

FEE TARIFF FOR SERVICES RENDERED BY API BANK J.S.C BELGRADE
For individuals - clients

Adopted by: Executive Board of API Bank J.S.C. Belgrade

FEES FOR SERVICES RENDERED FOR INDIVIDUALS (clients*)

* The term client refers to a natural person that concludes a contract on payment services or a contract that relates to electronic funds for purposes not intended for its business or other commercial activities

TARIFF PARAGRAPH 1 – PAYMENT ACCOUNT	
Service	Fee (RSD)
1.1. Opening of payment account	Exempted from fee
1.2. Maintaining a payment account (in case of turnover during the month)	200.00 per month
1.3. Maintaining a payment account for the purpose of receiving pension (in case of turnover during the month)	150.00 per month
1.4. Maintaining a SILVER payment account	250.00 per month
1.5. Maintaining a PREMIUM payment account	290.00 per month
1.6. Maintaining a foreign currency payment account	Exempted from fee
1.7. Liquidation of payment account	Exempted from fee
1.8. Issuance of other certificates (other than the certificate on termination of payment account)	500
1.9. Confirmation of executed payment order	200
TARIFF PARAGRAPH 2 – CASH TRANSACTIONS	
Service	Fee (RSD)
2.1. Payments to payment account of natural person	Exempted from fee
2.2. Disbursements from payment account	Exempted from fee
2.3. Payments made by natural persons to payment accounts of legal entities within the Bank (client of the Bank)	50
2.4. Payments made by natural persons to payment account of a legal entity at another bank (client of the Bank)	1,0% minimum 60.00 maximum 6,000.00
2.5. Payments made by natural person to payment account of legal entity in some other bank (not a client of the Bank)	1% minimum 100.00 maximum 8,000.00
2.6. Payments made by a natural person (regardless of whether they are a client of the bank or not) to the account of the Embassy of the Russian Federation at API bank	150
2.7. Payments made by natural person to the account of another entity in a different bank – Payment orders up to 300,000.00 marked as Urgent /instant payment*/	1% min 150.00 max 3,000.00
TARIFF PARAGRAPH 3 – PAYMENT SERVICES FOR CLIENTS	
Service	Fee (RSD)
3.1. External payment orders	0.5%, minimum 60.00 maximum 8,000.00
3.2. Internal transfer between clients of the Bank	RSD 50.00
3.3. Internal transfer between linked accounts of the same client	Exempted from fee
3.4. Internal transactions between clients and API Bank	Exempted from fee
3.5. External payment orders up to 300,000,00 marked as Urgent /instant payment*/	1% min 150.00 max 3,000,00

* INSTANT payment is a domestic payment transaction in RSD up to the value of 300,000.00 executed by a transfer order which a payer can initiate at any time of any day in the year through e-banking channels, namely during the working hours of branches, by submitting an order in paper form. The payer has to enter the reference URGENT upon submitting the order for it to be treated as Instant payment.

TARIFF PARAGRAPH 4 – INTERNATIONAL PAYMENT SERVICES FOR CLIENTS			
Service	Fee (RSD)		
4.1. Inflow from the country and abroad (except pension cheques in foreign currency)	Inflow up to 100.00 EUR: 100.00 RSD		
	Inflow above 100.01 EUR: 0.20% min. 300 RSD max 50,000.00 RSD		
4.2. Inflow on foreign currency payment account in reference to pension cheques in foreign currency	Actual costs of bank administrators		
4.3. Nostro remittance in foreign currency in country and abroad	0.8% minimum 1,200.00 + costs of corresponding bank for remittance with option OUR maximum 60,000.00		
4.4. Nostro remittance in RSD under the payment order of non-residents to a payment account at another domestic bank	0.8%, minimum 1,200.00 maximum 60,000.00		
4.5. Nostro remittance in RSD under the payment order of non-residents to an account within the Bank	1200		
4.6. Internal transfers between clients of the Bank	3000		
4.7. Remittance recall order	RSD 2,000.00 + actual costs		
TARIFF PARAGRAPH 5 – PAYMENT CARDS FOR CLIENTS- NATURAL PERSONS			
5.1. MEMBERSHIP FEE			
Service	Fee (RSD)		
Debit card	Basic card	Additional card	
5.1.1. DinaCard debit - monthly	Exempted from fee	300	
5.1.2. Visa Classic debit - monthly	Exempted from fee	300	
5.1.3. Visa Gold debit - annually	5000	3000	
Credit cards	Basic card	Additional card	
5.1.4. DinaCard credit- annually	Exempted from fee	300	
5.1.5. Visa Classic credit – monthly	200	150	
5.1.6. Visa Gold credit – monthly	450	250	
5.2. CASH PAYMENTS, BALANCE INQUIRY AND PAYMENT OF COMMODITIES AND SERVICES (per transaction)			
Service	Fee (RSD)		
Cash payments on API Bank Belgrade ATMs			
5.2.1 Debit cards (DinaCard debit, Visa Classic and Gold debit)	Exempted from fee		
5.2.2 DinaCard credit card	2%, min. RSD 100.00		
5.2.3 Visa Classic credit	2%, min. 200.00		
5.2.4 Visa Gold credit	2%, min. 200.00		
Cash payments on ATMs and POS terminals of other domestic banks			
	ATM	POS	Minimum
5.2.5 DinaCard debit	1.50%	3%	100
5.2.6 Visa Classic debit	1%	3%	100
5.2.7 Visa Gold debit	1%	3%	100
5.2.8 DinaCard credit	2%	3%	100
5.2.9 Visa Classic credit	2%	3%	200
5.2.10 Visa Gold credit	2%	3%	200
Cash payments on ATMs and POS terminals abroad			
	ATM	POS	Minimum
5.2.11 DinaCard debit	-	-	-
5.2.12 Visa Classic debit	1%	3%	3.00 EUR
5.2.13 Visa Gold debit	1%	3%	3.00 EUR

5.2.14	DinaCard credit	-	-	-
5.2.15	Visa Classic credit	2%	3%	300
5.2.16	Visa Gold credit	2%	3%	300
Balance inquiry				
5.2.17	With debit cards on API bank ATM machines	Exempted from fee		
5.2.18	With debit cards on ATM machines of other banks	30		
5.2.19	With credit cards (on ATM machines of API bank and other banks)	35		
Payment of commodities and services				
5.2.20	With all cards in country and abroad	Exempted from fee		
5.3. OTHER SERVICES RELATED TO CARD OPERATIONS				
Service		Fee (RSD)		
5.3.1	Card or PIN replacement due to damages, loss, data change or at the client's request	400		
5.3.2	Unfounded complaint	600 + actual costs NBS/VISA		
5.3.3	Card block	600		
5.3.4	Reprinting and sending of monthly balance by mail	100		
5.3.5	Printing and sending of Warning Letter to the Client for Non Payment	500		
5.3.6	Sending of monthly balance by e-mail	Exempted from fee		
5.3.7	Issuance of certificates	500		
5.3.8	Cancellation of services	Exempted from fee		
5.3.9	Card alarm	Exempted from fee		
TARIFF PARAGRAPH 6 – OTHER AFFAIRS				
6.1. EXCHANGE SERVICES				
Service		Fee (RSD)		
6.1.1.	Buying of foreign currency	Exempted from fee		
6.1.2.	Selling of foreign currency	Exempted from fee		
6.2. REPLACEMENT OF DAMAGED BILLS AND MODIFYING OF DENOMINATION STRUCTURE				
Service		Fee (RSD)		
6.2.1.	Replacement of damaged RSD bills	5% nominal value min 20.00		
6.2.2	Replacement of damaged foreign currency bills	5% nominal value		
6.2.2.	Replacement of denomination structure of foreign currency	0.5% min 200.00		
6.3. – FEE FOR USE OF CREDIT BUREAU SERVICE				
Service		Fee(RSD) per report		
6.3.1.	Basic report for a natural person applicant for use of services	246		
6.3.2.	Basic report for a natural person guarantor	246		
6.3.3.	Synthetic report for a natural person applicant for use of services	168		
6.3.4.	Synthetic report for guarantor	168		
6.3.5.	Personal report*	276		
6.3.6.	Basic report on warranty obligations of legal entities and entrepreneurs	126		
6.3.7	Personal report on warranty obligations of legal entities and entrepreneurs *	138		

***Note:** The fee for services rendered by the Loan Bureau prescribed by items 6.3.5 and 6.3.7 include value added taxes at the rate of 20%, with users of bank services being entitled to one of the above-mentioned reports free of charge.

TARIFF PARAGRAPH 7– E - BANKING FOR CLIENTS	
Service	Fee (RSD)
7.1. Monthly maintenance service	
7.1.1 Monthly E-banking maintenance service	
7.1.1.1. For clients with SILVER or PREMIUM account	Exempted from fee

7.1.2 Monthly M-banking maintenance service	
7.1.2.1. For clients with Premium account	Exempted from fee
7.2. Other services	
7.2.1. SMS info messages (per message)	Exempted from fee
7.2.2. E-mail info messages (per message)	Exempted from fee
7.2.3. Balance inquiry, account statements, turnover in the period	Exempted from fee
7.2.4. Cancellation of services – one time fixed	200
7.2.5. Payment order certificate	100
7.3. Payment transaction in RSD	
7.3.1. External payment order up to RSD 299,999.00	0.2%, min 20,00 max 400
7.3.2. External payment order up to RSD 300,000.00 - classified as urgent /Instant payment	0,2% min 100,00 max 600
7.3.3. External payment order over RSD 300,000.00 (RTGS payment system)	0.2%, min 250 max 2.000,00
7.3.4. Internal transaction (per payment order)	5,00
7.3.5. Account sweeping	Exempted from fee
7.4. Payment transactions in foreign currency	
7.4.1. Buying and selling of foreign currency (per Bank` s exchange rate)	Exempted from fee
7.4.2. Internal transfer between linked accounts of the same client	Exempted from fee

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TARIFF PARAGRAPH 8 –CREDIT AND LOAN AFFAIRS	
Service	Fee (RSD)
8.1. Fee for processing of application for authorized overdraft	1%, minimum 200.00
8.2. Fee for processing of credit application	From 0.75% till 3%
8.3. Issuance of different certificates	500
8.4. Printing and sending of Letter of Warning to the Client for default in repayment	250

The above-mentioned tariff paragraphs regarding the services rendered by the Bank and permissible under positive regulations apply on natural persons/non-residents.

The tariff will enter into force on the 15th day from its public posting within the business premises in which the Bank offers its services to the clients as well as on the official web-site of API Bank J.S.C. Belgrade, namely beginning on **October 24th, 2018**, and will be considered applicable for Bank clients who conclude business relations with the Bank on the day when the tariffs enter into force. The clients, with whom the Bank established business relations prior to October 24th, will be subject to new tariffs beginning with **December 10th, 2018**.

The Executive Board is authorised to prescribe fees different than the ones defined in this tariff to certain clients, or to exempt them from paying the fee, in extraordinary cases, based on an elaborated proposal of the Loan Bureau or an authorized organizational unit of the Bank.

In Belgrade,
October 10th, 2018

