

TARIFF OF FEES FOR SERVICES – LEGAL ENTITIES

ALTA BANKA a.d Beograd

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TARIFF OF FEES FOR SERVICES			
A. PAYMENT OPERATIONS – LEGAL ENTITIES			
I DOMESTIC PAYMENT OPERATIONS			
1	NON-CASH TRANSFER OF FUNDS IN DINARS WITHIN THE REPUBLIC OF SERBIA		
1.1.	INTERNAL TRANSFER		
1.1.1.	At the Bank Counter		Free of charge
1.1.2.	Using Electronic Banking		Free of charge
1.2.	EXTERNAL TRANSFER		
1.2.1.	Transfers Above RSD 300,000 – RTGS		
1.2.1.1.	At the Bank Counter	0.10%	max 6,000.00 RSD
1.2.1.2.	Using Electronic Banking in the promotion period until 01.06.2027.	0.07%	max 3,500.00 RSD
1.2.2.	Transfers Equal to or Below RSD 300,000 – CLEARING		
1.2.2.1.	At the Bank Counter	0.08%	min. 35.00 RSD
1.2.2.2.	Using Electronic Banking in the promotion period until 01.06.2027.	0.06%	min. 25.00 RSD max. 50.00 RSD
1.2.3.	Urgent Transfers Equal to or Below RSD 300,000 – INSTANT and RTGS		
1.2.3.1.	At the Bank Counter	0.08%	min.80.00 RSD
1.2.3.2.	Using Electronic Banking in the promotion period until 01.06.2027.	0.06%	min. 25.00 RSD max. 50.00 RSD
2	CASH TRANSFER OF FUNDS IN DINARS		
2.1.	Cash Withdrawal from a Payment Account by Submitting a Withdrawal Order	0.50%	min. 20.00 RSD max.50,000.00 RSD
2.2.	CASH TRANSFER OF FUNDS IN DINARS		20.00 RSD
3	ENFORCED COLLECTION AND COLLECTION UNDER SECURITY INSTRUMENTS		
3.1.	Initiation of Enforced Collection (SMT 710)		500.00 RSD
3.2.	Withdrawal of an Order from Enforced Collection		400.00 RSD
3.3.	Enforced Collection from the Client's Foreign Currency Account (RSD Countervalue)		Tariff items 1.2.1.1 and 1.2.2.1

3.4.	Execution of Collection under Security Instruments (promissory notes, authorization, etc.)	500.00 RSD
4	OTHER SERVICES	
4.1	Opening of a Payment Account	Free of charge
4.2.	Maintenance of a Payment Account	500.00 SRD
4.3.	Opening and Maintenance of Special-Purpose Dinar Accounts (Sick Leave Accounts, etc.)	Free of charge
4.4.	Opening and Maintenance of Special-Purpose Dinar Accounts at the Client's Request	According to Agreement / Arrangement
4.5	Closure of Legal Entity Payment Accounts	500.00 RSD
4.6.	Issuance of Certificates at the Client's Request	500.00 RSD
4.7.	Issuance of Extraordinary Statements (Statements Older than 30 Days)	50.00 RSD
4.8.	Registration and Deregistration of Bills of Exchange/Authorizations Based on Issuance	100.00 RSD
4.9.	Issuance of Certificates on Registration and Deregistration of Bills of Exchange/Authorizations	100.00 RSD
4.10.	Issuance of a Certificate on Executed Payment Order	100.00 RSD
4.11.	Issuance of a Certificate on Paid Fees and Charges for Vehicle Registration	300.00 RSD
OPERATIONS WITH PROMISSORY NOTES		
4.10.	Registration and Deregistration of Promissory Notes/Authorizations Based on Issuance for Paper Promissory Notes	100.00 RSD
4.11.	Issuance of Certificates on Registration and Deregistration of Promissory Notes Authorizations for Paper Promissory Notes	100.00 RSD
4.12.	Processing of Requests for Registration and Transfer of an Electronic Promissory Note to the First Creditor	25.00 RSD per request
4.13.	Processing of Requests for Avalization of an Electronic Promissory Note	50.00 RSD per request
4.14.	Processing of Requests for Transfer of a Promissory Note of Exchange to a New Creditor without Endorsement	25.00 RSD per request
4.15.	Processing of Requests for Transfer of an Electronic Promissory Note to a New Creditor with Endorsement	50.00 RSD per request
4.16.	Fee for Submission of a Collection Order for an Electronic Promissory Note	10.00 RSD per order
4.17.	Fee for Submission of a Revocation of a Collection Order for an Electronic Promissory Note	150.00 RSD per order
4.18.	Processing of a Request for Withdrawal of an Enforcement Collection Order for an Electronic Promissory Note from Enforcement Collection	25.00 RSD per request
4.19.	Preparation and Delivery of an Official Hard Copy Statement on an Electronic Promissory Note to an Address in the Republic of Serbia	400.00 RSD per request
4.20.	Preparation and Delivery of an Official Electronic Statement on an Electronic	300.00 RSD per request

	Promissory Note	
NOTES TO THE TARIFF ITEMS (1. - 4.)		
The fee for maintaining a payment account is charged monthly, on the first day of the following month for the previous month. The fee for maintaining a payment account is not charged to humanitarian associations and foundations.		
Fees under tariff items 1.2. are calculated and charged daily from the clients' accounts.		
Fees under tariff items 2 and 3 are calculated and charged from the client's account upon execution of the transaction or service.		
5	ELECTRONIC BANKING	
5.1.	Activation	Free of charge
5.2.	Usage	Free of charge
5.3.	Equipment (1 Reader and 1 Card)	3,000.00 RSD
5.4.	Additional Card Reader (per unit)	2,000.00 RSD
5.5.	Additional Card (per unit) or Card Outside the Package	1,000.00 RSD
5.6.	Issuance/Renewal of Certificate	Free of charge
5.7.	Addition of Electronic Banking to an Existing Card of Another Bank	Free of charge
6	POS TERMINALS	
6.1.	Installation of POS Terminals	Free of charge
6.2.	Non-Portable POS Terminals – Dial Up (Monthly Turnover per POS Terminal)	Free of charge
6.2.1.	up to RSD 150,000.00	Up to 2,000.00 RSD
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 3,500.00 RSD
6.3.2.	from RSD 150,001.00	Free of charge
6.4.	Commission per Transaction	According to the Agreement, up to max.3.5% of the transaction amount
II INTERNATIONAL PAYMENT OPERATIONS		
1	NON-CASH TRANSFER OF FUNDS IN EUROS FROM A FOREIGN CURRENCY CURRENT ACCOUNT IN EUROS	
1.1.	To a payment account abroad – paper orders	0.20%
		min. 1,000.00 RSD max. 35,000.00 RSD
1.1.1.	To a payment account abroad electronic orders	0.19%
		min 950.00 RSD max 32,000.00 RSD
1.2.	To a payment account abroad – SEPA	0.18%
		min. 900.00 RSD max. 31,000.00 RSD

1.2.1.	To a payment account abroad - SEPA – paper orders in the promotion period until 01.06.2027	0.18%	min. 900.00 RSD max. 2,700.00 RSD
1.2.2.	To a payment account abroad - SEPA – electronic orders in the promotion period until 01.06.2027	0.16%	min. 600.00 RSD max. 1,600.00 RSD
1.3.	To a payment account in the Republic of Serbia		
1.3.1.	To a Payment Account within the Same Legal Entity Held with Another Domestic Bank – Paper Orders	0.30%	min. 1,200.00 RSD max. 45,000.00 RSD
1.3.1.1.	To a Payment Account of the Same Entity Held with Another Domestic Bank – Electronic Orders	0.28%	min. 1,100.00 RSD max. 42,000.00 RSD
1.3.2.	To a Payment Account within the Same Legal Entity Held with Another Domestic Bank - SEPA	0.27%	min. 1,080.00 RSD max. 40,000.00 RSD
1.3.2.1.	To a Payment Account within the Same Legal Entity Held with Another Domestic Bank - SEPA paper orders in the promotion period until 01.06.2027	0.27%	min. 1,080.00 RSD max. 2,700.00 RSD
1.3.2.2.	To a Payment Account within the Same Legal Entity Held with Another Domestic Bank - SEPA electronic orders in the promotion period until 01.06.2027	0.16%	min. 600.00 RSD max. 1,600.00 RSD
1.3.3.	To a payment account with another domestic bank	0.20%	min. 1,000.00 RSD max. 35,000.00 RSD
1.3.4.	To a payment account with another domestic bank - SEPA	0.18%	min. 900.00 RSD max. 31,000.00 RSD
1.3.4.1.	To a payment account with another domestic bank - SEPA paper orders in the promotion period until 01.06.2027	0.18%	min. 900.00 RSD max. 2,700.00 RSD
1.3.4.2.	To a payment account with another domestic bank - SEPA electronic orders in the promotion period until 01.06.2027	0.16%	min. 600.00 RSD max. 1,600.00 RSD
1.3.5.	To a Payment Account with ALTA banka		1,000.00 RSD
1.3.6.	To a Payment Account with ALTA banka – Business Trip Expenses		Free of charge
1.3.7.	To a Payment Account – Clearing*	0.16%	min. 800.00 RSD max. 28,000.00 RSD
1.3.7.1.	To a Payment Account with another bank – Clearing*- paper orders in the promotion period until 01.06.2027	0.16%	min. 800.00 RSD max. 2,500.00 RSD
1.3.7.2.	To a Payment Account with another bank – Clearing*- electronic orders in the promotion period until 01.06.2027	0.14%	min. 500.00 RSD max. 1,500.00 RSD
2	NON-CASH TRANSFER OF FUNDS FROM A FOREIGN CURRENCY CURRENT ACCOUNT OTHER THAN IN EUROS		
2.1.	To a Payment Account abroad	0.20%	min. 1,000.00 RSD max. 35,000.00 RSD

2.2.	To a Payment Account in the Republic of Serbia		
2.2.1.	To a Payment Account within the Same Legal Entity Held with Another Domestic Bank	0.30%	min. 1,200.00 RSD max. 45,000.00 RSD
2.2.2.	To a payment account with another domestic bank	0.20%	min. 1,000.00 RSD max. 35,000.00 RSD
2.2.3.	To a Payment Account with ALTA banka		1,000.00 RSD
2.2.4.	To a Payment Account with ALTA banka – Business Trip Expenses		Free of charge
3	NON-CASH TRANSFER OF FOREIGN CURRENCY FUNDS – COVERAGE FROM A DINAR CURRENT ACCOUNT OR BY CONVERSION OF FUNDS FROM A FOREIGN CURRENCY ACCOUNT		
3.1.	To a payment account abroad – paper orders	up to 50,000.00 EUR over 50,000.00 EUR	1,000.00 RSD Free of charge
3.1.1.	To a payment account abroad – electronic orders	up to 50,000.00 EUR over 50,000.00 EUR	900.00 RSD Free of charge
3.2.	To a payment account abroad – SEPA - paper orders	up to 50,000.00 EUR over 50,000.00 EUR	900.00 RSD Free of charge
3.2.1.	To a payment account abroad – SEPA - electronic orders in the promotion period until 01.06.2027	up to 50,000.00 EUR over 50,000.00 EUR	600.00 RSD Free of charge
3.3.	To a payment account in the Republic of Serbia	up to 50,000.00 EUR over 50,000.00 EUR	1,000.00 RSD Free of charge
3.3.1.	To a payment account in the Republic of Serbia – electronic orders	up to 50,000.00 EUR over 50,000.00 EUR	950.00 RSD Free of charge
3.4.	To a payment account in the Republic of Serbia – SEPA – paper orders	up to 50,000.00 EUR over 50,000.00 EUR	900.00 RSD Free of charge
3.4.1.	To a payment account in the Republic of Serbia – SEPA – electronic orders in the promotion period until 01.06.2027	up to 50,000.00 EUR over 50,000.00 EUR	600.00RSD Free of charge
3.5.	To a payment order with ALTA banka	over 50,000.00 EUR over 50,000.00 EUR	1,000.00 RSD Free of charge
3.6.	To a payment order with ALTA banka – business trip expenses		Free of charge
3.7.	To a payment order with another bank – Clearing* - paper orders	over 50,000.00 EUR over 50,000.00 EUR	800.00 RSD Free of charge
3.7.1.	To a payment order with another bank – Clearing* - electronic orders	up to 50,000.00 EUR over 50,000.00 EUR	500.00 RSD Free of charge

NOTES TO TARIFF ITEMS 1, 2 and 3

For non-cash transfers of funds with the OUR option, the Bank shall debit the client's dinar account for the purpose of charging the actual costs of the foreign bank. The expected amount of OUR charges ranges from RSD 1,000 to RSD 10,000. The Bank reserves the right to charge an amount outside the expected

range depending on the actual costs charged by the foreign bank.

*Applicable only to payments to beneficiaries holding accounts with banks participating in the international EUR clearing system.

4	FOREIGN EXCHANGE PURCHASE AND SALE		
4.1.	Sale of Foreign Currency from the Bank's Own Funds for Non-Cash Transfer of Funds		Free of charge
4.2.	Purchase of Foreign Currency		Free of charge
5	RECEIPT OF FUNDS		
5.1.	Receipt of Funds from Abroad to a Foreign Currency Current Account in Euros		Free of charge
5.2.	Receipt of Funds from Abroad to a Foreign Currency Current Account Other Than in Euros		Free of charge
5.3.	Receipt of funds from the territory of the Autonomous Province of Kosovo and Metohija**	0.25%	min. 800.00 RSD max. 20,000.00 RSD
**Pursuant to the Instruction on the Method of Temporary Performance of Certain Payment Operations within the Territory of the Federal Republic of Yugoslavia, Official Gazette of the FRY No. 11 dated 12 March 2001, payment of the dinar countervalue for foreign currency sold to the National Bank of Serbia shall be made according to the NBS buying exchange rate for foreign currency applicable on the date the service is provided.			
6	PAYMENT/DEPOSIT OF FOREIGN CASH CURRENCY		
6.1.	Cash Withdrawal from a Payment Account by Submitting a Withdrawal Order		
6.1.1.	Payment from a foreign currency account	0.30%	min.600.00 RSD max.20,000.00 RSD
6.1.2.	Payment in Foreign Cash Currency by Providing Foreign Currency from the Bank's Own Funds	0.40%	min.600.00 RSD max.20,000.00 RSD
6.2.	Cash Deposit to a Payment Account by Submitting a Deposit Order		Free of charge
7	NON-RESIDENTS AND REPRESENTATIVE OFFICES – DINAR TRANSACTIONS		
7.1.	Non-Cash Transfer in Favor of an Account with ALTA banka		1,000.00 RSD
7.2.	Non-Cash Transfer in Favor of an Account with another domestic bank	0.20%	min. 1,000.00 RSD max. 35,000.00 RSD
7.3.	Cash Withdrawal in Dinars	1.20%	min. 800.00 RSD
7.4.	Payment Orders – Giro Payments	0.15%	min. 100.00 RSD max. 50,000.00 RSD
7.5.	Issuance of a Certificate for the Tax Administration		1,000.00 RSD
8	UP TO DOCUMENTARY COLLECTION AND PROMISSORY NOTE COLLECTION		
8.1.	IMPORT COLLECTIONS		
8.1.1.	Advising	0.20%	min. 1,200.00 RSD
8.1.2.	Protest upon Acceptance	0.50%	min. 1,200.00 RSD
8.1.3.	Delivery of Documents		min.1,200.00 RSD

8.2.	EXPORT COLLECTIONS		
8.2.1.	Delivery of Documentation	0.40%	min. 1,200.00 RSD
8.2.2.	Request for Protest	0.20%	min. 1,200.00 RSD
8.2.3.	Amendment of Instructions		min. 1,200.00 RSD
9	DOCUMENTARY LETTERS OF CREDIT		
9.1.	IMPORT (NOSTRO) LETTERS OF CREDIT		
9.1.1.	Opening of a Letter of Credit with Cash Collateral		
	up to EUR 10,000.00	0.30%	+1,000.00 RSD
	from EUR 10,000.00 to EUR 50,000.00	0.25%	+1,000.00 RSD
	above EUR 50,000.00	0.20%	+1,000.00 RSD
9.1.2.	Opening of a Letter of Credit with Deferred Placement of Collateral (with Other Security Instruments)	1.00% - 3.00%	+1,500.00 RSD
9.1.3.	Confirmation		Reimbursement of Foreign Bank Charges
9.1.4.	Amendment of Letter of Credit Terms and Conditions		1,200.00 RSD
9.1.5.	Examination of Documents	0.20%	min. 1,200.00 RSD
9.1.6.	Arrangement Fees for Processing an Application for Opening a Letter of Credit		0.30% - 1.00%
Note: The commission under item 9.1.2. is a minimum commission and, depending on the level of risk, a special arrangement commission of up to 5% may also be agreed upon (charged as a one-time fee).			
9.2.	EXPORT (LORO) LETTERS OF CREDIT		
9.2.1.	Notification and Advising without Obligation	0.20%	min. 800.00 RSD
9.2.2.	Confirmation with Full Coverage (Collateral)	0.10%	min. 800.00 RSD
9.2.3.	Transfer of a Letter of Credit	0.20%	min. 800.00 RSD
9.2.4.	Amendment of Letter of Credit Terms and Conditions		1,200.00 RSD
9.2.5.	Receipt and Examination of Documents	0.20%	min. 800.00 RSD
9.2.6.	Preparation of a Draft Loro Letter of Credit and Coordination with the Issuing Bank		5,000.00 RSD
9.2.7.	Extension of Validity Period		
	Before Expiry of the Validity Period	0.20%	max. 100,000.00 RSD
	After Expiry of the Validity Period		0.20%
NOTES TO TARIFF ITEMS 9.1 and 9.2.			
In the case of opening a <i>nostro</i> letter of credit with deferred placement of collateral, if the confirmation by a foreign bank is conditioned upon the placement of a deposit, the Bank shall calculate and charge the dinar countervalue of the interest that would have been earned by placing the foreign currency deposit in the same amount and for the same period under market conditions.			
Commissions under tariff item 9 shall be calculated and charged "quarterly in advance" for the first quarter and for each full quarter during which the opened <i>nostro</i> letter of credit remains valid. For the period following the last full quarter of validity of the <i>nostro</i> letter of credit, the commission shall be calculated in advance for the number of months commenced within the validity period, with one-third of the prescribed quarterly commission charged for each			

commenced month.

In the event of an increase in the value of the letter of credit, as well as in the case of an extension of its validity period, the fee under the relevant tariff item shall be charged. In the case of letters of credit with deferred payment, the commission shall be charged until the expiry of the payment obligation.

The Client undertakes, at the Bank's request, to provide an appropriate security instrument for payment of fees related to foreign operations services (standing order, blank promissory notes, guarantees and/or other forms of security).

10	FOREIGN LOANS		
10.1.	Obtaining Foreign Loans and Assuming Obligations under Foreign Loans	1.00%	Quarterly in advance
10.2.	Bank Services as an Agent for Loans from International Financial Institutions		1.00% p.a. of the debt balance
11	OTHER SERVICES		
11.1.	Opening and Maintenance of Foreign Currency Accounts for Residents		Free of charge
11.2.	Opening and Maintenance of Special-Purpose Foreign Currency Accounts at the Client's Request		As agreed / arranged
11.3.	Review of Documentation for Opening Accounts of Non-Residents/Representative Offices		2,000 EUR or in the RSD equivalent
11.4.	Maintenance of a Non-Resident Foreign Currency Account		12,000 RSD monthly (for the month in which transactions occurred)
11.5.	Sending Statements at the Client's Request		Free of charge
11.6.	Closure of a Foreign Currency Account		Free of charge
11.7.	Issuance of a Certificate on Account Balance and Turnover for a Specific Period		600.00 RSD
11.8.	Delivery of Statements via SWIFT/MT 940		3,000.00 RSD monthly/per account
11.9.	Notifications on Foreign Exchange Rates, Foreign Interest Rates, etc. at the Request of a Legal Entity		300.00 RSD per item of data
11.10.	Amendment of Instructions and Reversal of an Executed Order at the Client's Request		5,000.00 RSD
11.11.	Resolution of Complaints from a Foreign or Domestic Bank (Order Reversal, Amendment of Instructions, Return of Funds Remitted by Mistake, Supplementation, etc.) Obtaining Information from Abroad and Providing Information Abroad		3,000.00 RSD – domestic bank
			25.00 EUR – foreign bank
11.12.	Legal and Financial Consulting		As agreed / arranged
	Participation in Negotiations		
	Calculation, Preparation of Agreements and Supporting Documentation		
	Intermediation in the Collection of Receivables from Abroad		
	Business Networking between Domestic and Foreign Partners Related to the		

	Improvement of Export/Import Activities		
	Servicing of High-Risk Collection/Payment Transactions Requiring Enhanced Monitoring and Special Engagement of the Bank		
11.13.	Amendment of Instructions and Reversal of an Executed Order at the Client's Request	up to 10% (as agreed / arranged)	
12	ACTUAL COSTS		
12.1.	The Bank shall charge, as reimbursement of actual costs incurred in the execution of client orders, all commissions and expenses charged by a foreign partner, correspondent bank, or other financial institution participating in the execution of the order.		
12.2	In addition to the fees stipulated under this Tariff, the Bank shall also charge the actual costs incurred in the performance of foreign exchange operations services.		
12.3	The Bank may also charge other actual costs not covered by this Tariff, if regulated by a separate agreement between the Bank and the payment service user.		
12.4.	For foreign exchange operations services performed by the Bank for clients in the country, fees shall be calculated in dinars according to the applicable exchange rate.		
12.5.	If foreign exchange operations are carried out through several domestic banks, the fees shall be shared proportionally to the participation of those banks, entirely in accordance with their mutual agreement.		
13	BANK COMMISSIONS		
13.1.	Opening and Maintenance of Bank Accounts	As per agreement	
13.2.	Closure of Bank Accounts	As per agreement	
13.3.	Loan – Overdraft	Not permitted	
13.4.	Certificate of Bank Account Balance (upon request)	40.00 EUR	
13.5.	Receipt of Funds - MT103		
13.5.1.	SHA/BEN Cost Option	Free of charge	
13. 5.2.	OUR Cost option		
13.5.2.1.	MT 103 Received from a foreign bank	0.10%	min. 10.00 EUR
			max. 50.00 EUR
13.5.2.2.	MT 103 received from a domestic bank	0.10%	min. 1,100.00 RSD
			max. 5,500.00 RSD
III OPERATIONS WITH AUTHORIZED EXCHANGE DEALERS			
1	OPERATIONS WITH AUTHORIZED EXCHANGE DEALERS		

1.1.	Opening and Maintenance of a Special-Purpose Dinar/Foreign Currency Account for Performing Exchange Operations	Free of charge
1.2.	Closure of a Special-Purpose Dinar/Foreign Currency Account for Performing Exchange Operations	Free of charge
1.3.	Purchase of Circulating Foreign Cash Currency	Free of charge
1.4.	Sale of Foreign Cash Currency	Free of charge
1.5.	Cash Deposit to an Account by Submitting a Deposit Order	Free of charge
1.6.	Cash Withdrawal from an Account by Submitting a Withdrawal Order	Free of charge

IV OPERATIONS WITH PAYMENT INSTITUTIONS

1	Non-Cash Transfer of Funds in Dinars within the Republic of Serbia (for Payment Orders of Payment Service Users of a Payment Institution)		
1.1.	INTERNAL TRANSFER	Free of charge	
1.2.	EXTERNAL TRANSFER		
1.2.1.	Orders Equal to or Below RSD 300,000 – CLEARING and RTGS MT102		
	up to 400,000 Executed Orders of the Payment Institution in the Month Preceding the Fee Calculation	6.50 RSD	
	from 400,000 to 800,000 Executed Orders of the Payment Institution in the Month Preceding the Fee Calculation	5.50 RSD	
	above 800,000 Executed Orders of the Payment Institution in the Month Preceding the Fee Calculation	4.50 RSD	
1.2.2.	Orders Above RSD 300,000 – RTGS		
	from 9h to 13h	30.00 RSD	
	from 13h to 16h	70.00 RSD	
2	Maintenance of a Special-Purpose Account	500.00 RSD	

B CREDIT AND GUARANTEE OPERATIONS WITH LEGAL ENTITIES

1	GUARANTEES		
1.1.	NOSTRO GUARANTEES / COUNTER-GUARANTEES		
1.1.1.	Issuance of a Guarantee with Collateral Coverage	Up to 0.50% quarterly in advance	min. 3,000.00 RSD
1.1.2.	Issuance of a Guarantee with Other Security Instruments		
1.1.2.1.	Issuance of Payable Guarantees	Up to 1% quarterly in advance	min. 3,000.00 RSD
1.1.2.2.	Issuance of Performance Guarantees (Bid Bonds, Advance Payment Guarantees, Performance Guarantees)	Up to 1% quarterly in advance	min. 3,000.00 RSD

1.1.3.	Notification, Advising or Issuance of a Guarantee Based on an ALTA banka Counter-Guarantee	Costs of the Foreign Bank	
1.1.4.	Protest under a Guarantee and Examination of Documents	0.20%	min. 1,200.00 RSD
1.1.5.	Transfer of a Guarantee to Another Beneficiary	0.1%	min. 3,000.00 RSD
1.2.	LORO GUARANTEES		
1.2.1.	Notification without obligation	0.20%	min. 3,000.00 RSD max. 50,000.00 RSD
1.2.2.	Forwarding of Guarantee Letters	3,000.00 RSD	
1.2.3.	Issuance of a Guarantee Based on a Counter-Guarantee		
1.2.3.1.	Without Collateral Coverage	1%	min. 3,000.00 RSD
1.2.3.2.	With Full Collateral Coverage	0.10%	min. 3,000.00 RSD
1.2.4.	Amendment of Guarantee Terms and Conditions	3,000.00 RSD	
1.2.5.	Receipt of Documents and Protest under a Guarantee	0.30%	min. 3,000.00 RSD
1.2.6.	Preparation of a Draft LORO Guarantee	5,000.00 RSD	
1.3.	DINAR GUARANTEES		
1.3.1.	Issuance of Guarantees with Collateral Coverage		
1.3.1.1.	Issuance of Payable Guarantees		
	Guarantee Securing Payment of Costs in Accordance with Customs Procedures for Release of Goods into Free Circulation and Transit, Temporary Import, Inward Processing and Storage of Goods	Up to 1% of the guarantee amount, quarterly in advance in advance	min. 3,000.00 RSD
	Guarantee for Proper Repayment of Loan and Interest		
	Other Payable Guarantees		
1.3.1.2.	Issuance of Performance Guarantees		min. 3,000.00 RSD
	Guarantee for Participation in Tenders	Up to 1% of the guarantee amount, quarterly in advance	
	Guarantee for Refund of Advance Payment		
	Guarantee for Proper Performance of Contractual Obligations		
	Guarantee for Quality of Performed Works within the Warranty Period		
	Other Guarantees		
1.3.2.	Issuance of Guarantees with Other Security Instruments		
	Issuance of payable guarantees		

1.3.2.1.	Guarantee Securing Payment of Costs in Accordance with Customs Procedures for Release of Goods into Free Circulation and Transit, Temporary Import, Inward Processing and Storage of Goods	Up to 1,20 % of the guarantee amount, quarterly in advance	min. 3,000.00 RSD
	Guarantee for Proper Repayment of Loan and Interest		
	Other Payable Guarantees		
1.3.2.2.	Issuance of Performance Guarantees	Up to 1% of the guarantee amount, quarterly in advance	min. 3,000.00 RSD
	Guarantee for Participation in Tenders		
	Guarantee for Refund of Advance Payment		
	Guarantee for Proper Performance of Contractual Obligations		
	Guarantee for Quality of Performed Works within the Warranty Period		
	Other Guarantees		
1.3.3.	Issuance of Letters of Intent for the Issuance of Guarantees to Domestic and Foreign Legal Entities	min 5,000.00 RSD	Up to 30,000.00 RSD
1.3.4.	Fee for Cancellation of an Application for Issuance of a Guarantee/Letter of Intent	10,000.00 RSD	

NOTES TO TARIFF ITEMS (1.1. - 1.3.)

Depending on the level of risk, a special arrangement commission ranging from 0.50% to 5% may also be agreed upon (charged as a one-time fee). In the case of issuing a nostro guarantee without collateral coverage, if the confirmation by a foreign bank is conditioned upon the placement of a deposit, the Bank shall calculate and charge the dinar countervalue of the interest that would have been earned by placing the foreign currency deposit in the same amount and for the same period under market conditions.

Commissions calculated quarterly in advance shall be charged for the first quarter and for each full quarter during which the issued guarantee remains valid. For the period following the last full quarter of the guaranteed validity period, the commission shall be calculated in advance for each commenced month in the amount of one-third of the prescribed quarterly commission. In the event of an increase in the guaranteed amount, as well as in the case of extension of the validity period or other amendments to the guaranteed terms and conditions, the fee under the tariff items relating to the issuance of guarantees shall be charged.

Collateral coverage shall mean a foreign currency or dinar deposit placed for the validity period of the guarantee or loan. Other security instruments include registration of a mortgage in favor of the Bank, pledge over an apartment, possessory pledge over goods, warehouse receipt, blank promissory notes, and contractual authorizations.

2	AVALS		
2.1.	Aval provision and Acceptance of Promissory Notes		
	With Collateral Coverage	Up to 0,20% monthly in advance on the amount	min. 3.000,00 RSD

		of the obligation	
	With Other Security Instruments	Up to 0.40% monthly in advance on the amount of the obligation	min. 3,000.00 RSD
3	PROCESSING OF APPLICATIONS AND SERVICING OF LOANS AND GUARANTEES		
3.1.	Fee for Issuance of Guarantees or Super-Guarantees	Up to total 3% one off, in advance, or in tranches per individual guarantee	min 5,000.00 RSD
3.2.	Fee for Processing Applications for Approval of Dinar Placements (Loans, Factoring, Discounting, etc.)	Up to total 3% one off, in advance, or in tranches	min 5,000.00 RSD
3.3.	Fee for Processing Applications for Approval of Foreign Currency Placements (Loans, Factoring, Discounting, etc.)	Up to 3% one off, in advance, or in tranches	min 5,000.00 RSD
3.4.	Fee for Aval provision and Acceptance of Promissory Notes and Other Forms of Security	Up to 1% one off, in advance	min 5,000.00 RSD
3.5.	Fee for Amendments Related to Loan Approvals, Aval provision and Acceptance of Promissory Notes and Other Forms of Security, Purchase of Receivables under 3.2, 3.3, 3.4 and 3.5, and Adoption of Other Decisions upon Client Requests	Up to 1% one-off, in advance	min 5,000.00 RSD
3.6.	Fee for Processing Applications for Approval of Framework Arrangements (Credit Lines/Facilities)	Up to 1% one off, in advance	min 10,000.00 RSD
3.7.	Sending Reminder Notices to Clients for Non-Settlement of Obligations	500.00 RSD per each reminder notice	
3.8.	Fee for Approval of an Authorized Overdraft	Up to total 2% one-off, in advance	min 3,000.00 RSD
3.9.	Protest under a Guarantee	Up to 2% of the Amount of the protest under the guarantee	min 30,000.00 RSD
4	REGISTRATION OF FOREIGN CREDIT OPERATIONS WITH THE NATIONAL BANK OF SERBIA (NBS)		
4.1.	Registration of a Report on a Concluded Foreign Credit Transaction	30,000.00 RSD	
4.2.	Registration of Amendments to the Repayment Schedule – Loan Utilization	10,000.00 RSD	
4.3.	Execution of Loan Repayment in Cases Where Payment Is Not Made through the Bank	5,000.00 RSD	
NOTES TO TARIFF ITEMS (4.1. , 4.2. i 4.3.)			
VAT Is Included in the Amount of Fees.			

5	OTHER SERVICES AND ACTUAL COSTS	
5.1.	OTHER SERVICES	
5.1.1.	Issuance of Certificates and Notifications at the Request of Legal Entities	3,000.00 RSD
5.1.2.	Transactions through Special-Purpose Accounts Opened for Securities Trading	0.20% of the transaction amount
5.1.3.	Fee for Credit Bureau Services of the Association of Serbian Banks (UBS)	In accordance with the fee prescribed by the Credit Bureau decision
5.2.	ACTUAL COSTS	
5.2.1.	The Bank shall charge, as reimbursement of actual costs incurred in the execution of client orders, all commissions and expenses charged by a foreign partner, correspondent bank, or other financial institution participating in the execution of the order.	
5.2.2.	The Bank shall also charge the actual costs incurred in the performance of foreign exchange operations services. Fees shall be calculated in dinars according to the applicable exchange rate of the National Bank of Serbia (NBS).	
6	EARLY REPAYMENT OF A LOAN	
6.1.	Early Repayment of a Loan from Regular Operating Funds	Up to 1% of the amount being repaid early
6.2.	Early Repayment of a Loan from the Proceeds of a Refinancing Loan Granted by Another Bank	Up to 5% of the amount being repaid early
7	SALE OF FOREIGN CURRENCY FOR THE REPAYMENT OF FOREIGN CURRENCY LOANS	
7.1.	Sale of Foreign Currency for Repayment of a Foreign Currency Loan (Principal and Interest)	
	By Providing Foreign Currency from the Bank's Own Funds	As agreed
8	FEE FOR NON-FULFILMENT OF CONTRACTUAL OBLIGATIONS	
8.1.	Failure to Perform Agreed Payment Operations through Accounts Held with the Bank	up to 2% of the outstanding balance or the initially approved loan amount under the agreement
9	OVERVIEW OF THE TARIFF OF FEES IN PAYMENT CARD OPERATIONS	
9.1.	Issuance / Reissuance of a Business Debit Card	
9.1.1.	DinaCard debit card	Free of charge
9.2.	Fee for Reissuance (in Case of Loss or Damage) of Business Credit (Charge) Cards	
9.2.1.	DinaCard business charge card	Free of charge per individual card
9.2.2.	Visa Business charge card	2,000.00 RSD per individual card
9.3.	Payment by Debit Card at a Merchant's Point of Sale for Goods and Services in the Country	
9.3.1.	DinaCard debit card	Free of charge
9.4.	Payment by Business Credit (Charge) Card at a Merchant's Point of Sale for Goods and Services in the Country	
9.4.1.	DinaCard business charge card	Free of charge
9.4.2.	Visa Business charge card	Free of charge
9.5.	Payment by Business Credit (Charge) Card at a Merchant's Point of Sale for Goods and Services Abroad	

9.5.1.	Visa Business charge card	Free of charge
9.6.	Cash Withdrawal Using a Debit Payment Card	
9.6.1.	ATMs and Counters within 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.	Blocking of a Business Credit (Charge) Card Due to Unsettled Monthly Obligations	
9.7.1.	DinaCard business charge card	1,000.00 RSD per individual client
9.7.2.	Visa Business charge card	1,000.00 RSD per individual client
9.8.	Maintenance of a Business Debit Card Account	
9.8.1.	DinaCard Debit Card	Free of charge
9.9.	Manitenance of a business credit (charge)card	
9.9.1.	DinaCard business charge card	300.00 RSD monthly per individual client
9.9.2.	Visa Business charge card	300.00 RSD monthly per individual client
9.10.	Delivery of Statements for Business Credit (Charge) Cards via E-mail and Collection at the Bank Branch	
9.10.1.	DinaCard business charge card	Free of charge
9.10.2.	Visa Business charge card	Free of charge
9.11	Reminder Notice for Non-Settlement of Obligations under Business Credit (Charge) Cards	
9.11.1.	DinaCard business charge card	500.00 RSD monthly per individual client
9.11.2.	Visa Business charge card	500.00 RSD monthly per individual client
9.12.	Closure of Debit Cards	
9.12.1.	DinaCard debit card	Free of charge
9.13.	Closure of business credit (charge) card	
9.13.1.	DinaCard business charge card	Free of charge
9.13.2.	Visa Business charge card	Free of charge
9.14.	Limits – for Payment by Business Credit (Charge) Card at a Merchant's Point of Sale for Goods and Services	
9.14.1.	DinaCard business charge card	up to the approved limit amount or in accordance with the Agreement
9.14.2.	Visa Business charge card	
9.15.	Fee for a Card Retained at an ATM in the Country	
9.15.1.	Fee for a Card Retained at an ATM in the Country (DinaCard Debit, DinaCard Business, Visa Business))	300,00 RSD
9.16.	Fee for Processing an Application (Limit Request) for Business Credit (Charge) Cards	
9.16.1.	DinaCard business charge card	0.5% minimum 1,000.00 RSD per individual client limit
9.16.2.	Visa Business charge card	0.5% minimum 1,000.00 RSD per individual client limit

9.17.	Membership Fee for Business Credit (Charge) Cards	
9.17.1.	DinaCard business charge card	Free of charge
9.17.2.	Visa Business charge card	2,000.00 RSD one-off per client
9.18.	Fee for urgent issuance of a business credit (charge) card	
9.18.1.	DinaCard business charge card	500.00 RSD per individual card
9.18.2.	Visa Business charge card	1,000.00 RSD per individual card
9.19.	Fee for PIN Unblocking on a Business Credit (Charge) Card	
9.19.1.	Fee for PIN Unblocking on a Business Credit (Charge) Card (DinaCard Business, Visa Business)	Free of charge
9.20.	Fee for PIN Change at an ALTA banka ATM for a Business Credit (Charge) Card	
9.20.1.	Fee for PIN Change at an ALTA banka ATM (DinaCard Business, Visa Business)	Free of charge

Note: In respect of business credit (charge) cards, the Client may opt for only one of the offered card brands. If card transactions are executed abroad in EUR, the Bank shall convert the amount into dinars using the Bank's selling exchange rate for foreign currency applicable on the due date of payment obligations. For transactions executed abroad in a third currency, the exchange rate of the Visa card organization shall first be applied for conversion into EUR currency, and thereafter, on the transaction payment date, the Bank's selling exchange rate for foreign currency applicable to EUR shall be applied.

C. TREASURY OPERATIONS WITH LEGAL ENTITIES

1	RENTAL (LEASE) OF SAFE DEPOSIT BOXES – LEGAL ENTITIES	1 Month	12 Months
1.1.	Dimension 60 x 300 x 400 mm		
1.1.1.	Lease for Legal Entities (Residents and Non-Residents)	1,060.00 RSD	8,400.00 RSD
1.2.	Dimension 120 x 300 x 400 mm		
	Dimension 140 x 300 x 400 mm		
1.2.1.	Lease for Legal Entities (Residents and Non-Residents)	1,560.00 RSD	13,200.00 RSD
1.3.	Dimension 220 x 300 x 400 mm		
	Dimension 240 x 300 x 400 mm		
1.3.1.	Lease for Legal Entities (Residents and Non-Residents)	1,860.00 RSD	16,000.00 RSD
1.4.	Dimension 360 x 300 x 400 mm		
1.4.1.	Lease for Legal Entities (Residents and Non-Residents)	2,600.00 RSD	23,000.00 RSD
2	OTHER FEES RELATED TO SAFE DEPOSIT BOX OPERATIONS		
2.1.	Replacement of a Safe Deposit Box Lock	500 RSD + 110.00 EUR	

2.2.	Commission Opening of a Safe Deposit Box and Installation of a New Lock	500 RSD + 122.00 EUR	
2.3.	Opening of a Safe Deposit Box Pursuant to a Court Decision	500 RSD + 122.00 EUR + court costs	
3	CUSTODY DEPOSITS		
3.1.	Open custody deposits	0.10% monthly	min 200.00 RSD
3.2.	Closed custody deposits with Declared Value	0.15% monthly	min 250.00 RSD
3.3.	Closed custody deposits without Declared Value	monthly	500.00 RSD
3.4.	Sealed Envelopes with Spare Keys	monthly per deposit box	100.00 RSD
3.5.	Custody deposits of Foreign Cash Currency	0.20% monthly	min 200.00 RSD
3.6.	Special custody deposits for Valuables	According to the agreement	min 1,000.00 RSD monthly
4	NOTES TO TARIFF ITEMS (1.1. – 3.6.)		
4.1.	All fees shall be charged in advance.		
4.2.	VAT is included in the amount of fees.		
4.3.	Fees under tariff item 2 expressed in EUR shall be paid in the dinar countervalue calculated according to the middle exchange rate of the National Bank of Serbia.		
D. COMMON PROVISIONS			
In cases regulated by applicable regulations, decisions of competent authorities, and multilateral or bilateral agreements, the fees established by such acts apply.			
The Bank may also charge other actual costs not covered by this Tariff, if regulated by a separate agreement concluded between the Bank and the service user.			
Fees shall be charged to the service user, unless otherwise agreed by contract between the Bank and the service user or a third party. The fees presented in the Tariff are standard fees and do not apply to promotional offers and products.			