

Overview of Tariff of Fees for Private Individuals

No.	I ACCOUNTS	Fee (RSD)
1.1.	Account opening	free of charge
1.2.	RSD current account maintenance	290 (monthly)
1.3.	Payment account with basic services	150 (monthly)
1.4.	Foreign currency account, special purpose and deposit account maintenance	free of charge
1.5.	Account closing	free of charge

No.	II DOMESTIC PAYMENTS – PAPER BASED ORDERS	Fee (RSD)
2.1.	Incoming payments	free of charge
2.2.	Outgoing payments	
2.2.1.	Payments to Bank accounts and payments within accounts of the same client	free of charge
2.2.2.	Payments within the Bank	60
2.2.2.a.	Payments within the Bank with a payment account with basic services	42
2.2.3.	Urgent/Instant payments within the Bank	60
2.2.3.a.	Urgent/Instant payments within the Bank with the payment account with basic services	42
2.2.4.	Payments up to 300.000 RSD to accounts held with another bank	0,60% min 150 max 8.000
2.2.4.a.	Payments up to 300.000 RSD to accounts held with another bank with the payment account with basic services	0,42% min 105 max 5.600
2.2.5.	Urgent/Instant payments in favour of accounts with another bank	0,60% min 150 max 8.000
2.2.5.a.	Urgent/Instant payments in favour of accounts with another bank with the payment account with basic services	0,42% min 105 max 5.600
2.2.6.	Orders over 300.000 RSD to accounts held with another bank	0,60% min 150 max 8.000
2.2.6.a.	Orders over 300.000 RSD to accounts held with another bank with the payment account with basic services	0,42% min 105 max 5.600

No.	III CASH OPERATIONS	Fee (RSD)
3.1.	Cash payment to RSD/foreign currency account within the Bank	free of charge
3.2.	Cash payment to legal entity's account within the Bank	1,00%, min 150 max 15.000
3.2.a.	Cash payment to legal entity's account within the Bank with the payment account with basic services	0,70 %, min 105 max 10.500
3.3.	Cash payment to account held with another bank	2,00% min 250 max 15.000
3.3.a.	Cash payment to account held with another bank with the payment account with basic services	1,40%, min 175 max 10.500
3.4.	Cash withdrawal	free of charge

Announcement of cash withdrawal ¹	No announcement	24 hours
RSD	Up to 600.000	Over 600.000
EUR	Up to 5.000	Over 5.000

No.	IV INTERNATIONAL PAYMENTS	Fee (RSD) ²
5.1	Loro payments – incoming foreign currency payments	
4.1.1.	Within the Bank	free of charge
4.1.2.	From accounts held with another domestic or foreign bank	0,20% min 700 max 45.000
4.1.3.	Business trip reimbursement	free of charge
4.1.4.	Incoming payments under charity donations	free of charge
4.2.	Nostro payments – outgoing foreign currency payments	
4.2.1.	Within the Bank	0,10% min 1.500 max 50.000
4.2.2.	To another domestic bank ⁴	0,50% min 1.500 max 50.000
4.2.3.	Payments abroad ⁴	0,50% min 1.500 max 50.000
4.1.4.	Payments under charity donations	free of charge
4.3	Internal transfers within accounts of the same client	free of charge
4.4.	Real-estate related outgoing payments	
4.4.1.	Payments within the Bank	0,10% min 1.500 max 10.000
4.4.2.	Payments to accounts held with another bank ⁴	0,50% min 1.500 max 50.000
4.5.	Nostro payments – RSD outgoing payments	
4.5.1.	Payments within the Bank – from resident account	500
4.5.2.	Payments within the Bank – from non-resident account	1.000
4.5.3.	Payments to accounts held with another bank	0,50% min 1.500 max 50.000
4.6.	Same value date (T+0)	3.000
4.7.	International SEPA transfers (for residents and non-residents)	
4.7.1.	SEPA transactions up to EUR 20,000	1500
4.7.2.	SEPA transactions above EUR 20,000	3000
4.7.3.	Incoming SEPA transfers	free of charge

No.	V F/X TRANSACTIONS	Fee (RSD)
5.1.	Purchase of effective foreign currency	free of charge
5.2.	Sales of effective of foreign currency	free of charge

No.	VI OTHER SERVICES	Fee
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6.1.	Collection and replacement of damaged effective foreign currency banknotes	3% min 100 RSD
6.2.	Domestic payments	
6.2.1.	Blocking of accounts	750 RSD
6.2.2.	Sending warning notice	500 RSD per notice
6.2.3.	Issuing of confirmation for equity deposit	1.500 RSD
6.3.	International payments	
6.3.1.	Withdrawal of foreign currency payment request after execution	50 EUR
6.3.2.	Amendment of executed foreign currency payment on clients request	25 EUR
6.3.3.	Refund of incoming payment at ordering customer request	50 EUR
6.3.4.	SWIFT costs	600 RSD
6.4.	Issuing of various confirmations	1.000 RSD
6.5.	Credit bureau reports	According to ASB ³ fees

No.	VII FEES FOR LOANS TO AGRICULTURAL HOUSEHOLDS	Fee
7.1.	Loan processing fee	In accordance with the decision of the Executive Committee on the loan product
7.2.	Loan confirmation fee at the client's request	1.000 RSD
7.3.	Sending reminders	500 RSD per warning
7.4.	Early loan repayment fees	
7.4.1.	If a variable interest rate is agreed	free of charge
7.4.2.	If the amount of early repayment is lower than 1,000,000 dinars in 12 months	free of charge
7.4.3.	If the maturity period is shorter than one year	0,5% of the early repayment amount
7.4.4.	If the maturity period is longer than one year	1% of the early repayment amount
7.5.	Fee for replacement of collateral per loan	5.000 RSD

¹ When announcing cash withdrawal, working days from Monday to Friday are taken into account.

² Intermediary bank expenses are not included.

³ Credit bureau report fees are charged according to Association of Serbian banks (ASB) price list.

⁴ Standard value date is two working days (T+2). If client wants transaction to be executed on the same value date (T+0), client will be additionally charged for same value date fee – 5.6.