

***TARIFF OF SERVICE FEES - ENTREPRENEURS***

**ALTA BANK a.d Belgrade**

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***A. PAYMENT TRANSACTIONS BUSINESS - ENTREPRENEURS***

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## TARIFF OF SERVICE FEES

### A. PAYMENT TRANSACTIONS BUSINESS - ENTREPRENEURS

#### I PAYMENT OPERATIONS IN THE COUNTRY

|               |   |       |                                      |
|---------------|---|-------|--------------------------------------|
| <b>1</b>      | <b>CASHLESS TRANSFER OF ASSETS IN RSD IN THE REPUBLIC OF SERBIA</b>                     |       |                                      |
| <b>1.1.</b>   | <b>INTERNAL TRANSFER</b>  |       |                                      |
| 1.1.1.        | At Bank's counter   |       | Free of charge                       |
| 1.1.2.        | By e-banking  |       | Free of charge                       |
| <b>1.2.</b>   | <b>EXTERNAL TRANSFER</b>  |       |                                      |
| <b>1.2.1.</b> | <b>Orders above RSD 300,000 - RTGS</b>  |       |                                      |
| 1.2.1.1.      | At Bank's counter   | 0.10% | max 6,000.00 RSD                     |
| 1.2.1.2.      | By e-banking  | 0.07% | max 4,500.00 RSD                     |
| <b>1.2.2.</b> | <b>Orders from and below RSD 300,000 - CLEARING</b>                                     |       |                                      |
| 1.2.2.1.      | At Bank's counter   | 0.08% | min. RSD 35.00                       |
| 1.2.2.2.      | By e-banking  | 0.06% | min. RSD 25.00                       |
| <b>1.2.3.</b> | <b>Urgent orders from and below 300,000 RSD - INSTANT and RTGS</b>                      |       |                                      |
| 1.2.3.1.      | At Bank's counter   | 0.08% | min. RSD 80.00                       |
| 1.2.3.2.      | By e-banking  | 0.06% | min. RSD 60.00                       |
| <b>2</b>      | <b>CASH TRANSFER OF ASSETS IN RSD</b>   |       |                                      |
| 2.1.          | Cash payment from the payment account by submitting a payment order                     | 0.50% | min. RSD 20.00<br>max. RSD 50,000.00 |
| 2.2.          | Cash payment to the payment account by submitting a payment order                       |       | RSD 20.00                            |
| <b>3</b>      | <b>FORCED COLLECTION AND COLLECTION BASED ON SECURITY INSTRUMENTS</b>                   |       |                                      |
| 3.1.          | Initiation of forced collection (SMT 710)   |       | RSD 500.00                           |
| 3.2.          | Withdrawal of order from forced collection  |       | RSD 400.00                           |
| 3.3.          | Forced collection from the client's foreign currency account (RSD equivalent)           |       | Tar. par 1.2.1.1 and 1.2.2.1         |
| 3.4.          | Realization of collection by security instruments (exchange bills, authorization, etc.) |       | RSD 500.00                           |

| <b>4</b> | <b>OTHER SERVICES</b>  |  |
|----------|--|--|
| 4.1      | Opening a payment account  | Free of charge                           |
| 4.2.     | Paying account management  | RSD 500.00                               |
| 4.3.     | Opening and maintaining dedicated RSD accounts (sick leave accounts, etc.)                   | Free of charge                           |
| 4.4.     | Opening and maintaining dedicated RSD accounts at the client's request                       | According to the agreement / arrangement |
| 4.5      | Closing payment accounts of entrepreneur   | RSD 500.00                               |
|          |  |  |
| 4.6.     | Issuance of certificates at the request of the client  | RSD 500.00                               |
| 4.7.     | Issuance of extraordinary statements (statements older than 30 days)                         | RSD 50.00                                |
| 4.8.     | Registration and deletion of bills of exchange / authorizations based on issuance            | RSD 100.00                               |
| 4.9.     | Issuance of a certificate of registration and deletion of bills of exchange / authorizations | RSD 100.00                               |
| 4.10.    | Issuance of a certificate of executed order  | RSD 100.00                               |
| 4.11.    | Issuance of a certificate of paid fees and charges for vehicle registration                  | RSD 300.00                               |

#### **NOTES ON TARIFF PARAGRAPH (1st - 4th)**

The fee for maintaining the payment account is charged monthly, on the first day of the following month for the previous month.

The fee for maintaining the payment account is not charged for humanitarian associations and foundations.

Fees by tariff rates 1.2. they are calculated and charged daily from the client's account.

Fees under tariff items 2. and 3. are calculated and charged from the client's account after the realization of the transaction or service.

| <b>5</b> | <b>E-BANKING</b>   |                              |
|----------|--|------------------------------|
| 5.1.     | Starting   | Free of charge               |
| 5.2.     | Usage  | Free of charge               |
| 5.3.     | Equipment (1 reader and 1 card)  | RSD 3,000.00                 |
| 5.4.     | Additional card reader (per piece)                                       | RSD 2,000.00                 |
| 5.5.     | Additional card (per piece) or card out of the package                   | RSD 1,000.00                 |
| 5.6.     | Issuance / Renewal of certificates                                       | Free of charge               |
| 5.7.     | Adding electronic banking to another bank's existing card                | Free of charge               |
| <b>6</b> | <b>POS terminals</b>   |                              |
| 6.1.     | Installation of POS terminals  | Free of charge               |
| 6.2.     | Non-portable POS terminals - Dial Up (monthly turnover per POS terminal) | Monthly fee per POS terminal |

|        |   |  |
|--------|---|--|
| 6.2.1. | up to RSD 150.000,00  | up to RSD 2,000.00   |
| 6.2.2. | from RSD 150,001.00   | Free of charge   |
| 6.3.   | Portable POS terminals - GPRS (monthly turnover per POS terminal) | Monthly fee per POS terminal   |
| 6.3.1. | up to RSD 150,000.00  | up to RSD 3,500.00   |
| 6.3.2. | from RSD 150,001.00   | Free of charge   |
| 6.4.   | Transaction fee   | According to the contract, a maximum of 3.5% of the transaction amount |

| II INTERNATIONAL PAYMENT TRANSACTIONS |  |       |                    |
|---------------------------------------|--|-------|--------------------|
| 1                                     | CASHLESS TRANSFER OF ASSETS IN EUROS FROM FOREIGN CURRENCY CURRENT ACCOUNT IN EUROS  |       |                    |
| 1.1.                                  | On a payment account abroad  | 0.20% | min. RSD 1,000.00  |
|                                       |  |       | max. RSD 35,000.00 |
| 1.2.                                  | On a payment account in Republic of Serbia   |       |                    |
| 1.2.1.                                | On a payment account within the same entity with another domestic bank   | 0.30% | min. RSD 1,200.00  |
|                                       |  |       | max. RSD 45,000.00 |
| 1.2.2.                                | On a payment account at another domestic bank  | 0.20% | min. RSD 1,000.00  |
|                                       |  |       | max. RSD 35,000.00 |
| 1.2.3.                                | On a payment account at ALTA bank  |       | RSD 1,000.00       |
| 1.2.4.                                | On the payment account at ALTA bank – business trip  |       | Free of charge     |
| 2                                     | CASHLESS TRANSFER OF ASSETS IN EUROS FROM FOREIGN CURRENCY CURRENT ACCOUNT EXCEPT IN EUROS   |       |                    |
| 2.1.                                  | On a payment account abroad  | 0.20% | min. RSD 1,000.00  |
|                                       |  |       | max. RSD 35,000.00 |
| 2.2.                                  | On a payment account in Republic of Serbia   |       |                    |
| 2.2.1.                                | On a payment account within the same entity with another domestic bank   | 0.30% | min. RSD 1,200.00  |
|                                       |  |       | max. RSD 45,000.00 |
| 2.2.2.                                | On a payment account at another domestic bank  | 0.20% | min. RSD 1,000.00  |
|                                       |  |       | max. RSD 35,000.00 |
| 2.2.3.                                | On a payment account at ALTA bank  |       | RSD 1,000.00       |
| 2.2.4.                                | On the payment account at ALTA bank - business   |       | Free of charge     |
| 3                                     | CASHLESS TRANSFER OF FOREIGN CURRENCY ASSETS – SECURITY PROVISION FROM RSD CURRENT ACCOUNT OR CONVERSION OF ASSETS FROM FOREIGN CURRENCY ACCOUNT |       |                    |

|      |   |                     |                |
|------|---|---------------------|----------------|
| 3.1. | On a payment account abroad                         | up to EUR 50.000,00 | RSD 1,000.00   |
|      |   | over EUR 50.000,00  | Free of charge |
| 3.2. | On a payment account in the Republic of Serbia      | up to EUR 50.000,00 | RSD 1,000.00   |
|      |   | over EUR 50.000,00  | Free of charge |
| 3.3. | On a payment account at ALTA bank                   | up to EUR 50.000,00 | RSD 1,000.00   |
|      |   | over EUR 50.000,00  | Free of charge |
| 3.4. | On the payment account at ALTA bank – business trip |                     | Free of charge |

#### **NOTES RELATED TO TARIFF PARAGRAPHS 1, 2 AND 3**

For non-cash transfers of funds with the OUR option, the Bank will debit the client's RSD account for the collection of the actual cost of the foreign bank. The expected amount of OUR costs ranges from 1,000 to 10,000 RSD. The bank reserves the right to collect the amount beyond the expected range depending on the actual cost of the foreign bank.

|          |   |       |                                       |
|----------|---|-------|---------------------------------------|
| <b>4</b> | <b>SALES AND PURCHASE OF FOREIGN CURRENCY</b>   |       |                                       |
| 4.1.     | Sale of foreign exchange from the bank's potential for non-cash transfer of funds         |       | Free of charge                        |
| 4.2.     | Purchase of foreign currency  |       | Free of charge                        |
| <b>5</b> | <b>RECEIPT OF FUNDS</b>   |       |                                       |
| 5.1.     | Receipt of assets from abroad on the foreign currency current account in euros            |       | Free of charge                        |
| 5.2.     | Receipt of assets from abroad on the foreign currency current account except in euros     |       | Free of charge                        |
| 5.3.     | Receipt of assets from the territory of the Autonomous Province of Kosovo and Metohija ** | 0.25% | min. RSD 800.00<br>max. RSD 20,000.00 |

\*\* Due to the Instruction on the manner of temporary performance of certain payment operations on the territory of the Federal Republic of Yugoslavia, The Official Gazette, SRJ br. 11 dated 12 March 2001 year, payment of the RSD equivalent for sold foreign exchange to the National Bank of Serbia is made at the purchase rate of the NBS for foreign exchange on the day of service.

|             |   |       |                                       |
|-------------|---|-------|---------------------------------------|
| <b>6</b>    | <b>PAYMENT AND DISBURSEMENT OF FOREIGN CURRENCY</b>   |       |                                       |
| <b>6.1.</b> | <b>Cash payment from the payment account by submitting a payment order</b>                    |       |                                       |
| 6.1.1.      | Payment from foreign currency account   | 0.30% | min. RSD 600.00<br>max. RSD 20,000.00 |
| 6.1.2.      | Payment in effective foreign currency by providing foreign exchange from the Bank's potential |       | min. RSD 600.00<br>max. RSD 20,000.00 |
| <b>6.2.</b> | <b>Cash transfer in favor of an account with ALTA bank</b>                                    |       | Free of charge                        |
| <b>7</b>    | <b>NON-RESIDENTS - RSD TRANSACTIONS</b>   |       |                                       |
| 7.1.        | Non-cash transfer in favor of accounts with ALTA banka  |       | RSD 1,000.00                          |

|  |   |               |   |
|--|---|---------------|---|
| 7.2.   | Non-cash transfer in favor of accounts with other domestic banks                  | 0.20%         | min. RSD 1,000.00<br>max. RSD 35,000.00 |
| 7.3.   | Cash payment in RSD   | 1.20%         | min. RSD 800.00                         |
| 7.4.   | Orders - transfer payments  | 0.15%         | min. RSD 100.00<br>max. RSD 50,000.00   |
| 7.5  | Issuance of a certificate for the tax administration                              |               | RSD 1.000.00                            |
| <b>8</b>   | <b>DOCUMENTARY COLLECTION (COLLECTION) AND COLLECTION OF BILLS OF EXCHANGE</b>    |               |   |
| <b>8.1.</b>  | <b>IMPORT COLLECTION</b>  |               |   |
| 8.1.1.   | Advising  |               |   |
| 8.1.2.   | Protest based on acceptance   | 0.20%         | min. RSD 1,200.00                       |
| 8.1.3.   | Delivery of documents   | 0.50 %        | min. RSD 1,200.00                       |
| <b>8.2.</b>  | <b>EXPORT COLLECTION</b>  |               |   |
| 8.2.1.   | Submission of documentation   | 0.40%         | min. RSD 1,200.00                       |
| 8.2.2.   | Seeking protest   | 0.20%         | min. RSD 1,200.00                       |
| 8.2.3.   | Modify instructions   |               | min.RSD 1,200.00                        |
| <b>9</b>   | <b>DOCUMENTARY LETTER OF CREDIT</b>   |               |   |
| <b>9.1.</b>  | <b>IMPORT (NOSTRO) LETTER OF CREDIT</b>   |               |   |
| 9.1.1.   | <b>Opening a letter of credit with a deposit</b>                                  |               |   |
|  | Up to EUR 10,000,00   | 0,30%         | + RSD 1,000,00                          |
|  | from EUR 10,000.00 to EUR 50,000.00   | 0.25%         | +RSD 1,000.00                           |
|  | over EUR 50,000.00  | 0.20%         | + RSD 1,000.00                          |
| 9.1.2  | Opening a letter of credit with deferred security provision (with other security) | 1.00% - 3.00% | + RSD 1,500.00                          |
| 9.1.3.   | Confirmation  |               | Reimbursement of foreign bank costs     |
| 9.1.4.   | Change in letter of credit conditions   |               | RSD 1,200,00                            |
| 9.1.5.   | Review documents  | 0.20%         | min. RSD 1,200.00                       |
| 9.1.6.   | Arrangement costs of processing the request for opening a letter of credit        |               | 0.30% - 1.00%                           |
| Note: Commission under 9.1.2. is minimal and in accordance with the degree of risk, a special arrangement fee of up to 5% can be agreed (one-time payment) |   |               |   |
| <b>9.2.</b>  | <b>EXPORT (LORO) LETTERS OF CREDIT</b>  |               |   |
| 9.2.1.   | Notification and notification without obligation                                  | 0.20%         | min. RSD 800.00                         |
| 9.2.2.   | Confirmation with full security provision (collateral)                            | 0.10%         | min. RSD 800.00                         |
| 9.2.3.   | Letter of credit transfer   | 0.20%         | min. RSD 800.00                         |
| 9.2.4.   | Change in letter of credit conditions   |               | RSD 1,200.00                            |

|        |   |       |                     |
|--------|---|-------|---------------------|
| 9.2.5. | Download and view documents   | 0.20% | min. RSD 800.00     |
| 9.2.6. | Drafting of Loro letters of credit and coordination with the issuing bank |       | 5,000.00 RSD        |
| 9.2.7. | Extension of validity   |       |                     |
|        | Before the expiration date  | 0.20% | max. RSD 100,000.00 |
|        | After the expiration date   |       | 0.20%               |

#### NOTES RELATED TO TARIFF PARAGRAPHS 9.1 and 9.2.

When opening a nostro letter of credit with deferred deposit, in case the confirmation of a foreign bank is conditioned by the deposit, the Bank will calculate and collect the RSD equivalent of the interest that would be earned by placing a foreign currency deposit in the same amount and for the same period under market conditions. Commissions under tariff item 9 will be calculated quarterly in advance for the first quarter and each full quarter in which the open nostro is valid. In the period after the last full quarter of the validity of the nostro letter of credit, the commission will be calculated in advance for as many months as in start within the validity period, for each month started by one third of the quarterly commission.

In case of increase in the value of the letter of credit, and in case of extension of the validity period, the fee from the appropriate tariff item will be charged.

In case of letters of credit with deferred payment, the commission will be charged until the expiration of the obligation to pay.

The Client obliges to submit, at the request of the Bank, an appropriate instrument to ensure the payment of fees for services in foreign operations. (standing order, blank promissory notes, guarantees and / or other forms of guarantee).

| <b>10 FOREIGN LOANS</b>  |   |       |  |
|--------------------------|---|-------|--|
| 10.1.                    | Obtaining foreign loans and assuming liabilities on foreign loans                       | 1.00% | Three months in advance  |
| 10.2.                    | Bank services as a loan agent for international financial institutions                  |       | 1.00% p.a. from the state of debt                                |
| <b>11 OTHER SERVICES</b> |   |       |  |
| 11.1.                    | Opening and maintaining a foreign currency account of residents                         |       | Free of charge   |
| 11.2.                    | Opening and maintaining dedicated foreign currency accounts at the client's request     |       | According to the agreement / arrangement                         |
| 11.3.                    | Control of documentation for opening accounts of non-residents / representative offices |       | 2,000 EUR or in RSD equivalent                                   |
| 11.4.                    | Maintaining a foreign currency account of a non-resident                                |       | RSD 12,000 per month (for the month in which there was turnover) |
| 11.5.                    | Sending a statement at the client's request   |       | Free of charge   |
| 11.6.                    | Closing the foreign currency account  |       | Free of charge   |
| 11.7.                    | Issuance of a certificate of account balance and turnover for the period                |       | RSD 600.00   |
| 11.8.                    | Delivery of statements via SWIFT / MT 940   |       | 3,000.00 per month / per account                                 |

|           |  |                                |
|-----------|--|--------------------------------|
| 11.9.     | Notices on exchange rates, foreign interest rates, etc. at the request of a legal entity and entrepreneur  | RSD 300.00 per data            |
| 11.10.    | Modification of instructions and cancellation of the order executed at the request of the client   | RSD 5,000.00                   |
| 11.11.    | Resolving the complaint of a foreign bank or domestic bank (order cancellation, change of instructions, refund of funds transferred by mistake, amendments, etc.)  | RSD 3,000.00 – domestic bank   |
|           |  | EUR 25.00 - foreign bank       |
| 11.12.    | Obtaining information from abroad and providing information abroad;  | Based on agreement             |
|           | Legal and financial consulting;  |                                |
|           | Participation in negotiations;   |                                |
|           | Calculation, drafting of contracts and accompanying documentation;   |                                |
|           | Mediation in the collection of receivables from abroad;  |                                |
|           | Business networking of domestic and foreign partners in connection with the promotion of export/import   |                                |
| 11.13.    | Servicing the collection / payment of increased risk that requires increased supervision and special engagement of the Bank  | up to 10% (based on agreement) |
| <b>12</b> | <b>ACTUAL COSTS</b>  |                                |
| 12.1.     | The Bank charges all commissions and costs charged by a foreign partner, correspondent bank or other financial institution, participant in the execution of the order, in order to reimburse the actual costs incurred during the execution of the client's order. |                                |
| 12.2      | In addition to the fees provided for in this tariff, the Bank also charges the actual costs incurred in performing foreign exchange services.  |                                |
| 12.3      | The Bank may charge other actual costs that are not covered by this tariff, if it is regulated by a special agreement between the Bank and the payment service user.   |                                |

|       |  |
|-------|--|
| 12.4. | For foreign exchange services provided by the Bank to customers in the country, fees are calculated in RSDs at the current exchange rate.  |
| 12.5. | If foreign exchange operations are performed through several domestic banks, the fees are divided in proportion to the participation of those banks, all on the basis of their mutual agreement. |

### III BUSINESS OPERATIONS WITH AUTHORIZED EXCHANGE OFFICES

| 1 BUSINESS WITH AUTHORIZED EXCHANGE OFFICES |  |
|---|--|
| 1.1.  | Opening and maintaining a dedicated RSD / foreign currency account for performing exchange offices |
| 1.2.  | Closing the dedicated RSD / foreign currency account for performing foreign exchange               |
| 1.3.  | Redemption of circulating effective foreign currency   |
| 1.4.  | Selling effective foreign money  |
| 1.5.  | Cash payment to the account by submitting a payment order  |
| 1.6.  | Cash payment from the account by submitting a payment order  |

### IV BUSINESS WITH PAYMENT INSTITUTIONS

| 1 Non-cash transfer of assets in RSD in the Republic of Serbia (for orders of payment institution payment service users) |   |
|--|---|
| 1.1.   | INTERNAL TRANSMISSION                                       |
| 1.2.   | EXTERNAL TRANSMISSION                                       |
| 1.2.1.   | Orders from and below RSD 300,000 - CLEARING and RTGS MT102 |

|          |  |            |
|----------|--|------------|
|          | up to 400,000 realized orders of the payment institution, in the month preceding the calculation of the fee          | RSD 6.50   |
|          | from 400,000 to 800,000 realized orders of the payment institution in the month preceding the calculation of the fee | RSD 5.50   |
|          | over 800,000 realized orders of the payment institution, in the month preceding the calculation of the fee           | RSD 4.50   |
| 1.2.2.   | Orders over RSD 300,000 - RTGS   |            |
|          | From 9 am to 1 pm  | RSD 30.00  |
|          | From 1 pm to 4 pm  | RSD 70.00  |
| <b>2</b> | <b>Keeping a dedicated account</b>   | RSD 500.00 |

#### ***B. CREDIT AND GUARANTEE TRANSACTIONS WITH ENTREPRENEURS***

|             |   |                                  |   |
|-------------|---|----------------------------------|---|
| <b>1</b>    | <b>WARRANTIES</b>   |                                  |   |
| <b>1.1.</b> | <b>NOSTRO GUARANTEES / COUNTER-GUARANTEES</b>   |                                  |   |
| 1.1.1.      | Issuance of a guarantee with security provision   | up to 0.50% quarterly in advance | min. RSD 3,000.00                       |
| 1.1.2.      | Issuance of a guarantee with other security   |                                  |   |
| 1.1.2.1.    | Issuance of payable guarantees  | up to 1% per month in advance    | min. RSD 3,000.00                       |
| 1.1.2.2.    | Issuance of performance guarantees (bidding, advance, for good performance)             | up to 1% per month in advance    | min. RSD 3,000.00                       |
| 1.1.3.      | Notification, advising or issuing a guarantee based on a counter-guarantee of ALTA Bank |                                  | Foreign bank costs                      |
| 1.1.4.      | Warranty protest and document review  | 0.20%                            | min. RSD 1,200.00                       |
| 1.1.5.      | Transfer of warranty to another user  | 0.1%                             | min. RSD 3,000.00                       |
| <b>1.2.</b> | <b>LORO WARRANTIES</b>  |                                  |   |
| 1.2.1.      | Notification without obligation   | 0.20%                            | min. RSD 3,000.00<br>max. RSD 50,000.00 |
| 1.2.2.      | Forwarding letters of guarantee   |                                  | RSD 3,000.00                            |
| 1.2.3.      | Issuance of a guarantee based on a counter-guarantee                                    |                                  |   |
| 1.2.3.1.    | No collateral   | 1%                               | min. RSD 3,000.00                       |
| 1.2.3.2.    | With full security provision (collateral)   | 0.10%                            | min. RSD 3,000.00                       |
| 1.2.4.      | Modification of warranty conditions   |                                  | min. RSD 3,000.00                       |
| 1.2.5.      | Collection of documents and protest under warranty                                      | 0,30%                            | RSD 3,000.00                            |

|             |   |  |                   |
|-------------|---|--|-------------------|
| 1.2.5.      | Drafting the LORO guarantee   |  | min. RSD 5,000.00 |
| <b>1.3.</b> | <b>RSD GUARANTEES</b>   |  |                   |
| 1.3.1.      | Issuance of guarantees with security provision  |  |                   |
| 1.3.1.1.    | Issuance of payable guarantees<br>guarantee for securing payment of costs in accordance with the customs procedure for<br>guarantee for proper repayment of loans and interest<br>other payable guarantees<br>WARRANTIES  | up to 1% of the guarantee<br>amount quarterly in<br>advance    | min. RSD 3,000.00 |
| 1.3.1.2.    | Issuance of performance guarantees<br>guarantee for participation in the auctions<br>advance refund guarantee<br>a guarantee for good performance<br>guarantee for the quality of work performed within the warranty period<br>other guarantees   | up to 1% of the<br>guarantee amount<br>quarterly in advance    | min. RSD 3,000.00 |
| 1.3.2.      | Issuance of guarantees with other security  |  |                   |
| 1.3.2.1.    | issuance of payable guarantees<br>guarantee for securing payment of costs in accordance with the customs procedure for<br>release for free circulation and transit, temporary importation and inward processing<br>and storage of goods<br>guarantee for proper repayment of loans and interest<br>other payable guarantees | up to 1.20% of the<br>guarantee amount<br>quarterly in advance | min. RSD 3,000.00 |
| 1.3.2.2.    | Issuance of performance guarantees<br>guarantee for participation in the auctions<br>advance refund guarantee<br>a guarantee for good performance<br>guarantee for the quality of work performed within the warranty period<br>other guarantees   | up to 1% of the<br>guarantee amount<br>quarterly in advance    | min. RSD 3,000.00 |
| 1.3.3.      | Issuance of letters of intent to issue guarantees to domestic and foreign entrepreneurs   | min 5,000.00 RSD   | do RSD 30,000.00  |
| 1.3.4.      | Compensation cancellation fee / letter of intent  |  | RSD 10,000.00     |

## NOTES RELATED TO TARIFF PARAGRAPHS (1.1. - 1.3.)

According to the degree of risk, a special arrangement commission in the amount of 0.50% -5% (one-time payment) can be agreed. When issuing a nostro guarantee without cover, in case the confirmation of a foreign bank is conditioned by making a deposit, the Bank will calculate and charge the RSD equivalent of the interest it would earn by placing a foreign currency deposit in the same amount and for the same period under market conditions.

Commissions that are calculated quarterly in advance are calculated for the first quarter and each full quarter in which the guarantee issued is valid. In the period after the last full quarter of the guarantee, the commission will be calculated in advance for each starting month by one third of the envisaged quarterly commission. In the event of an increase in the amount of the guarantee as well as in the case of extension of the validity period or other changes in the conditions under the guarantee, the fee from the tariff items related to the issuance of the guarantee will be charged. Security provision means foreign currency and RSD deposits term for the term of validity of the guarantee or loan. Other means of security include the registration of a mortgage with the Bank, a pledge on an apartment, a manual pledge on goods, a warehouse, a blank promissory note, and contractual authorizations.

| 2 BILL OF EXCHANGE SECURITY                         |   |  |                   |
|---|---|--|-------------------|
| 2.1.  | Bill of exchange security and acceptance of bills of exchange   |  |                   |
|   | With security provision   | up to 0.20% per month on the amount of the advance obligation                  | min. RSD 3,000.00 |
|   | With other security provisions  | up to 0.40% per month on the amount of the advance obligation                  | min. RSD 3,000.00 |
| 3 REQUEST PROCESSING, LOAN SERVICING AND GUARANTEES |   |  |                   |
| 3.1.  | Guarantee or super-guarantee fee  | up to 3% in total once in advance or in tranches under an individual guarantee | min RSD 5,000.00  |
| 3.2.  | Fee for processing requests for RSD placement approval (loans, factoring, discounts ...)  | up to 3% in total once in advance or in tranches                               | min RSD 5,000.00  |
| 3.3.  | Fee for processing requests for foreign currency placement approval (loans, factoring, discounts ...)   | up to 3% in total once in advance or in tranches                               | min RSD 5,000.00  |
| 3.4.  | Fee for avalization and acceptance of bills of exchange and other forms of guarantees   | up to 1% one-time advance  | min RSD 5,000.00  |
| 3.5.  | For changes related to the approval of loans, bill of exchange security and acceptance of bills of exchange and other forms of guarantees, for the redemption of receivables under 3.2. 3.3. 3.4 and 3.5 and making other decisions at the client's request | up to 1% one-time advance  | min RSD 5,000.00  |
| 3.6.  | Fee for processing requests for approval of framework arrangements (frameworks)   | up to 1% one-time advance  | min RSD 10,000.00 |
| 3.7.  | Sending reminders to clients for default  | RSD 500.00 for each reminder sent  |                   |

|          |  |  |                   |
|----------|--|--|-------------------|
| 3.8.     | Fee for approving the allowed overdraft  | up to 2% of the total once in advance                          | min RSD 3,000.00  |
| 3.9.     | Guarantee protest  | up to 2% from demand of the protest amount under the guarantee | min RSD 30,000.00 |
| <b>4</b> | <b>REGISTRATION OF CREDIT TRANSACTIONS ABROAD WITH THE NBS</b>                           |  |                   |
| 4.1.     | Registration of an application for a concluded credit transaction with a foreign country |  | RSD 30,000.00     |
| 4.2.     | Registration of repayment plan change - use of credit                                    |  | RSD 10,000.00     |
| 4.3.     | Realization of loan repayment in case the payment is not made through the Bank           |  | RSD 5,000.00      |

**NOTES RELATED TO TARIFF PARAGRAPHS (4.1., 4.2. and 4.3.)**

VAT is included in the amount of fees.

|             |   |  |  |
|-------------|---|--|--|
| <b>5</b>    | <b>OTHER SERVICES AND ACTUAL COSTS</b>  |  |  |
| <b>5.1.</b> | <b>OTHER SERVICES</b>   |  |  |
| 5.1.1.      | Issuance of certificates and notifications at the request of entrepreneurs  |  | RSD 3,000.00   |
| 5.1.2.      | Transactions on dedicated accounts opened for securities trading  |  | 0,20% of transaction amount  |
| 5.1.3.      | Fee for UBS Credit Bureau services  |  | In accordance with the fee provided by the decision of the Credit Bureau     |
| <b>5.2.</b> | <b>ACTUAL COSTS</b>   |  |  |
| 5.2.1.      | The Bank charges all commissions and costs charged by a foreign partner, correspondent bank or other financial institution, participant in the execution of the order, to reimburse the actual costs incurred during the execution of the client's order. |  |  |
| 5.2.2.      | The Bank also charges the actual costs it incurred in performing foreign exchange services. Fees are calculated in RSDs at the current exchange rate of the NBS   |  |  |
| <b>6</b>    | <b>EARLY LOAN REPAYMENT</b>   |  |  |
| 6.1.        | Early repayment of loans from regular business funds  |  | up to 1% on the amount refunded early  |
| 6.2.        | Premature repayment of the loan from the funds of the refinancing loan approved by another bank   |  | up to 5% on the amount refunded early  |
| <b>7</b>    | <b>SALE OF FOREIGN CURRENCY FOR REPAYMENT OF FOREIGN CURRENCY LOANS</b>   |  |  |
| 7.1.        | Sale of foreign currency for repayment of foreign currency loan (principal and interest)<br>By providing foreign exchange for the Bank's potential  |  | Based on the agreement   |
| <b>8</b>    | <b>NAKNADA ZA NEIZVRŠENJE UGOVORNIH OBAVEZA</b>   |  |  |
| 8.1.        | Failure to perform the agreed payment operations through the Bank account   |  | up to 2% on the balance or initial approval of placements under the contract |
| <b>9</b>    | <b>OVERVIEW OF FEES TARIFFS IN PAYMENT CARD BUSINESS</b>  |  |  |
| 9.1.        | Issuance / reissuance of business debit card  |  |  |
| 9.1.1.      | DinaCard debit card   |  | Free of charge   |
| 9.2.        | Fee for reissuing (in case of loss or damage) business credit cards   |  |  |

|         |   |                                    |
|---------|---|------------------------------------|
| 9.2.1.  | DinaCard business charge cards  | Free of charge per individual card |
| 9.2.2.  | Visa Business charge card   | RSD 2,000.00 per individual card   |
| 9.3.    | <b>Payment by debit card at sale's point of a trader of goods and services in the country</b>                           |                                    |
| 9.3.1.  | DinaCard debit card   | Free of charge                     |
| 9.4.    | <b>Payment by business credit (charge) card at the point of sale of the trader of goods and services in the country</b> |                                    |
| 9.4.1.  | DinaCard business charge cards  | Free of charge                     |
| 9.4.2.  | Visa Business charge cards  | Free of charge                     |
| 9.5.    | <b>Payment by business credit (charge) card at the point of sale of a trader of goods and services abroad</b>           |                                    |
| 9.5.1.  | Visa Business charge cards  | Free of charge                     |
| 9.6.    | <b>Cash withdrawal using a debit payment card</b>   |                                    |
| 9.6.1.  | ATMs and counters in the Bank's network   | Free of charge                     |
| 9.6.2.  | ATMs and counters outside the Bank's network  | 2% min 150.00 RSD                  |
| 9.7.    | <b>Blockade of a business credit (charge) card due to an outstanding monthly obligation</b>                             |                                    |
| 9.7.1.  | DinaCard business charge cards  | RSD 1,000.00 per individual client |
| 9.7.2.  | Visa Business charge cards  | RSD 1,000.00 per individual client |
| 9.8.    | <b>Business debit card account management</b>   |                                    |
| 9.8.1.  | DinaCard debit card   | Free of charge                     |
| 9.9.    | <b>Business credit card (charge) account management</b>   |                                    |
| 9.9.1.  | DinaCard business charge cards  | RSD 300.00 per individual client   |
| 9.9.2.  | Visa Business charge cards  | RSD 300.00 per individual client   |
| 9.10.   | <b>Delivery of statements for business credit (charge) cards via e-mail and collection at the Bank's branch</b>         |                                    |
| 9.10.1. | DinaCard business charge cards  | Free of charge                     |
| 9.10.2. | Visa Business charge cards  | Free of charge                     |
| 9.11    | <b>Warning for non-payment of business credit cards</b>   |                                    |
| 9.11.1. | DinaCard business charge cards  | RSD 500.00 per individual client   |
| 9.11.2. | Visa Business charge cards  | RSD 500.00 per individual client   |
| 9.12.   | <b>Debit card cancellation</b>  |                                    |
| 9.12.1. | DinaCard debit card   | Free of charge                     |
| 9.13.   | <b>Shutting down a business credit (charge) card</b>  |                                    |
| 9.13.1. | DinaCard business charge cards  | Free of charge                     |
| 9.13.2. | Visa Business charge cards  | Free of charge                     |
| 9.14.   | <b>Limits - For payment of a business credit (charge) card at the point of sale of a merchant of goods and services</b> |                                    |

|         |   |  |
|---------|---|--|
| 9.14.1. | DinaCard business charge cards  | up to the amount of the approved limit or in accordance with the Agreement |
| 9.14.2. | Visa Business charge cards  |  |
| 9.15.   | <b>Fee for a card kept at an ATM in the country</b>   |  |
| 9.15.1. | Fee for a card kept at an ATM in the country (DinaCard debit, DinaCard business, Visa Business) | RSD 300.00   |
| 9.16.   | <b>Processing fee (limit) for business credit cards</b>   |  |
| 9.16.1. | DinaCard business charge cards  | 0.5% min RSD 1,000.00 per individual client limit                          |
| 9.16.2. | Visa Business charge cards  | 0.5% min RSD 1,000.00 per individual client limit                          |
| 9.17.   | <b>Membership fee for business credit cards</b>   |  |
| 9.17.1. | DinaCard business charge cards  | Free of charge   |
| 9.17.2. | Visa Business charge cards  | RSD 2,000.00 once per client   |
| 9.18.   | <b>Fee for urgent creation of a business credit card</b>  |  |
| 9.18.1. | DinaCard business charge cards  | RSD 500.00 per individual card   |
| 9.18.2. | Visa Business charge cards  | RSD 1,000.00 per individual card   |
| 9.19.   | <b>Fee for unblocking a PIN on a business credit card</b>                                       |  |
| 9.19.1. | Fee for unblocking a PIN on a business credit card (DinaCard business, Visa Business)           | Free of charge   |
| 9.20.   | <b>Fee for changing the PIN at the ATM on the business credit card (charge) of ALTA Bank</b>    |  |
| 9.20.1. | Fee for changing the PIN at the ATM of ALTA Bank (DinaCard business, Visa Business)             | Free of charge   |

Note: With business credit cards, the client can choose only one of the card brands offered. If the card transactions were performed abroad in EUR, the Bank would convert them into RSD at the Bank's foreign exchange rate on the day of payment of due liabilities. For transactions executed abroad in the third currency, the exchange rate of the Visa card organization for conversion into EUR is applied first, and then, on the day of payment of the transaction, the selling rate of the Bank for foreign currency for EUR is applied.

### C. TREASURY BUSINESS OPERATIONS WITH ENTREPRENEURS

| RENTAL (LEASE) OF SAFES - ENTREPRENEURS             |   | 1 month             | 12 months                             |
|---|---|---------------------|---------------------------------------|
| Dimensions 60 x 300 x 400 mm                        |   |                     |                                       |
| Lease for entrepreneurs (resident and non-resident) |   | RSD 1,060.00        | RSD 8,400.00                          |
| Dimensions 120 x 300 x 400 mm                       |   |                     |                                       |
| Dimensions 140 x 300 x 400 mm                       |   |                     |                                       |
| 1.2.1.  | Lease for entrepreneurs (resident and non-resident)   | RSD 1,560.00        | RSD 13,200.00                         |
| 1.3.  | Dimensions 220 x 300 x 400 mm                         |                     |                                       |
|   | Dimensions 240 x 300 x 400 mm                         |                     |                                       |
| 1.3.1.  | Lease for entrepreneurs (resident and non-resident)   | RSD 1,860.00        | RSD 16,000.00                         |
| 1.4.  | Dimensions 360 x 300 x 400 mm                         |                     |                                       |
| 1.4.1.  | Lease for entrepreneurs (resident and non-resident)   | RSD 2,600.00        | RSD 23,000.00                         |
| 2   | OTHER FEES FROM BUSINESS WITH SAFES                   |                     |                                       |
| 2.1.  | Safe lock replacement                                 |                     | RSD 500 + EUR 110,00                  |
| 2.2.  | Commission opening the safe and installing a new lock |                     | RSD 500 + EUR 122,00                  |
| 2.3.  | Opening the safe by court decision                    |                     | RSD 500 + EUR 122,00 + court expenses |
| 3   | STORAGE   |                     |                                       |
| 3.1.  | Open storage  | 0.10% monthly       | min RSD 200.00                        |
| 3.2.  | Closed storage with value mark                        | 0.15% monthly       | min RSD 250.00                        |
| 3.3.  | Closed storage without value mark                     | monthly             | RSD 500.00                            |
| 3.4.  | Sealed envelopes with spare keys                      | monthly per storage | RSD 100.00                            |
| 3.5.  | Storage of effective foreign money                    | 0.20% monthly       | min RSD 200.00                        |
| 3.6.  | Special storage with valuables                        | per agreement       | min RSD 1,000.00 monthly              |
| 4   | NOTES RELATED TO TARIFF PARAGRAPHS (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. |
|------|---|

#### **D. COMMON PROVISIONS**

In cases defined by applicable regulations, decisions of competent authorities and multilateral and bilateral agreements, the amount of fees determined by this act will be applied.

The Bank can 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 by service users, unless otherwise agreed in the contract between the Bank and the service user or a third party.

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