

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

Valid from: 21st December 2020

ACCOUNTS AND ACCOUNT INFORMATION

1. ACCOUNT MAINTENANCE

<p>1.1. Fee for processing of account opening application for legal entities registered in the European Union and the European Economic Area</p> <p><i>In the event of refusal to open an account the fee is not refunded</i></p>	<p>EUR 500,00 (in equivalent amount in Serbian dinars at the middle exchange rate of the National Bank of Serbia on the invoice issuance day)</p>
<p>1.2. Fee for processing of account opening application for legal entities registered outside of the European Union and the European Economic Area</p> <p><i>In the event of refusal to open an account the fee is not refunded</i></p>	<p>EUR 750,00 (in equivalent amount in Serbian dinars at the middle exchange rate of the National Bank of Serbia on the invoice issuance day)</p>
<p>1.3. Fee for the account opening in the event of complex ownership structure of the legal entity</p> <p><i>Ownership structure of a legal entity is considered complex if it has more than one layer, that is legal entity is not owned directly by ultimate beneficial owner. The fee is charged for each additional layer of ownership whether it is legal entity or physical person, if physical person is nominal owner or director. In the event of refusal to open an account the fee is not refunded</i></p>	<p>EUR 500,00 (in equivalent amount in Serbian dinars at the middle exchange rate of the National Bank of Serbia on the invoice issuance day)</p>
<p>1.4. Opening of a current account</p>	<p>Free of charge</p>
<p>1.5. Fee for documents submission to the Bank's officer at the location of a Customer</p> <p><i>Visit of the Bank's officer to be agreed with the Bank in advance. In the event of refusal to open an account the fee is not refunded</i></p>	<p>EUR 500,00 (in equivalent amount in Serbian dinars at the middle exchange rate of the National Bank of Serbia on the invoice issuance day) + actual costs</p>
<p>1.6. Fees for processing of Customer's documents and updating of Customer's information</p>	
<p>1.6.1 Fee for the change of the ultimate beneficial owner of a legal entity registered in the European Union and the European Economic Area</p>	<p>RSD 60.000,00</p>
<p>1.6.2 Fee for the change of the ultimate beneficial owner of a legal entity registered outside of the European Union and the European Economic Area</p>	<p>RSD 85.000,00</p>
<p>1.6.3 Fee for updating of other legal information (e.g. change of proxy, legal entity's name, registered office etc.)</p>	<p>RSD 18.000,00</p>
<p>1.7. Fee for updating the Specimen of authorized signatures</p>	<p>RSD 12.000,00</p>
<p>1.8. Monthly account maintenance fee</p>	<p>RSD 5.250,00</p>
<p>1.9. Monthly inactive account maintenance fee</p> <p><i>Inactive account is an account with no transactions (excluding fee deductions) during the last 6 months</i></p>	<p>RSD 20.000,00</p>

1.10. Translation of document into Serbian language in relation to the account opening	RSD 6.000,00 + actual costs
1.11. Obtaining tax identification number (TIN) in Serbia	Upon enquiry with the Bank
1.12. Account closing upon the Customer's initiative <i>In the event of account closing account maintenance fee for the current month (also for incomplete month) shall also apply</i>	RSD 12.000,00
1.13. Account closing upon the Bank's initiative <i>In the event of account closing account maintenance fee for the current month (also for incomplete month) shall also apply</i>	RSD 120.000,00
1.14. Fee for the safekeeping of Customer' funds with the Bank after the account closing (monthly)	RSD 60.000,00
1.15. Average monthly balance on current account in foreign currency in EUR in the amount larger than EUR 500.000,00 including EUR 500.000,00	0.40% annually charged once a month on the 5th of month for previous month, at NBS middle exchange rate of on the calculation day
1.16. Average monthly balance on current account in foreign currency in CHF in the amount larger than CHF 250.000,00 up to and including CHF 2.000.000,00	CHF 1.000,00 charged once a month, on the 5th of month for previous month, at NBS middle exchange rate on the day of calculation
1.17. Average monthly balance on current account in foreign currency in CHF in the amount larger than CHF 2.000.000,00 up to and including CHF 10.000.000,00	CHF 2.000,00 charged once a month, on the 5th of month for previous month, at NBS middle exchange rate on the day of calculation
1.18. Average monthly balance on current account in foreign currency in CHF larger than CHF 10,000.000 up to and including CHF 100.000.000,00	CHF 50.000,00 charged once a month, on the 5th of month for previous month, at NBS middle exchange rate on the day of calculation
1.19. Average monthly balance on current account in foreign currency in CHF in the amount larger than CHF 100.000.000,00	CHF 100.000,00 charged once a month on 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 (token) + one-time fee for the certification of E-banking per one user	RSD 10.000,00 + actual delivery costs
2.2. Repeated issuance of SMART-card for the term of 2 years	RSD 5.000,00
2.3. Additional card-reader for SMART-card	RSD 5.000,00

2.4. Unblocking of electronic certificate	RSD 5.000,00
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PAYMENT SERVICES	
3. INCOMING AND OUTGOING PAYMENTS	
3.1. Receipt of funds from abroad to a foreign currency current account in USD	0,1% (min. RSD 1.500,00)
3.2. Receipt of funds from abroad to a foreign currency current account in EUR and other currencies (excluding USD)	Free of charge
3.2. Intrabank payments	
3.2.1. between Customer's accounts if the amount is from 1 EUR or USD to 100.000,00 EUR or USD	Free of charge
3.2.2. between different Customers' accounts if the amount is from 1 EUR/USD to 100.000,00 EUR/USD	RSD 1200,00
3.2.3. between different Customers' accounts if the amount is over 100.000,00 EUR or USD	0,25% (min. RSD 4.500,00 / max. RSD 60.000,00)
3.2.4. processing of hard-copy payment order	RSD 1.200,00
3.3. Cashless transfer of funds in foreign currencies (from foreign currency current account) to other banks in Serbia and abroad, with payment option OUR (all fees paid by remitter)	0,25% (min. RSD 4.500,00 / max. RSD 60.000,00) Additional fees from third party banks facilitating the transfer may apply. These fees will be charged at actual cost.
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. Endorsement of 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 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 / fulfilment)	0.20% (min. RSD 4.000,00 / max. RSD 30.000,00) one-off fee
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6. ADDITIONAL SERVICES	
6.1. Standard reference (confirmation of account existence and/or account balance)	RSD 4.500,00
6.2. Non-standard reference (including Bank's recommendation letter)	RSD 10.000,00
6.3. Provisions of information upon request of audit	RSD 18.000,00 + 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

PAYMENT CARDS			
20. VISA BUSINESS DEBIT			
	Primary card	Additional card	
20.1. Issuance of additional card	RSD 9.500,00	RSD 9.500,00	
20.2. Annual maintenance fee for additional card	RSD 9.500,00	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		
	ATM	POS	minimum

20.3.2. Other banks in Serbia	2%	3%	RSD 600,00
20.3.3. Other banks abroad	ATM	POS	minimum
	2%	3%	EUR 10.
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 <i>Additional fee for each foreign purchase transaction and cash withdrawals at ATMs or POS terminals</i>	2,5 %		
20.8. Other services			
20.8.1. Replacement or restoration of payment card, PIN code	RSD 5.000,00		
20.8.2. Unjustified reclamation	RSD 600,00 + actual costs		
20.8.3. Blocking/Unblocking of payment card	Free of charge		
20.8.4. Issuance of reference	According to Chapter 6 of the Tariffs		

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. Fees which are more favourable for the Customer than 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 through Minutes no. 3/2019 from session held on 5th June 2019, ceases to be valid.