

API Bank a.d. Belgrade Tariffs Non-resident Legal Entities

Valid from : 25.06.2019.

ACCOUNTS AND ACCOUNT INFORMATION

1. ACCOUNT MAINTENANCE

1.1. Processing of account opening application within 7 business days *	EUR 500,00 (in equivalent amount in Serbian dinars at the average exchange rate of the National Bank of Serbia on the invoice issuance day) **
1.2. Processing of account opening application within 3 business days *	EUR 700,00 (in equivalent amount in Serbian dinars at the average exchange rate of the National Bank of Serbia on the invoice issuance day) **
1.3. Additional fee for the account opening in the event of complicated legal entity's structure ***	EUR 500,00 (in equivalent amount in Serbian dinars at the average exchange rate of the National Bank of Serbia on the invoice issuance day) **
1.4. Opening of a current account	Free of charge
1.5. Additional fee for documents submission to the Bank's officer at the location of a Customer ****	EUR 500,00 (in equivalent amount in Serbian dinars at the average exchange rate of the National Bank of Serbia on the invoice issuance day) ** + actual costs
1.6. Fee for Customer's documents processing and updating of Customer's information submitted to the Bank:	
- for the change of the ultimate beneficial owner	RSD 60.000,00
- for updating of other legal information (e.g. change of proxy, legal entity's name, registered office etc.)	RSD 18.000,00
1.7. Updating the Specimen of authorized signatures	RSD 6.000,00
1.8. Monthly account maintenance fee	RSD 4.200,00
1.9. Monthly inactive account maintenance fee *****	RSD 12.000,00
1.10. Translation of document into Serbian in relation to the account opening	RSD 6.000,00 + actual expenses
1.11. Obtaining tax identification number (TIN) in Serbia	Upon enquiry to the Bank
1.12. Account closing upon the Customer's initiative *****	RSD 12.000,00

1.13. Account closing upon the Bank's initiative *****	RSD 60.000,00
1.14. Fee for the safekeeping of funds on a current account with the Bank after the termination of business relations with the Customer (monthly)	RSD 8.200,00
1.15. Average monthly balance on current account in foreign currency EUR in amount exceeding 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 NBS middle exchange rate of on the calculation day
1.16. Average monthly balance on CHF current account in amount of CHF 500,000 to CHF 2,000,000 (including)	CHF 1,000.00 charged once a month, by the 5th of month for previous month, at NBS middle exchange rate on the day of calculation
1.17. Average monthly balance on CHF current account in amount of CHF 2.000.001 up to CHF 10,000,000 (including)	CHF 2,000.00 charged once a month, by the 5th of month for previous month, at NBS middle exchange rate on the day of calculation
1.18. Average monthly balance on CHF current account in the amount of 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 NBS middle exchange rate on the day of calculation
1.19. Average monthly balance on CHF current account in CHF foreign currency in amount exceeding CHF 100,000,000	CHF 100,000.00 charged once a month, by the 5th of month for previous month, at NBS middle exchange rate on the day of calculation

ELECTRONIC BANKING/ E-BANKING

2. ACCOUNT MANAGEMENT USING E-BANKING

2.1 Initial package (SMART-card and card-reader) + one-time fee for the certification of E-banking per one user	RSD 9.000,00 + actual delivery costs
2.2. Repeated issuance of SMART-card for the term of 2 years	RSD 3.000,00
2.3. Additional card-reader for SMART-card	RSD 3.000,00
2.4. Unblocking of electronic certificate	RSD 3.000,00

* From the moment of receiving of complete package of documents.

** In the event of refusal to open an account the fee is not refunded.

*** For each legal entity in the structure.

**** Visit of the Bank's officer to be agreed with the Bank in advance.

***** Inactive account – Customer's account with no transactions (excluding fee deductions) during the last 6 months and the Customer has no other activity in the Bank.

***** In the event of account closing the fee for the account maintenance for the current month (also for incomplete month) shall also apply.

PAYMENT SERVICES	
3. INCOMING AND OUTGOING PAYMENTS	
3.1. Receipt of funds from abroad to a foreign currency current account in euros and other currencies	Free of charge
3.2. Intralbank payments	
3.2.1. between Customer's accounts	Free of charge
3.2.2. between different Customers' accounts	RSD 600,00
3.2.3. processing of hard-copy payment order	RSD 1.200,00
3.3. Cashless transfer of funds in euros and other currencies from foreign currency current payment account in euros and other currencies to other banks in Serbia and abroad, where the fee is paid by the payer (OUR)	0,25% (min. RSD 3.000,00 / max. RSD 60.000,00)
3.4. Issuance of SWIFT message (SWIFT MT 103) by e-mail	RSD 1.200,00 per message
ADDITIONAL PAYMENT SERVICES	
4. AMENDMENTS, INVESTIGATION AND REVOCATION OF PAYMENT ORDERS	
4.1. Amendments and corrections in outgoing payment order/erroneous payment order/incomplete payment order	RSD 2.400,00 if payment is not sent from the Bank RSD 5.000,00 if payment is sent from the Bank + actual costs

4.2. Investigation upon Customer's request	RSD 5.000,00 for payments to EU countries RSD 12.000,00 for payments to non-EU countries
4.3. Investigation upon the receiving Bank's request	RSD 9.000,00
4.4. Revocation of payment order	RSD 1.200,00 if payment is not sent from the Bank RSD 4.200,00 if payment is sent from the Bank
4.5. Document delivery by courier	RSD 3.000,00 + actual costs

TRADE FINANCE

5.1. DOCUMENTARY LETTER OF CREDIT – NOSTRO (Operations with import letter of credit)

5.1.1. Pre-advice Letter of credit	RSD 10.000,00 one-off fee
5.1.2. Administration fee for Letter of credit:	
5.1.2.1. with cash cover	0,15% (min. RSD 5.000,00 / max. RSD 75.000,00) one-off fee
5.1.2.2. with deferred payment	0,30% (min. RSD 5.000,00 / max. RSD 75.000,00) one-off fee
5.1.3 Opening of a Letter of credit:	
5.1.3.1. with cash cover	0,30% quarterly (min. RSD 5.000,00)
5.1.3.2. with deferred payment	0,30%-0,60% quarterly (min. RSD 7.000,00)
5.1.4. Increase in the amount of Letter of credit / or maturity	According to clauses 5.1.2 и 5.1.3
5.1.5. Other change / storno	RSD 5.000,00 one-off fee
5.1.6. Checking the documents	0,25% (min. RSD 5.000,00)

5.1.7. Received documents with discrepancy	RSD 12.000,00 one-off fee
5.1.8. Confirmation of Letter of credit	0,50% + actual costs of foreign banks (one-off fee)
5.1.9. Indosing documents	0.50% + actual costs of foreign banks (min. RSD 5.000,00 + actual costs of foreign banks) one-off fee
5.1.10. Liquidation / payment of Letter of credit	0.20% (min. RSD 1.000,00 / max. RSD 30.000,00) one-off fee
5.1.11. Cancellation of letter of credit	RSD 10.000,00 one-off fee
5.2. DOCUMENTARY LETTER OF CREDIT – LORO (Operations with import letter of credit)	
5.2.1 Notification of Letter of credit	0.10% (min. RSD 3.000,00 / max. RSD 30.000,00) one-off fee
5.2.2. Confirmation of Letter of credit	Upon enquiry to the Bank
5.2.3. Notification on changes of terms of Letter of credit	RSD 8.000,00 one-off fee
5.2.4. Checking of documents	0.20% (min. RSD 5.000,00 / max. RSD 50.000,00) one-off fee
5.2.5. Transferring of Letter of credit to another client	0.30% (min. RSD 5.000,00 / max. RSD 50.000,00) one-off fee
5.2.6. Transferring of Letter of credit of the third bank	RSD 4.000,00 one-off fee
5.2.7. Transferring the changes of Letter of credit to the third bank	RSD 9.000,00 one-off fee
5.2.8. Consulting services	Upon enquiry to the Bank
5.3. GUARANTEES – LORO	
5.3.1. Notification without obligation	0.15% (min. RSD 4.000,00 / max. RSD 9.000,00) one-off fee

5.3.2. Transfer of a Guarantee to the another bank	RSD 4.000,00 one-off fee
5.3.3. Issuing of Guarantee based on the counter-Guarantee	Upon enquiry to the Bank
5.3.4. Notification on change of Guarantee conditions	RSD 3.000,00 one-off fee
5.3.5. Protest (preparation / fulfillment)	0.20% (min. RSD 4.000,00 / max. RSD 30.000,00) one-off fee

6. ADDITIONAL SERVICES

6.1. Standard reference (confirmation of account existence and/or account balance)	RSD 2.400,00
6.2. Non-standard reference (including Bank's recommendation letter)	RSD 6.000,00
6.3. Provisions of information upon request of audit	RSD 12.000,00 + actual delivery costs
6.4. Account statement:	
6.4.1. in e-banking	Free of charge
6.4.2. for any period	RSD 240,00 (per 1 page) min. 1.000 RSD / max. 10.000 RSD
6.5. Translation of documents into Serbian upon request of the Bank	Upon enquiry to the Bank
6.6. Notary certification, legalization of documents in Serbia upon request of a Customer	RSD 12.000,00 + actual costs
6.7. Provision of invitations to Serbia (visa formalities) for Customers (upon special request)	RSD 35.000,00

PAYMENT CARDS

20. VISA BUSINESS DEBIT

20.1. Issuance of a card	Free of charge		
20.2. Annual maintenance fee for a card	RSD 9.500,00		
20.3. Cash withdrawals in ATMs and POS-terminals:			
20.3.1. API Bank a.d. Belgrade	2% min. RSD 600,00		
20.3.2. Other banks in Serbia	ATM	POS	minimum
	2%	3%	RSD 600,00
20.3.3. Other banks abroad	ATM	POS	minimum
	2%	3%	EUR 10,00
20.4. Account balance in ATMs:			
20.4.1. API Bank a.d. Beograd	Free of charge		
20.4.2. Other banks	RSD 60,00		
20.5. Foreign transaction *	2,5 %		
20.6. Other services			
20.6.1. Replacement or restoration of payment card, PIN code	RSD 3.500,00		
20.6.2. Unjustified reclamation	RSD 600,00 + actual costs		
20.6.3. Blocking/Unblocking of payment card	Free of charge		
20.6.4. Issuance of reference	According to Chapter 6 of the Tariffs		

*Additional fee for each foreign purchase transaction and cash withdrawals at ATMs or POS terminals

Payment instructions in third countries currencies submitted to the Bank before 15:00 (Serbian time) in paper or electronic form, that are duly submitted and are authentic, have full coverage with funds including the amount of fees and costs and that are confirmed by documents (contracts, invoices etc.) shall be executed that same day in the currency of the payment. Payment instruction received after the specified time shall be executed on the next business day.

Provisions and fees related to the banking services and that are not specified in Tariffs, shall be agreed individually. Any amendments in tax legislation will cause changes in Tariffs.

Fees specified in the Tariffs are subject to agreement depending on the volume of Customer's operations processed by API Bank a.d., Belgrade.

On the date of this Tariff implementation, the Tariff of fees for services of API Bank a.d. Belgrade for non-resident legal entities adopted by Executive Board decision No. IO-39/2019 as of February 02, 2019., ceases to be valid.

**Belgrade,
June 05, 2019**