

PACKAGES

Current account monthly maintenance fee

Package Klasik	Package Praktik	Package Prestiž	Package Fluo	Standalone RSD current account
295 RSD	<ul style="list-style-type: none"> • 395 RSD • 197.5 RSD with minimum 10,000 RSD spent with debit card* • Free of charge with at least 35,000 RSD spent with debit card* • 197.5 RSD during the first 12 months for young up to 30 years of age with transferred income to an account in the Bank 	<ul style="list-style-type: none"> • 595 RSD • 247.5 RSD with minimum 35,000 RSD spent with debit card* • Free of charge with at least 60,000 RSD spent with debit card* 	Free of charge	295 RSD

* Minimum monthly traffic with a debit card for the purchase of goods and services in the country

RSD PAYMENT SERVICES

Payment service	Paper	Electronic
Internal transfers (paper and electronic) and transfers for humanitarian aid	Free of charge	Free of charge
External transfers	1.20% from transfer amount (min 125 RSD, max 7,000 RSD)	Free of charge

FOREIGN CURRENCIES PAYMENT SERVICES

Payment service	Fee
Incoming foreign currency wire transfers	0.40% from transfer amount (min 10 EUR, max 325 EUR)+correspondent bank fee
Foreign currency incoming transfers originated from pensions from Germany through Eurobank a.d. Beograd	0.23% from transfer amount
Transfers abroad or to another bank in Serbia	1% from transfer amount (min 1,500 RSD, max 40,000 RSD)+correspondent bank fee

CASH TRANSACTION

Cash transaction	Fee
Cash deposit	Free of charge
Cash deposit in RSD to corporate client account	1% of deposit amount (min 80 RSD, max 5,000 RSD)

ELECTRONIC BANKING SERVICES

Mobilia	Fee
Sending of the inquiry via SMS	8.4 RSD + price of SMS according to mobile operator pricelist
SMS notification	<ul style="list-style-type: none"> • 9 RSD per SMS notification • Within package Praktik: 10 SMS on card transaction free of charge, others 9 RSD per SMS • Within package Prestiž: SMS notifications on card transaction: free of charge, others 9 RSD per SMS

STANDING ORDERS AND DIRECT DEBITS

	Fee
Standing order	0.5% from transfer amount (min 50 RSD)
Standing order DDOR Garant Pension Fund, Standing order SG Osiguranje and foreign currency purchasing, Direct debit - Telekom (fixed and mobile phone bills), Telenor, Vip mobile, EPS Snabdevanje Beograd, Infostan, Objedinjena naplata Niš, SoGe Lease	Free of charge

OTHER FEES

Transactions	Fee
Fee for cheque issuing	25 RSD per issued cheque
Fee for payment for cheques issued by other banks presented in Branch network	3% by Banks agreement on mutual service (basis for calculation is the amount on which the check is written)
Replacement of damaged or out of circulation domestic currency bills	Free of charge
Replacement of damaged or out of circulation foreign currency bills	5% of the nominal value in dinar counter value calculated further to the middle exchange rate of the Central Bank on the transaction date
Notification and warning letter	250 RSD per letter
Letter prior to contract cancellation	600 RSD per letter
Issuing of bank guarantee	0.75% of guarantee amount (min 4,000 RSD)
Issuing of printed certificates and documents	450 RSD per certificate (55 RSD for certificates of payments via electronic banking)
Credit Bureau report issuing	Further to Credit Bureau pricelist
Bill of exchange commission	50 RSD
Transfers of funds for realization of property sales agreement	5,000 RSD
Settlement of securities trading with Central Registry	0.2% of transaction amount
Issuing of certificate to broker	150 RSD per certificate

PAYMENT CARDS

Debit Cards	Transactions in country	Transactions abroad*
Cash withdrawal at other banks ATM	195 RSD per transaction	5 EUR per transaction
Cash withdrawal in other banks branches	350 RSD per transaction	10 EUR per transaction
Balance inquiry at SGS ATM	15 RSD per inquiry	/
Balance inquiry at other banks ATM	35 RSD per transaction	0.50 EUR per inquiry
Commission for currency exchange when original currency is not EUR for Visa cards	/	1%

* For card linked only to RSD account EUR fee from Price list will be converted to RSD amount on booking date using NBS middle exchange rate

Credit cards	
Cash withdrawal at ATM and branches in country and abroad	3% (minimum 300 RSD)
Balance inquiry at other banks ATM in country and abroad	35 RSD per inquiry

Other fees	Fee
Monthly maintenance fee for debit card not included in package account (Dina debit card monthly maintenance is free of charge)	100 RSD
Monthly maintenance fee for primary credit card	250 RSD
PIN reprint, Card plastic replacement, Lost/Stolen card fee	600 RSD

LOANS

Transaction	Fee
Loan approval fee	0 - 3.5% on loan amount
Fee for full premature loan repayment	0 - 1% on the premature paid amount
Annex of Loan contract on clients request	1% on remaining debt
Fee for overdraft approval and Fee for overdraft renewal (for product Overdraft with repayment period up to 36 months)	1% on approved amount, min 300 RSD

PRICELIST FOR PRODUCTS AND SERVICES ISSUED BEFORE 25.04.2013.

Current account maintenance fee	Fee
Paket Standard, DinaCard, VISA Electron Domestic, VISA Electron International+Maestro, VISA Classic (+MasterCard Standard), Semestro (+VISA Electron International)	600 RSD monthly
VISA Electron Domestic+VISA Alterna, VISA Electron Domestic+VISA O-la-la!, VISA Electron International+Maestro+VISA Alterna, VISA Electron International+Maestro+VISA O-la-la!, VISA Classic (+MasterCard Standard)+VISA Alterna, VISA Classic (+MasterCard Standard)+VISA O-la-la!, VISA Classic (+MasterCard Standard)+VISA Gold, VISA O-la-la!, VISA Gold	1,000 RSD monthly