

Article 4

The Bank shall calculate and charges fees for payment operations in the country from legal entities, clients and non-clients of the Bank, under the following tariffs and types of operations:

Tariff	Type of Service	Frequency	Fee amount	Payment
1	Cashless payment operations - external			
1.1.	DNS and RTGS payment orders to public income accounts			
1.1.1.	up to 1.000 €	per order	0,40€	10-day
1.2.	RTGS – other orders			
1.2.1.	up to 3.000€	per order	3,00€	10-day
1.2.2.	from 3.001€ up to 10.000€	per order	0,14%	10-day
1.2.3.	from 10.001€ up to 50.000€	per order	0,12% (min 15.00€)	10-day
1.2.4.	from 50.001€ up to 100.000€	per amount	0,10% (min 60.00€)	10-day
1.2.5.	over 100.000€	per order	120,00€	10-day
2	Cashless payment operations - internal			
2.1.	up to 1.000€	per order	0,30€	10-day
2.2.	from 1001€ up to 10.000€	per order	2,00€	10-day
2.3.	from 10.001€ up to 50.000 €	per amount	0.06%	10-day
2.4.	from 50.001€ up to 100.000€	per amount	0.04% (min 30,00€)	10-day
2.5.	over 100.000 €	per amount	0.02% (min 40,00€, max 50,00€)	10-day
2.6.	Transfer from one account to another of the same client		no fees	
3	Cash payment operations			
3.1.	Payments of the account holder to an account in the Bank		no fees	
3.2.	Withdrawal from the account	per amount	0,2% (min 0,40€)	10-day
4	Other services			
4.1.	Account opening and issuing bank statements		no fees	
4.2.	Tracking / Managing active accounts		1,00€	monthly
4.3.	Account closing at client's request before expiration of 1 year		20,00€	in advance
4.4.	Issuance of a certificate at client's request		3,00€ - 10,00€	in advance
4.5.	Copy of archive excerpts and other documentation		0,20 € per page	in advance
4.6.	Replacement of worn or damaged banknotes		1%	in advance
	* After 1:30 pm tariffs 1 and 2 shall be increased by 30%			
	**Tariffs 1 and 2 shall be decreased by 20% for electronic payments (eBanking)			