

TARIFFS FOR INDIVIDUALS (NATIONAL PAYMENTS AND EBANKING)

The Bank calculates and charges fees for services for national payments and ebanking for individuals, Bank clients and non – clients, according to the following services types:

INDIVIDUALS

Tariff position	Type of service	Based on	Applicable fees	
NATIONAL PAYMENT OPERATIONS			RESIDENTS	NONRESIDENTS
1	Cash and cashless operations - external			
1.1	DNS,TIPS CLONE, and RTGS public income up to 500.00 €	order	0.65 €	0.65 €
1.2	DNS, TIPS CLONE I RTGS public income from 501 € to 1,000 €	order	0.95 €	0.95 €
1.3	DNS, TIPS CLONE I RTGS from 1.000,00 € to 3.000,00 €	order	2,25€	2,25 €
1.4	RTGS from 3.000,01 € to 5.000,00 €	amount	0,27%	0,27%
1.5	RTGS from 5.000,01 € to 10.000,00 €	amount	0,28%	0,28%
1.6	RTGS from 10.000,01 € to 100.000,00 €	amount	0,29%	0,29%
1.7	RTGS above 100.000,01 €	order	299,25 €	299,25 €
2	Cash and cashless operations - internal			
2.1	All transactions in the Bank within accounts of the same user	order	No fee	No fee
2.2	Internal transfer orders up to 499.99 €	order	0.30 €	0.30 €
2.3	Internal transfer orders from 500.00 € to 999.99 €	order	0.45 €	0.45 €
2.4	Internal transfer orders from 1,000 € to 4,999.99 €	order	1.00 €	1.00 €
2.5	Internal transfer orders from 5,000 € to 9,999.99 €	order	2.00 €	2.00 €
2.6	Internal transfer orders above 10,000.00 €	amount	0.03% max. 200.00 €	0.03% max. 200.00 €
3	Cash inflows and outflows			
3.1	Inflows			
3.1.1	Deposit cash into account	order	No fee	No fee
3.2	Outflows			
3.2.1	Take out cash from accounts used for national payments in national payments operations	order	No fee	No fee
3.2.2	Take out cash from international accounts (residents & non-residents), International inflow	order	No fee	No fee
4	Other services			
4.1	Issuing statements		No fee	
4.2	Issuing various confirmations on client's request	document	5.00 €	5.00 €
4.3	Archive transcripts	per page	0.20 €	0.20 €
4.4	Damaged bill replacement	amount	1% (min. 5.00 €)	1% (min. 5.00 €)
4.5	Currency exchange fee	amount	As per buy/sell rate	As per buy/sell rate

4.6	Purchase and sale of foreign currency in cash	amount	As per buy/sell rate	As per buy/sell rate
5	Account opening and maintenance			
5.1	Monthly account maintenance	amount	1.00 €	10.00 €
5.2	Monthly fee for a payment account with basic services	amount	1.00 €	1.00 €
5.3	Monthly maintenance fee for a payment account with basic services for vulnerable consumers	amount	No fee	No fee
5.4	Account opening	amount	No fee	500.00 €
5.5	Account opening for a payment account with basic services	amount	No fee	No fee
5.6	Account opening for a payment account with basic services for vulnerable consumers	amount	No fee	No fee

Note: Tariff position 5.1 includes monthly account maintenance in the amount of € 1.00 for citizens of the Republic of Serbia and the Republic of Bosnia and Herzegovina. Tariff position 5.4 includes free account opening for citizens of the Republic of Serbia and the Republic of Bosnia and Herzegovina. The opening of a payment account with basic services is carried out in accordance with the Law on Comparability of Fees Related to Consumer Payment Accounts, Consumer Payment Account Switching, and Basic Services Payment Accounts. The opening of a payment account with basic services for vulnerable consumer groups is carried out in accordance with the Law on Comparability of Fees Related to Consumer Payment Accounts, Consumer Payment Account Switching, and Basic Services Payment Accounts. All services specified in this Decision that apply to a transaction account are free of charge for this account.

Tariff position	Type of service	Based on	Applicable fees	
EBANKING – INDIVIDUALS			RESIDENTS	NONRESIDENTS
1	Service			
1.1	One time activation fee	Per user	2.00 €	5.00 €
1.2	Ebanking service (SMS/Email notifications)	Per user	1.00 €	4.00 €
1.3	Monthly mobile token service (M-Token app)	Per user	1.00 €	5.00 €
1.4	Monthly mobile banking service (M-Bank app)	Per user	1.00 €	5.00 €
2	Ebanking payments			
2.1	Internal payments	Per order	0.10 €	0.10 €
2.2	External payments (TIPS CLONE order) up to 200,00 €	Per order	0,05 €	0,05 €
2.2	External payments from 200,01€ up to 1,000.00 €	Per order	0.30 €	0.30 €
2.3	External payments above 1,000.00 €	Amount	0.10% (min. 2.00 €)	0.10% (min. 2.00 €)

Note: Tariff positions for residents include the citizens of Republic of Serbia and the Republic of Bosnia and Herzegovina.