit stanja na bankomatu / ATM balance inquiry	50 RSD	50 RSD

Broj/ No.	IX KREDITNE KARTICE FIZIČKIH LICA CREDIT CARDS FOR PRIVATE INDIVIDUALS	Naknada / Fee
9.1	Mesečna članarina / Monthly fee	
9.1.1.	Mesečna članarina osnovne VISA Gold ¹ revolving kreditne kartice Monthly fee for primary VISA Gold ¹ revolving credit card	450 RSD mesečno 450 RSD monthly
9.1.2.	Mesečna članarina dodatne kartice VISA Gold ¹ revolving kreditne kartice Monthly fee for additional VISA Gold ¹ revolving credit card	300 RSD mesečno 300 RSD monthly
9.2.	Korišćenje kartice / Card usage	
9.2.1	Korišćenje kartice u zemlji/ Card usage for domestic transactions	
9.2.1.1	Podizanje gotovine na bankomatu Mirabank ⁴ ATM Cash withdrawal on Mirabank ATM ⁴	3% min 300 RSD
9.2.1.2	Podizanje gotovine na bankomatu druge domaće banke Cash withdrawal on domestic bank ATM	3% min 300 RSD
9.2.1.3	Podizanje gotovine na šalteru druge domaće banke Cash withdrawal in other domestic bank	3% min 300 RSD
9.2.2	Međunarodne platne transakcije / International payment transactions	
9.2.2.1	Podizanje gotovine na bankomatu u inostranstvu Cash withdrawal on ATM abroad	3% min 3 EUR
9.2.2.2	Podizanje gotovine na šalteru u inostranstvu Cash withdrawal in bank abroad	3% min 5 EUR
9.2.2.3	Za kupovinu roba i usluga Purchase of goods and services	1%
9.3.	Ostale naknade / Other fees	
9.3.1.	Izrada kartice/PINa po hitnom postuku / Emergency card or PIN production	6.000 RSD
9.3.2.	Blokada/deblokada kartice na zahtev korisnika Card blocking on client's request	1.000 RSD
9.3.3.	Blokada kartice na zahtev banke (prevencija potencijalne zloupotrebe)	Bez naknade

	Card blocking on bank's request (potential fraud prevention)	Free of charge
9.3.4.	Blokada kartice zbog neizmirenja dospelih obaveza Card blocking due to unpaid due amount	2.000 RSD
9.3.5.	Zamena kartice na zahtev korisnika (promena ličnih podataka, oštećenje...) Card replacement on client's request (personal data change, card damage...)	3.000 RSD
9.3.6.	Reprint PIN koda ⁵ / PIN reprint ⁵	1.500 RSD
9.3.7.	Zamena kartice zbog gubitka/krađe Card replacement for lost and stolen cards	3.000 RSD
9.3.8.	Neosnovana reklamacija / Unfounded claim	3.000 RSD
9.3.9.	Naknada za gašenje kartice / Card closing fee	Bez naknade Free of charge
9.3.10.	Upit stanja na bankomatu / ATM balance inquiry	50 RSD
9.3.11.	Naknadna štampa izvoda / Statement reprint	500 RSD
9.3.12.	Naknadno dostavljanje izvoda poštom / Statement redelivery by post	800 RSD
9.4.	Posebne naknade / Special fees	
9.4.1	Hitna zamena kartice preko GCAS Emergency card replacement using GCAS	250 EUR
9.4.2	Hitna isplata gotovine preko GCAS Emergency cash disbursement using GCAS	200 EUR
9.5.	Mesečna kamatna stopa na VISA Gold kreditnu karticu Monthly Interest rates for VISA Gold credit card	
9.5.1	Redovna kamatna stopa / Interest rate	1,75%
9.5.2	Redovna kamatna stopa na kreditnu karticu obezbeđenu sa 100% depozita Interest rate for 100% cash covered credit card	1,25%

¹ Uključuje AXA "Paket Exclusive" međunarodno putno osiguranje i putnu asistenciju. Suma osiguranja je novčani iznos naknade koji predstavlja maksimalnu obavezu osiguravača po štetnom događaju ili kumulativno za godinu dana i iznosi EUR 40 000. Teritorijalno pokriva osiguranja je teritorija celog Sveta isključujući sledeće četiri zemlje: Sjedinjene Američke Države, Kanada, Australija i Japan. Osiguranici mogu da budu fizička lica starosti od 18 do 65 godina. Ukupan period osiguravajućeg pokrivača po osiguraniku je maksimalno 90 dana u toku jedne (1) godine. Detaljne informacije o uslovima osiguranja možete dobiti u ekspozituri Mirabank a.d. Beograd.

Includes AXA "Exclusive Package" international travel insurance and travel assistance. Sum insured represent the maximum amount of the Insurer's obligation per insurance event or cumulative for one year and amount to EUR 40.000. The Territorial coverage of insurance is the World excluding the following four countries: the United States, Canada, Australia and Japan. In accordance with the Tariff insured persons can be private individual aged 18 to 65. The total period of insurance coverage per insured is maximum 90 days in one (1) year. Detailed information on the conditions of insurance can be obtained in branch offices Mirabank a.d. Belgrade.

² Prilikom najava podizanja gotovog i efektivnog stranog novca uzimaju se u obzir radni dani od ponedeljka do petka

In the event of announcement of cash and foreign cash withdrawal, working days from Monday to Friday are taken into account

³ Provizije banaka posrednika nisu uključene / Intermediary bank expenses are not included

⁴ Tarifni stav se primenjuje od datuma uvođenja prihvatne mreže bankomata Mirabank / Tariff applies from the Mirabank acceptance network implementation date

⁵ Zamena PIN koda podrazumeva i zamenu plastike / PIN replacement requires plastic change as well

⁶ Standardan datum valute je dva radna dana od datuma izvršenja naloga (T+2), ukoliko klijent želi da izvrši nalog sa valutom isti dan (T+0), dodatno se naplaćuje tarifni stav 5.2.8. / Standard value date is two working days after day of order execution (T+2), in case that client performing transaction with same value date (T+0) client will be additionally charged for tariff described in 5.2.8.

- Naknade koje su navedene u evrima se naplaćuju u dinarskoj protivvrednosti po srednjem kursu NBS važećem na dan zaduženja / Fees quoted in euros will be charged in dinars equivalent at the NBS middle exchange rate on the date of account debiting
- Gore navedeni uslovi se primenjuju na redovne transakcije, a ne na posebne usluge. DHL i ostali troškovi, kao i provizije korespondenata, ukoliko ih ima, biće posebno naplaćeni / The above Terms and Conditions apply to regular transactions and not to special services. DHL and other expenses, as well as charges of correspondents, if any, will be charged separately
- Uslovi i naknade za usluge koje nisu pomenute u ovom Cenovniku se dogovaraju pojedinačno. Svaka promena poreske politike rezultiraće promenom ovoga Cenovnika. / Conditions and pricing of banking services not mentioned in this Price List of fees and commissions are negotiated individually. Any changes of tax policy will result in change of this Price List.
- Ove naknade i troškovi mogu biti revidirani po dogovoru, zavisno od ukupnog obima transakcija klijenta koji je usmeren na Mirabank a.d. Beograd. / These fees and commissions are subject to negotiations, and depend on the overall volume of transactions channeled through Mirabank a.d. Beograd.
- Zadržavamo pravo da naplatimo uvećane provizije za posebne usluge / We reserve the right to charge increased fees for special services
- Ovi Uslovi su podložni promenama, uz prethodnu najavu, a sve u skladu sa važećim propisima / These Terms and Conditions are subject to changes with prior notification in accordance with the regulations