

FEE TARIFF FOR SERVICES – PRIVATE INDIVIDUALS

ALTA BANK a.d. Belgrade

Adopted: October 29th, 2025
Application: Since January 1st, 2026

A. BUSINESS OPERATION WITH PRIVATE INDIVIDUALS

I Accounts in RSD dinar payment transactions

II Accounts in foreign currency payment transactions

III Business with payment cards

IV Loans and guarantees to private individuals

B. TREASURY OPERATIONS

C. COMMON PROVISIONS

A. BUSINESS OPERATION WITH PRIVATE INDIVIDUALS

I ACCOUNTS IN DINAR PAYMENT TRANSACTIONS

1 PAYMENT ACCOUNT MANAGEMENT		
	Package management***	
1.1.	Package 1 – Payment account with basic services	150.00 RSD
	Package 2 – Human oriented Package	450.00 RSD
	Package 3 – Your safety-oriented Package ****	750.00 RSD
	Package 4 – Your success-oriented Package *****	2,000.00 RSD
	Package 5 – Your future oriented Package	0.00 RSD
		Payment Account Management
1.2.	Pensioners	140.00 RSD
1.3.	Basic **	Free of charge
1.4.	blocked current account	Free of charge
1.5.	Maintaining accounts for residents and non-residents	330.00 RSD
1.6.	Maintaining dedicated account*****	Free of charge
<p>* Tariff items that had nomenclatures in the previous tariff list - 2.1 keeping an account with regular inflow to the account and 2.2. keeping an account without regular inflow to the account will be charged on the day of entry into force of the new tariff in accordance with tariff paragraph 1.5. Account management for residents and non-residents</p> <p>** Tariff paragraph 1.3 basic - represents a payment account with basic services, which will no longer be opened on the date of application of the new tariff paragraph 1.1. Existing users will continue to use that account without being charged, while payment account for new users will be opened with basic services within paragraph 1.1</p> <p>*** Application of tariff paragraph 1.1. will enter after the acquisition of technical conditions</p> <p>**** Within the package Package 3 - 5 orders of electronic services (ebank/mbank) per month without charge</p> <p>***** Within the package Package 4 - all orders of electronic services (ebank/mbank) are free of charge</p> <p>***** Keeping dedicated account for trading financial instruments</p>		
2 CASH PAYMENTS		
2.1.	To a payment account/savings deposit of the same owner private individual and between customers of private individuals within ALTA Bank	Free of charge

2.2.	To dedicated accounts for the purchase of HOV		Free of charge
2.3.	To the account of legal entities-customers of the Bank	1,00%	min 100.00 RSD
			max 5,000.00 RSD
2.4.	To the account of private individuals and legal entities who are not the Bank`s customers	1,00%	min 100.00 RSD
			max 8,000.00 RSD
2.5.	Based on donations for humanitarian purposes		Free of charge
2.6.	Payment of (founder's) liquidity loans to the account of the legal entity	0.30%	min 40.00 RSD
			max 2,000.00 RSD
3	CAST WITHDRAWALS		
3.1.	From a salary account/savings deposit		Free of charge
4	CASHLESS TRANSFER OF FUNDS IN DINARS IN THE REPUBLIC OF SERBIA - PAPER ORDERS		
4.1.	At the Bank's internal transaction counter		
4.1.1.	Transfer order to the accounts of legal entities in ALTA Bank	0.50%	min 50.00 RSD
			max 5,000.00 RSD
4.1.2.	Transfer order to the accounts of legal entities in ALTA Bank – urgent/instant payment order	0.50%	min 50.00 RSD
			max 5,000.00 RSD
4.1.3.	Transfer order between accounts of private individuals within ALTA Bank		Free of charge
4.2.	External transactions		
4.2.1.	Transfer order to the accounts of private individuals and legal entities with another Bank	0.80 %	min 80.00 RSD
			max 8,000.00 RSD

4.2.2.	Transfer order to the accounts of private individuals and legal entities with another Bank - urgent/instant payment order	0.80 %	min 80.00 RSD max 8,000.00 RSD
4.2.3.	Based on donations for humanitarian purposes		Free of charge
4.3.	Transactions on dedicated accounts opened for HOV trading		0.20% of the transaction amount
5	USING ELECTRONIC AND OR MOBILE BANKING SERVICES		
5.1.	Internal transactions		
5.1.1.	To the accounts of private individuals and legal entities		Free of charge
5.2.	External transactions		
5.2.1.	Orders to the accounts of private individuals and legal entities who are not the Bank`s customers and which are not marked as URGENT/INSTANT, except for orders from accounts with basic services		20.00 RSD
5.2.2.	Orders to the accounts of private individuals and legal entities who are not the Bank`s customers and which are marked as URGENT/INSTANT, except for orders from accounts with basic services		20.00 RSD
5.2.3	Orders within accounts and packages with basic services		14.00 RSD
6	ELECTRONIC BANKING		
6.1.	Enrollment in Home-banking		Free of charge
6.2.	Fee for using the Home-banking service		Free of charge
7	MOBILE BANKING		
7.1.	Enrollment in M-banking		Free of charge
7.2.	Fee for using the M-banking service		Free of charge
8	PERMANENT ORDER / DIRECT DEBIT		
8.1.	Establishing a permanent order/direct debit		Free of charge
8.2.	Costs of issuing a permanent order / direct debit		
8.2.1.	To the accounts of private individuals and legal entities who are the Bank`s customers		Free of charge
8.2.2.	To the accounts of private individuals and legal entities who are the Bank`s customers		Free of charge

8.2.3.	Costs of executing a permanent order / direct debit with a currency clause	Free of charge
9	ISSUING CHECKS	
9.1	Issuing check blanks	50.00 per check
10	ALLOWED ACCOUNT OVERDRAFT	
10.1.	Fee for approval of the allowed overdraft on the current account	Free of charge
11	OTHER SERVICES	
11.1.	Opening, management and termination of savings deposits	Free of charge
11.2.	Replacement of damaged and out-of-circulation RSD banknotes and coins	Free of charge
11.3.	Preparation of a regular current account statement - once a month	Free of charge
11.4.	Creation of an extraordinary statement and review by lot of the current account	100.00 RSD
11.5.	Sending reminders for outstanding debt	250.00 RSD
11.6.	Sending a warning before filing a lawsuit	400.00 RSD
11.7.	Check withdrawal from another bank	3.00% according to the interbank agreement
12	Issuance of certificates at the request of the customer	
12.1	Confirmation of account turnover	300.00 RSD
12.2	Confirmation of transactions executed in connection with the real estate purchase and sale	1,000.00 RSD
12.3	Confirmation of transactions executed in connection with the real estate purchase and sale financed by Bank loans	Free of charge
12.4	Confirmation of the transaction executed (except for transactions executed electronically)	100.00 RSD
12.5	Confirmation of executed Home/M-banking transaction	Free of charge
12.6.	Other confirmations	300.00 RSD
12.7.	Confirmation of debt balance for loans, credit cards and permitted overdraft for refinancing with another bank	1,000.00 RSD

II FOREIGN EXCHANGE PAYMENT ACCOUNTS

1	FOREIGN EXCHANGE PAYMENT ACCOUNT MANAGEMENT - monthly fee		
1.1.	Foreign currency account management for residents and non-residents		Free of charge
1.2.	Foreign currency dedicated account management for residents and non-residents		Free of charge
*Tariff items that in the previous tariff had the nomenclatures 2.1 foreign currency accounts management for residents and 2.2 foreign currency accounts of non-residents, will be kept as tariff item 1.1 Foreign currency accounts management for residents and non-residents on the day the new tariff comes into force.			
2.	CASH PAYMENTS		
2.1.	Payment of effective foreign currency to a foreign currency account/savings deposit		Free of charge
3.	CASH WITHDRAWALS		
3.1.	Payment of effective foreign currency to a foreign currency account/savings deposit		Free of charge
4.	CASHLESS TRANSFER OF FUNDS IN EUR FROM A FOREIGN EXCHANGE PAYMENT ACCOUNT IN EUR - PAPER AND ELECTRONIC* ORDERS		
4.1.	At the Bank's counter to a payment account abroad		
4.1.1.	Cashless transfer of funds by order of private individuals to the payment account of a private individual or legal entity abroad	0.50%	min 800.00 RSD
			max 30,000.00 RSD
4.1.2.	In a currency different from the currency of the customer's foreign exchange account	0.50%	min 5,000.00 RSD
			max 30,000.00 RSD
4.2.	At the Bank's counter to a payment account in the Republic of Serbia		
4.2.1.	To foreign currency accounts and savings deposits of the same owner in ALTA bank as well as to foreign currency accounts of other private individuals in ALTA bank, under the conditions permitted by law, except for the real estate purchase and sale and payment of apartment leases**		Free of charge
4.2.2.	To foreign currency accounts of private individuals or legal entities with another bank in the country -- clearing*** and SWIFT	0.40%	min 500.00 RSD
			max 25,000.00 RSD
4.2.3.	To the foreign currency accounts of private individuals or legal entities with ALTA Bank for the real estate purchase and sale and life insurance premiums and apartment lease payments	0.20%	min 1,500.00 RSD
			max 5,000.00 RSD

4.2.4.	To foreign currency accounts of private individuals or legal entities with another bank in the Republic of Serbia for the real estate purchase and sale and life insurance premiums and apartment lease payments	0.30%	min 2,500.00 RSD
			max 15,000.00 RSD
4.2.5.	Cashless transfer in the country based on donations for humanitarian purposes		Free of charge
4.3.	Costs of making nostro remittances (to accounts in the country and abroad) with the "OUR" option;		
	Up to EUR 10,000		1,100.00 RSD
	From EUR 10,000.01 to EUR 100,000		2,500.00 RSD
	Over EUR 100,000.01		3,500.00 RSD
4.4.	Transaction on dedicated EUR accounts open for HOV trading	0.50%	min 1,800.00 RSD
* Electronic orders will be implemented after acquiring technical capabilities ** refers to a transfer within the account of the same private individual within the Bank, or at the request of a resident private individual and to the foreign currency account of a family member with that bank, with proof that it is a spouse or a relative up to the third degree of consanguinity *** only for payments to users who have accounts in banks participating in international clearing in EUR			
5.	CASHLESS TRANSFER OF FUNDS FROM A FOREIGN EXCHANGE PAYMENT ACCOUNT EXCEPT IN EUR - PAPER AND ELECTRONIC* ORDERS		
5.1.	At the Bank's counter to a payment account abroad		
5.1.1.	Cashless transfer of funds by order of private individual to the payment account of a private individual or legal entity abroad	0.50%	min 800.00 RSD
			max 30,000.00 RSD
5.1.2.	In a currency different from the currency of the customer's foreign exchange account	0.50%	min 5,000.00 RSD
			max 30,000.00 RSD
5.2.	At the Bank's counter to the payment account in the Republic of Serbia		
5.2.1.	To foreign currency accounts and savings deposits of the same owner in ALTA bank as well as to foreign currency accounts of other private individuals in ALTA bank, under conditions permitted by law, except for the real estate purchase and sale and the payment of apartment leases**		Free of charge
5.2.2.	To foreign currency accounts of private individuals or legal entities with another bank in the country	0.40%	min 500.00 RSD
			max 25,000.00 RSD
5.2.3.	To the foreign currency accounts of private individuals or legal entities with ALTA Bank for the real estate purchase and sale, life insurance premiums and apartment lease payments	0.20%	min 1,500.00 RSD
			max 5,000.00 RSD

5.2.4.	To foreign currency accounts of private individuals or legal entities with another bank in the Republic of Serbia for the real estate purchase and sale and life insurance premiums and apartment lease payments	0.30%	min 2,500.00 RSD max 15,000.00 RSD
5.2.5.	Cashless transfer in the country based on donations for humanitarian purposes		Free of charge
5.3.	Costs of making remittances (to accounts in the country and abroad) with the "OUR" option		2,000.00 RSD
5.4.	Transactions on dedicated accounts opened for HOV trading	0.50%	Min 1,800.00 RSD
* Electronic orders will be implemented after acquiring technical capabilities **refers to a transfer within the account of the same private individual within the Bank, or at the request of a resident private individual and to the foreign currency account of a family member with that bank, with proof that it is a spouse or a relative up to the third degree of consanguinity			
6.	RECEIPT OF CASH IN EUR TO A FOREIGN EXCHANGE PAYMENT ACCOUNT IN EUR		
6.1.	Receipt of funds from abroad to a foreign currency payment account in euros		
6.1.1.	Up to 100.00 EUR		100.00 RSD
6.1.2.	Over 100.01 EUR	0.40%	min 500.00 RSD max 30,000.00 RSD
6.2.	Receipt of funds from the Republic of Serbia to a foreign currency payment account in Euros (the position does not apply to transactions within the Bank)		
6.2.1.	Up to 100.00 EUR		100.00 RSD
6.2.2.	Over 100.01 EUR	0.20%	min 300.00 RSD max 10,000.00 RSD
6.3.	PENSIONS		
6.3.1.	Based on foreign pensions through the Bank administrator		100.00 RSD
6.3.2.	Based on foreign pensions in the amount of pensions over EUR 100 (tariff paragraph 6.3.1 applies for amounts below EUR 100)	0.20%	min 300.00 RSD max 10,000.00 RSD
7.	RECEIPT OF FUNDS TO A FOREIGN EXCHANGE PAYMENT ACCOUNT EXCEPT IN EUROS		
7.1.	Receipt of funds from abroad to a foreign currency payment account except in euros		

7.1.1.	Receipt of funds up to the equivalent value of EUR 100		100.00 RSD
7.1.2.	Receipt of funds over the equivalent of EUR 100.01	0.40%	min 500.00 RSD
			max 30,000.00 RSD
7.2.	Receipt of funds from the Republic of Serbia to a foreign currency payment account except in Euros (the position does not apply to transactions within the Bank)		
7.2.1.	Receipt of funds up to the equivalent value of EUR 100		100.00 RSD
7.2.2.	Receipt of funds over the equivalent value of EUR 100.01	0.20%	min 300.00 RSD
			max 10,000.00 RSD
7.3.	PENSIONS		
7.3.1.	Based on foreign pensions through the Bank administrator		100.00 RSD
7.3.2.	Based on foreign pensions in the pensions amount over EUR 100 (tariff paragraph 7.3.1 applies for amounts below EUR 100)	0.20%	min 300.00 RSD
			max 10,000.00 RSD
7.4.	Conversion and withdrawal		
7.4.1.	In the currency that he owns on a foreign currency savings deposit/account, and the Bank is unable to do so*		Free of charge
7.4.2.	For payment of consumption by payment card		Free of charge
* If the customer would like to withdraw effective foreign money in the currency he owns on a foreign currency savings account/payment account, and the Bank is unable to do so, the conversion is done with the application of medium-medium exchange rates according to the Bank's exchange rate list.			
8.	OTHER SERVICES		
8.1.	Liquidation-balancing of dinar and foreign currency payment accounts and deposits		Free of charge
8.2.	Opening, management and termination of a dedicated deposit for obtaining and/or securing a loan, credit card or guarantee		Free of charge
8.3.	Opening, management and termination of a foreign currency account to which the Visa virtuo internet card is linked		Free of charge
8.4.	Preparation of a regular payment account statement - once a month		Free of charge

8.5.	Payment of checks upon collection (incaso)	1.50% + foreign bank charges	
8.6.	Canceling checks	foreign bank costs	
8.7.	Replacement of damaged banknotes in foreign currency	5.00%	min 20.00 RSD
8.8.	Confirmation of executed foreign currency payment transaction - copy of SWIFT message	Free of charge	
9.	EXCHANGE OPERATIONS		
9.1.	Buying effective foreign currency	Free of charge	
9.2.	Selling effective foreign currency	Free of charge	
III BUSINESS WITH PAYMENT CARDS			
1.	Domestic transactions	Debit	Credit
1.1.	Payment by card at the point of sale in the country	Free of charge	Free of charge
1.2.	Checking the balance at the Bank's ATM	Free of charge	Free of charge
1.3.	Checking the balance at another bank's ATM in the country	40.00RSD	40.00 RSD
1.4.	Cash withdrawal at the Bank's ATM	Free of charge	2.50% min 250.00 RSD
1.5.	Cash withdrawal at another bank's ATM in the country	2.50% min 250.00 RSD	3.00% min 300.00 RSD
1.6.	Cash withdrawal at bank counters in the country	2.50% min 250.00 RSD	3.00% min 300.00 RSD
2.	Transactions abroad	Debit	Credit
2.1.	Payment by card at the point of sale abroad	Free of charge	Free of charge
2.2.	Checking the balance at another bank's ATM abroad	40.00 RSD	40.00 RSD
2.3.	Cash withdrawal at another bank's ATM abroad	3.00% min 300.00 RSD	3.00% min 300.00 RSD
2.4.	Cash withdrawal at the counters of other banks abroad	3.00% min 350.00RSD	3.00% min 350.00 RSD
3.	Other	Debit	Credit
3.1.	Card issuance	Free of charge, except Visa Virtuon 1.200.00 RSD	Free of charge

3.2.	Periodic membership fee for monthly maintenance	Visa Infinite 9.000.00 RSD, Visa Signature 700.00 RSD, other cards without charge	Free of charge
3.3.	Card replacement at the user's request	500.00 RSD, except for Visa Infinite which is subject to a replacement fee 9.000.00 RSD	500.00 RSD
3.4.	Blockage fee due to loss/theft	Free of charge	Free of charge
3.5.	Fee for blocking due to delay in payment of obligations	n/a	500.00 RSD
3.6.	Fee for emergency card creation	1,000.00 RSD	1,000.00 RSD
3.7.	Fee for a card held at someone else's ATM caused by the user's error	300.00 RSD	300.00 RSD
3.8.	Changing PIN at an ATM	Free of charge	Free of charge
3.9.	Deactivation of payment cards	Free of charge	Free of charge
3.10.	Delivery of the statement to the home address	n/a	50.00 RSD
3.11.	Printing extraordinary statements at the customer's request	n/a	Free of charge
3.12.	Sending reminders for outstanding credit card debt	n/a	250.00 RSD
3.13.	Sending a warning before permanent blocking-depression	n/a	400.00 RSD
IV	CREDITS AND GUARANTEES TO PRIVATE INDIVIDUALS		
1	CREDITS		
1.1.	Credit application approval fee	Up to 2.50%	
1.2.	Early credit repayment	in accordance with the Law on the Protection of Users of Financial Services and/or the concluded Credit Agreement	

1.3.	Request for replacement of real estate that is the subject of a mortgage	2,000.00 RSD
1.4.	Request for replacement of guarantor	500.00 RSD
1.5.	Transfer of credit from the beneficiary to the guarantor	200.00 RSD
1.6.	Issuance of notification on the balance of credit debt - six-monthly	Free of charge
1.7.	Issuance of a notification on the balance of the credit debt upon personal request	600.00 RSD
1.8.	Sending a written warning	
	To the borrower	200.00 RSD
	To the guarantor	200.00 RSD
1.9.	Sending a written warning before the complaint	
	To the borrower	400.00 RSD
	To the guarantor	400.00 RSD
1.10.	Creation of Credit Bureau reports	according to the Decision on the amount of UBS fees
2	GUARANTEES	
2.1.	Effective guarantees with coverage	
2.1.1.	For participation in auctions, tenders	0.2% one-time quarterly in advance min 3,000.00 RSD
2.1.2.	For a job well done	0.2% one-time quarterly in advance min 3,000.00 RSD
2.1.3.	Others	0.2% one-time quarterly in advance min 3,000.00 RSD
2.2.	Payable covered guarantees	
2.2.1.	For credit repayment	0.6% one-time quarterly in advance min 3,000.00 RSD
2.2.2.	To secure payment	0.6% one-time quarterly in advance min 3,000.00 RSD
2.2.3.	Others	0.6% one-time quarterly in advance min 3,000.00 RSD

B. TREASURY OPERATIONS			
1.	RENT (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 private individuals (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 private individuals (resident and non-resident)	900.00 RSD	
1.3.	Dimensions 220 x 300 x 400 mm		
	Dimensions 240 x 300 x 400 mm		
1.3.1.	Lease for private individuals (resident and non-resident)	1,200.00 RSD	
1.4.	Dimensions 360 x 300 x 400 mm		
1.4.1.	Lease for private individuals (resident and non-resident)	1,600.00 RSD	
2	OTHER FEES FROM BUSINESS WITH SAFES		
2.1.	Replacing the lock on the safe		500 RSD + 110.00 EUR
2.2.	Commissioned opening of the safe and installation of a new lock		500 RSD + 122.00 EUR
2.3.	Opening the safe according to the court decision		500 RSD + 122.00 EUR + court costs
3	STOREROOMS		
3.1.	Open storerooms	0.10% monthly	min 200.00 RSD
3.2.	Closed storerooms with a value label	0.15% monthly	min 250.00 RSD
3.3.	Closed storerooms without a value label	monthly	500.00 RSD
3.4.	Sealed envelopes with spare keys	monthly per deposit	100.00 RSD
3.5.	Safe deposit of effective foreign currency	0.20% monthly	min 200.00 RSD
3.6.	Special storeroom with valuables	according to the Agreement	min 1,000.00 RSD monthly

4	NOTES TO TARIFF POSITIONS (1.1. – 3.6.)
4.1.	All fees are charged in advance.
4.2.	VAT is included in the fee amount
4.3.	Fees from tariff paragraph 2, expressed in EUR, are paid in dinar 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 service provider

C. COMMON PROVISIONS

In cases regulated by valid regulations, decisions of competent authorities, and multilateral and bilateral agreements, the amount of fees determined by that act will be applied. The Bank may also charge other actual costs that are not included in this Tariff, if this is regulated by a separate agreement concluded between the Bank and the service user. Fees are charged by the service user, unless otherwise agreed in the agreement between the Bank and the service user and/or a third party. For services that are not covered by this Tariff, and which appear in the Bank's operations, the fee is determined by the agreement between the service user and the Bank based on the previously adopted Decision of the Bank's competent body. The fees shown on the Tariff are standard and do not apply to promotions.