

## PRICELIST OF FEES AND EXPENSES

### PRIVATE INDIVIDUALS AND PRIVATE INDIVIDUALS REGISTERED AS AGRICULTURAL HOUSEHOLDS

ACCOUNTS		
1.1	Account opening	Free of charge
1.2	<b>Payment account maintenance</b>	
1.2.1	Payment account maintenance - package Klasik	295,00 RSD monthly · 395,00 RSD monthly
1.2.2	Payment account maintenance - package Praktik	· 197,50 RSD monthly with minimum 15.000,00 RSD spent with debit card <sup>1</sup> · Free of charge monthly with minimum 35.000,00 RSD spent with debit card <sup>1</sup> · 595,00 RSD monthly
1.2.3	Payment account maintenance - package Prestiž	· 297,50 RSD monthly with minimum 35.000,00 RSD spent with debit card <sup>1</sup> · Free of charge monthly with minimum 60.000,00 RSD spent with debit card <sup>1</sup>
1.2.4	Payment account maintenance - package Fluo	Free of charge
1.2.5	Payment account maintenance - standalone current account in dinars	200,00 RSD monthly <sup>2</sup>
1.2.6	Payment account maintenance - standalone current account in foreign currency	Free of charge
1.2.7	Payment account maintenance - payment account with basic services	195,00 RSD monthly <sup>2</sup>
1.2.8	Payment account maintenance - special purpose account for private individual registered as agricultural household	200,00 RSD monthly
1.2.9	Payment account maintenance - Agro package for private individual registered as agricultural household	129,00 RSD monthly
1.3	Maintenance of a vista account	Free of charge
1.4	Maintenance of term deposit account	Free of charge
1.5	Account closing	Free of charge

<sup>1</sup> Minimum monthly turnover with a debit card for the purchase of goods and services in Serbia. Service is valid until 30.04.2022.

<sup>2</sup> The fee is calculated only for accounts that had turnover (commercial transactions) within a month.

CASH TRANSACTIONS		
2.1	Cash deposit on the account of private individual with the Bank	Free of charge
2.2	Cash deposit in dinars on the account of legal entity with the Bank	0,95% of deposit amount (min. 95,00 RSD, max. 8.000,00 RSD)
2.3	Cash deposit in dinars on accounts outside the Bank	0,95% of deposit amount (min. 95,00 RSD, max. 8.000,00 RSD)
2.4	Cash deposit on predefined accounts for donations and humanitarian aid within/outside the Bank	Free of charge
2.5	Cash withdrawal from the account with the Bank	Free of charge

### BEZGOTOVINSKI PRENOS NOVČANIH SREDSTAVA U DINARIMA U REPUBLICI SRBIJI

	Paper order	Electronic order
3.1	Incoming transfer on dinar current account	Free of charge
3.2	Internal transfer to the account of private individual	Free of charge
3.3	Internal transfer to the account of legal entity	0,95% of transfer amount (min. 95,00 RSD, max. 8.000,00 RSD) Free of charge
3.4	Internal transfer to predefined accounts for donations and humanitarian aid	Free of charge
3.5	External transfer - transactions between residents	0,95% of transfer amount (min. 95,00 RSD, max. 8.000,00 RSD) · Users of package Prestiž: 9,00 RSD per order · Users of package Praktik: 19,00 RSD per order · Users of package Klasik: 29,00 RSD per order · Other users: 0,10% of transfer amount (min. 35,00 RSD, max. 300,00 RSD)
3.6	External transfer - transactions between residents and non-residents and between non-residents	0,95% of transfer amount (min. 95,00 RSD, max. 8.000,00 RSD) + fee for execution of the order with the option of OUR charges in accordance with Pricelist item no 3.7 /
3.7	Fee for execution of the paper order with the option of OUR charges	1.800,00 RSD per order

3.8	External transfer to predefined accounts for donations and humanitarian aid	Free of charge
3.9	Instant payment on point of sales of merchants	Free of charge
3.10	Complaint due to wrong account of the payee – at the request of the user – user error	1.000,00 RSD
<b>WIRE TRANSFERS IN FOREIGN CURRENCIES (IN EUROS FROM EUR CURRENT ACCOUNT AND FROM OTHER ACCOUNTS IN FOREIGN CURRENCIES/IN EUROS TO EUR CURRENT ACCOUNT AND TO OTHER ACCOUNTS IN FOREIGN CURRENCIES)</b>		
4.1	Internal transfer between accounts of the same user	Free of charge
4.2	Internal payment to the account of other user with the Bank except payment based on flat purchasing agreement	Free of charge
4.3	Internal payment to the account of other user with the Bank based on flat purchasing agreement	5.000,00 RSD <sup>3</sup>
4.4	Internal payment to predefined accounts for donation and humanitarian aid	Free of charge
4.5	External transfer to account of the same user with other bank in the country	1% of transfer amount <sup>4</sup> (min 1.500,00 RSD, max 40.000,00 RSD) + fee for execution of the order with the option of OUR charges in accordance with the items 4.9 or 4.11
4.6	External payment to the account of other user with other bank in the country or to the account abroad	1% of transfer amount <sup>4</sup> (min 1.500,00 RSD, max 40.000,00 RSD) + fee for execution of the order with the option of OUR charges in accordance with the items 4.9, 4.10 or 4.11
4.7	External payment to the account abroad through the service OTP express <sup>5</sup>	0,10% of transfer amount <sup>4</sup> (min 800,00 RSD, max 25.000,00 RSD) + fee for execution of the order with the option of OUR charges in accordance with the items 4.9, 4.10 or 4.11
4.8	External payment to predefined accounts for donation and humanitarian aid	Free of charge
4.9	Fee for execution of the order in EUR with the option of OUR charges	<ul style="list-style-type: none"> <li>• Order up to 5.000,00 EUR: 1.200,00 RSD per order</li> <li>• Order 5.000,01-12.500,00 EUR: 1.400,00 RSD per order</li> <li>• Order 12.500,01-25.000,00 EUR: 2.400,00 RSD per order</li> <li>• Order 25.000,01-50.000,00 EUR: 2.800,00 RSD per order</li> <li>• Order above 50.000,00 EUR: 4.800,00 RSD per order</li> </ul>
4.10	Fee for execution of the order in EUR with the option of OUR charges in favor of clients of OTP bank Budapest	<ul style="list-style-type: none"> <li>• Order up to 100,00 EUR: per order</li> <li>• Order 100,01-12.500,00 EUR: 500,00 RSD per order</li> <li>• Order 12.500,01-50.000,00 EUR: 700,00 RSD per order</li> <li>• Order above 50.000,00 EUR: 1.200,00 RSD per order</li> </ul>
4.11	Fee for execution of the order in other currencies with the option of OUR charges	1.800,00 RSD per order
4.12	Incoming transfer based on pension from Bosnia and Hercegovina and Macedonia	Free of charge
4.13	Incoming transfer based on pension from Germany	0,23% <sup>4</sup> of transfer amount <sup>6</sup>
4.14	Incoming transfer on other basis	<ul style="list-style-type: none"> <li>• Order up to 2.400,00 RSD<sup>7</sup>: free of charge</li> <li>• Order 2.400,01 - 12.000,00 RSD<sup>7</sup>: 360,00 RSD per order<sup>6</sup></li> <li>• Order 12.000,01 - 36.000,00 RSD<sup>7</sup>: 600,00 RSD per order<sup>6</sup></li> <li>• Order 36.000,01 - 120.000,00 RSD<sup>7</sup>: 960,00 RSD per order<sup>6</sup></li> <li>• Order above 120.000,01 RSD<sup>7</sup>: 0,40%<sup>4</sup> of transfer amount<sup>6</sup> (min. 1.200,00 RSD, max. 39.000,00 RSD)</li> </ul>
4.15	Modification/revocation of foreign currency order	1.000,00 RSD + the actual costs of the banks involved in the investigation

<sup>3</sup> Free of charge if payment is made from housing loan funds.

<sup>4</sup> The percentage for calculating the fee is applied to the amount in currency expressed in RSD at the purchase rate of the Bank valid on the day of the transaction.

<sup>5</sup> Refers to the execution of orders within the OTP banking group.

<sup>6</sup> The amount of the fee is calculated at the purchase rate of the Bank on the day of collection and the collection is made in foreign currency.

<sup>7</sup> The amount of order in RSD is converted at the middle exchange rate of the NBS on the day of inflow.

#### STANDING ORDERS AND DIRECT DEBITS

5.1	Standing order in dinars to the account with the Bank	Free of charge
5.2	Standing order in dinars to the account with other bank	0,50% of transfer amount (min 50,00 RSD)
5.3	Standing order in foreign currency to the account with the Bank	Free of charge
5.4	Standing order – payment to predefined accounts for donation and humanitarian aid	Free of charge
5.5	Direct debits	Free of charge

#### DIRECT CHANNELS

6.1	E-banking	Free of charge
6.2	M-banking	Free of charge
6.3	SMS notification	<ul style="list-style-type: none"> <li>• Within package Praktik: 10 notifications on movements of the accounts included in the package free of charge, other notifications 9,00 RSD per notification</li> <li>• Within package Prestiž: notifications on movements of the accounts included in the package free of charge, other notifications 9,00 RSD per notification</li> <li>• Other users: 9,00 RSD per notification</li> </ul>
6.4	Sending of inquiry via SMS	7,00 RSD + price of an SMS message per tariff package of the mobile operator + VAT <sup>8</sup>

<sup>8</sup> The fee is charged by the mobile operator.

## SAFE BOXES

7.1	<b>Safe deposit box rental fee - package for personal banking clients, package for clients with monthly income transferred to the account with Bank, package for pensioners, Olympic package</b>	
7.1.1	Small volume safe deposit box (group S)	500,00 RSD monthly <sup>9</sup>
7.1.2	Medium volume safe deposit box (group M)	670,00 RSD monthly <sup>9</sup>
7.1.3	Large volume safe deposit box (group L)	840,00 RSD monthly <sup>9</sup>
7.2	<b>Fee for damage due to the inability of the Bank to use the safe deposit box, after the expiration of the agreed deadline, and for each started month - Safe deposit boxes issued outside the package in OTP banka Srbija before integration with Vojvodjanska banka until 26.04.2019</b>	
7.2.1	Small volume safe deposit box	300,00 RSD monthly <sup>9</sup>
7.2.2	Medium volume safe deposit box	600,00 RSD monthly <sup>9</sup>
7.2.3	Large volume safe deposit box	1200,00 RSD monthly <sup>9</sup>
7.3	<b>Fee for damage due to the inability of the Bank to use the safe deposit box, after the expiration of the agreed deadline, and for each started month - Safe deposit boxes issued in Vojvodjanska banka until 26.04.2019<sup>10</sup></b>	
7.3.1	Size 1 (34x25x4, 7,5x30x43)	1.000,00 RSD monthly <sup>9</sup>
7.3.2	Size 2 (34x25x8, 15x30x43)	1.200,00 RSD monthly <sup>9</sup>
7.3.3	Size 3 (34x25x18, 22,5x30x43)	1.400,00 RSD monthly <sup>9</sup>
7.3.4	Size 4 (34x25x35, 33,3x50x43)	1.600,00 RSD monthly <sup>9</sup>
7.3.5	Size 5 (77x18x100)	1.800,00 RSD monthly <sup>9</sup>
7.3.6	Size 6 (117x18x100)	2.000,00 RSD monthly <sup>9</sup>
7.4	Sending a reminder about the expiration of the safe deposit box lease	150,00 RSD per reminder <sup>9</sup>
7.5	Forcible opening of the safe deposit box	Real costs + 50% of the real costs amount <sup>9</sup>

<sup>9</sup> The fee is shown with value added tax included.

<sup>10</sup> Branches where the size of safe deposit boxes deviates from the above mentioned, apply the fee that applies to the safe deposit box of the most similar dimensions.

	PAYMENT CARDS	DEBIT CARDS	CREDIT CARDS
8.1	<b>Transactions in the country</b>		
8.1.1	Payment with card at the merchant's point of sale in the country		Free of charge
8.1.2	Payment with credit card in installments at the merchant's point of sale (POS and internet) <sup>11</sup>	/	<ul style="list-style-type: none"> <li>At Bank's partners: Free of charge</li> <li>4,00% of transaction amount for transactions divided into 2 to 6 installments</li> <li>5,00% of transaction amount for transaction divided into 7 to 12 installments</li> </ul>
8.1.3	Balance inquiry at the Bank's ATM		15,00 RSD
8.1.4	Balance inquiry at other banks ATM in the country		40,00 RSD
8.1.5	Cash withdrawal with card at the Bank's ATM		Free of charge
8.1.6	Cash withdrawal with card at ATMs of other banks in the country	1,95% of transaction amount (min. 195,00 RSD)	3,00% of transaction amount (min. 300,00 RSD)
8.1.7	Cash withdrawal with debit at other banks branches in the country	1,95% of transaction amount (min. 350,00 RSD)	3,00% of transaction amount (min. 300,00 RSD)
8.2	<b>Transactions abroad</b>		
8.2.1	Payment with card at the point of sale of a merchant abroad		Free of charge
8.2.2	Payment with credit card in installments at the merchant's point of sale (POS and internet) <sup>11</sup>	/	<ul style="list-style-type: none"> <li>4,00% of transaction amount for transactions divided into 2 to 6 installments</li> <li>5,00% of transaction amount for transactions divided into 7 to 12 installments</li> </ul>
8.2.3	Balance inquiry at ATMs abroad		60,00 RSD
8.2.4	Cash withdrawal with card at ATM of other banks abroad	3,00% of transaction amount (min. 360,00 RSD)	3,00% of transaction amount (min. 300,00 RSD)
8.2.5	Cash withdrawal with card abroad at AMT of other banks - OTP group members		120,00 RSD
8.2.6	Cash withdrawal with card at other banks branches abroad	2,00% of transaction amount (min. 1.200,00 RSD)	3,00% of transaction amount (min. 300,00 RSD)
8.3	<b>Other</b>		
8.3.1	Card issuing		Free of charge
8.3.2	Periodical membership for monthly maintenance fee for of primary card	<ul style="list-style-type: none"> <li>Visa Infinite: 3.000,00 RSD monthly</li> <li>Other cards: free of charge</li> </ul>	<ul style="list-style-type: none"> <li>Masterata, Visa Gold<sup>12</sup>, Visa Gold Olympic: 250,00 RSD monthly</li> <li>DinaCard 12,24<sup>12</sup>: free of charge</li> <li>Other credit cards<sup>12</sup>: 60,00 RSD monthly if issued within package, 150,00 RSD monthly if issued as standalone</li> </ul>

8.3.3	Card replacement (damaged plastic, lost/stolen card, change of personal data, forgotten/lost PIN)	500,00 RSD	
8.3.4	Blocking of lost/stolen card	500,00 RSD	
8.3.5	Fee for emergency card issuing	1.000,00 RSD	
8.3.6	PIN change at ATM	Free of charge	
8.3.7	Claims with negative outcomes	1.500,00 RSD	
8.3.8	Sending a debit card to home address	500,00 RSD	/
8.3.9	PIN delivery by SMS	Service is charged by mobile operator in Serbia 5 RSD + VAT + price of SMS per sent SMS	/

<sup>11</sup> Refers to credit cards: Masterata, Visa Gold Olympic, Visa "moja"<sup>12</sup>, Visa Olympic<sup>12</sup>, Mastercard Gold<sup>12</sup>.

<sup>12</sup> Products withdrawn from the offer of the Bank.

#### GUARANTEES

9.1	Approval of issuing guarantees	2,00% (min. 5.000,00 RSD)
9.2	Quarterly fee for guarantees	0,50% (min. 5.000,00 RSD)
9.3	Change (material change), increase in amount, change of deadline	2,00% (min. 5.000,00 RSD)
9.4	Payment based on protest	0,50% (min. 10.000,00 RSD)
9.5	Binding letters of intent	2,00% (min. 5.000,00 RSD)

#### OTHER FEES

10.1	Cheques issuing	35,00 RSD per issued cheque
10.2	Bill of exchange selling	50,00 RSD per bill of exchange
10.3	Credit Bureau report issuing	Further to Credit Bureau pricelist
10.4	Preparation of forms and registration of credit indebtedness with the NBS	5.000,00 RSD
10.5	Credit monitoring (recording of use, payment per change and change of repayment plan)	3.000,00 RSD
10.6	Replacement of damaged domestic currency bills	Free of charge
10.7	Purchase of damaged EUR, USD and CHF banknotes	5.00% of the nominal value in dinar equivalent calculated at the purchase rate of the Bank valid on the day of execution
10.8	Issuing of various printed certificates and documents at the request of the client	Free of charge
10.9	Costs of courier service with which the bank has cooperation	Real costs
10.10	Sending of statements	Free of charge
10.11	Printing and delivery of an additional statement at the request of the client	100,00 RSD per statement

#### PRODUCTS WITHDRAWN FROM THE OFFER OF THE BANK

11.1	<b>Payment account maintenance - accounts within packages in offer of Vojvodjanska banka until 30.04.2021</b>	
11.1.1	Payment account maintenance - package for personal banking clients	350,00 RSD monthly for obligatory elements of the package
11.1.2	Payment account maintenance - Olympic package	350,00 RSD monthly for obligatory elements of the package
11.1.3	Payment account maintenance - package for clients with monthly income transferred to the account with Bank	250,00 RSD monthly for obligatory elements of the package
11.1.4	Payment account maintenance - package for youth	150,00 RSD monthly for obligatory elements of the package
11.1.5	Payment account maintenance - package for pensioners	200,00 RSD monthly for obligatory elements of the package
11.2	<b>Payment account maintenance - accounts within packages in offer of Vojvodjanska banka until 01.10.2018</b>	
11.2.1	Payment account maintenance - package Tvist Plus	262,00 RSD monthly
11.2.2	Payment account maintenance - package Tvist	209,00 RSD monthly
11.2.3	Payment account maintenance - package for pensioners	209,00 RSD monthly
11.2.4	Payment account maintenance - package Affluent	576,00 RSD monthly
11.3	<b>Payment account maintenance - accounts within packages in offer of OTP banka until 18.03.2019</b>	
11.3.1	Payment account maintenance - Basic package	155,00 RSD monthly
11.3.2	Payment account maintenance - Basic plus package	395,00 RSD monthly
11.3.3	Payment account maintenance - E package	205,00 RSD monthly
11.3.4	Payment account maintenance - Bonus package	295,00 RSD monthly
11.3.5	Payment account maintenance - Bonus Plus package	595,00 RSD monthly
11.3.6	Payment account maintenance - Gold package	600,00 RSD monthly
11.3.7	Payment account maintenance - Gold Plus package	895,00 RSD monthly
11.3.8	Payment account maintenance - Package for pensioners	199,00 RSD monthly
11.3.9	Payment account maintenance - Package for students	20,00 RSD monthly
11.3.10	Payment account maintenance - Free package	200,00 RSD monthly
11.4	<b>Payment account maintenance - packages for private individuals registered as agricultural household in offer until 29.04.2019</b>	
11.4.1	Payment account maintenance - Agro package	129,00 RSD monthly
11.4.2	Payment account maintenance - Bonus agro package	299,00 RSD monthly
11.4.3	Payment account maintenance - Gold agro package	599,00 RSD monthly
11.5	Maintenance of Bonus a vista account	50,00 RSD monthly