



The Bank shall accrue and charge fees in accordance with the following tariff positions

Valid from 01.01.2018.

Tariff position	Type of Service	Based on	Fee amount		
			VISA ELECTRON	VISA BUSINESS ELECTRON	VISA PREPAID
1.	ISSUANCE AND MAINTENANCE				
1.1	Initial Issuance	Amount	no fee	no fee	10€
1.2	Depositing funds on Card	Amount			3% of Amount deposited (min. 2.00€), min Amount is 20€,max.Amount 2000€
1.3	Monthly membership fee for Basic/ Additional Card	Card	no fee	2 €	no fee
1.4	Card reissuance	Card	2 €	5 €	-
1.5	Payment of goods and services	Amount	no fee	no fee	no fee
2.	ATM transactions				
2.1	Cash withdrawal on UCB ATMs	Amount	no fee	0,50% (min. 1 €)	no fee
2.2	Cash withdrawal from other Banks ATMs	Amount	2% (min.2,50 €)	2,5% (min. 3 €)	2% (min. 2,50 €)
2.3	Cash withdrawal from ATMs abroad	Amount	2,5% (min. 3 €)	3% (min. 3,50 €)	2,5% (min. 3 €)
2.4	Balance inquiry on UCB ATMs	Amount	no fee	no fee	no fee
2.5	Balance inquiry on other ATMs	Amount	0,40 €	0,40 €	0,40 €
3.	Teller (POS) Transactions				



3.1	UCB Teller (POS) Cash withdrawal	Amount	-	-	-
3.2	Other Banks Teller(POS) cash withdrawal	Amount	2% (min. 3 €)	2,5% (min. 3,5€)	2% (min. 3 €)
3.3	Abroad Teller (POS) cash withdrawal	Amount	3% (min. 3,5 €)	3% (min. 4 €)	3% (min. 3,5 €)
4.	Daily card limits				
4.1	MAX. ATM daily limit	Amount	500 €	1000 €	2000 €
4.2	MAX. POS daily limit	Amount	1000 €	2000 €	2000 €
4.3	Total Daily limit	Amount	1000 €	2000 €	2000 €
5.	Other card services				
5.1	Urgent card issuance	Card	20 €		
5.2	Card plastic replacement *	Card	5 €		
5.3	Card termination	Card	5 €		
5.4	Ungrounded complaint	Trans.	10 €		
* Due to card loss or theft.					

Tariff position	Type of Service	Based on	MASTERCARD STANDARD DEBIT CARD	
			Residents	Nonresidents
1.	ISSUANCE AND MAINTENANCE			
1.1	Initial Issuance	Amount	No fee	10.00€
1.2	Monthly membership for Basic/Additional card	Card	0.50€	1.00€
1.3	Card reissuance	Card	No fee	5.00€



1.4	Payment of Goods & Services	Amount	No fee	No fee
2.	ATM Transactions			
2.1	UCB & HB ATM cash withdrawal	Amount	No fee	No fee
2.2	Other Banks ATMs cash withdrawal	Amount	3% Min. 3.00€	3% Min. 3.00€
2.3	Cash withdrawal from ATMs abroad	Amount	3% Min. 3.50€	3% Min. 3.50€
2.4	Balance inquiry on UCB & HB ATMs	Amount	No fee	No fee
2.5	Balance inquiry on other ATMs	Amount	0.50€	1.00€
3.	Teller (POS) Transactions			
3.1	UCB & HB teller (POS) cash withdrawal	Amount	No fee	No fee
3.2	Other banks teller (POS) cash withdrawal	Amount	3% Min. 3.50€	3% Min 3.50€
3.3	Cash withdrawal from teller (POS) abroad	Amount	3,5% Min. 3.50€	3,5% Min. 3.50€
4.	Daily card Limits			
4.1	Daily ATM limit	Amount	1.000.00€	1.000.00€
4.2	Daily POS limit	Amount	No limit	No limit
4.3	Total daily limit	Amount	1.000.00€	1.000.00€
5.	Other card services			
5.1	Urgent card issuance	Card	10.00€	20.00€
5.2	Card plastic replacement	Card	5.00€	10.00€
5.3	Reprint of PIN	PIN	5.00€	10.00€



5.4	Card termination	Card	5.00€	10.00€
5.5	Ungrounded complaint	Trans.	10.00€	20.00€
5.6	Mail statement delivery	Statement	0.50€	0,50€
5.7	Email statement delivery	Statement	No fee	1,00€
5.8	Extraordinary card reissuance	Card	5.00€	10.00€

Tariff position	Type of Service	Based on	MASTERCARD STANDARD CREDIT CARD	
			Residents	Nonresidents
1.	ISSUANCE AND MAINTENANCE			
1.1	Initial Issuance	Amount	No fee	20.00€
1.2	Monthly membership fee for Basic card	Card	2.00€	3.00€
1.3	Monthly membership fee for additional card	Card	1.00€	1.50€
1.4	Card reissuance	Card	No fee	10.00€
1.5	Payment of goods & services	Amount	No fee	No fee
2.	ATM transactions			
2.1	UCB & HB ATM cash withdrawal	Amount	No fee	No fee
2.2	Other Banks ATMs cash withdrawal	Amount	3.00%Min. 3.00€	3.00%Min. 3.00€
2.3	Cash withdrawal from ATMs abroad	Amount	3.50%Min. 3.50€	3.50%Min. 3.50€
2.4	Balance inquiry on UCB & HB ATMs	Amount	No fee	No fee
2.5	Balance inquiry on other ATMs	Amount	0.50€	1.00€
3.	Teller (POS) Transactions			



3.1	UCB & HB teller (POS) cash withdrawal	Amount	No fee	No fee
3.2	Other banks teller (POS) cash withdrawal	Amount	3.00%Min. 3.00€	3.00% Min 4.00€
3.3	Cash withdrawal from teller (POS) abroad	Amount	3.50% Min 3.50€	4.00% Min 5.00€
4.	Daily card Limits			
4.1	Daily ATM limit	Amount	1.000.00€	1.000.00€
4.2	Daily POS limit	Amount	No limit	No limit
4.3	Total daily limit	Amount	1.000.00€	1.000.00€
5.	INTEREST RATES			
5.1	Revolving option cards interest rate	Interest	1,20% monthly	1,40% monthly
5.2	Interest on all payments that are due	Interest	3.00% monthly	3.00% monthly
5.3	Minimal monthly repayment of used funds	Interest	3.00% of used up funds	3.00 of used up funds
5.4	Increase of credit limit	Interest	2.00% (Min. 10.00€)	2.00% (Min. 10.00€)
5,5	Revolving cards interest rate-with cash collateral as a security instrument	Interest	1,00% monthly	1,00% monthly
6.	Other card services			
6.1	Urgent card issuance	Card	10.00€	20.00€
6.2	New card issuance (due to lost or stolen card)	Card	5.00€	10.00€



6.3	New PIN issuance (due to lost or stolen PIN)	PIN	5.00€	10.00€
6.4	Card termination	Card	10.00€	10.00€
6.5	Ungrounded complaint	Trans.	10.00€	20.00€
6.6	Extraordinary card reissuance	Card	5.00€	10.00€
6.7	Mail statement delivery	Statement	0.50€	5.00€
6.8	Email statement delivery	Statement	No fee	2,00€
6.9	First Warning	Warning	1,00€	1,00€
6.10	Second Warning	Warning	1,50€	1,50€
6.11	Third Warning	Warning	2.00€	2.00€
6.12	Warning before court procedures	Warning	3,50€	3,50€

Tariff position	Type of Service	Based on	MASTERCARD PLATINUM CREDIT CARD	
			Residents	Nonresidents
1.	ISSUANCE AND MAINTENANCE			
1.1	Initial Issuance	Amount	No fee	100.00€
1.2	Monthly membership fee for Basic card	Card	10.00€	14.00€
1.3	Monthly membership fee for additional card	Card	7.00€	10.00€
1.4	Card reissuance	Card	No fee	50.00€
1.5	Payment of goods & services	Amount	No fee	No fee



2.	ATM transactions			
2.1	UCB & HB ATM cash withdrawal	Amount	No fee	No fee
2.2	Other Banks ATMs cash withdrawal	Amount	3.00%Min. 3.50€	3.00%Min. 3.50€
2.3	Cash withdrawal from ATMs abroad	Amount	3.50%Min. 3.50€	3.50%Min. 4.00€
2.4	Balance inquiry on UCB & HB ATMs	Amount	No fee	No fee
2.5	Balance inquiry on other ATMs	Amount	0.50€	1.00€
3.	Teller (POS) Transactions			
3.1	UCB & HB teller (POS) cash withdrawal	Amount	No fee	No fee
3.2	Other banks teller (POS) cash withdrawal	Amount	3.00%Min. 3.50€	3.00% Min 4.00€
3.3	Cash withdrawal from teller (POS) abroad	Amount	3.50% Min 4.00€	4.00% Min 5.00€
4.	Daily card Limits			
4.1	Daily ATM limit	Amount	1.000.00€	1.000.00€
4.2	Daily POS limit	Amount	No limit	No limit
4.3	Total daily limit	Amount	1.000.00€	1.000.00€
5.	KAMATE			
5.1	Revolving option cards interest rate	Interest	1,20% monthly	1,40% monthly
5.2	Interest on all payments that are due	Interest	3.00% monthly	3.00% monthly



5.3	Minimal monthly repayment of used funds	Interest	3.00% of used credit limit	3.00% used credit limit
5.4	Monthly repayment for charge option cards		100% of used credit limit	100% of used credit limit
5.5	Increase of credit limit	Interest	2.00% (Min. 10.00€)	2.00% (Min. 10.00€)
5.6	Interest on used limit for Charge option cards	Interest	No interest	No interest
5.7	Revolving option cards interest rate- with cash collateral as a security instrument	Interest	1,00% monthly	1,00% monthly
5.8	Visit to business lounges	Amount	29.00€	29.00€
6.	Other Card services			
6.1	Urgent card issuance	Card	10.00€	20.00€
6.2	New card issuance MC platinum & Insurance cards (due to lost or stolen cards)	Card	10.00€	20.00€
6.3	New MC platinum card issuance (due to lost or stolen card)	Card	5.00€	10.00€
6.4	New PIN issuance (due to lost or stolen PIN)	PIN	5.00€	10.00€
6.5	Card Termination	Card	10.00€	10.00€
6.6	Ungrounded complaint	Trans.	10.00€	20.00€
6.7	Extraordinary card reissuance	Card	5.00€	10.00€
6.8	Mail statement delivery	Statement	0,50€	0,50€
6.9	Email statement delivery	Statement	0.50€	5.00€
6.10	First Warning	Warning	1,00€	1,00€



6.11	Second Warning	Warning	1,50€	1,50€
6.12	Third Warning	Warning	2,00€	2,00€
6.13	Warning before court procedure	Warning	3,50€	3,50€

Fees under tariff position 1.1, 1.2 i 1.3, can be corrected with a Decision by the Banks Executive Officers.

Tariff position	Type of Service	Based on	MASTERCARD BUSINESS PLATINUM CREDIT CARD	
			Residents	Nonresidents
1.	ISSUANCE AND MAINTENANCE			
1.1	Initial Issuance	Amount	No fee	200.00€
1.2	Monthly membership fee for Basic card	Card	10.00€	14.00€
1.3	Monthly membership fee for additional card	Card	7.00€	10.00€
1.4	Card reissuance	Card	No fee	100.00€
1.5	Payment of goods & services	Amount	No fee	No fee
2.	ATM transactions			
2.1	UCB & HB ATM cash withdrawal	Amount	No fee	No fee
2.2	Other Banks ATMs cash withdrawal	Amount	3.00%Min. 3.00€	3.00%Min. 3.00€
2.3	Cash withdrawal from ATMs abroad	Amount	3.50%Min. 3.50€	3.50%Min. 3.50€



2.4	Balance inquiry on UCB & HB ATMs	Amount	No fee	0.50€
2.5	Balance inquiry on other ATMs	Amount	0.50€	1.00€
3.	Teller (POS) Transactions			
3.1	UCB & HB teller (POS) cash withdrawal	Amount	No fee	No fee
3.2	Other banks teller (POS) cash withdrawal	Amount	3.00% Min. 3.50€	3.00% Min 4.00€
3.3	Cash withdrawal from teller (POS) abroad	Amount	3.50% Min 4.00€	4.00% Min 5.00€
4.	Daily card Limits			
4.1	Daily ATM limit	Amount	1.000.00€	1.000.00€
4.2	Daily POS limit	Amount	No limit	No limit
4.3	Total daily limit	Amount	1.000.00€	1.000.00€
5.	INTEREST			
5.1	Revolving option cards interest rate	Interest	1,20% monthly	1,40% monthly
5.2	Interest on all payments that are due	Interest	3.00% monthly	3.00% monthly
5.3	Minimal monthly repayment of used funds	Interest	3.00% of used credit limit	3.00% of used credit limit
5.4	Minimal monthly repayment – Charge option Cards		100% of used credit limit	100% of used credit limit
5.5	Increase of credit limit	Interest	2.00% (Min. 10.00€)	2.00% (Min. 10.00€)
5.6	Interest on used limit for Charge option cards	Interest	No interest	No interest



5.7	Revolving cards interest rate- with cash collateral as a security instrument	Interest	1,00% monthly	1,00% monthly
6.	OSTALI POSLOVI SA CARDMA			
6.1	Urgent card issuance	Card	10.00€	20.00€
6.2	New card issuance (due to lost or stolen card)	Card	5.00€	10.00€
6.3	New PIN issuance (due to lost or stolen PIN)	PIN	5.00€	10.00€
6.4	Card Termination	Card	10.00€	10.00€
6.5	Ungrounded complaint	Trans.	10.00€	20.00€
6.6	Extraordinary card reissuance	Card	5.00€	10.00€
6.7	Mail statement delivery	Statement	0,50€	0,50€
6.8	Email statement delivery	Statement	0.50€	5,00€
6.9	First Warning	Warning	1,00€	1,00€
6.10	Second Warning	Warning	1,50€	1,50€
6.11	Third Warning	Warning	2,00€	2,00€
6.12	Warning before court procedure	Warning	3,50€	3,50€

Fees under tariff position 1.1, 1.2 i 1.3, can be corrected with a Decision by the Banks Executive Officers.