

FEES FOR SERVICES NOT CONNECTED TO PAYMENT ACCOUNTS

Version	Published	Effective from
1	06/02/2019	17/03/2019

Position number	Service type	Amount or percentage
A PREVIEW OF FEES FOR PRIVATE INDIVIDUALS		
A1 RSD OPERATIONS		
1. SAVINGS IN RSD AND OTHER SAVINGS ACCOUNTS		
1.1.	Card replacement on client's request	100 RSD
1.2.	Printing statements on request for period longer than 3 months	100 RSD
2. Other fees		
2.1.	Execution of court decisions	1,0% on amount
2.2.	Calculation of interest rate upon customer's request or by court order	100 RSD for last year 50 RSD for every previous year
2.3.	Replacement of damaged notes in foreign currencies	2% from the nominal value (1% - Bank's commission 1% - NBS commission)
3. Securities - individuals		
3.1.	For business activities that the Bank performs as a member of Central Securities Depository (money settlement transaction cost for buying/selling securities)	0,35% of the settlement amounts. Minimum 50 RSD, maximum 6000 RSD
4. Guarantees for individuals		
4.1.	Guarantee for individuals in EUR – disbursement fee	0.3% one off for 100% cash collateral, min 4.000 RSD 1% one off for other collaterals, min 4.000 RSD
4.2.	Guarantee for individuals in EUR – maintenance fee	0.3% per quarter for 100% cash collateral 1% per quarter for other collaterals
4.3.	Guarantee for individuals in RSD – disbursement fee	0.3% one off for 100% cash collateral, min 4.000 RSD 1% one off for other collaterals, min 4.000 RSD
4.4.	Guarantee for individuals in RSD – maintenance fee	0.3% per quarter for 100% cash collateral 1% per quarter for other collaterals
A2 LOANS (INDIVIDUALS)		
5.1.	Fees for granting cash loans	0%
5.2.	Fees for granting refinancing loans	0%
5.3.	Fees for granting overdrafts	0%
5.4.	Fees for granting car loans	0%
5.5.	Fees for granting housing loans in RSD, insured with the NMIC	Fee for NIMC (30 EUR middle ex rate of NBS + 1,5% to 4,7% on loan amount)
5.6.	Fees for granting housing loans in RSD, without insurance with NMIC	0%.
5.7.	Fees for granting housing loans with FX, insured with the NMIC	Fee for NIMC (30 EUR middle ex rate of NBS + 1,5% to 4,7% on loan amount)
5.8.	Fees for granting housing loans with FX, without insurance with NMIC	0%
5.9.	Fees for granting loans for purchase of immovable property	0%
5.10.	Early and partial early repayment for individuals' loan	In accordance with Law on the protection of financial service consumers

5.11.	Fee for changing of loan's condition on client request.	0,5% of the current loan balance, min. 3.000 RSD
Note: For VIP category of customers, the Bank approved following terms:		
- Temporary repayment of the loan - free of charge		
- Maintenance of loan for existing lendings - 50% of the current fees conditions		
A3 FOREIGN CURRENCY OPERATIONS		
6. FOREIGN EXCHANGE OPERATIONS		
6.1. Exchange operations		
6.1.1.	F/X cash sale	
	- selling of USD	1,2% (for VIP category of customers, by middle exchange rate of NBS+0,6%)
	- selling of other currency	0,0% (for VIP category of customers, by middle exchange rate of NBS+0,25%) For VIP category of customers, minimum amount for selling of foreign currency at middle rate is 50 EUR/USD/CHF/RUB
6.1.2.	Repurchase – the return of funds to the foreign individual	0,80%
A4 FEES FOR SAFE DEPOSIT BOXES		
1.	Yearly safe rental fee - size of safe 75 mm	gross amount 3.000 RSD
		net amount 2.500 RSD
2.	Yearly safe rental fee - size of safe 150 mm	gross amount 4.000 RSD
		net amount 3.333 RSD
3.	Yearly safe rental fee - size of safe 220 mm	gross amount 4.500 RSD
		net amount 3.750 RSD
4.	Yearly safe rental fee - size of safe 300 mm	gross amount 5.000 RSD
		net amount 4.166 RSD
Fee for the replacement of lock for safe deposit box due to loss of one key		12.500,00 RSD
Fee for the replacement of lock for safe deposit box due to loss of both keys		14.000,00 RSD
20% VAT is charged and calculated to the net amount of the rental fee		
B FEES FOR REGISTRATION OF COLLATERAL - LEGAL ENTITIES AND ENTREPRENEURS		
1.	Registration of Bills of exchange and Authorizations/ per Customer's request	50 RSD per request
2.	Deletion of Bills of exchange and Authorizations/ per Customer's request	50 RSD per request
C FEES FOR INTERNATIONAL DOCUMENTARY BANKING SERVICES		
1. DOCUMENTARY COLLECTION AND DRAFT COLLECTION		
1.1.	Documentary nostro and loro collection	0,6%, min 2.000,00 RSD, max 5.000,00 RSD
1.2.	Delivery of documents free of charge, return of documents etc.	0,2%, min 1.500,00 RSD, max 5.000,00 RSD
1.3.	Obtaining acceptance of drafts	0,5%, min 3.000,00 RSD, max 10.000,00 RSD
1.4.	Collection of draft and promissory note without protest	0,5%, min 3.000,00 RSD, max 10.000,00 RSD
1.5.	Loro collection with protest of a draft	0,8%, min 3.000,00 RSD, max 10.000,00 RSD

1.6.	Amendments of conditions and other correspondence	1.500,00 RSD
1.7.	Discount of drafts up to 6 months, interest on annual level according to the contract	0,25%
1.8.	Discount of drafts up to 12 months, interest on annual level according to the contract	According to the contract
1.9.	Discount of securities	According to the contract
1.10.	Standing surety up to 5 years, interest on annual level according to the contract	According to the contract
1.11.	Request processing charges for draft acceptance	0,2%, min 1.500,00 RSD
2. DOCUMENTARY LETTERS OF CREDIT		
2.1. Import (nostro) letters of credit		
2.1.1.	Opening L/C with cover	0,3% p.q., min 5.000 RSD, max 30.000 RSD
2.1.2.	Opening of standby letter of credit	According to point 3.1.1. and 3.1.2. for letter of guarantee
2.1.3.	Checking of documents	0,2%-0,5%, min 5.000 RSD, max 10.000,00 RSD
2.1.4.	Amendment of letter of credit	
2.1.4.1.	Increase of the amount of LC	According to the tariff for LC opening
2.1.4.2.	Other amendments	0,2%, min 3.000,00 RSD, max 5.000,00 RSD
2.1.5.	Reimbursement per agreement	5.000,00 RSD
2.1.6.	Discrepancy of documents	50,00 EUR
2.1.7.	Settlement of a letter of credit	0,2%, min 3.000,00 RSD, max 20.000,00 RSD
2.1.8.	Overdue interest	According to the contract of LC issuing
2.2. Export (loro) letters of credit		
2.2.1.	Notification	0,15%, min 4.000,00 RSD, max 80.000,00 RSD
2.2.2.	Increasing of a L/C value	According to tariff for LC notification
2.2.3.	Other amendments	0,2%, min 3.000,00 RSD, max 5.000,00 RSD
2.2.4.	Confirmation fee (in three months)	0,25%-1% quarterly, min 6.000,00 RSD, max 80.000,00 RSD
2.2.5.	Transfer of L/C and amendments of L/C conditions	0,4%, min 5.000,00 RSD
2.2.6.	Takeover of documents of the L/C/ Checking of documents	0,15%-0,4%, min 5.000,00 RSD, max 40.000,00 RSD
2.2.7.	Discrepancy of a document	According to the tariff of correspondent bank
2.3. Others		
2.3.1.	Consulting service	According to the written request with customer, min 2.000,00 RSD
2.3.2.	Prompt opening of a LC (within 24h)	3.000,00 RSD – 5.000,00 RSD, if all the conditions are fulfilled
2.3.3.	Forwarding the SWIFT message without obligation	3.000,00 RSD

<p>With telegraph or SWIFT issuing of letter of credit, besides the fee from point 2.1 and real costs, additional RSD 300,00 will be charged. All fees are charged when processing the order, and are charged 5-15 days after processing the order. Quarter fee is calculated for three months and is charged in advance. Any commenced quarter will be calculated as a whole. In case the letter of credit is used partly for any reason, the fee is not refundable. For deferred payment L/C the fee is charged before the payment obligation expires.</p>		
3. GUARANTEES		
3.1. Nostro guarantees		
3.1.1.	Issuing a guarantee	Per each arrangement
3.1.2.	Amendments	
3.1.2.1.	Increase of a L/G value	0,25% payable once, min 3.000,00 RSD, max 30.000,00 RSD
3.1.2.2.	Other amendments	0,25% payable once, min 3.000,00 RSD, max 5.000,00 RSD
3.1.3.	Handling documents for nostro guarantees	0,1% min 2.400,00 RSD
3.1.4.	Payment according to claim	0,5% - 1%, min 8.000,00 RSD
3.1.5.	Overdue interest	According to the contract of issuing
3.2. Loro guarantees		
3.2.1.	Notification with no obligation	0,1%, min 3.000,00 RSD, max 50.000,00 RSD
3.2.2.	Passing forward the L/C	2.000,00 RSD
3.2.3.	Confirmation	0,6% quarterly, including the fee for LG notification, min 3.000,00 RSD, max 50.000,00 RSD
3.2.4.	Amendments	2.000,00 RSD
3.2.5.	Takeover of documents in case of claim	0,1% min 2.000,00 RSD, max 10.000,00 RSD
<p>Fee for loro guarantees is calculated for the amount up to which the Bank is liable, from the moment the liability started, and is calculated in advance for any quarter that started, for then valid guarantee amount.</p>		
4. REPORTING ON FOREIGN CREDIT TRANSACTIONS		
4.1.	Reporting on foreign credit transactions with the NBS	40.000,00 RSD
4.2.	For every next year	10.000,00 RSD
4.3.	Every change related to utilization and repayment	3.000,00 RSD
5. OTHER SERVICES		
5.1.	Issuing confirmation upon Customers' requests	600,00 RSD
5.2.	Filling in forms upon Customers' request	600,00 RSD
5.3.	Complaint on foreign payment/income - SWIFT	20,00 EUR
5.4.	Statement printing with orders	50,00 RSD per statement
6. BANK FEES FOR INFLOWS WHERE THE COSTS ARE BORNE BY THE BANK (OUR)		
6.1.	Incoming for business customers which is transferred from other domestic bank, where the charges are paid by ordering customer (OUR)	0,2% min 700 RSD, max 1.800 RSD
6.2.	Incoming for individual customers	0,2%

	which is transferred from other domestic bank, where the charges are paid by ordering customer (OUR)	min 200 RSD, max 5.000 RSD	
C1 FEES AND COMMISSIONS FOR BANK SERVICES FOR FOREIGN BANKS			
1. Payment orders and transfers			
1.1.	Payment orders	0,15% min EUR 15 max EUR 50	
1.2.	Payment with presenting documents	0,25 % min EUR 15	
2. Inquiry costs and checking the documents under disputable cases		EUR 30	
3. Claims on foreign currency payments / inflows SWIFT		EUR 20	
D FEES AND SERVICES TO BUSINESS CUSTOMERS AND ENTREPRENEURS IN RSD BUSINESS OPERATIONS			
1. RSD BUSINESS OPERATIONS AND OPERATIONS WITH BUSINESS CUSTOMER (Commission business performed for the account of the creditor)			
1.1.	Long term	on agreement	
1.2.	Short term	on agreement	
2. CREDIT RELATIONS			
2.1.	Transfer of the credit to the new user and the amendments to the conditions for the loan use	on agreement	
2.2.	Deferral of the term to repay the loan-annexing	Up to 2,00% payable once	
2.3.	Processing the Customer's request for revolving lines and discount B/E requests	Up to 2,00% payable once	
2.4.	The amendments to the conditions of Customer crediting	Up to 1% payable once	
3. LOANS FOR LEGAL ENTITIES AND ENTREPRENEURS			
	Type of service	Up to 100K EUR	Over 100K EUR
3.1.	Flat fee for loan request up to 12 months repayment period	2%, min 50 EUR in RSD	1%
3.2.	Flat fee for loan request over 12 months repayment period	2%, min 50 EUR in RSD	1,50%
3.3.	Flat fee for loan request with 100% cash collateral	0,5%, min 50 EUR in RSD	
3.4.	Early repayment fee for legal entities	on agreement	
3.5.	Early repayment fee for entrepreneurs	In accordance with I Financial Services Consumer Protection Law	
3.6.	Yearly monitoring fee	1% for credit lines. Charged for every forthcoming year of facility	
3.7.	Fee for changing of loan's condition on client request	0,5% of the current loan balance, min. 3.000 RSD	
4. GUARANTEES, LETTER OF INTENTIONS AND AVALIZED DRAFTS			
4.1.	Issuing letters of intention	Subject of arrangement, min 2.500 RSD per L/I, flat fee	

4.2.	Quarterly fee for LGs and Avalized Drafts	From 0,30% up to 1,25% quarterly upfront min 6.000 RSD
4.3.	Flat fee for issuing LGs and Avalized Drafts	Up to 1,50% upfront, min 6.000 RSD
5. ASSESMENT OF INVESTMENT PROJECTS AND BUSINESS PLANS		
5.1.	Assessment of investment projects and business plans	on agreement
6. ANALYSIS OF CREDIT SOLVENCY OF CUSTOMERS		
6.1.	Analysis of credit solvency of Customers	on agreement
7. DOCUMENTARY LETTERS OF CREDIT		
7.1.	Quarterly fee for L/Cs	From 0,10% up to 1,25% quarterly upfront min 6.000 RSD
7.2.	Flat fee for issuing L/Cs	Up to 2% flat fee
Deviation from the above pricing needs to be approved by relevant approving authority, depending on classification, security package etc.		
F FEES AND COMMISSIONS FOR OPERATIONS WITH SECURITIES FOR LEGAL ENTITIES		
For business activities that the Bank performs as a member of Central Securities Depository (money settlement transaction cost for buying/selling securities) is 0,35% of the settlement amounts. Minimum 100 RSD, maximum 6000 RSD.		
H FEES AND COMMISSIONS FOR TREASURY DEPARTMENT		
1.	FX Spot	Defined by Treasury Department, based on market conditions at the same time of receiving the request. Quotation market rate within the spreads defined in the Bank's Exchange Rate List.
2.	FX Forward	For transaction up to EUR 1 MIO = market rate + 0,1% (minimum)
		For transaction over EUR 1 MIO = price upon arrangement
3.	FX Covered Forward	For transaction up to EUR 1 MIO = market rate + 0,1% (minimum)
		For transaction over EUR 1 MIO = price upon arrangement
4.	FX Swap	For transaction up to EUR 1 MIO = market rate + 0,3% (minimum)
		For transaction over EUR 1 MIO = price upon arrangement
5.	IR Swap	For transaction up to EUR 1 MIO = market rate + 0,2% (minimum)
		For transaction over EUR 1 MIO = price upon arrangement
Note: All service which are not listed in Fees are free of charge. For all amounts in foreign currency middle FX rate will be used on the calculation date.		