

Tariff of Fees for Services to Retail Clients

Retail Clients are Private Individuals who are not engaged in an activity (hereinafter: private individuals) and Private Individuals engaged in agricultural activity (hereinafter: farmers).

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Tariff Item No.	Type of Service	Fee
I	Retail Current Accounts	
1	Opening current accounts	Free of charge
2	Maintenance of current accounts	
2.1	Maintenance of current accounts - Basic account	150,00 RSD, monthly, fixed
2.2	Maintenance of current accounts - Quartet package	240,00 RSD, monthly, fixed
2.3	Maintenance of current accounts with basic services	
2.3.1	Maintenance of current accounts with basic services* <i>*Account open until September 1st 2022</i>	Free of charge
2.3.2	Maintenance of current accounts with basic services without or with one or more additional services* (Additional services: credit card, overdraft, cheques and foreign currency payment account)* <i>*Account open after September 1st 2022</i>	150,00 RSD, monthly, fixed
2.4	Maintenance of current accounts - Standard package	195,00 RSD, monthly, fixed
2.5	Maintenance of current accounts - Silver package	295,00 RSD, monthly, fixed
2.6	Maintenance of current accounts - Gold package	495,00 RSD, monthly, fixed
3	Change of account type	
3.1	Change of account type within the Bank	Free of charge
3.2	Change of account type at other payment service provider	Free of charge
4	Delivery of warnings relating to unauthorized negative balance - To the owner of current account - To guarantors	300,00 RSD per warning 300,00 RSD per warning
5	Termination of Current Account	Free of charge
6	Statement of current account - First issuance of regular statement of account - Second and next issuing of regular statement of account - Issuing extraordinary statement of account	Free of charge 100,00 RSD per statement of account 100,00 RSD per statement of account
7	Issuing extended overview of transactions	40,00 RSD per page
8	Electronic services (eBanking and mBanking) - fees	

Tariff Item No.	Type of Service	Fee
8.1	Application for service	Free of charge
8.2	Maintenance of electronic services – current account with basic services	Free of charge
8.3	Maintenance of electronic services - Basic account	Free of charge
8.4	Maintenance of electronic services - Quartet account	Free of charge
8.5	Insight into account balance and turnover	Free of charge
9	Standing order	
9.1	Transfer of funds from current account to fx sight deposit account (fx savings)	The Bank's middle exchange rate increased by 0.30% is applied. No fee. Minimum amount 20,00 EUR
9.2	Payment orders	
9.2.1	First 3 (three) contracted orders in a month	Free of charge
9.2.2	Interbank payments (external payment operations)	0,50%, Min. 40,00 RSD, Max. 5.000,00 RSD
9.2.3	Payments to accounts of legal entities within the Bank's account	0,35%, Min. 25,00 RSD, Max. 5.000,00 RSD
10	Cheques	
10.1	Issuing cheques (in the event of issuing at least one cheque in a month) - Basic account	Free of charge
10.2	Issuing cheques (in the event of issuing at least one cheque in a month) - Quartet account	Free of charge
10.3	Issuing cheques (in the event of issuing at least one cheque in a month) - Standard, Silver and Gold	Free of charge
10.4	Issuing of cheque (in the event of issuing at least one cheque in a month) - Current accounts with basic services	Free of charge
10.5	Issuing photocopies of realised cheques under retail current accounts at the request of the holder	15,00 RSD per cheque photocopy
10.6	Announcing lost cards and blank cheques invalid	Real costs
11	SMS enquiries	
11.1	SMS enquiries: - For current account balance - For cheque balance - For incoming payment to current account - For the last payment - For the amount of overdraft - Change in password	4,00 RSD per enquiry 4,00 RSD per enquiry 4,00 RSD per enquiry 4,00 RSD per enquiry 4,00 RSD per enquiry Free of charge
11.2	SMS notifications of the following transactions: - Usage of payment cards - Incoming payment under salary / pension - Other incoming payments to the account	Free of charge Free of charge Free of charge
II	Dinar Payment Operations	
1	Payment cash-out	Free of charge
2	Payment cash-in	
2.1	Cash payments to accounts of legal entities within the Bank	0,70%, Min. 50,00 RSD, Max. 5.000,00 RSD

Tariff Item No.	Type of Service	Fee
2.2	Cash payments in favour of accounts at another Bank	1,00%, Min. 100,00 RSD, Max. 5.000,00 RSD*
		*Discount up to September 1st 2023: 0,90%, Min. 80,00 RSD, Max. 5.000,00 RSD
2.3	Payment to solidarity account for casualties in natural disasters and to accounts of humanitarian organisations and for support of the exiled and refugees	Free of charge
2.4	Payments in favour of the Bank's accounts (loan, interest etc.)	Free of charge
2.5	Payment to current account	Free of charge
3	Non-cash payments from accounts in dinars in Republic of Serbia	
3.1	At counter of payment service provider	
3.1.1	Payments within the Bank's accounts (internal payment operations)	0,50%, Min. 50,00 RSD, Max. 5.000,00 RSD*
		*Discount up to September 1st 2023: 0,50%, Min. 40,00 RSD, Max. 5.000,00 RSD
3.1.2	Interbank payments (external payment operations)	0,70%, Min. 80,00 RSD, Max. 5.000,00 RSD*
		*Discount up to September 1st 2023: 0,70%, Min. 65,00 RSD, Max. 5.000,00 RSD
3.2	Instant payments orders – orders marked as "urgent"	
3.2.1	Cash payments in favour of accounts with another Bank	1,10%, Min. 110,00 RSD
3.2.2	Interbank payments (external payment operations)	0,90%, Min. 80,00 RSD
3.3	Using electronic services (eBanking/mBanking)	
3.3.1	First 3 (three) transactions in the month	Free of charge
3.3.2	Interbank payments (external payment operations)	0,50%, Min. 19,00 RSD, Max. 5.000,00 RSD
3.3.3	Payments to accounts within the Bank' accounts (internal payment operations)	Free of charge
3.3.4	Instant payments orders – orders marked as "urgent"	0,50%, Min. 19,00 RSD, Max. 5.000,00 RSD
3.3.4.1	Using electronic services (eBanking/mBanking) - for Payment account with basic services	
3.3.4.1.1	First 3 (three) transactions in the month	Free of charge
3.3.4.1.2	Interbank payments (external payment operations)	0,35%, Min. 13,00 RSD, Max. 3.500,00 RSD
3.3.4.1.3	Payments to accounts within the Bank' accounts (internal payment operations)	Free of charge
3.3.4.1.4	Instant payments orders – orders market as "urgent"	0,35%, Min. 13,00 RSD, Max. 3.500,00 RSD
3.4	Transactions referring to the sale and rent of apartments, purchase of apartments, business premises, other real estate, return of deposit for participation in the auction, sale of shares and other receipts other than regular monthly receipts, except for humanitarian receipts	

Tariff Item No.	Type of Service	Fee
3.4.1	Transfer of funds from dinar retail non-resident and resident accounts, for payment in dinars to non-resident and resident legal entity or private individual	
3.4.1.1	Dinar transactions within the Bank's accounts	0,10% (of one hundred) of executed transactions in dinar equivalent Min. 300,00 RSD, Max. 6.000,00 RSD
3.4.1.2	Dinar transactions to accounts of other banks	0,20% (of one hundred) of executed transaction in dinar equivalent Min.500,00 RSD, Max. 10.000,00 RSD
III	Foreign Payment Operations	
Cashless transfer of cash in euro from the foreign currency current account in euros (valid for other foreign currencies and dinars)		
1	Payment/Transfer to accounts of beneficiaries except within Halkbank group	
1.1	Foreign payments and transfers (residents and non-residents)*	0,50% of executed transaction in dinar equivalent, Min. 500,00 RSD, Max. 16.000,00 RSD, +foreign bank's costs for option OUR
2	Payment/Transfer to accounts of beneficiaries within Halkbank group	
2.1	Up to 500,00 EUR	600,00 RSD
2.2	From 500,01 EUR to 5.000,00 EUR	1.800,00 RSD
2.3	From 5.000,01 EUR to 20.000,00 EUR	3.000,00 RSD
2.4	Over 20.000,01 EUR	6.000,00 RSD
3	Transfer of funds from foreign exchange retail accounts (resident and non-resident) as well as transfers to foreign currency accounts with other domestic banks	
3.1	Foreign currency transactions within the Bank's account (other than life insurance premium for residents which is free of charge)	0,10% (of one hundred) of executed transaction in dinar equivalent Min. 300.00 RSD, Max. 6,000.00 RSD
3.2	Foreign currency transactions to the accounts of other banks	0.20% of executed transaction in dinar equivalent + foreign bank expenses + 250.00 RSD for SWIFT message Min. 500.00 RSD; Max. 10,000.00 RSD
Receipt of funds from abroad to a foreign currency current account in euros (valid for other foreign currencies and dinars)		
4	Retail loro remittances	
4.1	Loro remittances in favour of private person (resident / non-resident) Retail loro remittance up to EUR 50,00	0,20%, Min. 600,00 RSD, Max. 30.000,00 RSD Free of charge

Tariff Item No.	Type of Service	Fee
4.2	Foreign currency pensions from abroad Pensions from Slovenia: 0,23% of the amount of transferred pensions in dinar equivalent on the NBS middle exchange rate as at the transfer date; Pensions from Republika Srpska: 0.23% of the amount of transferred pensions in dinar equivalent on the NBS middle exchange rate as at the transfer date. Pension from Croatia: 0,23% of the amount of transferred pensions in dinar equivalent on the NBS middle exchange rate as at the transfer date. Pension from Bosnia and Herzegovina: 0,23% of the amount of transferred pensions in dinar equivalent on the NBS middle exchange rate as at the transfer date	0,23% - fee of the bank-agent that transfers the pension
5	Collection / Payments – Kosovo and Metohija and donations	
5.1	Incoming payments from Kosovo and Metohija for private persons: - Up to EUR 100,00 - From EUR 100,01	Free of charge 0,10%, Min. 300,00 RSD
5.2	Donations	Free of charge
5.3	Payments to Kosovo and Metohija – possible only by purchase of foreign currency from the Bank	The Bank's selling (market) exchange rate
6	Other foreign payment operation fees	
6.1	Amendments to orders for outgoing and incoming payments at client's request	300,00 RSD per order
6.2	Amendments to SWIFT messages at client's request	1.500,00 RSD + foreign bank's costs
6.3	Cancellation of executed payment order	500,00 RSD + foreign bank's costs
6.4	Return of executed payment order	500,00 RSD + foreign bank's costs
7	Foreign credit operations	
7.1	Completing forms and registration of foreign credit operations with the NBS at the order and for the account of the client	5.000,00 RSD + VAT
7.2	Completing forms and registration of repayment under foreign borrowing with the NBS on behalf and for the account of the client	2.000,00 RSD + VAT
7.3	Completing forms and registration of amendments under foreign borrowing with the NBS at the order and for the account of the client	2.000,00 RSD + VAT
7.4	Overview and verification of the following forms submitted by customers – for registration of foreign credit operations – for registration of repayment of loan instalment – for registration of amendments under foreign credit operations with the NBS at the order and for the account of the client	2.000,00 RSD + VAT
7.5	Taking over administration of credit operation with the NBS from another business bank	3.000,00 RSD + VAT

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*If a client wants to pay foreign bank costs when making payment abroad or transfer in the country, the client must state so on the payment order itself and/or in the attachment with payment instructions that are delivered to the Bank for the execution of transaction. In that case, the Bank will execute payment and/or transfer with OUR option, which means that all foreign costs incurred when executing transaction will be paid by the client and collected from their foreign exchange / dinar account in the Bank. If the client does not want to pay foreign bank costs when making payment abroad or transfer of foreign exchange in the country, then the client will state on the orders that are submitted to the Bank and/or instructions that the transaction will be executed with SHA or BEN option.				
IV	Operations with DinaCards			
1	Servicing of payment cards (if client has even one active payment card)	Free of charge		
2	Card production services			
2.1	Issuance and reissuance of DinaCard debit card	Free of charge		
2.2	Subsequent reissuance of DinaCard debit card	Free of charge		
2.3	Issuance and reissuance of DinaCard credit card	Free of charge		
2.4	Due to loss/theft of DinaCard debit card	Free of charge		
2.5	Due to loss/theft of DinaCard credit card	Free of charge		
2.6	Due to change of second name, physical damage of DinaCard debit card	Free of charge		
2.7	Due to change of second name, physical damage of DinaCard credit card	Free of charge		
3	Card usage fees			
3.1	Deblocking because of wrong PIN	Free of charge		
3.2	Change of PIN	Free of charge		
3.3	Card blocking because of loss/theft	300,00 RSD		
3.4	Change of limit under DinaCard credit card	400,00 RSD		
3.5	Maintenance of DinaCard credit card amount	100,00 RSD		
3.6	Blocking DinaCard credit card due to delay in settling obligations	1.000,00 RSD		
4	Cash payout using DinaCard payment card			
4.1	For holders of HALKBANK DinaCard payment card	Free of charge		
4.2	For holders of other banks' DinaCard payment card	1,00%, Min. 20,00 RSD		
4.3	For owners of DinaCard credit cards	3,00%		
V	Operations with Visa credit card* <i>* Tariff items for Gold Package are applicable for Current Account with Basic Services</i>	Standard	Silver	Gold
1	Monthly Fee – Visa Classic Credit (installment)			
1.1	First Card	200,00 RSD	150,00 RSD	100,00 RSD
1.2	Additional Card	150,00 RSD	125,00 RSD	100,00 RSD
1.3	Fee for splitting the transaction into installments	5%, Min. 500,00 RSD		
2	Monthly Fee – Visa Gold Credit (revolving)			
2.1	First Card	400,00 RSD	350,00 RSD	100,00 RSD
2.2	Additional Card	250,00 RSD	200,00 RSD	100,00 RSD
3	Replacement of card at the request of the holder (lost, stolen, change of surname, damaged)	600,00 RSD	500,00 RSD	450,00 RSD
4	PIN activation			
4.1	Branch	500,00 RSD		

Tariff Item No.	Type of Service	Fee		
4.2	SMS	Free of charge		
5	PIN change			
5.1	ATM of all banks and POS Halkbank a.d. Beograd	Free of charge		
6	Urgent card issuing - Only one card, picking up within city of Belgrade	1.500,00 RSD		
7	Reissuing card	Free of charge		
8	Card cancelling on client's demand	Free of charge		
9	Monthly statement for Credit Card	Free of charge		
10	SMS Card Alarm	Free of charge		
11	Warning per Credit Card	Free of charge		
12	Cash withdrawal - utilization in country	Free of charge		
12.1	At Bank's Branch	2,50%, Min. 300,00 RSD		
12.2	At Branch of other bank	3,00%, Min. 500,00 RSD		
12.3	At Bank's ATM	2,00 %, Min. 300,00 RSD		
12.4	At ATM and POS of other banks	3,00%, Min. 500,00 RSD		
13	Cash withdrawal - utilization abroad			
13.1	At Branch of other bank	3,00%, Min. 5,00 EUR		
13.2	At ATM and POS of other banks	3,00%, Min. 5,00 EUR		
14	Limit checking and status overview			
14.1	At Bank's ATM	Free of charge		
14.2	At ATM of other banks in country	35,00 RSD		
14.3	At ATM of other banks abroad	50,00 RSD		
15	Mini statement at ATM	35,00 RSD		
16	Card blocking in case of delay in payment	300,00 RSD		
17	Term change for Credit Card	0,50%, Min. 500,00 RSD		
18	Payment of goods and services at POS: - In the country - Abroad	Free of charge 1,00%		
VI	Operations with Mastercard credit card Mastercard World (revolving)* <i>*Tariff items for Gold Package are applicable for Current Account with Basic Services</i>	Standard	Silver	Gold
	1 Monthly Fee - MasterCard World			
1.1	First Card	200,00 RSD	150,00 RSD	100,00 RSD
1.2	Additional Card	150,00 RSD	125,00 RSD	100,00 RSD
2	Replacement of card at the request of the holder (lost, stolen, change of surname, damaged)	600,00 RSD	500,00 RSD	450,00 RSD
3	PIN activation			
3.1	Branch	500,00 RSD		
3.2	SMS	Free of charge		
4	PIN change			
4.1	ATM of all banks and POS Halkbank a.d. Beograd	Free of charge		
5	Urgent card issuing - Only one card, picking up within city of Belgrade	1.500,00 RSD		
6	Reissuing card	Free of charge		
7	Card cancelling on client's demand	Free of charge		
8	Monthly statement for Credit Card	Free of charge		
9	SMS Card Alarm	Free of charge		
10	Warning per Credit Card	200,00 RSD per warning		
11	Cash withdrawal – utilization in country			
11.1	At Bank's Branch	2,50%, Min. 300,00 RSD		
11.2	At Branch of other bank	3,00%, Min. 500,00 RSD		
11.3	At Bank's ATM	2,00 %, Min. 300,00 RSD		
11.4	At ATM and POS of other banks	3,00%, Min. 500,00 RSD		

Tariff Item No.	Type of Service	Fee		
12	Cash withdrawal – utilization abroad			
12.1	At Branch of other bank	3,00%, Min. 5,00 EUR		
12.2	At ATM and POS of other banks	3,00%, Min. 5,00 EUR		
13	Limit checking and status overview			
13.1	At Bank's ATM	Free of charge		
13.2	At ATM of other banks in country	35,00 RSD		
13.3	At ATM of other banks abroad	50,00 RSD		
14	Mini statement at ATM	35,00 RSD		
15	Card blocking in case of delay in payment	300,00 RSD		
16	Term change for Credit Card	0,50%, Min. 500,00 RSD		
17	Payment of goods and services at POS: - In the country - Abroad	Free of charge 1,00%		
VII	Operations with DinaCard debit card* within Current Account with Basic Services, Standard, Silver and Gold Packages <i>*Tariff items for Gold Package are applicable for Current Account with Basic Services</i>	Standard	Silver	Gold
1	Monthly Fee			
1.1	First Card	Free of charge		
1.2	Additional Card	Free of charge		
2	Replacement of card at the request of the holder (lost, stolen, change of surname, damaged)	300,00 RSD	250,00 RSD	200,00 RSD
3	PIN activation			
3.1	Branch	500,00 RSD		
3.2	SMS	Free of charge		
4	PIN change			
4.1	ATM of all banks and POS Halkbank a.d. Beograd	Free of charge		
5	Urgent card issuing - Only one card, picking up within city of Belgrade	1.500,00 RSD		
6	Reissuing card	Free of charge		
7	Card cancelling on client's demand	Free of charge		
8	SMS Card Alarm	Free of charge		
9	Cash withdrawal – utilization in country			
9.1	At Bank's ATM	Free of charge		
9.2	At ATM of other bank	1,00%, min 50,00 RSD		
9.3	At POS of other bank	3,00%, min 100,00 RSD		
10	Balance checking			
10.1	At Bank's ATM	Free of charge		
10.2	At ATM of other banks	30,00 RSD		
11	Mini statement at ATM	35,00 RSD		
VIII	Operations with Visa debit card within Silver and Gold Packages* <i>*service is not available in packages Current Account with Basic Services and Standard</i>	Standard	Silver	Gold
1	Monthly Fee			
1.1	First Card	Free of Charge		
1.2	Additional Card	Free of Charge		
2	Replacement of card at the request of the holder (lost, stolen, change of surname, damaged)		250,00 RSD	200,00 RSD
3	PIN activation			
3.1	Branch	500,00 RSD		
3.2	SMS	Free of charge		
4	PIN change			
4.1	ATM of all banks and POS Halkbank a.d. Beograd	Free of charge		

Tariff Item No.	Type of Service	Fee		
5	Urgent card issuing - Only one card, picking up within city of Belgrade		1.500,00 RSD	
6	Reissuing card		Free of charge	
7	Card cancelling on client's demand		Free of charge	
8	SMS Card Alarm		Free of charge	
9	Cash withdrawal – utilization in country			
9.1	At Bank's ATM		Free of charge	
9.2	At ATM of other bank		1,00%, Min. 100,00 RSD	
9.3	At POS of other bank		3,00%, Min. 100,00 RSD	
10	Cash withdrawal – utilization abroad			
10.1	At ATM of other bank		2,00%, Min. 3,00 EUR	
10.2	At POS of other banks		3,00%, Min. 5,00 EUR	
11	Balance checking			
11.1	At Bank's ATM		Free of charge	
11.2	At ATM of other banks in country		30,00 RSD	
11.3	At ATM of other banks abroad		0,50 EUR	
12	Mini statement at ATM		35,00 RSD	
13	Payment of goods and services at POS: - In the country - Abroad		Free of charge 1,00%	
IX	Operations with Mastercard debit card within Silver and Gold Packages HALKTag Mastercard Sticker* <i>*Service is not available in packages Current Account with Basic Services and Standard</i>	Standard	Silver	Gold
1	Monthly Fee			
1.1	First Card		50,00 RSD	
1.2	Additional Card		Free of charge	
2	Replacement of card at the request of the holder (lost, stolen, change of surname, damaged)		400,00 RSD	
3	Urgent card issuing - Only one card, picking up within city of Belgrade		1.500,00 RSD	
4	Reissuing card		Free of charge	
5	Card cancelling on client's demand		Free of charge	
6	SMS Card Alarm		Free of charge	
7	Cash withdrawal – utilization in country			
7.1	At Bank's ATM		Free of charge	
7.2	At ATM of other bank		1,00%, Min. 100,00 RSD	
7.3	At POS of other bank		3,00%, Min. 100,00 RSD	
8	Cash withdrawal – utilization abroad			
8.1	At ATM of other bank		2,00%, Min. 3,00 EUR	
8.2	At POS of other banks		3,00%, Min. 5,00 EUR	
9	Balance checking			
9.1	At Bank's ATM		Free of charge	
9.2	At ATM of other banks		30,00 RSD	
9.3	At ATM of other banks abroad		0,50 EUR	
10	Mini statement at ATM		35,00 RSD	
11	Payment of goods and services at POS: - In the country - Abroad		Free of charge 1,00%	

Tariff Item No.	Type of Service	Fee		
X	Operations with Mastercard debit card within Gold Package Mastercard Gold debit card* <i>*Service is not available in packages Current Account with Basic Services, Standard and Silver</i>	Standard	Silver	Gold
1	Monthly Fee			
1.1	First Card			Free of charge
1.2	Additional Card			Free of charge
2	Replacement of card at the request of the holder (lost, stolen, change of surname, damaged)			300,00 RSD
3	PIN activation			
3.1	Branch			500,00 RSD
3.2	SMS			Free of charge
4	PIN change			
4.1	ATM of all banks and POS Halkbank a.d. Beograd			Free of charge
5	Urgent card issuing - Only one card, picking up within city of Belgrade			1.500,00 RSD
6	Reissuing card			Free of charge
7	Card cancelling on client's demand			Free of charge
8	SMS Card Alarm			Free of charge
9	Cash withdrawal – utilization in country			
9.1	At Bank's ATM			Free of charge
9.2	At ATM of other bank			1,00%, Min. 100,00 RSD
9.3	At POS of other bank			3,00%, Min. 100,00 RSD
10	Cash withdrawal – utilization abroad			
10.1	At ATM of other bank			2,00%, Min. 3,00 EUR
10.2	At POS of other banks			3,00%, Min. 5,00 EUR
11	Balance checking			
11.1	At Bank's ATM			Free of charge
11.2	At ATM of other banks in country			30,00 RSD
11.3	At ATM of other banks abroad			0,50 EUR
12	Mini statement at ATM			35,00 RSD
13	Payment of goods and services at POS: - In the country - Abroad			Free of charge 1,00%
XI	Loans to private individuals*, Retail Guarantees and Overdraft <i>*Lending conditions for Farmers are defined in the Tariff of Fees for Services to Entrepreneurs and Farmers</i>			
1.	Loans to private individuals*			
1.1	Processing and disbursement of loan application			
1.1.1	Cash loans and refinance loans			0,80% - 3,50% one-off
1.1.2	Cash loans with 100% deposits			0,50% - 2,00% one-off
1.1.3	Non-cash loans			0,50% - 2,00% one-off
1.1.4	Car loans			1,00% - 1,50% one-off
1.1.5	Energy efficiency loans			1,00% - 1,50% one-off
1.1.6	Housing loans from the Bank's sources insured at NMIC			0,30% - 1,50% one-off

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1.1.7	Housing loans from the Bank's sources not insured at NMIC	0,30% - 1,50% one-off
1.1.8	Special purpose lending	In accordance with single Agreements on Business Cooperation
1.2	NMIC fees	
1.2.1	Fixed fee	30,00 EUR, one-off
1.2.2	Fee in % - depending on degree of creditworthiness and LTV ratio	Pursuant to the Agreement on Governing Mutual Relations in Insurance of Receivables under Housing Loans
1.3	Amendment to the loan at the client's request	0,50%, Min. 3.000,00 RSD
1.4	Sending warnings under loans to - borrower - guarantor	60,00 RSD 60,00 RSD
2.	Retail guarantees	
2.1.	Processing and issuing	
2.1.1.	Bid guarantees	0,30% - 0,60% one-off (Min. 3.000,00 RSD)
2.1.2.	Other performance and payment guarantees	
2.1.2.1	Short-term guarantees	0,30% - 0,70% one-off (Min. 3.000,00 RSD)
2.1.2.2	Long-term guarantees	0,30% - 0,80% one-off (Min. 3.000,00 RSD)
2.1.3.	Guarantees with deposit	0,20% - 0,50% one-off for the part covered by deposit, and for the part not covered by deposit, the fee applicable for guarantee with no deposit will apply (Min. 3.000,00 RSD)
2.2.	Risk fee	
2.2.1.	Performance and payment guarantees	
2.2.1.1	Short-term guarantees	0,20% - 0,60% quarterly (Min. 1.500,00 RSD) 0,10% - 0,30% quarterly (Min. 500,00 RSD)
2.2.1.2	Long-term guarantees	0,20% - 0,70% quarterly (Min. 1.500,00 RSD)
2.2.2.	Guarantees with deposit	0,20% - 0,40% quarterly, for the part covered by deposit, for the part not covered by deposit, the fee applicable for no deposit guarantee will apply (Min. 1.500,00 RSD) 0,10% - 0,20% monthly, for the part covered by deposit, for the part not covered by deposit, the fee applicable for no deposit guarantee will apply (Min. 500,00 RSD)
3.	Overdraft	
3.1	Overdraft	0,00% - 2,00% one-off
XII	Savings in dinars, retail accounts, retail foreign currency accounts and foreign savings deposits* <i>*Farmer and/or owner of a farm opens a foreign currency account and foreign savings deposit only as a private individual</i>	
1.	Dinar Savings	
1.1.	Opening of retail savings sight deposits Opening of savings term deposits and special purpose term deposits	Free of charge Free of charge
1.2.	Replacement of passbook	Free of charge
1.3.	Cancellation of passbook	Free of charge
1.4.	Cash payment from passbook	Free of charge

Tariff Item No.	Type of Service	Fee
1.5.	Cash payment from special purpose account of farmers	Free of charge
1.6.	Issuing extended overview of transactions at the request of depositor	40,00 RSD per page
1.7.	Maintenance of dinar account for clients who receive salary / pension to passbook	100,00 RSD monthly
1.8.	Maintenance of farmer's accounts	100,00 RSD monthly
2.	Retail foreign currency accounts and foreign savings deposits*	
2.1.	Opening retail savings sight deposits Opening savings term deposits and special purpose term deposits	Free of charge Free of charge
2.2.	Cancellation of foreign savings and foreign currency account	Free of charge
2.3.	Cancellation of foreign savings booklet and foreign currency account before expiry of term deposits for foreign currency	Free of charge
2.4.	Payment in cash from the accounts held with the Bank	Free of charge
2.5.	Payment in cash in dinars from foreign savings accounts held with the Bank	Free of charge
2.6.	Issuing confirmation on taking foreign currency cash out of the country	500,00 RSD
2.7.	Conversion* for cash payout of convertible currencies at the Bank's request (in the event that the Bank does not have available the currency of the client's deposit)	Free of charge The Bank's middle exchange rate applies
2.8.	Change in ownership regarding old foreign savings: - In favour of legal entity - In favour of private individual	300,00 RSD per user 100,00 RSD per user
2.9	Withdrawing cash against inflows from other banks relating to purchase and sale of real estate	Free of charge
XIII	Safe Deposit Boxes	
1	Rent of Safe Deposit Boxes* <i>Rents are charged on a monthly basis. Rent term may be from 1 to 12 months.</i> <i>*Available only in Branch Bulevar, address Bulevar Kralja Aleksandra 108-110, Belgrade. Rent term may be 3, 6, 9 or 12 months</i>	
1.1	Safe deposit box 6 x 30 x 40	500,00 RSD
1.2	Safe deposit box 12 x 30 x 40	550,00 RSD
1.3	Safe deposit box 24 x 30 x 40	600,00 RSD
1.4	Safe deposit box 6 x 60 x 40	550,00 RSD
1.5	Safe deposit box 12 x 60 x 40	600,00 RSD
1.6	Safe deposit box 24 x 60 x 40	650,00 RSD
1.7	Safe deposit box 4 x 25 x 33	500,00 RSD
1.8	Safe deposit box 10 x 25 x 33	525,00 RSD
1.9	Safe deposit box 16 x 25 x 33	550,00 RSD
1.10	Safe deposit box 28 x 25 x 33	600,00 RSD
1.11	Safe deposit box 18 x 30 x 40	550,00 RSD
1.12	Safe deposit box 60 x 20 x 100	600,00 RSD

Tariff Item No.	Type of Service	Fee
1.13	Safe deposit box 60 x 30 x 60	600,00 RSD
1.14	Safe deposit box 120 x 30 x 60	600,00 RSD
1.15	Safe deposit box 120 x 20 x 100	600,00 RSD
1.16	Safe deposit box 4,85 x 26,5 x 41,3*	650,00 RSD
1.17	Safe deposit box 9,85 x 26,5 x 41,3*	800,00 RSD
1.18	Safe deposit box 14,85 x 26,5 x 41,3*	950,00 RSD
2	Replacement of lock in the case of lost key to safe deposit box	3.000,00 RSD
XIV	Eligible Currencies	
1	Daily Operations	
1.1	Purchase - EUR, USD, CHF, GBP, TRY	The Bank's buying market exchange rate for cash applies – Free of charge
1.2	Sale - EUR, USD, TRY	The Bank's selling market exchange rate for cash applies – Free of charge
1.3	GBP, CHF	The Bank's selling market exchange rate for cash applies - Fee: 0,50% (of one hundred) of dinar equivalent
2	Replacement of damaged banknotes of foreign currency cash	3,00% (of one hundred) of nominal values, in dinar equivalent calculated on the selling exchange rate from the exchange rate list for cash applicable as at the day of transaction
3	Purchase and sale of foreign currency	
3.1	Purchase of foreign currency	The Bank's buying exchange rate is applied Free of charge
	Sale of foreign currency	The Bank's selling exchange rate for cash is applied. Free of charge
XV	Depositing and return of eligible currencies	
1	Depositing in favour of retail foreign currency account and retail foreign savings deposit	Free of charge
2	Return of eligible currencies with regard to business trip	Free of charge
XVI	Other Fees	
1	Issuing verifications, transcripts, photocopies of financial documents	100,00 RSD per page
1.1	Issuing verifications on balance at special purpose accounts for securities trading	Free of charge
2	Issuing verification on the remaining debt (under loan, credit card etc.) in the event of refinancing liability by another bank	Free of charge
3	Issuing verification on account balance	Free of charge
4	Execution of orders under court decisions (retail current and giro accounts)	5,00% of the amount, Min. 100,00 RSD
5	Account freeze and unfreeze (giro and current accounts under court restrictions)	50,00 RSD per account
6	Payable forms	Free of charge
7	Calculation of interest at the client's request (court experts etc.)	50,00 RSD per change
8	Obtaining information from abroad	Real costs

Tariff Item No.	Type of Service	Fee
9	Replacement of cash not appropriate for circulation, as well as cash that has been withdrawn from circulation in the period of its replacement, under the NBS decision	Free of charge
10	Commission operations	In accordance with the contract with commissioner
11	Credit Bureau services Fee is paid to the Bank's account at the moment of submitting a request for the report	In accordance with the Tariff of Fees of the Serbian Association of Banks
12	Implementation of the Gift Deed	300,00 RSD per deed
13	Assignment and delivery of cash to financial org.	0,05% of the amount of assigned cash
14	Issuing of copies of Agreement documentation	350,00 RSD first page 100,00 RSD every other page

Note:	<p>In the event that some tariff items are governed by legal regulations, decisions or agreements, such tariff will apply.</p> <p>In all other cases regarding services, consulting etc. not covered by this Tariff of Fees, the fee will be negotiated separately, taking care of profitability of the Bank's operations.</p>
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