



FEE INFORMATION DOCUMENT

for a payment service user –
a legal person non-resident



Name of the payment service provider: API BANK A.D. BELGRADE

Name (package) of a payment account: FX current account for legal entity non-resident

Payment service user:

Date:

This document contains an informative fee information document **for the most frequently used and most significant services linked to the said payment account (payment account package).**

The payment service provider may charge also the fees for services linked to the payment account which are not stated in this document, consisting only of fees for the most frequently used and most significant services linked to the said payment account. Information on all fees that the payment service provider charges to the payment service user – non-residents legal entities is available in API Bank a.d. Belgrade Tariffs for Non-resident legal entities (adopted by Executive Board of API Bank a.d. Belgrade on April 29, decision no IO-195/2021).

A detailed description of the following services (the list of representative services) and additional explanations, if provided by the payment service provider, may be found at counters on the premises of the payment service provider and its website. The payment service provider shall submit those documents to the payment service user at its request and free of charge.

SERVICE		FEES (percentage of the amount of transaction and/or in the amount of money)	
1	General services linked to the payment account		
1.1	<p>Payment account keeping (FX current account for legal entity)</p> <p>Within this payment account and/or a package of services, it shall be possible to use the following services: (state a concise and clear list of services pertaining to the payment account and/or a package of services, without stating definitions and service descriptions).</p>	<ul style="list-style-type: none"> - Fee for processing of account opening application for legal entities registered in the European Union and the European Economic Area <p><i>In the event of refusal to open an account the fee is not refunded</i></p> <ul style="list-style-type: none"> - Fee for processing of account opening application for legal entities registered outside of the European Union and the European Economic Area 	<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>EUR 750,00 (in equivalent amount in Serbian dinars at the middle exchange rate of the National Bank of</p>

		<p><i>In the event of refusal to open an account the fee is not refunded</i></p> <ul style="list-style-type: none"> - Fee for processing of account opening application in the event of complex ownership structure of the legal entity <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 separately charged for each additional layer of ownership whether it is non-resident legal entity or physical person, if physical person is nominal owner or director. For state-owned nonresidents (state as a majority shareholder) this fee shall not be charged.</i></p> <p><i>In the event of refusal to open an account the fee is not refundable</i></p> <ul style="list-style-type: none"> - Translation of documents into Serbian language in relation to opening and maintaining of the account - Fees for processing of Customer's documents and updating of Customer's information: <ul style="list-style-type: none"> o Fee for the change of the ultimate beneficial owner of a legal entity registered in the European Union and the European Economic Area o Fee for the change of the ultimate beneficial owner of a legal entity registered outside of the European Union and the European Economic Area o Fee for updating of other legal information (e.g. change of proxy, legal entity's name, registered office etc.) - Fee for updating the Specimen of authorized signatures 	<p>Serbia on the invoice issuance day)</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>RSD 6.000,00 + actual costs</p> <p>RSD 60.000,00</p> <p>RSD 85.000,00</p> <p>RSD 18.000,00</p> <p>RSD 12.000,00</p>
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		<ul style="list-style-type: none"> - Monthly account maintenance fee: <ul style="list-style-type: none"> o Fee for legal entities registered in the European Union, the European Economic Area and the United Kingdom RSD 5.250,00 o Fee for legal entities registered outside of the European Union and the European Economic Area RSD 7.000,00 o Fee in case there are no transactions on an account (excluding fee deductions) for the period from 2 to 6 months RSD 10.000,00 o Fee in case there are no transactions on an account (excluding fee deductions) for the period exceeding 6 months RSD 20.000,00 - Average monthly balance on current account in foreign currency in EUR in the amount over EUR 500.000, including EUR 500.000 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 - Unblocking of a Customer's current account RSD 11.700,00 <p>If the event if transactions are suspended due to Customer's failure to provide updated data related to the payment account within 3 days after the respective changes in such data come into effect</p> <ul style="list-style-type: none"> - Account closing upon the Customer's initiative RSD 12.000,00 <p><i>In the event of account closing account maintenance fee for the current month (also for incomplete month) shall also apply</i></p> <ul style="list-style-type: none"> - Account closing upon the Bank's initiative (including termination of business cooperation for the reasons RSD 120.000,00
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		<p>stipulated by applicable regulations or order of competent state authority)</p> <p><i>In the event of account closing account maintenance fee for the current month (also for incomplete month) shall also apply</i></p> <p>- Fee for holding of Customer's funds with the Bank upon closing of Customer's account (monthly) RSD 60.000,00</p>
<p><u>Note: The text below shows fees for the most frequently used and most significant services linked to this payment account and/or package of services that are charged, in addition to the fee for keeping the payment account, if the user agrees to establish these services, i.e. if it uses such services.</u></p> <p><u>At the request of a user, a payment service provider shall offer clear and unambiguous information on the fees for services included in this payment account, i.e. the package of services that are not shown below.</u></p>		
1.2	Electronic banking	<p>- Initial package (token) + one-time fee for the certification of E-banking per one user RSD 10.000,00 + actual delivery costs</p> <p>- Repeated issuance of SMART-card for the term of 2 years RSD 5.000,00</p> <p>- Additional card-reader for SMART-card RSD 5.000,00</p> <p>- Unblocking of electronic certificate RSD 5.000,00</p>
1.3	Mobile banking	The service is not available within this payment account
2	Cashless payment transactions (except card-based transactions)	
2.1	Cashless transfer of dinar funds in the Republic of Serbia	
	At the counter of the payment service provider	
	To a payment account of the same payment service provider (internal transfer)	The service is not available within this payment account
	Urgent/instant payment order	The service is not available within this payment account
	To a payment account of another payment service provider (external transfer)	The service is not available within this payment account
	Urgent/instant payment order	The service is not available within this payment account
	By using electronic and/or mobile banking services	
	To a payment account of the same payment service provider (internal transfer)	The service is not available within this payment account
	Urgent/instant payment order	The service is not available within this payment account

	To a payment account of another payment service provider (external transfer)	The service is not available within this payment account
	Urgent/instant payment order	The service is not available within this payment account
2.2	Cashless transfer of euro funds from FX-current account in euros	
	At the counter of the payment service provider	
	At the payment account in the Republic of Serbia	<p>Intrabank payments:</p> <ul style="list-style-type: none"> - between different Customers' accounts if the amount is from 1 EUR/USD to 100.000,00 EUR/USD RSD 1.200,00 - between different Customers' accounts if the amount is over 100.000,00 EUR or USD 0,35% (min. RSD 4.500,00 / max. RSD 117.000,00) - processing of hard-copy payment order RSD 1.200,00 - 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) 0,35% (min. RSD 4.500,00 / max. RSD 117.000,00) <p style="text-align: right; font-size: small;">Additional fees from third party banks facilitating the transfer may apply. These fees will be charged at actual cost.</p>
	Urgent payment order	The service is not available within this payment account
	At the payment account abroad	The service is not available within this payment account
	Urgent payment order	The service is not available within this payment account
	By using electronic and/or mobile banking services	

	At the payment account in the Republic of Serbia	<p>Intrabank payments:</p> <ul style="list-style-type: none"> - between different Customers' accounts if the amount is from 1 EUR/USD to 100.000,00 EUR/USD RSD 1.200,00 - between different Customers' accounts if the amount is over 100.000,00 EUR or USD 0,35% (min. RSD 4.500,00 / max. RSD 117.000,00) - 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) 0,35% (min. RSD 4.500,00 / max. RSD 117.000,00) <p style="text-align: right; font-size: small;">Additional fees from third party banks facilitating the transfer may apply. These fees will be charged at actual cost.</p>
	Urgent payment order	The service is not available within this payment account
	At the payment account abroad	<p>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) 0,35% (min. RSD 4.500,00 / max. RSD 117.000,00)</p> <p style="text-align: right; font-size: small;">Additional fees from third party banks facilitating the transfer may apply. These fees will be charged at actual cost.</p>
	Urgent payment order	The service is not available within this payment account
2.3	The receipt of funds from abroad to the FX-current account in euros	
	Receipt of funds from abroad to a foreign currency current account in EUR and other currencies (excluding USD)	Free of charge
2.4	Standing order	
	Establishing and/or using the service	The service is not available within this payment account
	For executing a transaction	
	To a payment account of the same payment service provider (internal transfer)	The service is not available within this payment account
	To a payment account of another payment service provider (external transfer)	The service is not available within this payment account
2.5	Direct debits	
	Establishing and/or using the service	The service is not available within this payment account

	For executing a transaction	
	To a payment account of the same payment service provider (internal transfer)	The service is not available within this payment account
	To a payment account of another payment service provider (external transfer)	The service is not available within this payment account
3	Payment cards and cash	
3.1	Debit card issuance	
	Debit card issuance	Issuance of payment card RSD 9.500,00
	Periodic membership fees for using a debit card	Annual maintenance fee for payment card RSD 9.500,00
3.2	Debit card cash pay-outs	
	Upon executed transaction	
	In the country	
	At the counter	2% min. RSD 600,00
	At ATM	2% min. RSD 600,00
	Abroad	
	At the counter	3% min. EUR 10,00
	At ATM	3% min. EUR 10,00
3.3	Credit card issuance	
	Credit card issuance	The service is not available within this payment account
	Periodic membership fees for using a credit card	The service is not available within this payment account
3.4	Credit card payments at a merchant's point of sale	
	Upon executed transaction	
	In the country	The service is not available within this payment account
	Abroad	The service is not available within this payment account
	Annual nominal interest rate	The service is not available within this payment account
	Annual effective interest rate	The service is not available within this payment account
	Other fees	The service is not available within this payment account
3.5	Credit card cash pay-outs	
	Upon executed transaction	
	In the country	

	At the counter	The service is not available within this payment account
	At ATM	The service is not available within this payment account
Abroad		
	At the counter	The service is not available within this payment account
	At ATM	The service is not available within this payment account
	Annual nominal interest rate	The service is not available within this payment account
	Annual effective interest rate	The service is not available within this payment account
	Other fees	The service is not available within this payment account
3.6	Cash pay-out from an account by submitting a pay-out order	
		The service is not available within this payment account
3.7	Cash pay-in to an account by submitting a pay-in order	
		The service is not available within this payment account
4	Accepting payment instrument	
4.1	Accepting payment cards at a point of sale	
	Merchant fee	
	At point of sale	
	A payment service provider is both the acquirer and the issuer of the card that is accepted	The service is not available within this payment account
	An issuer of a card that is accepted is another payment service provider from the Republic of Serbia	The service is not available within this payment account
	An issuer of a card that is accepted is a payment service provider from abroad	The service is not available within this payment account
	At internet point of sale	
	A payment service provider is both the acquirer and the issuer of the card that is accepted	The service is not available within this payment account
	An issuer of a card that is accepted is another payment service provider from the Republic of Serbia	The service is not available within this payment account
	An issuer of a card that is accepted is a payment service provider from abroad	The service is not available within this payment account

	Other fees	
	Account balance in ATMs:	Free of charge
	- API Bank a.d. Beograd	
	- Other banks	RSD 60,00
	Foreign transaction	2,5 %
	<i>Additional fee for each foreign purchase transaction and cash withdrawals at ATMs or POS terminals</i>	
4.2	Accepting instant credit transfers at a point of sale	
	A payment service provider – the acquirer is both the issuer of the payment instrument for executing instant credit transfer that is accepted	The service is not available within this payment account
	A payment instrument issuer for executing instant credit transfer that is accepted is another payment service provider	The service is not available within this payment account
4.3	Accepting electronic money at a point of sale	
	The service is not available within this payment account	
5	Authorised overdraft facility	
	Establishing and/or using the service	The service is not available within this payment account
	Annual nominal interest rate	The service is not available within this payment account
	Annual effective interest rate	The service is not available within this payment account