

**API BANK A.D. BEOGRAD TARIFFS
FOR CORPORATE CLIENTS AND ENTREPRENEURS**

Adopted by the Executive Board of API bank a.d. Beograd

Decision IO-111/2019 of April 23, 2019

Tariff shall be effective with **Jun 24, 2019**

FEES FOR PAYMENT SERVICES TO CORPORATE CLIENTS AND ENTREPRENEURS (residents)

A) FEES FOR PAYMENT SERVICES TO CORPORATE CLIENTS AND ENTREPRENEURS IN THE REPUBLIC OF SERBIA

TARIFF PARAGRAPH 1 – PAYMENT ACCOUNT	
Service	Fee (RSD)
1.1. Opening current payment and other payment accounts for payment operations in RSD	No fee
1.2. Maintenance of current payment account for payment operations in RSD (monthly)	600,00
1.3. Closing of current payment account for payment operations in RSD for corporate clients	500,00
1.4. Closing of current payment account for payment operations in RSD for entrepreneurs	No fee
TARIFF PARAGRAPH 2 – CASHLESS TRANSFER OF FUNDS IN RSD IN THE REPUBLIC OF SERBIA	
SERVICE PROVIDING FORM – AT THE COUNTER	
Service	Fee (RSD)
2.1. INTERNAL PAYMENTS – AT THE COUNTER	
2.1.1. Internal payment between two payment accounts of the same client	/
2.1.2. Internal payment between the client and the Bank	0,05% min 35 max 1.000, 00
2.1.3. Internal payment between the clients of the Bank	0,05% min 35 max 1.000, 00
2.2. EXTERNAL PAYMENTS – AT THE COUNTER	
2.2.1. External payment up to RSD 10.000,00	35,00
2.2.2. External payment from RSD 10.000,01-299.999,99	200,00
2.2.3. External payment over RSD 300.000,00	0,15% max. 6.000,00
2.2.4. External payment up to RSD 300.000,00 marked as Urgent/Instant Payment*/	0,15% min 250,00 max 450,00
SERVICE PROVIDING FORM – E-BANKING	
Service	Fee (RSD)
2.3 INTERNAL PAYMENTS – E-BANKING	
2.3.1. Internal payment between two payment accounts of the same client	/
2.3.2. Internal payment between the client and the Bank	0,05% min 20 max 500, 00
2.3.3. Internal payment between the clients of the Bank	0,05% min 35 max 500, 00
2.4. EXTERNAL PAYMENTS – E-BANKING	
2.4.1. External payment up to RSD 10.000,00	25,00
2.4.2. External payment from RSD 10.000,01-299.999,99	150,00
2.4.3. External payment over RSD 300.000,00	0,1% max. 4.000,00
2.4.4. External payment up to RSD 300.000,00 marked as Urgent/Instant Payment*/	0,11%, min 150,00 max 330,00
TARIFF PARAGRAPH 3 – E-BANKING	
Service	Fee (RSD)
3.1. Card reader	1.600,00
3.2. Card	1.600,00

TARIFF PARAGRAPH 4 – CASH DEPOSIT AND WITHDRAWAL FOR THE PAYMENT ACCOUNT IN API BANK

Service	Fee (RSD)
4.1. CASH WITHDRAWAL FROM THE ACCOUNT WITH SUBMISSION OF THE PAYMENT ORDER	
4.1.1. Cash withdrawal from the account with submission of the payment order – corporate clients	0,5% min 200,00 max 10.000,00
4.1.2. Cash withdrawal from the account with submission of the payment order – entrepreneurs	/
4.2 CASH DEPOSIT TO THE ACCOUNT WITH SUBMISSION OF THE PAYMENT ORDER	
4.2. Cash deposit to the account of a corporate client or entrepreneur with submission of the payment order	No fee

TARIFF PARAGRAPH 5 – OTHER FEES FOR PAYMENT SERVICES TO CORPORATE CLIENTS AND ENTREPRENEURS IN THE REPUBLIC OF SERBIA

Service	Fee (RSD)
5.1.1 Issuing regular statement copies	No fee
5.1.2 Sending a statement copy by fax	No fee
5.1.3 Issuing archive statement copies	100,00 per statement copy
5.1.4 Issuing confirmation of received payment order	200,00
5.1.5 Issuing confirmation of executed payment order	200,00
5.1.6 Issuing confirmation of account turnover	500,00
5.1.7 Issuing other confirmations (except the confirmation of closing of the payment account)	500,00
5.1.8 Registration of bills of exchange at the request of the Bank's client	150,00 per bill of exchange
5.1.9 Registration of bills of exchange which are collateral of the Bank's receivables	100,00 per bill of exchange

B) FEES FOR INTERNATIONAL PAYMENT SERVICES

TARIFF PARAGRAPH 06 – PAYMENT ACCOUNT	
Service	Fee (RSD)
6.2. OPENING CURRENT AND OTHER PAYMENT ACCOUNTS IN FOREIGN CURRENCIES	
6.2. Opening of current and other payment accounts in foreign currency	No fee
11.2. MAINTENANCE OF CURRENT AND OTHER PAYMENT ACCOUNTS IN FOREIGN CURRENCIES	
6.2.1 Maintenance of current and other payment accounts in foreign currencies (monthly)	No fee* *except those stated in the tariff paragraphs 11.2.2 to 11.2.6
6.2.2 Average monthly positive balance on current account in foreign currency EUR in the amount over EUR 3.000.000, including EUR 3.000.000	0.40% annually, charged once a month, by the 5th of month for previous month, at the NBS middle exchange rate of on the calculation day
6.2.3 Average monthly positive balance on current account in foreign currency CHF in the amount CHF 500.000 to CHF 2.000.000 (including)	CHF 1.000,00 annually, charged once a month, by the 5th of month for previous month, at the NBS middle exchange rate of on the calculation day
6.2.4 Average monthly positive balance on current account in foreign currency CHF in the amount CHF 2.000.001 to CHF 10.000.000 (including)	CHF 2.000,00 charged once a month, by the 5th of month for previous month, at the NBS middle exchange rate of on the calculation day
6.2.5 Average monthly positive balance on current account in foreign currency CHF in the amount CHF 10.000.001 to CHF 100.000.000 (including)	CHF 50.000,00 charged once a month, by the 5th of month for previous month, at the NBS middle exchange rate of on the calculation day
6.2.6 Average monthly positive balance on current account in foreign currency CHF over CHF 100.000.000	CHF 100.000,00 charged once a month, by the 5th of month for previous month, at the NBS middle exchange rate of on the calculation day
6.3. CLOSING OF CURRENT AND OTHER PAYMENT ACCOUNTS IN FOREIGN CURRENCIES	
6.3.1. Closing of current payment account in foreign currency	500,00
6.3.2. Closing of current payment account in foreign currency for entrepreneurs	No fee
6.3.3. Closing of other payment accounts in foreign currency	No fee
TARIFF PARAGRAPH 7 – CASHLESS TRANSFER OF FUNDS IN EUR AND OTHER CURRENCIES FROM THE FX CURRENT ACCOUNT AND OTHER FX PAYMENT ACCOUNTS	
Service	Fee (RSD)
7.1.1 Payment by remittance from the FX payment account*	0,25% min 1.000 - max 40.000,00
7.1.2 Payment by FX remittance with RSD coverage *	0,25% min 1.000 - max 40.000,00
7.1.3 Payments for Kosovo	0,10% min 1.000,00 - max 30.000,00
7.1.4 Payment by RSD remittance from RSD payment account	0,20% min 1.000,00 - max 30.000,00
7.1.5 Transfers between payment accounts of the same client in API Bank	No fee
7.1.6 Transfers between payment accounts of different clients in API	No fee

Bank	
7.1.7 Payments per FX loan approved in API Bank	0,15% min 1.000,00 - max 30.000,00
7.1.8 Payment by RSD remittance from RSD payment account in favor of the account of the Embassy of the Russian Federation at API Bank	600,00
* Payment fee is not charged for RUB transactions when the client purchases rubles from the Bank	
TARIFF PARAGRAPH 8 – RECEIPT OF FUNDS FROM ABROAD IN FAVOR OF FX CURRENT ACCOUNT OR OTHER FX PAYMENT ACCOUNT IN EUR OR OTHER FOREIGN CURRENCY	
Service	Fee (RSD)
8.1. Receipt of funds from abroad	No fee
8.2. Receipt of funds – Collections from Kosovo / Donations	0,10 - 0,20% min 1.000 - max 10.000,00
TARIFF PARAGRAPH 9– RECEIPT OF FUNDS FROM ABROAD IN FAVOR OF FX CURRENT ACCOUNT OR OTHER FX PAYMENT ACCOUNT IN RUB	
Service	Fee (RSD)
9. Receipt of funds from abroad based on transfer of funds in RUB from the account at another domestic bank	0,5%
TARIFF PARAGRAPH 10 – FX OPERATIONS	
Service	Fee (RSD)
10.1. Advances for business trip	0,4% min 500,00
10.2. Final calculation of the business trip to the account at API bank	0.2% min 300,00
10.3. Final calculation of the business trip to the account at another bank	0,3 % min 500,00
TARIFF PARAGRAPH 11a – CASH DEPOSIT TO THE ACCOUNT WITH SUBMISSION OF THE PAYMENT ORDER	
Service	Fee (RSD)
11. Deposit of foreign cash to the account with submission of the payment order	0.2% min. 300,00 max 20.000,00

Note: In the event that the client purchases rubles from the bank, the payment fee for these transactions is not charged

TARIFF PARAGRAPH 11 – OTHER SERVICES	
Service	Fee (RSD)
11.1.1 Complaints with foreign banks	2.500,00 + actual costs of foreign banks of the bank
11.1.2 Complaints with domestic banks	2.500,00
11.1.3 Sending SWIFT MT940 per payment account of the client	3.000,00
11.1.4 Changes after executed payment order at the request of the client / back value	4.000,00 + costs of foreign banks
11.1.5 Request for payment order revocation after execution	4.000,00 + costs of foreign banks
11.1.6 Returning the funds abroad at the request of the orderer	2.000,00
11.1.7 Conversion of FX resources in the account of corporate clients	Daily exchange rate
11.1.8 Other services rendered to clients as to business operations with the NBS (credit checks)	2.000,00

11.1.9	Sending of a statement copy	No fee
11.1.10	Miscellaneous services to clients in foreign transactions (issuance of certificates, confirmations, statements, certifications, filling out forms, listing of the total turnover ...) at their request, except the confirmation of closing of accounts	2.000,00
11.1.11	Sending a copy of the S.W.I.F.T. order at the request of the client	300,00

TARIFF PARAGRAPH 12 – DOCUMENTARY COLLECTIONS - NOSTRO AND LORO INKASO

Service	Fee (RSD)	
12.1.1	Nostro and Loro inkaso	0,25% min. 2.000,00 max 30.000,00
12.1.2	Preparation of nostro remittance and help in creation	5.000,00
12.1.3	Providing acceptance of bills of exchange	0,20% min 1.000,00 - max 10.000,00
12.1.4	Charging the bill of exchange with protest / without protest	0,30% min 3.000,00 - max 30.000,00
12.1.5	Delivery of documents without charge – return of documents	2.000,00
12.1.6	Changing the inkaso	2.000,00
12.1.7	Other services (endorsement of transp. documents, research at the request of the client...)	3.000,00 + actual costs

TARIFF PARAGRAPH 13 – DOCUMENTARY LETTERS OF CREDIT AND GUARANTEES – LORO

Service	Fee (RSD)	
13.1. DOCUMENTARY LETTERS OF CREDIT – NOSTRO		
13.1.1	Pre-advise L/C	10.000,00 one-off
13.1.2	Processing of L/C request (one-off, in advance), with deposit coverage a.	0,15% min 5.000,00 - max 75.000,00
13.1.3	Opening L/C with deposit coverage	0,2% - 0,3% quarterly min 3.000,00
13.1.4	Processing of L/C request (one-off, in advance), with deferred deposit coverage	0,30% min 5.000,00 - max 75.000,00
13.1.5	Opening L/C with deferred deposit coverage	0,3% - 0,6% quarterly min 7.000,00
13.1.6	Increasing the L/C amount or validity period	Per tariff paragraph in sections 2 and 3
13.1.7	Other changes/ canceled	5.000,00
13.1.8	Checking of documents	0,25% min 5.000,00
13.1.9	Documents under reserve (discrepancy fee)	12.500,00
13.1.10	Obtaining confirmation for nostro L/C	0,5% + confirmation costs min. 5.000
13.1.11	Endorsement of documents	0,2% min. 2.000,00
13.1.12	Settlement / payment of L/C	Fee is calculated per tariff paragraph for the remittance
13.1.13	Cancelling/not-using the L/C	10.000,00
13.2. DOCUMENTARY LETTERS OF CREDIT – LORO		
13.2.1	Notification of loro L/C	0,10% min 3.000,00 - max 30.000,00
13.2.2	Confirmation of loro L/C	Mutually agreed min 3.000 - max 30.000,00
13.2.3	Notification of changes in the L/C conditions	2.000,00
13.2.4	Collecting and checking of documents	0,20% min 5.000,00 – max 50.000,00
13.2.5	Transfer of L/C to another user	0,3% min 5.000,00 – max 50.000,00
13.2.6	Transfer of the L/C of a third bank	4.000,00
13.2.7	Transfer of the L/C to a third bank	2.000,00
13.2.8	Consulting services	4.000,00

13.3. GUARANTEES - LORO	
13.3.1 Notification without liability	0,15% min. 3.000,00 – max. 10.000,00
13.3.2 Transfer of guarantee to another bank	4.000,00
13.3.3 Issuing guarantee based on counter-guarantee	Mutually agreed
13.3.4 Notification of changes in the guarantee conditions	3.000,00
13.3.5 Protest (preparation and fulfillment)	0,2% min 3.000,00 max. 30.000,00

NOTES

Documentary letters of credit:

All fees will be charged during the opening of the letters of credit. Each started month or quarter, will be calculated as a whole. In cases when the letter of credit was partly used (for any reason), the charged fee will not be returned. In time L/Cs, the fee is charged to the expiry of the payment obligation.

TARIFF PARAGRAPH 14 – REGISTRATION OF FOREIGN LOANS AND DEPOSITS AT THE NBS	
Service	Fee (RSD)
14.1. Registration of foreign loans and deposits at the NBS	0,1%+ costs of the NBS/ min 20.000,00 - max 40.000,00 + costs of the NBS
14.2. For every following year of the loan period	10.000,00 one-off, in advance

C) FEES FOR LOANS AND GUARANTEE OPERATIONS

TARIFF PARAGRAPH 15 – LOANS – CORPORATE CLIENTS	
Service	Fee (RSD)
15.1.1. Fee for processing the loan request – small and medium-sized enterprises	0,5%- 2% for short-term loans, minimum 2.500,00
	0,5%-3% for long-term loans, minimum 5.000,00
15.1.2. Fee for processing the loan request – large enterprises	0,1% - 1% for short-term loans, minimum 1.000,00 for RSD loans, minimum 2.500,00 for FX loans
	0,1% - 1% for long-term loans, minimum 5.000,00 for RSD loans; minimum 12.500, for FX loans
15.1.3. Fee for unused part of the loan (except credit lines)	0,1% - 1% annually, for unused part of the loan is calculated at the end of the calendar year
15.1.4. Fee for early loan repayment	0,1% - 1% from own funds 2% - 3% from other bank's loan funds (fee will be paid for the loan amount early repaid)
15.1.5. Monitoring fee	from 0,1% - 1% annually, at the beginning of the business year for the unpaid amount of the loan
15.1.6. Fee for irregular fulfillment of contractual obligation	0.5% -2% of the loan amount being used, in case of FX loans and loans with foreign currency clause, the fee is paid in RSD by the NBS middle rate valid for the last day of the month
15.1.7. Fee for processing the request for changes in the conditions of the loan	0,5% - 3% min 5.000,00
15.1.8. Fee for processing the request for a loan that is 100% secured by guarantee deposit	0,1% - 1% min 5.000,00
15.1.9. Fee for registration/modification of a lien in the Business Registers Agency	5.000,00
15.1.10. Issuing the discharge of mortgage for lien/mortgage registered in favor of the Bank	3.000,00
15.1.11. Waiver of the Bank of the right to appeal against the decision of the competent authority regarding the lien/mortgage registered in favor of the Bank (charged in case of refinancing the Bank's loan	5.000,00

by other commercial banks)	
15.1.12. Issuing a letter of intent for issuing the discharge of mortgage for lien/mortgage registered in favor of the Bank	3.000,00

TARIFF PARAGRAPH 16 – NOSTRO RSD AND FX GUARANTEES	
Service	Fee (RSD)
16.1.1 Request processing fee	
16.1.1.1 FX guarantees*	0,1% - 1% min 5.000,00 max none
16.1.1.2 RSD guarantees and warranty bills of exchange in domestic transactions	0,1% - 1% min 5.000,00 max none
16.1.2. Fee for issuing guarantees for tender participation	
16.1.2.1 Fee for issuing a guarantee for tender participation with 100 % coverage	
16.1.2.1.1 FX guarantees *	0.2% - 0.5% min 5.000,00 max none
16.1.2.1.2 RSD guarantees *	0.05%-0.5% min 5000,00 max none
16.1.2.2 Fee for issuing a guarantee for tender participation without coverage	
16.1.2.2.1 FX guarantees *	0.5% - 1% min 5.000,00 max none
16.1.2.2.2 RSD guarantees *	0.2% - 1% min 5.000,00 max none
16.1.3. Fee for issuing other guarantees	
16.1.3.1 Issuing a guarantee with 100 % coverage	
16.1.3.1.1 FX guarantees **	0.2% - 0.5% min 5.000,00 max none
16.1.3.1.2 RSD guarantees **	0.05% - 0.5% min 5.000,00 max none
16.1.3.2 Issuing a guarantee without coverage	
16.1.3.2.1 FX guarantees **	0.5% - 1% min 5.000,00 max none
16.1.3.2.2 RSD guarantees **	0.2% - 1% min 5.000,00 max none
16.1.4. Changes in the conditions of guarantees	
16.1.4.1 Guarantee value increase*	Fee is calculated by the tariff paragraph for issuing guarantees (depending on the type of guarantee) + Request processing fee
16.1.4.2 Changes of other conditions of the guarantee*	5.000,00 + Request processing fee
16.1.5 Checking the documents regarding the nostro guarantee protest	
16.1.5.1 FX guarantees *	0,1% of the protested amount min 5.000,00 max 60.000,00
16.1.5.2 RSD guarantees *	0,1% of the protested amount min 5.000,00 max 7.000,00
16.1.6 Issuance of statement and confirmation with the guarantee and/or issuance of letter of intent	
16.1.6.1. Nonbinding*	5.000,00
16.1.6.2. Biding*	10.000,00
16.1.6.3. Binding, on nonstandard text*	0,1%, min 10.000,00
16.1.7 Guarantee issuance based on counter guarantee of a foreign bank	
16.1.7. Guarantee issuance based on counter guarantee of a foreign bank, tender*	0,6% , min RSD 11.000 or EUR 100 if the foreign bank/orderer bears the costs
16.1.8 Nostro RSD and FX guarantees – Other fees	

16.1.8.1. Advisory services (preparation of the proposition of the guarantee text, analysis of the commercial part, contract, etc.)*	Depending on time spent with the client min. 5.000,00
16.1.8.2. Translation services, at the request of the client*	1.000,00 per page
16.1.8.3. Urgent requests (execution within 24h)*	od 0,5% - 1%, min 5.000,00
16.1.8.4. Guarantee issuance based on counter guarantee of a foreign bank, other**	0,5% , min RSD 11.000 or EUR 100 if the foreign bank/orderer bears the costs

Note: When the Bank takes some other commitments or guarantees under the contract on financial credit for the account of a legal person, in giving sureties, accepting or issuing own bills of exchange and other forms of guarantees abroad, the fee will be charged per appropriate tariff paragraphs for guarantee obligations

NOTES TO TARIFF PARAGRAPH 16

* **One-off payment**

** **Quarterly payment. Each started quarter is counted as a whole.**

TARIFF PARAGRAPH 17 – BILL OF EXCHANGE WARRANTY IN DOMESTIC TRANSACTIONS

17.1. Without coverage. (Charged quarterly. Each started quarter is counted as a whole)	0.7% - 0,8% min 5.000,00 max none
17.2. 100% coverage (Charged quarterly. Each started quarter is counted as a whole)	0,5% min 2.000,00 max none*

TARIFF PARAGRAPH 18 – OTHER FEES RELATED TO LOAN AND GUARANTEE OPERATIONS

18. Issuing of a document waiving the Bank's right to appeal regarding the decision on removal of lien	5000,00 per document
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D) FEES FOR CREDIT BUREAU SERVICES

TARIFF PARAGRAPH 19 – FEES FOR CREDIT BUREAU SERVICES

Service	Fee (RSD) per report
19.1. CORPORATE CLIENTS	
19.1.1. Basic report of the service applicant	1.440,00
19.1.2. Basic report of the guarantor	1.440,00
19.1.3. Summary report of the service applicant	1.200,00
19.1.4. Summary report of the guarantor	1200,00
19.1.5. Synthetic report of the service applicant	960,00
19.1.6. Synthetic report of the guarantor	960,00
19.1.7. Own report *	1.680,00
19.2. ENTREPRENEURS	
19.2.1. Basic report of the service applicant	600,00
19.2.2. Basic report of the guarantor	600,00
19.2.3. Synthetic report of the service applicant	360,00
19.2.4. Synthetic report of the guarantor	360,00
19.2.5. Own report *	720,00

* **NOTE:** The fee for the Credit Bureau services of the tariff paragraph 19 points 19.1.7. and 19.2.5. includes value added tax at the rate of 20%

F) PAYMENT CARDS – CORPORATE CLIENTS AND ENTREPRENEURS

TARIFF PARAGRAPH 20– PAYMENT CARDS – CORPORATE CLIENTS AND ENTREPRENEURS			
Service		Fee (RSD)	
20.1. CARD ISSUING			
20.1.1	Issuing debit payment card	Basic card*	Additional card
20.1.1.1.	DinaCard business debit card – annual membership	No fee	1000,00**
2.1.2	Issuing Business payment card	Basic card*	Additional card
20.1.2.1	Visa Business charge – annual membership	No fee	3000,00
* For the primary card, the plastic will not be issued, but a number will be generated to which the additional cards are connected			
** Membership fee for the first additional DinaCard business debit card is not charged, but will be charged for all additional cards			
20.2. CASH WITHDRAWAL USING THE PAYMENT CARD, BALANCE INQUIRY AND PAYMENT OF GOODS AND SERVICES (per transaction)			
Service		Fee (RSD)	
20.2.1.	Cash withdrawal at the API bank a.d. Beograd ITMs		
20.2.1.1	Debit cards (DinaCard business debit)	No fee	
20.2.1.2	Visa Business charge	2%, min. 200,00 RSD	
20.2.2.	Cash withdrawal at the ITMs and POS terminals of other banks in the country	ATM	POS
20.2.2.1	DinaCard business debit card	1,5%	2%
20.2.2.2.	Visa Business charge	2%	3%
			Minimum
20.2.2.1	DinaCard business debit card		200,00
20.2.2.2.	Visa Business charge		200,00
20.2.3.	Cash withdrawal at the ITMs and POS terminals of other banks abroad	ATM	POS
20.2.3.1	Visa Business charge	3%	3%
			Minimum
20.2.3.1	Visa Business charge		800,00
20.2.4.	Balance inquiry		
20.2.4.1.	Debit business cards at the API bank a.d. Beograd ITMs	No fee	
20.2.4.2	Debit business cards at the ITMs of other banks	30,00	
20.2.4.3	Credit business cards (at the ITMs of API bank a.d. Beograd and other banks)	35,00	
20.2.5.	Payment of goods and services		
20.2.5.1	Payment with credit and debit card at the Seller's point of sale	No fee	
20.3. OTHER SERVICES RELATED TO THE PAYMENT CARDS			
Service		Fee (RSD)	
20.3.1.	Replacement of a payment card or PIN due to damage, loss, changes of data or at the request of the user	400,00	
20.3.2.	Complaint – unfounded	600 + actual costs NBS/VISA	
20.3.3.	Card blocking	600,00	
20.3.4.	Reprinting and sending the monthly statement copy by post	100,00	
20.3.5.	Printing and sending of the reminder letter regarding delay in payments	500,00	
20.3.6.	Sending the monthly statement copy by e-mail	No fee	
20.3.7.	Issuance of certificates	500,00	
20.3.8.	Card cancelation	No fee	
20.3.9	Card alarm	No fee	

The Tariff shall apply 2 months from the day it is visible at a prominent place within the business premises of the Bank where the Bank offers its services to clients, as well as on the API Bank a.d. Beograd web site, starting from June 24, 2019.

On the date of this Tariff implementation, the Tariff of fees for services of API Bank a.d. Beograd for corporate clients and entrepreneurs adopted by the Decision No. IO-39/2019 as of February 14, 2019, ceases to be valid.

The Executive Board is authorized, in exceptional cases, based on a reasoned proposal of the Credit Committee or the competent organizational unit of the Bank, for some clients, to determine fees different from those set forth in this Tariff or to exempt a Client from paying the fees.

Belgrade, April 23, 2019