

FEEES FOR PAYMENT SERVICES

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



Position number	Service type	Amount or percentage	
A PREVIEW OF FEES FOR PAYMENT SERVICES FOR PRIVATE INDIVIDUALS (CONSUMERS)			
A1 PAYMENT SERVICES IN RSD – ACCOUNTS AND PACKAGES			
1. MAINTENANCE OF PAYMENT ACCOUNT OF CONSUMERS			
1.1.	Maintenance of payroll current account	120 RSD per month	
1.2.	Maintenance of current account for non-payroll clients	free of charge	
1.3.	Maintenance of current account - Package account Standard	200 RSD per month	
1.4.	Maintenance of current account - Package account Premium	300 RSD per month	
1.5.	Maintenance of current account - payment account with basic services	200 RSD per month	
2. FEES FOR SERVICES REGARDING CURRENT ACCOUNT			
Position number	Service type	Fee amount over the counter	Fee amount using electronic banking
2.1.	Various certificates and documents issuance for accounts upon owner request	250 RSD	/
2.2.	Certificate for initial capital	500 RSD	/
2.3.	Printing statements on request for period longer than 3 months	100 RSD	/
2.4.	Replacement of card upon holder's request (card damage)	100 RSD	/
3. NON-CASH TRANSFER OF FUNDS IN DINARS IN THE REPUBLIC OF SERBIA			
3.1.	Transfer of money in RSD by transfer of funds from sales contracts for properties within the Bank unless the funds come from the bank loan	0,10% Min 1.500 RSD max 5.000 RSD	/
3.2.	Transfer of money in RSD – from RSD accounts of individuals to other banks' accounts	1,00% min 80 RSD max 5.000 RSD	0,25% min 30 RSD max 2.500 RSD
3.3.	Transfer of money in RSD based on mortgage loan to other banks' accounts	5.000 RSD	/
4. FEES FOR CASH SERVICES			
4.1.	Payment order in cash of individuals to the account of business customer within the bank	0,75% Min 60 RSD max 5.000 RSD	/
4.2.	Payment order in cash of individuals to the account of business customer to other banks' accounts	1,00% min 80 RSD max 5.000 RSD	/

A2 PAYMENT SERVICES IN CURRENCIES OF OTHER COUNTRIES		
5. INFLOW AND NONCASH TRANSFER – FOREIGN CURRENCY ACCOUNTS		
5.1.	RECEIPT OF FUNDS FROM ABROAD TO A FOREIGN CURRENCY CURRENT ACCOUNT IN EUR.	
5.1.1.	F/C inflow for individuals – foreign expenses SHA	For inflow up to 100 EUR – 200 RSD For inflow over 100 EUR 0,2%, min 500 RSD max 15.000 RSD
5.2.	RECEIPT OF FUNDS FROM ABROAD TO A FOREIGN CURRENCY CURRENT ACCOUNT IN OTHER CURRENCIES.	
5.2.1.	F/C inflow for individuals – foreign expenses SHA	0,2%, min 500 RSD max 15.000 RSD
5.3.	NON-CASH TRANSFER OF FUNDS IN EUR FROM THE FOREIGN CURRENCY CURRENT ACCOUNT IN EUR	
5.3.1.	F/C outflow for individuals (EUR)	0,2%, min 1.000 RSD, max 15.000 RSD
5.3.2.	Transfer of money from FCY accounts of individuals to the FCY accounts of other banks (EUR)	0,2%, min 1.000 RSD, max 15.000 RSD
5.3.3.	Transfer of money in FCY by transfer of funds from sales contracts for properties within the bank unless the funds come from the bank loan (EUR)	0,1% min 1.500 RSD, max 5.000 RSD
5.3.4.	Transfer of money from FCY accounts of individuals to the FCY accounts within the bank on other basis (EUR)	0,2% min 100 RSD, max 3.000 RSD
5.4.	NON-CASH TRANSFER OF FUNDS IN OTHER CURRENCIES FROM THE FOREIGN CURRENCY CURRENT ACCOUNT	
5.4.1.	F/C outflow for individuals (USD)	0,2%, min 1.000 RSD, max 15.000 RSD
5.4.2.	F/C outflow for individuals in other currencies (excluding EUR and USD)	0,2%, min 3.000 RSD, max 15.000 RSD
5.4.3.	Transfer of money from FCY accounts of individuals to the FCY accounts of other banks(excluding EUR)	0,2%, min 1.000 RSD, max 15.000 RSD
5.4.4.	Transfer of money in FCY by transfer of funds from sales contracts for properties within the bank unless the funds come from the bank loan (excluding EUR)	0,1% min 1.500 RSD, max 5.000 RSD
5.4.5.	Transfer of money from FCY accounts of individuals to the FCY accounts within the bank on other basis (excluding EUR)	0,2% min 100 RSD, max 3.000 RSD
5.5.	OTHER FEES FOR SERVICES ON FOREIGN CURRENCY ACCOUNTS	
5.5.1.	Foreign currency conversion upon owner's request (for particular payments -on accounts)	0,80%



5.5.2.	Cash withdrawals in RSD or FCY from the savings book of another bank, with signed agreement	As per Inter-banking agreement	
5.5.3.	Issuing of various statements on the FCY deposit of FCY account	250 RSD	
5.5.4.	Replacement of card upon holder's request (card damage)	100 RSD	
5.5.5.	Same value date: From 12h	1.000 RSD	
B FEES FOR PAYMENT SERVICES IN DINARS - LEGAL ENTITIES AND ENTREPRENEURS			
Amount on the order	Time of receipt of the order	Fee amount over the counter	Fee amount using electronic banking
1. NON-CASH TRANSFER OF FUNDS IN DINARS IN THE REPUBLIC OF SERBIA			
1.1. CLEARING SYSTEM			
Up to 300.000 RSD	08.00 by the end of banking day	0,10% Min RSD 60	0,063% Min RSD 25
1.2. INSTANT PAYMENTS			
Up to 300.000,00 RSD – Urgent orders	00.00 – 24.00	0,10% Min RSD 60	0,063% Min RSD 25
1.3. RTGS SYSTEM			
Over 300.000 RSD	08.00 by the end of banking day	0,10% Min RSD 200 Max RSD 6.000	0,063% Min RSD 130 Max RSD 5.000
1.4. INTERNAL PAYMENT OPERATIONS			
All amounts	08.00 by the end of banking day	0,04% Min. RSD 15 Max. RSD 1.000 (internal orders for salary - code 240- without charge) (internal orders for opening term deposit account - code 273 - without charge)	0,03% Min. RSD 10 Max. RSD 1.000 (internal orders for salary - code 240- without charge) (internal orders for opening term deposit account - code 273 - without charge)
1.5. NONRESIDENTS			
All amounts	08.00 by the end of banking day	0,2% min 700 RSD max 10.000 RSD	/
2. FEES FOR CASH HANDLING SERVICES			
2.1. PAYMENT OF CASH FROM THE ACCOUNT BY SUBMITTING A PAYMENT ORDER			
2.1.1.	Withdrawal of cash to a Customer (legal entity)	0,50% on amount	
2.1.2.	Withdrawal of cash to a Customer (entrepreneur)	Free of charge	

2.2.	PAYMENT OF CASH ON THE ACCOUNT BY SUBMITTING A PAYMENT ORDER		
2.2.1.	Payment of cash to the payment account of the client of a legal entity / entrepreneur with another payment service provider	1,00% min 80 RSD max 5.000 RSD	
2.2.2.	Payment of cash to the payment account of the client of a legal entity / entrepreneur with another payment service provider – urgent order	1,00% min 80 RSD max 5.000 RSD	
3. OTHER FEES FOR SERVICES ON PAYMENT ACCOUNTS			
3.1.	Additional production of a statement to a Customer upon his request	100 RSD per statement	
3.2.	Certificate on liquidity of a customer, balance etc., upon Customer's request	500 RSD per report	
3.3.	Issuing the certificate on realization of orders for the Ministry for Internal Affairs, customs, etc.	100 RSD per report	
3.4.	Issuing a listing on turnover of a Customer's account	500 RSD per request	
3.5.	Cancellation of payment (blocking of account) per instruments of payment in the Agency for forced payment, upon creditor's request	500 RSD on the basis of a blocking	
4. MAINTENANCE OF PAYMENT ACCOUNTS			
4.1.	Maintenance of current accounts for legal entities and entrepreneurs (in case that the Client during the month had changes on the account, with the exception of transactions made through forced collection NBS)	200 RSD	
4.2.	Maintenance of current accounts for legal entities and entrepreneurs which use E-Banking application	Free of charge	
The bank collects commission fee in the end of each working day. The charging of commission fee is done from the Customer's account in the end of the each working day upon end of processing of fee calculation.			
If there is no sufficient balance on the customer's account to cover the amount of fee the bank will collect a commission from the first inflow to the client's account.			
The Bank has the right to change the commissions in Domestic Payment Transactions in accordance with law regulations and the general cost of these services on the market.			
Note: For VIP category of customers, commission for domestic payment service is 50% of the current fees conditions, but not less than arising costs for the Bank.			
C FEES FOR INTERNATIONAL PAYMENT SERVICES IN FOREIGN CURRENCY FOR LEGAL ENTITIES AND ENTREPRENEURS			
1. INWARD AND OUTWARD PAYMENT ORDERS			
1.1. Outgoing payments (to abroad and to Kosovo) - outward			
	Type of service	Fee amount over the counter	Fee amount using electronic banking
1.1.1.	NON-CASH TRANSFER OF FUNDS IN EUR FROM THE FOREIGN CURRENCY CURRENT ACCOUNT IN EUR		



1.1.1.1.	For resident legal entities	0,20% min 1.200 RSD, max 40.000 RSD	0,15% min 700 RSD, max 20.000 RSD
1.1.1.2.	For non-resident legal entities	0,20% min 700 RSD, max 30.000 RSD	/
1.1.1.3.	From resident business customer accounts to the account of business customer or individual on other local bank	0,30% min 1.200 RSD, max 30.000 RSD	0,15% min 700RSD max 10.000 RSD
1.1.1.4.	From resident business customer's account to the account of business customer or individual within the Expobank	0,2% min 200 RSD max 1.000 RSD	/
1.1.1.5.	For resident legal entities – cover expenses in RSD	Free of charge. Buying rate is defined by FO Treasury and it contains fee	/
1.1.1.6.	Foreign payments in EUR currencies when the charges are paid by ordering party (OUR)	Up to 10.000 EUR – 20 EUR Over 10.000 EUR – 30 EUR	/
1.1.1.7.	Business trip abroad (final settlement)	600 RSD	/
1.1.2.	NON-CASH TRANSFER OF FUNDS IN OTHER CURRENCIES		
1.1.2.1.	For resident legal entities	0,20% min 1.200 RSD, max 40.000 RSD	0,15% min 700 RSD, max 20.000 RSD
1.1.2.2.	For non-resident legal entities	0,20% min 700 RSD, max 30.000 RSD	/
1.1.2.3.	From resident business customer accounts to the account of business customer or individual on other local bank	0,30% min 1.200 RSD, max 30.000 RSD	0,15% min 700RSD, max 10.000 RSD
1.1.2.4.	From resident business customer's account to the account of business customer or individual within the Expobank	0,2% min 200 RSD max 1.000 RSD	/
1.1.2.5.	For resident legal entities – cover expenses in RSD	Free of charge. Buying rate is defined by FO Treasury and it contains fee	/



1.1.2.6.	Foreign payments in USD when the charges are paid by ordering party (OUR)	USD 35	/
1.1.2.7.	Foreign payments in other currencies (excluding EUR and USD) when the charges are paid by ordering party (OUR)	EUR 30	/
1.1.2.8.	Business trip abroad (final settlement)	600 RSD	/
1.2. FEES FOR INCOMING PAYMENTS FROM ABROAD - INWARD			
1.2.1. RECEIPT OF FUNDS FROM ABROAD TO A FOREIGN CURRENCY CURRENT ACCOUNT IN EUR			
1.2.1.1.	For resident business customer – F/C inflow from Kosovo	0,2% min 700 RSD, max 10.000 RSD	
1.2.1.2.	Incoming which will be transferred on other bank account	0,2% min 700 RSD, max 1.800 RSD	
1.2.2. RECEIVING FUNDS FROM ABROAD TO A FOREIGN CURRENCY CURRENT ACCOUNT IN OTHER CURRENCIES			
1.2.2.1.	For resident business customer – F/C inflow from Kosovo	0,2% min 700 RSD, max 10.000 RSD	
1.2.2.2.	Incoming which will be transferred on other bank account	0,2% min 700 RSD, max 1.800 RSD	
1.2.2.3.	For resident business customer – RSD inflow from non-resident account in other domestic bank	0,2% min 700 RSD, max 10.000 RSD	
Note: For VIP category of customers, inward and outward payment orders are charged up to the amount of arising costs for the Bank.			
1.3. OTHER FEES FOR CONNECTED SERVICES			
1.3.1. Fees for SWIFT service			
1.3.1.1.	SWIFT costs as per all instruments	300 RSD	
1.3.2. Fee on request for the same value date			
1.3.2.1.	From 12h	1000 RSD	
1.4. PAYMENT OF CASH FROM THE ACCOUNT BY SUBMITTING A PAYMENT ORDER			
1.4.1.	Business trip abroad (advance payment) - legal entities	1.200 RSD	
Note: In certain cases depending on Customers RSD and F/C turnover with Expobank JSC Belgrade accounts, the Bank and the Customer can arrange a special fees.			
E FEES FOR BANKING SERVICES PER PAYMENT CARDS			
Position number	Type of Service	Amount (RSD)	
		Primary card	Secondary card
1. ANNUAL MEMBERSHIP FEE (PER CARD)			



1.1. Debit cards			
1.1.1.	Dina Card debit	Free of charge	250
1.1.2.	Visa Classic debit	600	450
1.2. Credit cards			
1.2.1.	DinaCard credit	800	400
1.2.2.	Visa Gold	3.500	2.500
1.3. Business cards			
1.3.1.	Visa Business debit	Not produced	2.000
1.3.2.	DinaCard business debit	Not produced	First issued secondary card – Free of charge Other secondary cards – 1.500
2. PAYMENT OF CASH BY USING A PAYMENT CARD			
2.1. COMMISSION FOR CASH WITHDRAWAL ON EXPOBANK'S ATM AND POS – PER TRANSACTIONS			
2.1.1. Credit cards			
2.1.1.1.	Cash withdrawal on Bank ATM	2% min 100 RSD	
2.1.1.2.	Cash withdrawal on desk	3%	
2.2. COMMISSION FOR CASH WITHDRAWAL ON ANOTHER BANK'S ATM AND POS IN THE COUNTRY – PER TRANSACTIONS			
2.2.1.	Debit cards	1,5% min 100 RSD	
2.2.2.	Credit cards	2,5% min 100 RSD	
2.2.3.	Business debit cards	1,5% min 100 RSD	
2.3. COMMISSION FOR CASH WITHDRAWAL ON ANOTHER BANK'S ATM AND POS ABROAD – PER TRANSACTIONS			
2.3.1.	Debit cards	3% min 100 RSD	
2.3.2.	Credit cards	3% min 100 RSD	
2.3.3.	Business debit cards	3% min 100 RSD	
3. OTHER FEES FOR PAYMENT CARDS			
3.1.	Fee for the conversion from non EUR into EUR for transaction which was processed by VISA International as international transaction. Fee is calculated by VISA International, added to clear transaction amount converted into EUR and proceeded to the BANK in one amount	1,50%	
3.2.	Fee for the conversion from EUR into RSD for transaction which was processed by VISA International as international transaction	1%	
3.3.	Replacement card (lost, stolen, damaged, change personal data)	500 RSD	
3.4.	PIN reprint	500 RSD	



Expobank

3.5.	Monthly POS maintenance / per POS, if monthly turnover with DinaCard cards is less than 50.000 RSD per terminal	1.500 RSD
Note:		
For all other Fees and commissions we use Fees and Commissions according NBS for Dina Card, Visa International for Visa cards or MasterCard International for MasterCard cards. For VIP category of customers, the Bank approves following terms: 1. Annual membership fee for DinaCard credit card – 400 RSD		
G PREVIEW OFF FEES AND COMMISSIONS APPLIED IN ELECTRONIC BANKING		
1. LEGAL ENTITIES AND ENTREPRENEUR (e-Banking Business)		
1.1.	Monthly maintenance for NETmail and MOBILEsms channel	300 RSD
1.2.	Monthly maintenance for NETbusiness channel <i>* includes info channel</i>	500 RSD
1.3.	Smart Card Reader	2.000 RSD
1.4.	Unblocking Smart Card/USB key	500 RSD
1.5.	Replacement of Smart Card/USB key <i>* lost / stolen / damaged</i>	4.000 RSD
1.6.	Change of authorized person on Smart Card/USB key – Asseco SEE solution <i>* on the same Smart Card/USB key</i>	1.000 RSD
1.7.	Change of authorized person on Smart Card/USB key – Halcom solution <i>* issuance the new Smart Card/USB key</i>	4.000 RSD
1.8.	One-off fee for e-banking (Asseco SEE solution)	1.000 RSD
1.9.	One-off fee for e-banking (Halcom solution)	1.000 RSD
1.10.	Adding an account to an existing Smart card / USB key for other banks e-banking (e-banking for an external company or another bank)	500 RSD
1.11.	Renewal of certificate for Asseco solution (certificate validity is 3 years)	1.000 RSD
1.12.	Renewal of certificate for Halcom solution (renewal of smart card / USB key)	1.000 RSD
1.13.	Switching between ebanking solutions – first time	1.000 RSD
1.14.	Switching between ebanking	4.000 RSD



Expobank

	solutions – next time		
1.15.	Subsequent production of additional Smart card / USB key for an existing company – per Smart card/USB key		1.000 RSD
1.16.	Replacement of Smart card reader (lost/stolen/damaged)		2.000 RSD
H FEES FOR OVERDRAFT FOR LEGAL ENTITIES AND ENTREPRENEURS			
		Up to 100.000 Eur	Over 100.000 Eur
1.	Fee for Overdraft approval up to 12 months	2%, min 50 EUR in RSD	1%
2.	Fee for Overdraft approval above 12 months	2%, min 50 EUR in RSD	1,50%
3.	Yearly monitoring fee	1% Charged for every forthcoming year of facility	
Note: All service on payment accounts 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.			