

PRICELIST OF FEES AND EXPENSES

PRIVATE INDIVIDUALS AND PRIVATE INDIVIDUALS REGISTERED AS AGRICULTURAL HOUSEHOLDS

ACCOUNTS		
1.1	Account opening	Free of charge
1.2	Payment account maintenance	
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 25.000,00 RSD spent with debit card ¹ · Free of charge monthly with minimum 50.000,00 RSD spent with debit card ¹
1.2.3	Payment account maintenance - package Prestiž	· 595,00 RSD monthly · Free of charge monthly with minimum 75.000,00 RSD spent with debit card ¹
1.2.4	Payment account maintenance - package Fluo	Free of charge
1.2.5	Payment account maintenance - Payment account with basic services	150,00 RSD monthly
1.2.6	Payment account maintenance - package Junior ²	Free of charge
1.2.7	Payment account maintenance - standalone current account in dinars	295,00 RSD monthly ³
1.2.8	Payment account maintenance - standalone current account in foreign currency	Free of charge
1.2.9	Payment account maintenance - special purpose account for private individual registered as agricultural household	200,00 RSD monthly
1.2.10	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

¹ Minimum monthly turnover with a debit card for the purchase of goods and services in Serbia. Service is valid until 30.04.2025.

² The package Junior can be opened by user of Klasik, Praktik, Prestiž or Eminent package.

³ 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	Based on the founder's loan: 0,50% of deposit amount (min. 95,00 RSD, max. 5.000,00 RSD) On other grounds: 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
2.6	Cash deposit to fund accounts managed by OTP Invest AD Belgrade	Free of charge

Wire transfer in dinars in the republic of Serbia		
	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	1,20% of transfer amount (min. 125,00 RSD, max. 8.000,00 RSD)
3.4	Internal transfer to predefined accounts for donations and humanitarian aid	Free of charge
3.5	External transfer - transactions between residents	1,20% of transfer amount (min. 125,00 RSD, max. 8.000,00 RSD)

· Users of package Prestiž:
9,00 RSD per order⁴
 · Users of package Praktik:
19,00 RSD per order⁴
 · Users of package Klasik:
29,00 RSD per order⁴
 · Users of package Fluo, Junior:
free of charge⁴
 · Users of Payment account with basic services:

		6,00 RSD per order ⁴ · Other users: 0,10% of transfer amount (min. 45,00 RSD, max. 400,00 RSD) ⁴
3.6	External transfer - transactions between residents and non-residents and between non-residents	1,20% of transfer amount (min. 125,00 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	Free of charge
3.11	External transfer to fund accounts managed by OTP Invest AD Belgrade	Free of charge

⁴ The Pricelist item refers to transactions initiated by residents, as well as by those non-residents who, in accordance with positive legislation, are allowed to pay expenses in the Republic of Serbia for utilities, telecommunications and the like services, in the amount not exceeding 60.000,00 RSD, by payment instruments used in payment transactions in dinars between residents.

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)

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 ⁵
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 ⁶ (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 · Without Bank fee for users of housing loan of the Bank + fee for execution of the order with the option of OUR charges in accordance with the items 4.9, 4.10 or 4.11
4.6	External payment to the account of other user with other bank in the country or to the account abroad	· For other users: 1% of transfer amount ⁶ (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 ⁷	0,10% of transfer amount ⁶ (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	· Order up to 5.000,00 EUR: 1200,00 RSD per order · Order 5.000,01-12.500,00 EUR: 1400,00 RSD per order · Order 12.500,01-25.000,00 EUR: 2.400,00 RSD per order · Order 25.000,01-50.000,00 EUR: 2.800,00 RSD per order · Order above 50.000,00 EUR: 4.800,00 RSD per order
4.10	Fee for execution of the order in EUR with the option of OUR charges in favor of clients of OTP bank Budapest	· Order up to 100,00 EUR: free of charge · Order 100,01-12.500,00 EUR: 500,00 RSD per order · Order 12.500,01-50.000,00 EUR: 700,00 RSD per order · Order above 50.000,00 EUR: 1.200,00 RSD per order
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% ⁵ of transfer amount ⁸ · Order up to 2.400,00 RSD ⁹ : free of charge · Order 2.400,01 - 12.000,00 RSD ⁹ : 360,00 RSD per order ⁸ · Order 12.000,01 - 36.000,00 RSD ⁹ : 600,00 RSD per order ⁸ · Order 36.000,01 - 120.000,00 RSD ⁹ : 960,00 RSD per order ⁸ · Order above 120.000,01 RSD ⁹ : 0,40% ⁶ of transfer amount ⁸ (min. 1.200,00 RSD, max. 39.000,00 RSD)
4.14	Incoming transfer on other basis	
4.15	Modification/revocation of foreign currency order	1.000,00 RSD + the actual costs of the banks involved in the investigation

⁵ Free of charge if payment is made from housing loan funds.

⁶ The percentage for calculating the fee is applied to the amount in currency expressed in RSD at the middle exchange rate of the Bank valid on the day of the transaction.

⁷ Refers to the execution of orders within the OTP banking group.

⁸ 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.

⁹ 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	• For users of Payment account with basic services: free of charge • For other users: 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	• Within package Praktik: 10 notifications on movements of the accounts included in the package free of charge, other notifications 3,00 RSD per notification • Within package Prestiž/Fluo: notifications on movements of the accounts included in the package free of charge, other notifications 3,00 RSD per notification • Other users: 3,00 RSD per notification
6.4	Sending of inquiry via SMS	7,00 RSD + price of an SMS message per tariff package of the mobile operator + VAT ¹⁰

¹⁰ The fee is charged by the mobile operator.

SAFE BOXES		
Safe deposit box rental fee:		
7.1	<ul style="list-style-type: none"> package for personal banking clients, package for clients with monthly income transferred to the account with Bank, package for pensioners, Olympic package – safe deposit boxes that were issued before the integration with OTP bank Srbija A.D. Belgrade until 30.04.2021. packages from the Bank's current offer 	
7.1.1	Small volume safe deposit box (group S)	500,00 RSD monthly ¹¹
7.1.2	Medium volume safe deposit box (group M)	670,00 RSD monthly ¹¹
7.1.3	Large volume safe deposit box (group L)	840,00 RSD monthly ¹¹
7.2	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	
7.2.1	Small volume safe deposit box	300,00 RSD monthly ¹¹
7.2.2	Medium volume safe deposit box	600,00 RSD monthly ¹¹
7.2.3	Large volume safe deposit box	1.200,00 RSD monthly ¹¹
7.3	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 26.04.2019¹²	
7.3.1	Size 1 (34x25x4, 7,5x30x43)	1.000,00 RSD monthly ¹¹
7.3.2	Size 2 (34x25x8, 15x30x43)	1.200,00 RSD monthly ¹¹
7.3.3	Size 3 (34x25x18, 22,5x30x43)	1.400,00 RSD monthly ¹¹
7.3.4	Size 4 (34x25x35, 33,3x50x43)	1.600,00 RSD monthly ¹¹
7.3.5	Size 5 (77x18x100)	1.800,00 RSD monthly ¹¹
7.3.6	Size 6 (117x18x100)	2.000,00 RSD monthly ¹¹
7.4	Sending a reminder about the expiration of the safe deposit box lease	150,00 RSD per reminder ¹¹
7.5	Forcible opening of the safe deposit box	Real costs + 50% of the real costs amount ¹¹

¹¹ The fee is shown with value added tax included.

¹² 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	Transactions in the country		
8.1.1	Payment with card at the merchant's point of sale in the country	Free of charge	For Masterata credit card: • At Bank's partners: Free of charge • 4,00% of transaction amount For Masterata and Visa Gold Olympic credit cards issued before 15.1.2024 and Visa "moja", Visa Olympic and Mastercard Gold credit cards issued before 30.04.2021: • At Bank's partners: Free of charge • 4,00% of transaction amount for transactions divided into 2 to 6 installments • 5,00% of transaction amount for transaction divided into 7 to 12 installments
8.1.2	Payment with credit card in installments at the merchant's point of sale (POS and internet) ¹³	/	
8.1.3	Balance inquiry at the Bank's ATM	Free of charge	
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	3,00% of transaction amount (min. 300,00 RSD)

8.1.6	Cash withdrawal with card at ATMs of other banks in the country	1,95% of transaction amount (min. 225,00 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	Transactions abroad		
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) ¹³	/	For Masterata credit card: • 4,00% of transaction amount For Masterata and Visa Gold Olympic credit cards issued before 15.01.2024. and Visa "moja", Visa Olympic and Mastercard Gold credit cards issued before 30.04.2021: • 4,00% of transaction amount for transactions divided into 2 to 6 installments • 5,00% of transaction amount for transactions divided into 7 to 12 installments
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	Free of charge	240,00 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	Other		
8.3.1	Card issuing	Free of charge	
8.3.2	Periodical membership for monthly maintenance fee for of primary card	• Visa Infinite: 3.000,00 RSD monthly • Other cards: free of charge	• Masterata, Visa Gold ¹⁴ , Visa Gold Olympic: 250,00 RSD monthly • DinaCard 12,24 ¹⁴ : free of charge • Other credit cards ¹⁴ : 60,00 RSD monthly if issued within package, 150,00 RSD monthly if issued as standalone
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	Free of charge	
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	Free of charge	
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	/

¹³ Refers to credit cards: Masterata, Visa Gold Olympic, Visa "moja"¹⁴, Visa Olympic¹⁴, Mastercard Gold¹⁴.

¹⁴ 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	Payment account maintenance – accounts within packages in offer of Vojvodjanska banka until 30.04.2021	
11.1.1	Payment account maintenance - package for personal banking clients	499,00 RSD monthly for obligatory elements of the package
11.1.2	Payment account maintenance - Olympic package	499,00 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	499,00 RSD monthly for obligatory elements of the package
11.1.4	Payment account maintenance - package for youth	499,00 RSD monthly for obligatory elements of the package
11.1.5	Payment account maintenance - package for pensioners	499,00 RSD monthly for obligatory elements of the package
11.2	Payment account maintenance – accounts within packages in offer of Vojvodjanska banka until 01.10.2018	
11.2.1	Payment account maintenance - package Tvist Plus	499,00 RSD monthly
11.2.2	Payment account maintenance - package Tvist	499,00 RSD monthly
11.2.3	Payment account maintenance - package for pensioners	499,00 RSD monthly
11.2.4	Payment account maintenance - package Affluent	999,00 RSD monthly
11.3	Payment account maintenance – accounts within packages in offer of OTP banka until 18.03.2019	
11.3.1	Payment account maintenance - Basic package	499,00 RSD monthly
11.3.2	Payment account maintenance - Basic plus package	499,00 RSD monthly
11.3.3	Payment account maintenance - E package	499,00 RSD monthly
11.3.4	Payment account maintenance - Bonus package	499,00 RSD monthly
11.3.5	Payment account maintenance - Bonus Plus package	999,00 RSD monthly
11.3.6	Payment account maintenance - Gold package	999,00 RSD monthly
11.3.7	Payment account maintenance - Gold Plus package	999,00 RSD monthly
11.3.8	Payment account maintenance - Package for pensioners	499,00 RSD monthly
11.3.9	Payment account maintenance - Package for students	499,00 RSD monthly
11.3.10	Payment account maintenance - Free package	499,00 RSD monthly
11.4	Payment account maintenance – packages for private individuals registered as agricultural household in offer until 29.04.2019	
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
11.6	Payment account maintenance – accounts in offer of OTP banka until 06.09.2022	
11.6.1	Payment account maintenance - payment account with basic services (in offer until 06.09.2022)	195,00 RSD monthly ³