

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	
			RESIDENTS	NONRESIDENTS
NATIONAL PAYMENT OPERATIONS				
1	Cash and cashless operations - external			
1.1	DNS and RTGS public income up to 500.00 €	order	0.70 €	0.70 €
1.2	DNS I RTGS public income from 501 € to 1,000 €	order	1.00 €	1.00 €
1.3	RTGS other orders	amount	0.30%, min 3.00 €, max 300.00 €	
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	Account opening	amount	No fee	500.00 €

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 5.2 includes free account opening for citizens of the Republic of Serbia and the Republic of Bosnia and Herzegovina.

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	0.50 €	2.00 €
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 up to 1,000.00 €	Per order	0.30 €	0.30 €
2.3	External payments above 1,000.00 €	Amount	0.10% (min. 2.50 €)	0.10%(min. 2.50 €)
<p>Note: <i>Tariff positions for residents include the citizens of Republic of Serbia and the Republic of Bosnia and Herzegovina.</i></p>				