

TARIFF OF FEES FOR SERVICES – ENTREPRENEURS

ALTA BANKA a.d Beograd

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TARIFF OF FEES FOR ENTREPRENEURS

A. PAYMENT TRANSACTIONS OPERATIONS - ENTREPRENEURS

I PAYMENT TRANSACTIONS OPERATIONS IN THE COUNTRY

1	NON-CASH TRANSFER OF FUNDS IN DINARS IN THE REPUBLIC OF SERBIA		
1.1.	INTERNAL TRANSFER		
1.1.1.	At the Bank's Counter		Free of charge
1.1.2.	Via electronic banking		Free of charge
1.2.	EKSTERNI PRENOS		
1.2.1.	Orders above 300,000 RSD - RTGS		
1.2.1.1.	At the Bank's counter	0.10%	max 6,000.00 RSD
1.2.1.2.	By electronic banking in the promotion period until 01.06.2027.	0.07%	max 3,500.00 RSD
1.2.2.	Orders of and below 300,000 RSD – CLEARING		
1.2.2.1.	At the Bank's counter	0.08%	min. 35.00 RSD
1.2.2.2.	By electronic banking in the promotion period until 01.06.2027.	0.06%	min. 25.00 RSD max. 40.00 RSD
1.2.3.	Urgent orders of and below 300,000 RSD - INSTANT i RTGS		
1.2.3.1.	At the Bank's counter	0.08%	min.80.00 RSD
1.2.3.2.	By electronic banking in the promotion period until 01.06.2027.	0.06%	min. 25.00 RSD max. 40.00 RSD
2	CASH TRANSFER OF FUNDS IN DINARS		
2.1.	Cash Withdrawal from a Payment Account by Submitting a Withdrawal Order		Free of charge
2.2.	Cash Deposit into a Payment Account by Submitting a Deposit Order		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 (Bills of Exchange, 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 account, etc.)	Free of charge
4.4.	Opening and maintenance of special-purpose dinar accounts at client request	As agreed / arranged
4.5	Closure of Entrepreneur's Payment Account	Free of charge
4.6.	Issuance of Certificates at the Client's Request	500.00 RSD
4.7.	Issuance of an Ad Hoc Statement (Statements Older Than 30 Days)	50.00 RSD
4.8.	Registration and Deregistration of promissory notes/authorizations upon Issuance	100.00 RSD
4.9.	Issuance of a Certificate on the Registration and Deregistration of promissory notes/authorizations	100.00 RSD
4.10.	Issuance of a Certificate on the Executed Order	100.00 RSD
4.11.	Issuance of a Certificate on Paid Fees and Charges for Vehicle Registration	300.00 RSD
PROMISSORY NOTE OPERATIONS		
4.10.	Registration and Deregistration of Promissory Notes/Authorizations upon Issuance for Paper Promissory Notes	100.00 RSD
4.11.	Issuance of a Certificate on the Registration and Deregistration of Promissory Notes/Authorizations for paper promissory notes	100.00 RSD
4.12.	Processing a request for Registration and Transfer of an Electronic Promissory Note to the First Creditor	25.00 RSD per request
4.13.	Processing of a request for aval provision of an Electronic Promissory Note	50.00 RSD per request
4.14.	Processing a Request for Transfer of an Electronic Promissory Note to a New Creditor without Endorsement	25.00 RSD per request
4.15.	Processing of a Request for Transfer of an Electronic Promissory Note to a New Creditor with Endorsement	50.00 RSD per request
4.16.	Fee for Submission of an Electronic Promissory Note Collection Order	10.00 RSD per order
4.17.	Fee for Submission of a Revocation of an Electronic Promissory Note Collection Order	150.00 RSD per order
4.18.	Processing of a Request for Withdrawal of an Electronic Promissory Note Enforcement Collection Order from Enforced 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 statement
4.20.	Preparation and Delivery of an Official Electronic Statement on an Electronic Promissory Note	300.00 RSD per statement

NOTES TO TARIFF ITEMS (1. - 4.)

The fee for maintaining a payment account shall be charged monthly, on the first day of the following month for the previous month. The fee for maintaining a payment account shall not be charged to humanitarian associations and foundations.

Fees under tariff items 1.2. shall be calculated and charged daily from the clients' accounts.

Fees under tariff items 2 and 3 shall be calculated and charged from the client's account upon execution of the transaction and/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 item)		2,000.00 RSD
5.5.	Additional Card (per item) or Card Outside the Package		1,000.00 RSD
5.6.	Issuance/Renewal of Certificates		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 transactions per POS terminal)		Monthly fee per POS terminal
6.2.1.	Up to 150.000,00 RSD		do 2,000.00 RSD
6.2.2.	From 150.001,00 RSD		Free of charge
6.3.	Portable POS terminals - GPRS (monthly transactions per POS terminal)		Monthly fee per POS terminal
II INTERNATIONAL PAYMENT TRANSACTIONS 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 of the same person with another domestic banks – 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 person with another domestic banks – 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 Held with Another Domestic Bank	0.20%	min. 1,000.00 RSD max. 35,000.00 RSD
1.3.4.	To a Payment Account Held with Another Domestic Bank - SEPA	0.18%	min. 900.00 RSD max. 31,000.00 RSD
1.3.4.1.	To a Payment Account Held 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 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
1.3.5.	To a Payment Account held with ALTA banka		1,000.00 RSD
1.3.6.	To a Payment Account held with ALTA banka – business trip expenses		Free of charge
1.3.7.	To a Payment Account held with another bank– Clearing*	0.16%	min. 800,00 RSD max. 28,000.00 RSD
1.3.7.1.	To a Payment Account held 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 held 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 abroad in the Republic of Serbia		

2.2.1.	To a payment account of the same person held with another domestic banks	0.30%	min. 1,200.00 RSD
			max. 45,000.00 RSD
2.2.2.	To a payment account held with another domestic bank	0,20%	min. 1,000.00 RSD
			max. 35,000.00 RSD
2.2.3.	To a payment account held with ALTA banka		1,000.00 RSD
2.2.4.	To a payment account held with ALTA banka – business trip expenses		Free of charge
3	NON-CASH TRANSFER OF FOREIGN CURRENCY FUNDS – COVER PROVIDED FROM A DINAR CURRENT 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	1,000.00 RSD
		Above 50,000.00 EUR	Free of charge
3.1.1.	To a payment account abroad – electronic orders	Up to 50,000.00 EUR	900.00 RSD
		Above 50,000.00 EUR	Free of charge
3.2.	To a payment account abroad – SEPA – paper orders	Up to 50,000.00 EUR	900.00 RSD
		Above 50,000.00 EUR	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	600.00 RSD
		Above 50,000.00 EUR	Free of charge
3.3.	To a payment account in the Republic of Serbia	Up to 50,000.00 EUR	1,000.00 RSD
		Above 50,000.00 EUR	Free of charge
3.3.1.	To a payment account in the Republic of Serbia – electronic orders	Up to 50,000.00 EUR	950.00 RSD
		Above 50,000.00 EUR	Free of charge
3.4.	To a payment account in the Republic of Serbia – paper orders	Up to 50,000.00 EUR	900.00 RSD
		Above 50,000.00 EUR	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	600.00RSD
		Above 50,000.00 EUR	Free of charge
3.5.	To a payment account held with ALTA banka	Up to 50,000.00 EUR	1,000.00 RSD
		Above 50,000.00 EUR	Free of charge
3.6.	To a payment account held with ALTA banka – business trip expenses		Free of charge
3.7.	To a payment account held with another banks – Clearing*- paper orders	Up to 50,000.00 EUR	800.00 RSD
		Above 50,000.00 EUR	Free of charge
3.7.1.	To a payment account held with another banks – Clearing*- electronic orders	Up to 50,000.00 EUR	500.00 RSD
		Above 50,000.00 EUR	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 of the foreign bank.			
*Only for payments to beneficiaries holding accounts with banks participating in the international EUR clearing system.			
4	PURCHASE AND SALE OF FOREIGN CURRENCY		
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 into a Foreign Currency Current Account in Euros	Free of charge	
5.2.	Receipt of Funds from Abroad into 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
**In accordance with the Instruction on the Method of Temporary Performance of Certain Payment Transactions Operations in the Territory of the Federal Republic of Yugoslavia, Official Gazette of the FRY No. 11 dated 12 March 2001, the payment of the dinar countervalue for foreign currency sold to the National Bank of Serbia shall be made at the NBS buying exchange rate for foreign currency applicable on the day the service is provided.			
6	WITHDRAWAL / PAYING-IN FOREIGN CASH CURRENCY		
6.1.	Cash Withdrawal from a Payment Account by Submitting a Withdrawal Order		
6.1.1.	Withdrawal from a Foreign Currency Account	Free of charge	
6.1.2.	Payment in Foreign Cash Currency by Providing Foreign Currency from the Bank's Own Funds	Free of charge	
6.2.	Cash Deposit into a Payment Account by Submitting a Deposit Order	Free of charge	
7	NON RESIDENTS - DINAR TRANSACTIONS		
7.1.	Non-Cash Transfer in Favor of an Account Held with ALTA banka	1,000.00 RSD	
7.2.	Non-Cash Transfer in Favor of an Account Held with Other Domestic Banks	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.	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	DOCUMENTARY COLLECTION (COLLECTION) AND PROMISSORY NOTE COLLECTION		

8.1.	IMPORT COLLECTION		
8.1.1.	Advisi ng	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 COLLECTION		
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 CREDITS		
9.1.	IMPORT (NOSTRO) LETTERS OF CREDIT		
9.1.1.	Opening of a Letter of Credit with Cash Collateral Deposited		
	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
	over EUR 50.000,00	0.20%	+1,000.00 RSD
9.1.2.	Opening of a Letter of Credit with Deferred Collateral Deposit (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	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 fee under item 9.1.2 is the minimum fee and, depending on the level of risk, a special arrangement fee 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	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 i 9.2.

In the case of opening a nostro letter of credit with deferred collateral deposit, 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.

Fees 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 nostro letter of credit remains valid. In the period following the last full quarter of validity of the nostro letter of credit, the fee shall be calculated in advance for the number of months commenced within the validity period, with one-third of the stipulated quarterly fee 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. For letters of credit with deferred payment, the fee shall be charged until the expiry of the payment obligation.

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

10	FOREIGN LOANS		
10.1.	Arrangement of Foreign Loans and Assumption of Obligations under Foreign Loans	1.00%	Quarterly in advance
10.2.	Bank Services as Agent for Loans Granted by International Financial Institutions	1.00% p.a. on the outstanding debt balance	
11	OTHER SERVICES		
11.1.	Opening and Maintenance of a Resident Foreign Currency Account	Free of charge	
11.2.	Opening and Maintenance of Dedicated 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 a dinar equivalent	
11.4.	Maintenance of a Non-Resident Foreign Currency Account	12,000 RSD monthly (for the month in which transactions were recorded))	
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 monthly /per account	
11.9.	Notifications on Foreign Exchange Rates, Foreign Interest Rates, etc. at the Request of a Legal Entity or Entrepreneur	300.00 RSD per data item	
11.10.	Amendment of Instructions and Cancellation 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 Cancellation, 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	
11.13.	Mediation in the Collection of Receivables from Abroad	Up to 10% (As agreed / arranged)
	Business Networking between Domestic and Foreign Partners in Relation to the Improvement of Export/Import Operations	
	Servicing of High-Risk Collection/Payment Transactions Requiring Enhanced Monitoring and Special Engagement of the Bank	
12	ACTUAL COSTS	
12.1.	The Bank shall charge, as reimbursement of actual costs incurred in the execution of clients' orders, all fees 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 provided for 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 domestic users, fees shall be calculated in dinars at the applicable exchange rate.	
12.5.	If foreign exchange operations are performed through several domestic banks, the fees shall be allocated proportionally to the participation of such banks, all in accordance with their mutual agreement.	
III OPERATIONS WITH AUTHORIZED EXCHANGE DEALERS		
1	OPERATIONS WITH AUTHORIZED EXCHANGE DEALERS	
1.1.	Opening and Maintenance of a Dedicated Dinar/Foreign Currency Account for Performing Exchange Operations	Free of charge
1.2.	Closure of a Dedicated 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 into 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 POSLOVANJE SA PLATNIM INSTITUCIJAMA		
1	Non-Cash Transfer of Funds in Dinars within the Republic of Serbia (for Orders of Payment Service Users of a Payment Institution)	
1.1.	INTERNAL TRANSFER	Free of charge
1.2.	EXTERNAL TRANSFER	
1.2.1.	Payment Orders up to and including RSD 300,000 – Clearing and RTGS MT102	

	up to 400,000 payment institution transactions executed in the month preceding the fee calculation		6.50 RSD
	from 400,000 to 800,000 payment institution transactions executed in the month preceding the fee calculation		5.50 RSD
	over 800,000 payment institution transactions executed in the month preceding the fee calculation		4.50 RSD
1.2.2.	Orders over 300.000 RSD - RTGS		
	From 9 h until 13 h		30.00 RSD
	From 13 h until 16 h		70.00 RSD
2	Maintenance of a special purpose account		500.00 RSD
B. LOAN AND GUARANTEE OPERATIONS WITH ENTREPRENEURS			
1	GUARANTEE		
1.1.	NOSTRO GUARANTEES / COUNTER-GUARANTEES		
1.1.1.	Issuance of a Guaranteed-Backed Guarantee	Up to 0.50% quarterly in advance	min. 3,000.00 RSD
1.1.2.	Issuance of a Guarantee Secured by Other Collateral		
1.1.2.1.	Issuance of payable guarantees	do 1% quarterly in advance	min. 3,000.00 RSD
1.1.2.2.	Issuance of Performance Guarantees (Bid Bond, Advance Payment Guarantee, Performance Guarantee)	do 1% quarterly in advance	min. 3,000.00 RSD
1.1.3.	Notification, Advising or Issuance of a Guarantee Based on the Counter-Guarantee of ALTA banka		Costs of foreign bank
1.1.4.	Claim under a Guarantee and Review 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. 50,000.00RSD
1.2.2.	Notification without Obligation		3,000.00 RSD
1.2.3.	Issuance of a Guarantee Based on a Counter-Guarantee		
1.2.3.1.	Without Collateral	1%	min. 3,000.00 RSD
1.2.3.2.	With Full Collateral	0.10%	min. 3,000.00 RSD
1.2.4.	Amendment of Guarantee Terms and Conditions		3,000.00 RSD
1.2.5.	Collection of Documents and Claim under a Guarantee	0.30%	min. 3,000.00 RSD
1.2.6.	Preparation of a LORO Guarantee Draft		5,000.00 RSD

1.3.	DINAR GUARANTEES		
1.3.1.	Issuance of Guarantees with Collateral		
1.3.1.1.	Issuance of Financial Guarantees		
	Guarantee for Securing Payment of Costs in Accordance with Customs Procedures for Release of Goods for Free Circulation and Transit, Temporary Import, Inward Processing and Storage of Goods	Up to 1% of the guarantee amount quarterly in advance	min. 3,000.00 RSD
	Guarantee for Proper Repayment of Loan Principal and Interest		
	Other Financial Guarantees		
1.3.1.2.	Issuance of Performance Guarantees		min. 3,000.00 RSD
	Bid Bond Guarantee	do 1% of the guarantee amount quarterly in advance	
	Advance Payment Guarantee		
	Performance Guarantee (BOND)		
	Guarantee for the Quality of Performed Works During the Warranty Period		
	Other Guarantees		
1.3.2.	Issuance of Guarantees Secured by Other Collateral		
1.3.2.1.	Issuance of Financial Guarantees		
	Guarantee for Securing Payment of Costs in Accordance with Customs Procedures for Release of Goods for 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 Principal and Interest		
	Other Financial Guarantees		
1.3.2.2.	Issuance of Performance Guarantees	do 1% of the guarantee amount quarterly in advance	min. 3,000.00 RSD
	Bid Bond Guarantee		
	Advance Payment Guarantee		
	Performance Guarantee		
	Guarantee for the Quality of Performed Works During the Warranty Period		
	Other Guarantees		
1.3.3.	Issuance of Letters of Intent for the Issuance of Guarantees to Domestic and Foreign Entrepreneurs	min 5,000.00 RSD	Up to 30,000.00 RSD
1.3.4.	Fee for Cancellation of a Request for the 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 fee 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, if the confirmation by a foreign bank is conditioned upon placing a deposit, the Bank shall calculate and charge the RSD equivalent 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.

Fees charged quarterly in advance shall be calculated 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, the fee shall be charged in advance for each commenced month in the amount of one-third of the stipulated quarterly fee. In the event of an increase in the guaranteed amount, extension of validity periods, or other amendments to the guaranteed terms and conditions, the fee specified in the tariff items relating to the issuance of guarantees shall be charged.

Collateral shall mean foreign currency and RSD deposits fixed for the validity period of the guarantee or loan. Other collateral instruments shall include the 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 the promissory note		
	With Collateral	Up to 0.20% monthly in advance on the amount of the obligation	min. 3,000.00 RSD
	Secured by Other Collateral	Up to 0.40% monthly in advance on the amount of the obligation	min. 3,000.00 RSD
3	PROCESSING OF APPLICATION AND SERVICING OF THE LOAN AND GUARANTEE		
3.1.	Fee for the Issuance of Guarantees or Super Guarantees	Up to 3% total, one-off in advance or in installments per individual guarantee	min 5,000.00 RSD
3.2.	Fee for Processing Applications for Approval of RSD Placements (Loans, Factoring, Discounting, etc.)	Up to 3% total, 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% total, one-off in advance or in tranches	min 5,000.00 RSD
3.4.	Fee for Avali provision and Acceptance of Bills of Exchange and Other Forms of Guarantees	Up to 1% one-off in advance	min 5,000.00 RSD
3.5.	For Amendments Related to Loan Approval, Aval provision and Acceptance of Bills of Exchange and Other Forms of Guarantees, Purchase of Receivables under Items 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 sent	
3.8.	Fee for Approval of an Authorized Overdraft	Up to 2% total one-off in advance	min 3,000.00 RSD
3.9.	Guarantee Claim / Protest	Up to 2% of the amount of the protest under the guarantee	min 30,000.00 RSD
4	REGISTRATION OF FOREIGN CREDIT TRANSACTIONS WITH THE NBS		
4.1.	Registration of a Notification 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. and 4.3.)			
VAT is included in the amount of the fees.			
5	OTHER SERVICES AND ACTUAL COSTS		
5.1.	OTHER SERVICES		
5.1.1.	Issuance of Certificates and Notifications upon the Entrepreneur’s Request	3,000.00 RSD	
5.1.2.	Transactions through specific 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 stipulated by the decision of the Credit Bureau	
5.2.	ACTUAL COSTS		
5.2.1.	As reimbursement for actual costs incurred in the execution of clients’ orders, the Bank charges all fees and expenses charged by a foreign partner, correspondent bank, or other financial institution participating in the execution of the transaction.		
5.2.2.	The Bank also charges the actual costs incurred in the execution of foreign exchange operations services. Fees are calculated in RSD at the applicable exchange rate of the National Bank of Serbia.		
6	EARLY REPAYMENT OF A LOAN		
6.1.	Early Repayment of a Loan from Regular Business Operations Funds	Up to 1% of the amount being repaid early	
6.2.	Early Repayment of a Loan from the Funds of a Refinancing Loan Approved by Another Bank	Up to 5% of the amount being repaid early	
7	SALE OF FOREIGN CURRENCY FOR THE REPAYMENT OF FOREIGN CURRENCY LOANS		
	Sale of foreign currency for the repayment of a foreign currency loan (principal and interest)		

7.1.	By Providing Foreign Currency from the Bank's Own Resources	As agreed
8	FEE FOR NON-FULFILLMENT OF CONTRACTUAL OBLIGATIONS	
8.1.	Failure to Perform Agreed Payment Transactions through the Account Held with the Bank	Up to 2% on the outstanding balance or the initially approved financing amount under the agreement
9	OVERVIEW OF THE SCHEDULE OF FEES FOR 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 with a Debit Card at Merchants' Points of Sale for Goods and Services in the Country	
9.3.1.	DinaCard debit card	Free of charge
9.4.	Payment with a 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 with a 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 Cards	1,000.00 RSD per individual client
9.7.2.	Visa Business Charge Cards	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.	Maintenance of a Business Credit (Charge) Card Account	
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's Branch Office	
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 Related to Business Credit (Charge) Cards	
9.11.1.	DinaCard business charge card	500.00 RSD per individual client
9.11.2.	Visa Business charge card	500.00 RSD per individual client

9.12.	Cancellation of Debit Cards	
9.12.1.	DinaCard debitna kartica	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 with Business Credit (Charge) Cards at Merchants’ Points of Sale for Goods and Services	
9.14.1.	DinaCard business charge card	up to the approved limit 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) 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 i 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 Changing the PIN at an ALTA Bank ATM for a Business Credit (Charge) Card	
9.20.1.	Fee for Changing the PIN at an ALTA Bank ATM (DinaCard Business, Visa Business)	Free of charge

Note: With business credit (charge) cards, the Client may opt for only one of the offered card brands. If card transactions are executed abroad in EUR currency, the Bank shall convert the amount into dinars using the Bank's selling exchange rate for foreign currencies 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 currencies applicable to the EUR shall be applied.

C. TREASURY OPERATIONS WITH ENTREPRENEURS

1	SAFE DEPOSIT BOX RENTAL (LEASE) – ENTREPRENEURS		
		1 month	12 months
1.1.	Dimension 60 x 300 x 400 mm		
1.1.1.	Rental for Entrepreneurs (Resident and Non-Resident)	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.	Rental for Entrepreneurs (Resident and Non-Resident)	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.	Rental for Entrepreneurs (Resident and Non-Resident)	1,860.00 RSD	16,000.00 RSD
1.4.	Dimension 360 x 300 x 400 mm		
1.4.1.	Rental for Entrepreneurs (Resident and Non-Resident)	2,600.00 RSD	23,000.00 RSD
2	OTHER FEES RELATED TO SAFE DEPOSIT BOX OPERATIONS		
2.1.	Replacement of the Safe Deposit Box Lock	500 RSD + 110.00 EUR	
2.2.	Commission set up for Opening of the Safe Deposit Box and Installation of a New Lock	500 RSD + 122.00 EUR	
2.3.	Opening of the Safe Deposit Box Pursuant to a Court Order	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 custody deposit	100.00 RSD
3.5.	Custody deposit of foreign cash	0.20% monthly	min 200.00 RSD
3.6.	Special custody deposits with valuables	According to the agreement	min 1,000.00 RSD monthly
4	NOTES TO TARIFF ITEMS (1.1. – 3.6.)		
4.1.	All fees are collected in advance.		
4.2.	VAT is included in the amount of the fees.		
4.3.	Fees under Tariff Item 2 expressed in EUR shall be paid in the dinar equivalent calculated at 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 stipulated by such acts shall apply.

The Bank may 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.