

**FEE TARIFF FOR SERVICE RENDERED BY API BANKE J.S.C.
BELGRADE
For individuals – clients**

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

Decision IO-94/2019 as of 01.04.2019.

The Tariff shall start to apply from 01.06.2019.

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 purpose 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	250.00 per month
1.3 Maintaining a payment account for the purpose of receiving pension	150.00 per month
1.4 Maintaining a SILVER payment account	300.00 per month
1.5 Maintaining a PREMIUM payment account	350.00 per month
1.6. Issuance of other certificates (other than the certificates on termination of payment account)	700.00
1.7. Maintaining the RSD and foreign payment accounts that are longer than 24 month without transaction *	700.00
1.8. Issuance of an extraordinary balance account statement	500.00
1.9 Issuing copies of documentation at client's request (Contract and supporting documentation)	500.00
1.10 Account blockade on the basis of relevant state bodies / court, tax administration, executor **	300.00
1.11 Certificate of the payment of initial capital	1.000,00

* The period of 24 months is calculated backwards from the date of calculation of the fee. For foreign currency payment accounts, the middle exchange rate of NBS for foreign currency of foreign currency payment account is used. The Fee is charged up to the balance available.

** The account-blocking fee is charged per client, upon request.

TARIFF PARAGRAPH 2 – CASH TRANSACTION	
Service	Fee (RSD)
2.1 Cash payments to payment account with API Bank by submitting a payment order	Exempted from fee
2.2 Disbursements from payment account with API Bank by submitting a payment order	Exempted from fee
2.3 Payments made by natural persons to payment accounts of legal entities within the Bank (client of the Bank)	50,00
2.4. Payments made by natural persons (client of the bank) to payment account of a legal entity at another bank (client of the Bank)	1,0 % Minimum 70.00 Maximum 8,000.00

2.5 Payments made by natural person (not a client of the bank) to payment account of legal entity in some other bank	1% Minimum 150.00 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	200,00
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 200,00 max 3.000,00
2.8. Payment of capital contribution	1.000,00

TARIFF PARAGRAPH 3 – CASHLESS TRANSFER OF FUNDS IN RSD IN THE REPUBLIC OF SERBIA	
SERVICE	Fee (RSD)
SERVICE PROVIDING FORM – AT THE COUNTER	
3.1. External payment orders	0.5 % Minimum 70.00 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 transaction 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 200.00 max 3.000,00
SERVICE PROVIDING FORM – ELECTRONIC BANKING (E BANKING and M BANKING)	
3.6. External payment order up to 299.999,00 rsd	0.2% min 20,00 max 400,00
3.7. External payment order up to 300.000,00 rsd - marked as Urgent / Instant payment	0.2 % min 100.00 max 600.00
3.8. External payment order above 300,000.00 rsd (RTGS orders)	0.2% min 250 max 2,000.00
3.9. Internal transfer between linked accounts of the same client	Exempted from fee

* 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)
SERVICE PROVIDING FORM – BANK COUNTER	
4.1. Inflow from the country and aboard (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 aboard	0.8% Minimum 1.500,00 + 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 1,500.00 maximum 60,000.00
4.5. Nostro remittance in RSD under the payment order of non – residents to an account with the Bank	1.500,00
4.6. Internal transfers between clients of the Bank	3.000,00

4.7. Remittance recall order	RSD 2,000.00 + actual costs of corresponding bank	
CHANNEL OF SERVICE – ELECTRONIC BANKING (E BANKING AND MOBILE BANKING)		
4.8. Buying and selling of foreign currency (per on Bank's exchange rate)	Exempted from fee	
4.9. Internal transfer between linked accounts of the same client	Exempted from fee	
TARIFF PARAGRAPH 5 – PAYMENT CARDS FOR CLIENTS NATURAL PERSONS		
5.1 ISSUING DEBIT CARDS		
Service	Fee (RSD)	
Debit card	Basic card	Additional card
5.1.1. Dina Card debit – monthly	Exempted from fee	300,00
5.1.2. Visa Classic debit - monthly	Exempted from fee	300,00
5.1.3. Visa Gold debit – yearly	5.000,00	3.000,00
5.2 ISSUING CREDIT CARD		
Credit cards	Basic card	Additional card
5.2.1. DinaCard credit – yearly	Exempted from fee	300,00
5.2.2. Visa Classic credit – monthly	200,00	150,00
5.2.3. Visa Gold credit – monthy	450,00	250,00

5.3. CASH WITHDRAWAL USING A PAYMENT CARD			
Service	Fee (RSD)		
Cash payments on API Bank Belgrade ATMs			
5.3.1 Debit Cards (DinaCard debit, Visa Classic and Gold debit)	Exempted from fee		
5.3.2 DinaCard credit card	2%, min. 100,00 RSD		
5.3.3 Visa Classic credit	2%, min. 200,00 RSD		
5.3.4 Visa Gold credit	2%, min. 200,00 RSD		
Cash payments on ATMs and POS terminals of other domestic banks	ATM	POS	Minimum
5.3.5 DinaCard debitna	1,5%	3%	100,00 RSD
5.3.6 Visa Classic debit	1%	3%	100,00 RSD
5.3.7 Visa Gold debit	1%	3%	100,00 RSD
5.3.8 DinaCard credit	2%	3%	100,00 RSD
5.3.9 Visa Classic credit	2%	3%	200,00 RSD
5.3.10 Visa Gold credit	2%	3%	200,00 RSD
Cash payments on ATMs and POS terminals aboard	ATM	POS	Minimum
5.3.11 DinaCard debit	-	-	-
5.3.12 Visa Classic debit	1%	3%	3,00 EUR
5.3.13 Visa Gold debit	1%	3%	3,00 EUR
5.3.14 DinaCard credit	-	-	-
5.3.15 Visa Classic credit	2%	3%	3,00 EUR
5.3.16 Visa Gold credit	2%	3%	3,00 EUR

5.4. PAYMENT OF COMMODITIES AND SERVICES (DEBIT AND CREDIT CARD)	
5.4.1. With all cards in country and aboard	Exempted from fee
5.5. OTHER SERVICES RELATED TO CARD OPERATIONS	
Service	Fee (RSD)
5.5.1 Card or PIN replacement due to damages, loss, data change or at the client' request	600,00
5.5.2 Unfounded complaint	600 + actual costs NBS/VISA
5.5.3 Card block	600,00
5.5.4 Reprinting and sending of monthly balance by mail	100,00
5.5.5 Printing and sending of Warning Letter to the Client for Non Payment	500,00
5.5.6 Sending of monthly balance by e-mail	Exempted from fee

5.5.7	Issuance of certificates	500,00
5.5.8	Cancellation of services	Exempted from fee
5.5.9	Inquiry balance Debit Cards at API Bank Belgrade ATMs	Exempted from fee
5.5.10	Inquiry balance Debit Cards at API Bank Belgrade ATMs of other domestic banks	30,00 RSD
5.5.11	Inquiry balance Credit Cards (at ATM API banke and other banks)	35,00 RSD
5.5.12	Ugent card making	1.000,00

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

Usluga	Naknada (RSD) po izveštaju
6.3.1. Basic report for a natural person applicant for use of services	246,00
6.3.2. Basic report for a natural person guarantor	246,00
6.3.3. Synthetic report for a natural person applicant for use of services	168,00
6.3.4. Synthetic report for guarantor	168,00
6.3.5. Personal report *	276,00
6.3.6. Basic report on warranty obligations of legal entities and entrepreneurs	126,00
6.3.7. Personal report on warranty obligations of legal entities and entrepreneurs	138,00

***Note:** The fee for services rendered by Loan Bureau 6.3.5. i 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.

PARAGRAPH 7. – E-BANKING FOR CLIENTS

Service	Fee (RSD)
7.1. Monthly maintenance service	
7.1.1. Monthly E-banking maintenance service	Exempted from fee
7.1.2. Monthly M-banking maintenance service	Exempted from fee
7.2. Other services	
7.2.1. Balance inquiry, account statements, turnover in the period	Exempted from fee
7.2.2. Cancellation of service	200,00
7.2.3. Payment order certificate	100,00

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% do 3%
8.3. Issuance of different certificates	500,00

8.4. Printing and sending of Letter of Warning to the Client for default in repayment	250,00
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The Tariff starts to apply from 01.06.2019.

On the day of application of the Tariff, the Fee Tariff for services VTB Bank J.S.C. Belgrade for individuals – clients adopted by Decision IO -39/2019 as of 14.02.2019, ceases to apply.

The Executive Board is authorized to prescribe fees different from 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 Credit Committee or an authorized organizational unit of the Bank.

**In Belgrade,
01.04.2019.**