



TARIFF OF FEES FOR THE SERVICES OF API BANK A.D. BELGRADE FOR INDIVIDUALS

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

FEES FOR SERVICES RENDERED FOR INDIVIDUALS

TARIFF PARAGRAPH 1 – PAYMENT ACCOUNT

SERVICE	FEE
1.1. Opening of payment account	Free of charge
1.2. Maintaining a payment account	RSD 250,00 monthly
1.3. Maintaining a payment account for the purpose of receiving pension	RSD 150,00 monthly
1.4. Maintaining a PREMIUM payment account	RSD 350,00 monthly
1.5. Issuance of certificates at the request of the client (other than the certificates on termination of payment account and other certificates issued free of charge, based on applicable regulations)	RSD 700,00
1.6. Maintaining the RSD and foreign payment accounts that are longer than 24 month without transaction *	RSD 1.000,00 annual
1.7. Issuance of an extraordinary balance account statement	RSD 500,00
1.8. Issuance of turnover on payment account at the request of the client	RSD 100,00
1.9. Execution of forced collection by order on the basis of competent state bodies / court, tax administration, executor **	RSD 500,00
1.10. Certificate of the payment of initial capital	RSD 1.000,00
1.11. Document delivery by courier	RSD 1.000,00 + actual costs
1.12. Client identification at the location of a Client	EUR 100,00 (in equivalent amount in Serbian dinars at the middle exchange rate of the National Bank of Serbia on the invoice issuance day)
1.13. Execution of payment transactions received in electronic form on the basis of a signed Power of Attorney between the client and the Bank	RSD 300,00 monthly

* 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, excluding the accounts linked to or linked to term deposits and loans.

** The fee for the execution of forced collection by order of the competent state authorities is charged per client, upon request and after the execution of the order for execution of forced collection up to the amount of the available balance.

TARIFF PARAGRAPH 2 – CASH TRANSACTION

SERVICE	FEE
CHANNEL OF SERVICE – BANK COUNTER	
2.1. Cash payments to payment account of an individual with API Bank	Free of charge

2.2. Disbursements from payment account with API Bank	Free of charge
2.3. Payments made by an individual (regardless of whether is the user of the Bank's products) to the payment account of the legal entity within the Bank	1% Min RSD 70,00 / Max RSD 8.000,00
2.4. Payments made by an individual (is the user of the Bank's products) to an external payment account	1% Min RSD 70,00 / Max RSD 8.000,00
2.5. Payments made by an individual (is not the user of the Bank's products) to an external payment account	1% Min RSD 150,00 / Max RSD 8.000,00
2.6. Payments made by an individual (regardless of whether is the user of the Bank's products) to the account of the diplomatic and consular representative office within the Bank	RSD 200,00
2.7. Payments made by an individual to an external payment account. 2.8. Payment orders up to 300.000,00 RSD marked as Urgent / instant payment */	1% Min RSD 200,00 / Max RSD 3.000,00
2.9. Payment of the founder's loan	RSD 150,00
2.10. Payment to the account of a humanitarian organization / account opened for humanitarian purposes in Serbia	Free of charge

TARIFF PARAGRAPH 3 – PAYMENT TRANSACTIONS IN DINARS IN SERBIA

SERVICE	FEE
CHANNEL OF SERVICE – BANK COUNTER	
3.1. External payment orders	1% Min RSD 70,00 / Max RSD 8.000,00
3.2. External payment orders up to 300.000,00 RSD marked as Urgent / instant payment */	1% Min RSD 200,00 / Max RSD 3.000,00
3.3. External transfer based on the purchase and sale of real estate from the buyer's account to the seller's account	1% Min RSD 70,00 / Max RSD 8.000,00
3.4. Internal transfer between clients of the Bank, individuals	RSD 50,00
3.5. Internal transfer between the Bank's clients, an individual and a legal entity	1% Min RSD 70,00 / Max RSD 3.000,00
3.6. Internal transfer between linked accounts of the same client	Free of charge
3.7. Internal transaction between clients and the Bank	Free of charge
3.8. Internal transfer based on the purchase and sale of real estate from the buyer's account to the seller's account	RSD 3.000,00
CHANNEL OF SERVICE – ELECTRONIC BANKING (E-BANKING AND MOBILE BANKING)	
3.9. External payment order up to 299.999,00 RSD	0.2% Min RSD 20,00 / Max RSD 400,00

3.10. External payment order up to 300.000,00 RSD - marked as Urgent / Instant payment* /	0.2% Min RSD 100,00 / Max RSD 600,00
3.11. External payment order above 300.000,00 RSD (RTGS orders)	0.2% Min RSD 250,00 / Max RSD 2.000,00
3.12. Internal transfer between linked accounts of the same client	Free of charge

*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, as well as 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 INDIVIDUALS	
SERVICE	FEE
CHANNEL OF SERVICE – BANK COUNTER	
4.1. Inflow in EUR and other foreign currencies on fx payment account of residents (except foreign pensions)	Inflow up to 100,00 EUR: RSD 200,00 RSD Inflow above 100,01 EUR: 0.20% Min RSD 300,00 / Max RSD 50.000,00
4.2. Inflow in EUR and other foreign currencies on fx payment account of non-residents (except foreign pensions)	Inflow up to 100,00 EUR: RSD 500,00 Inflow above 100,01 EUR: 0.30% Min RSD 500,00 / Max RSD 50.000,00
4.3. Inflow in EUR and other foreign currencies on fx payment account on the basis of foreign pensions	Actual costs of bank administrator
4.4. Nostro remittance in EUR and other foreign currencies from the current fx payment account	0.8% Min RSD 1.500,00 / Max RSD 40.000,00 + costs of corresponding bank for remittance with option OUR
4.5. Nostro remittance in RSD from fx / dinars current payment account of non-resident to a payment account at another bank in Serbia	0.8% Min RSD 1.500,00 / Max RSD 40.000,00 + remittance costs of the recipient's domestic bank
4.6. Nostro remittance in RSD from fx / dinars current payment account of non-resident to a payment account with the Bank	RSD 1.500,00
4.7. Internal transfer based on the purchase and sale agreement of real estate from the buyer's account to the seller's account	RSD 3.000,00
4.8. External transfer in EUR based on the purchase and sale agreement of real estate in Serbia	0.8% Min RSD 3.000,00 / Max RSD 20.000,00
4.9. Remittance recall order	RSD 2.000,00 + actual costs of corresponding bank
4.10. Issuance of SWIFT message by e-mail or personally	RSD 300,00
CHANNEL OF SERVICE – ELECTRONIC BANKING (E-BANKING AND MOBILE BANKING)	
4.11. Internal transfer within the same client's payment account	Free of charge

TARIFF PARAGRAPH 5 – PAYMENT CARDS FOR INDIVIDUALS

5.1 ISSUING DEBIT CARDS

SERVICE	FEE	
	Basic card	Additional card
Debit card		
5.1.1. Dina Card debit – monthly	Free of charge	RSD 300,00
5.1.2. Visa Classic debit – monthly	Free of charge	RSD 300,00
5.1.3. Visa Gold debit – annual	RSD 5.000,00	RSD 3.000,00

5.2 ISSUING CREDIT CARD

Credit cards	FEE	
	Basic card	Additional card
5.2.1. Visa Classic credit – monthly	RSD 200,00	RSD 150,00
5.2.2. Visa Gold credit – monthly	RSD 450,00	RSD 250,00

5.3. CASH WITHDRAWAL USING A PAYMENT CARD

SERVICE	FEE		
	ATM	POS	Minimum
Cash payments at the Bank's ATMs			
5.3.1. Debit Cards (DinaCard debit, Visa Classic and Gold debit)	Free of charge		
5.3.2. Visa Classic credit	2%, Min RSD 200,00		
5.3.3. Visa Gold credit	2%, Min RSD 200,00		
Cash payments on ATMs and POS terminals of other banks in the country	ATM	POS	Minimum
5.3.4. DinaCard debit	1,5%	3%	RSD 100,00
5.3.5. Visa Classic debit	1%	3%	RSD 100,00
5.3.6. Visa Gold debit	1%	3%	RSD 100,00
5.3.7. Visa Classic credit	2%	3%	RSD 200,00
5.3.8. Visa Gold credit	2%	3%	RSD 200,00
Cash payments on ATMs and POS terminals aboard	ATM	POS	Minimum
5.3.9. DinaCard debit	-	-	-
5.3.10. Visa Classic debit	1%	3%	EUR 3,00
5.3.11. Visa Gold debit	1%	3%	EUR 3,00
5.3.12. Visa Classic credit	2%	3%	EUR 3,00
5.3.13. Visa Gold credit	2%	3%	EUR 3,00

5.4. PAYMENT OF COMMODITIES AND SERVICES

5.4.1. With all cards in country and aboard	Free of charge
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5.5. OTHER SERVICES RELATED TO CARD OPERATIONS

SERVICE	FEE
5.5.1. Card or PIN replacement due to damages, loss, data change or at the client's request	RSD 600,00
5.5.2. Unfounded complaint	RSD 1.000,00

5.5.3. Card block	RSD 600,00
5.5.4. Reprinting and sending of monthly balance by post	RSD 100,00
5.5.5. Printing and sending a Warning letter for lateness in settlement of obligations	RSD 500,00
5.5.6. Sending of monthly balance by e-mail	Free of charge
5.5.7. Issuance of certificates at the request of the client (except for certificates that are issued free of charge, based on applicable regulations)	RSD 700,00
5.5.8. Cancellation of services	Free of charge
5.5.9. Inquiry balance Debit Cards at the Bank's ATMs	Free of charge
5.5.10. Inquiry balance Debit Cards at ATMs of other banks	RSD 30,00
5.5.11. Inquiry balance Credit Cards at the Bank's and other banks ATMs	RSD 35,00
5.5.12. Urgent card making	RSD 1.000,00

TARIFF PARAGRAPH 6 – OTHER AFFAIRS

6.1. EXCHANGE SERVICES

SERVICE	FEE
CHANNEL OF SERVICE – BANK COUNER AND ELECTRONIC BANKING (E-BANKING AND MOBILE BANKING)	
6.1.1. Buying of foreign currency	Free of charge
6.1.2. Selling of foreign currency	Free of charge

6.2. REPLACEMENT OF DAMAGED BANKNOTES AND MODIFYING OF DENOMINATION STRUCTURE

SERVICE	FEE
6.2.1. Replacement of damaged RSD banknotes	5% nominal value min RSD 20,00
6.2.2. Replacement of damaged foreign currency banknotes	5% nominal value
6.2.3. Replacement of denomination structure of foreign currency	0,5% min RSD 200,00

6.3. – FEE FOR USE OF CREDIT BUREAU SERVICE

SERVICE	FEE
6.3.1. Credit bureau services	According to the Tariff of the Assocation of Serbian Banks b.a.

PARAGRAPH 7 – E-BANKING FOR INDIVIDUALS

SERVICE	FEE
7.1. MONTHLY MAINTANCE SERVICE	
7.1.1. Monthly E-banking mainteance service	Free of charge
7.1.2. Monthly M-banking mainteance service	Free of charge

7.2. OTHER SERVICES	
7.2.1. Balance inquiry, account statements, turnover in the period	Free of charge
7.2.2. Payment confirmation in paper and electronic form	RSD 100,00

PARAGRAPH 8 – CREDIT AND LOAN AFFAIRS	
SERVICE	FEE
8.1. Fee for processing of application for allowed overdraft on the current account	1%, Min RSD 200,00
8.2. Fee for processing of credit application	From 0,75% till 3%
8.3. Fee for registration of a non-resident's loan transaction with NBS	RSD 5.000,00
8.4. Issuance of certificates of credit products at the request of the client (except for certificates issued free of charge, based on applicable regulations)	RSD 700,00
8.5. Printing and sending of Letter of Warning to the Client for default in repayment	RSD 250,00

The Executive Board is authorized to prescribe fees different than 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.

The Tariff shall apply upon two months as of it's publishing at a prominent place within the business premises of the Bank and on the web site of the Bank www.apibank.rs i.e., shall be effective as of June 16th, 2021.

On the day of this Tariff implementation, the Tariff of Fees for the services of API Bank a.d. Belgrade for individuals - consumers, adopted by the Executive Board Decision no. IO-94/2019 as of April 1st, 2019, ceases to apply.

In Belgrade, 08.04.2021.