

FEE TARIFF FOR SERVICES - POPULATION

ALTA BANK a.d Beograd

Adopted: 19th December 2024

Applied: since 1st January 2025

A. BUSINESS OPERATIONS WITH POPULATION

- I Accounts in foreign currency payments**
- II RSD payment accounts**
- III Payment card business**
- IV Loans and guarantees to natural persons**

B. TREASURY AFFAIRS

C. COMMON TERMS

FEE TARIFF FOR SERVICES

A. BUSINESS OPERATIONS WITH POPULATION			
I ACCOUNTS IN FOREIGN CURRENCY PAYMENTS			
1	OPENNG OF THE FOREIGN CURRENCY ACCOUNT		
1.1	- foreign currency account of the resident	free of charge	
1.2	- foreign currency account of the non-resident	free of charge	
1.3	- foreign currency account related to the internet card Visa Virtuon	free of charge	
2	FOREIGN CURRENCY ACCOUNT MANAGEMENT		
2.1	- foreign currency account of the resident	free of charge	
2.2	- foreign currency account of the non-resident	free of charge	
2.3	- foreign currency account related to the internet card Visa Virtuon	free of charge	
3	CASH PAYMENTS		
3.1	Payment of effective foreign currency to foreign currency account/savings deposit	Free of charge	
4	CASH PAYMENTS		
4.1	Payment of effective foreign currency to foreign currency account/savings deposit	Free of charge	
5	NON-CASH TRANSFER OF CASH IN EUROS FROM FOREIGN CURRENCY PAYMENT ACCOUNT IN EUROS		
5.1	At the Bank's counter on a payment account abroad		
5.1.1	Non-cash transfer of assets based on the request of natural persons to a payment account abroad	0,30%	min. 300,00 RSD max 2,.000.00 RSD
5.1.2	In a currency different from the currency in the client's foreign currency account	0,50%	min. 5,000.00 RSD max 30,000.00 RSD
5.2	At the Bank's counter on a payment account in the Republic of Serbia		
5.2.1	On foreign currency accounts and savings deposits of the same owner in ALTA Bank	Free of charge	
5.2.2	To foreign currency accounts at another bank in the country	0,30%	min 300,00 RSD max 20,000.00 RSD
5.2.3	On foreign currency accounts of natural persons or legal entities at ALTA Bank for real estate sales and life insurance premiums	0,20%	min. 500,00 RSD max 5,000.00 RSD
5.2.4	On foreign currency accounts of natural persons or legal entities at another bank for real estate sales and life insurance premiums	0,30%	min. 1,000.00 RSD max 10,000.00 RSD

5.2.5	Non-cash transfer in the country on the basis of donations for humanitarian purposes	Free of charge	
5.3	Costs of making nostro remittances (to accounts in the country and abroad) with the OUR option		
	Up to 10,000.00 EUR	1,100.00 RSD	
	from 10,000.01 EUR to 100,000 EUR	2,500.00 RSD	
	over 100,000.01 EUR	3,500.00 RSD	
6	NON-CASH TRANSFER OF CASH IN EUROS FROM FOREIGN CURRENCY PAYMENT ACCOUNT IN EUROS		
6.1	At the Bank's counter on a payment account abroad		
6.1.1	Non-cash transfer of assets based on the request of natural persons to a payment account abroad	0,30%	min. 300,00 RSD max 20.000,00 RSD
6.1.2	In a currency different from the currency in the client's foreign currency account	0,50%	min. 5.000,00 RSD max 30.000,00 RSD
6.2	At the Bank's counter on a payment account in the Republic of Serbia		
6.2.1	On foreign currency accounts and savings deposits of the same owner in ALTA Bank	Free of charge	
6.2.2	To foreign currency accounts at another bank in the country	0,30%	min 300,00 RSD max 20,000.00 RSD
6.2.3	On foreign currency accounts of natural persons or legal entities at ALTA Bank for real estate sales and life insurance premiums	0,20%	min. 500,00 RSD max 5,000.00 RSD
6.2.4.	On foreign currency accounts of natural persons or legal entities at another bank for real estate sales and life insurance premiums	0,30%	min. 1,000.00 RSD max 10,000.00 RSD
6.2.5	Non-cash transfer in the country on the basis of donations for humanitarian purposes	Free of charge	
6.3	Costs of making nostro remittances (to accounts in the country and abroad) with the OUR option	2,000.00 RSD	
7	RECEIPT OF MONEY ASSETS TO FOREIGN CURRENCY CURRENT ACCOUNT IN EUROS		
7.1	Receipt of money assets from abroad to foreign currency current account in euros		
7.1.1	Up to 100,00 EUR	100,00 RSD	
7.1.2	over 100,01 EUR	0,20%	min. 300,00 RSD max 10,000.00 RSD
7.2	Receipt of money assets from Republic of Serbia to foreign currency current account in euros		
7.2.1	Up to 100,00 EUR	100,00 RSD	
7.2.2	over 100,01 EUR	0,20%	min. 300,00 RSD max 10,000.00 RSD
7.3	Based on foreign pensions via the bank administrator	100,00 RSD	

8 RECEIPT OF MONEY ASSETS TO FOREIGN CURRENCY CURRENT ACCOUNT EXCEPT IN EUROS			
8.1	Receipt of money assets from abroad to foreign currency current account except in euros		
8.1.1	Receipt of assets up to the equivalent of 100 EUR	100,00 RSD	
8.1.2	Receipt of assets over the equivalent of 100,01 EUR	0,20%	min.300,00 RSD max 10,000.00 RSD
8.2	Prijem novčanih sredstava iz Republike Srbije na devizni platni račun osim u evrima		
8.2.1	Receipt of assets up to the equivalent of 100 EUR	100,00 RSD	
8.2.2	Receipt of assets over the equivalent of 100,01 EUR	0,20%	min. 300,00 RSD
		0,15%	max 7,000.00 RSD
8.3	Based on foreign pensions via the bank administrator	100,00 RSD	
8.4	Conversion and payout		
8.4.1	In the currency held in a foreign currency savings account, and the Bank is unable to do so *	Free of charge	
8.4.2	To pay for consumption by payment card	Free of charge	
* If the client wants to withdraw effective foreign currency in the currency the client holds in the foreign currency savings deposit/payment account, and the Bank is not able to do so, the conversion is done using medium-medium rates according to the Bank's exchange rate list.			
9 OTHER SERVICES			
9.1	Liquidation-settlement of RSD and foreign currency payment account and deposit	Free of charge	
9.2	Opening, maintaining and closing a dedicated deposit for obtaining and/or securing a loan, credit card or guarantee	Free of charge	
9.3	Opening, maintaining and closing a foreign currency account to which the Visa virtuon internet card is linked	Free of charge	
9.4	Preparation of a regular statement of payment account - once per month	Free of charge	
9.5	Payment of checks per payment	1.50% + bank expenses	
9.6	Cancelation of checks	Foreign bank expenses	
9.7	Replacement of damaged banknotes in foreign currency	5,00%	min 20,00 RSD
9.8	Confirmation of performed foreign exchange payment transactions - copy of SWIFT message	Free of charge	
10 EXCHANGE JOBS			
10.1	Redemption of effective foreign money	Free of charge	
10.2	Selling effective foreign money	Free of charge	

II ACCOUNTS IN RSD PAYMENT TRANSACTIONS			
1	OPENING OF THE PAYMENT ACCOUNT		
1.1	-with regular inflow on the account	Free of charge	
1.2	-without regular inflow	Free of charge	
1.3	-pensioner	Free of charge	
1.4	-for payment cards	Free of charge	
1.5.	-payment account with basic services	Free of charge	
2	MANAGING PAYMENT ACCOUNT		
2.1	-with regular inflow	Monthly 280,00 RSD	
2.2	-without regular inflow	Monthly 99,00 RSD	
2.3	-pensioners	Monthly 140,00 RSD	
2.4	-for payment cards	Free of charge	
2.5	-payment account with basic services	Free of charge	
2.6	-blocked current account	Free of charge	
<p>*if one of the following additional services is used within the account with basic services: allowed overdraft or credit card, that service will be charged on a monthly basis in the amount of RSD 140.00. If the user requires two additional services, the total fee for using those additional services will amount to RSD 224.00 per month.</p> <p>*if one of the following additional services is used within the account with basic services: allowed overdraft or credit card, that service will be charged on a monthly basis in the amount of RSD 140.00. If the user requires two additional services, the total fee for using those additional services will amount to RSD 224.00 per month.</p>			
3	CASH PAYMENTS		
3.1	On payment account/savings deposit	Free of charge	
3.2	At the account of legal entities-clients of the Bank	0,50%	min. 50,00 RSD max. 5,000.00 RSD
3.3	At the account of natural persons and legal entities who are not clients of the Bank	0,70%	min. 80,00 RSD max. 6,000.00 RSD
3.4	Based on donations for humanitarian purposes	Free of charge	
3.5	Payment (founder) of liquidity loans to the account of the legal entity	0,20%	min.20,00 RSD max.1,000.00 RSD
4	CASH PAYMENTS		
4.1	from the payment account/savings deposit	Free of charge	
5	NON-CASH TRANSFER OF MONEY ASSETS IN RSD IN REPUBLIC OF SERBIA		

5.1	At the Bank's internal transaction counter		
5.1.1	Transfer order to the accounts of legal entities in ALTA Bank	0,50%	min. 50,00 RSD max 5,000.00 RSD
5.1.2	Order for transfer to the accounts of legal entities in ALTA Bank – urgent/instant payment order	0,50%	min. 50,00 RSD max 5,000.00 RSD
5.1.3	Transfer order between individuals' accounts within ALTA Bank	Free of charge	
5.2	External transactions		
5.2.1	Transfer order to the accounts of natural and legal persons with another Bank	0,60%	min. 60,00 RSD max 6,000.00 RSD
5.2.2	Order for transfer to the accounts of natural and legal persons with another Bank – urgent/instant payment order	0,60%	min. 60,00 RSD max 6,000.00 RSD
5.2.3	Based on donations for humanitarian purposes	Free of charge	
6	BY ELECTRONIC OR MOBILE BANKING		
6.1	Internal transactions		
6.1.1	To accounts of natural persons and legal entities	Free of charge	
6.2	External transactions		
6.2.1	To the accounts of natural and legal persons who are not clients of the Bank, except for the payment of Infostan accounts which are free of charge	20 RSD	
6.2.2	To the accounts of natural persons and legal entities who are not clients of the Bank, except for the payment of Infostan accounts which are free of charge – urgent/instant payment order	20 RSD	
7	ELECTRONIC BANKING		
7.1	Connecting to Home-banking	Free of charge	
7.2	Fee for using Home-banking	Free of charge	
8	MOBILE BANKING		
8.1	Connecting to M-banking	Free of charge	
8.2	Fee for using M-banking	Free of charge	
9	CURRENT ACCOUNT/DIRECT DEBIT		
9.1	Establishing a permanent transfer order/direct debit	Free of charge	
9.2	Costs of permanent transfer order/direct debit execution		
9.2.1	To the accounts of natural persons and legal entities that are clients of the Bank	Free of charge	
9.2.2	To the accounts of natural persons and legal entities that are not clients of the Bank	Free of charge	
9.2.3	Costs of executing a permanent transfer order/direct debit with a currency clause	Free of charge	

10	CHECKS ISSUANCE		
10.1	Issuance of check forms		35,00 RSD per check
*in the promotion period from 01.09.2022.godine to 01.09.2023. the fee per issued check blanket will be RSD 24.00;			
11	ALLOWED OVERDRAFT		
11.1	Fee for approving the allowed overdraft on the current account		Free of charge
12	OTHER SERVICES		
12.1	Opening, managing and closing a savings account		Free of charge
12.2	Fee for issuing and replacing a savings book due to occupancy		Free of charge
12.3	Replacement of the savings book due to damage, loss or theft		300,00 RSD
12.4	Replacement of damaged and non-circulating RSD banknotes and coins		Free of charge
12.5	Making a regular current account statement - once per month		Free of charge
12.6	Preparation of extramural statement and review by current account batch		100,00 RSD
12.7	Sending an outstanding debt reminder		250,00 RSD
12.8	Sending a warning before a lawsuit		400,00 RSD
12.9	Check payment from another bank		3% per interbanking agreement
13	Issuance of certificates at client's request		
13.1	Certificate of account turnover		300,00 RSD
13.2	Confirmation of transactions performed related to the sale of real estate		1,000.00 RSD
13.3	Confirmation of transactions performed related to the purchase and sale of real estate financed from the Bank's loan		Free of charge
13.4	Confirmation of executed transaction (except for transactions executed electronically)		100,00 RSD
13.5	Confirmation of executed Home / M-banking transaction		Free of charge
13.6	Other confirmations		300,00 RSD
13.7	Confirmation of the balance of debt on loans, credit cards and allowed overdraft for refinancing with another bank		1,000.00 RSD
III BUSINESS OPERATIONS WITH PAYMENT CARDS			
1	Issuance/reissuance of debit payment cards		basic additional
1.1	DinaCard card	Free of charge	Free of charge
1.2	Visa card		Free of charge Free of charge

2	Issuance/reissuance of payment cards	basic	additional
2.1	DinaCard - when issuing / reissuing	Free of charge	Free of charge
2.2	Supernova DinaCard	Free of charge	Free of charge
2.3	Visa Classic card	Free of charge	Free of charge
2.4	Supernova Visa Classic card	Free of charge	Free of charge
3	Issuance/reissuance of internet payment cards	basic	additional
3.1	Visa Virtuon card	100 RSD	Not being issued
3.2	Issuance of credit cards based on urgency	basic	additional
3.2.1	DinaCard	500,00 RSD	500,00 RSD
3.2.2	Visa card	1,000.00 RSD	500,00 RSD
4	Card replacement at the request of the user	basic	additional
4.1	DinaCard	500,00 RSD	500,00 RSD
4.2	Visa card	600,00 RSD	600,00 RSD
5	Compensation for card blocking due to loss/theft	basic	additional
5.1	DinaCard	200,00 RSD	200,00 RSD
5.2	Visa card	400,00 RSD	400,00 RSD
6	Fee for a card kept at an ATM in the country	basic	additional
6.1	DinaCard	300,00 RSD	300,00 RSD
6.2	Visa card	300,00 RSD	300,00 RSD
7	Shutting down payment cards	basic	additional
7.1	DinaCard	Free of charge	Free of charge
7.2	Visa card	Free of charge	Free of charge
8	Credit card blocking fee due to late payment		
8.1	DinaCard	500,00 RSD	
8.2	Supernova DinaCard	500,00 RSD	
8.3	Visa Classic card	500,00 RSD	
8.4	Supernova Visa Classic card	500,00 RSD	
9	Credit card model and/or limit change fee		
9.1	DinaCard	500,00 RSD	
9.2	Visa Classic card	500,00 RSD	

10	Periodic membership fee for using a debit card	
10.1	DinaCard debit card	Free of charge
10.2	Visa electron debit card	Free of charge
11	Periodic credit card charges	
11.1	Periodic membership fee for using DinaCard/VISA Classic credit card	Free of charge
11.2	Periodic membership fee for using Supernova DinaCard/VISA Classic credit card	Free of charge
11.3	DinaCard/VISA Classic credit card maintenance fee	Monthly 200,00 RSD
11.4	Supernova DinaCard/VISA Classic credit card maintenance fee	Free of charge
12	Delivery of the statement	
12.1	To home address	50,00 RSD on a monthly basis
12.2	At the Bank's counter	Free of charge
12.3	By email	Free of charge
13	Printing an extramural statement at the request of the client	100,00 RSD
14	Sending reminders for outstanding credit card bills	
14.1	Reminder for outstanding credit card obligations	250,00 RSD
14.2	Warning before permanent blockade-complaint	400,00 RSD
15	Limits	
15.1	Limits for transactions in domestic currency	
15.1.1	To withdraw cash	Up to the amount of assets on the current account and up to 250,000 RSD per day
15.1.2	To pay for goods and services	Up to the amount of assets on the current account and up to 500,000 RSD per day
15.2	Limits for transactions in foreign currency	
15.2.1	To withdraw cash	Up to the amount of funds on the foreign currency account/the amount of the approved limit; max 250 EUR per transaction at the ATM, max 500 EUR per transaction at the counter, max 1.000 EUR per day
15.2.2	To pay for goods and services	Up to the amount of assets on the foreign currency account/the amount of the approved limit;
15.3	Limits for transactions with internet card Visa Virtuon	

15.3.1	Daily limit for paying goods and services	2,000 EUR or RSD equivalent	
16	Cash withdrawal using a payment card in the Bank's network	Debit	Credit
16.1	ATMs		
16.1.1	DinaCard	Free of charge	1.5% min 50 RSD
16.1.2	Visa card	Free of charge	2.0% min 50 RSD
16.2	Counters		
16.2.1	DinaCard	Free of charge	2.0% min 100 RSD
16.2.2	Visa card	Free of charge	3.0% min 100 RSD
17	Payment of cash using a payment card in the country - other banks	Debit	Credit
17.1	ATMs		
17.1.1	DinaCard	2.0% min 30 RSD	2.5% min 100 RSD
17.1.2	Visa card	2.25% min 30 RSD	3.0 % min 100 RSD
17.2	Counters		
17.2.1	DinaCard	2% min 30 RSD	3.0% min 150 RSD
17.2.2	Visa card	2.33% min 30 RSD	3.5% min 200 RSD
18	Cash withdrawal using a payment card abroad	Debit	Credit
18.1	ATMs		
	Visa card (debit and credit)	3,0 EUR	3.0 % min 3 EUR
18.2	Counters		
	Visa card (debit and credit)	5,0 EUR	3.5% min 5 EUR
19	Payment by payment card at the point of sale	Debit	Credit
19.1	After the transaction for payment for goods and services in the country DinaCard payment card/Visa payment card	Free of charge	Free of charge
19.2	After the transaction for payment of goods and services abroad Visa payment card	Free of charge	Free of charge
20	Fees per transaction with Visa Virtuon internet card		
20.1	Transactions in RSD	Free of charge	
20.2	Transactions in foreign currency	Free of charge	
IV CREDITS AND GUARANTEES TO NATURAL PERSONS			

1	CREDITS	
1.1	Loan application approval fee	Up to 2,5%
1.2	Early loan repayment	in accordance with the Law on Protection of Financial Services Users and/or the concluded Loan Agreement
1.3	Request for replacement of real estate that is the subject of the mortgage	2,000.00 RSD
1.4	Request for replacement of the guarantor	500,00 RSD
1.5	Transfer of credit from the user to the guarantor	200,00 RSD
1.6	Issuance of notice on the balance of debt on the loan - six months basis	Free of charge
1.7	Issuance of information on the balance of debt on the loan at personal request	600,00 RSD
1.8	Sending a written reminder	
	To credit user	200,00 RSD
	To guarantor	200,00 RSD
1.9	Sending a written warning before filing a lawsuit	
	To credit user	400,00 RSD
	To guarantor	400,00 RSD
1.10	Preparation of the Credit Bureau report	according to the Decision on the amount of UBS fees
2	GUARANTEES	
2.1	Guarantees with coverage	
2.1.1	For participation in auctions, tenders	0.2% once quarterly in advance min. 3,000.00 RSD
2.1.2	For well-done business	0.2% once quarterly in advance min. 3,000.00 RSD
2.1.3	Others	0.2% once quarterly in advance min. 3,000.00 RSD
2.2	Payable guarantees with coverage	
2.2.1	For loan repay	0.6% once quarterly in advance min. 3,000.00 RSD
2.2.2	For securing payments	0.6% once quarterly in advance min. 3,000.00 RSD

2.2.3	Others	0.6% once quarterly in advance min. 3,000.00 RSD	
B. TREASURY AFFAIRS			
1	RENTAL (LEASE) OF SAFES - RESIDENT AND NON-RESIDENT	1 month	12 months
1.1	dimensions 60 x 300 x 400 mm		
1.1.1	Lease for natural persons (resident and non-resident)	700,00 RSD	
1.2	Dimensions 120 x 300 x 400 mm		
	Dimensions 140 x 300 x 400 mm		
1.2.1	Lease for natural persons (resident and non-resident)	900,00RSD	
1.3	Dimensions 220 x 300 x 400 mm		
	Dimensions 240 x 300 x 400 mm		
1.3.1	Lease for natural persons (resident and non-resident)	1,200.00 RSD	
1.4	Dimensions 360 x 300 x 400 mm		
1.4.1	Lease for natural persons (resident and non-resident)	1,600.00 RSD	
2	OTHER FEES RELATED TO BUSINESS OPERATIONS WITH TREASURY AFFAIRS		
2.1	Safe lock replacement	500 RSD + 110,00 EUR	
2.2	Commission opening of the safe and installing a new lock	500 RSD + 122,00 EUR	
2.3	Opening the safe based on court decision	500 RSD + 122,00 EUR + court expenses	
3	STORAGE		
3.1	Opened storage	0,10% monthly	min 200,00 RSD
3.2	Closed storage with value mark	0,15% monthly	min 250,00 RSD
3.3	Closed storage without value mark	monthly	500,00 RSD
3.4	Sealed envelopes with spare keys	Monthly based on storage	100,00 RSD
3.5	Storage of effective foreign money	0,20% monthly	min 200,00 RSD
3.6	Special storage with valuables	Based on the contract	min 1.000,00 RSD monthly
4	NOTES TO TARIFF RATES (1.1. – 3.6.)		
4.1	All fees are charged in advance.		
4.2	VAT is included in the amount of fees.		

4.3

Fees referred to in tariff paragraph 2, expressed in EUR, will be paid in RSD equivalent calculated according to the middle exchange rate of the National Bank of Serbia valid on the day of issuing the invoice by the authorized servicer.

C. COMMON TERMS

In cases regulated by applicable regulations, decisions of competent authorities and multilateral and bilateral agreements, and the amount of fees determined by this act will apply. The Bank may charge other actual costs that are not covered by this tariff, if this is regulated by a special agreement concluded between the Bank and the service user. Fees are charged to service users, unless otherwise agreed in the contract between the Bank and the service user and/or a third party. For services that are not covered by this tariff, but appear in the Bank's operations, the fee is determined by an agreement between the service user and the Bank based on the previously issued decision of the competent authority of the Bank.

Fees shown in the tariff are standard and do not apply to promotional offers and products.