



FEE INFORMATION DOCUMENT

for a payment service user – an entrepreneur and a legal person



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

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

Payment service user: Legal person- non resident

Date: 21.05.2021

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 – an entrepreneur or a legal person is available in API Bank a.d. Belgrade Tariffs for Non-resident legal.

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	Payment account keeping (FX current account for legal entity) Within this payment account and/or a package of services, it shall be possible to use the following services Electronic banking	Fee for processing of account opening application for legal entities registered in the European Union and the European Economic Area Fee for processing of account opening application for legal entities registered outside of the	One-off 500,00 EUR* One-off 700,00 EUR *

		the European Union and the European Economic Area	
		Fee for processing of account opening application in the event of complex ownership structure of the legal entity	One-off 500,00 EUR *
		Fee for receiving documentation at the location of a Customer	One-off 500,00 EUR *
		Fee for Customer's documents processing and updating of Customer's information submitted to the Bank :	
		Fee for the change of the ultimate beneficial owner of a legal entity registered in the European Union and the European Economic Area	One-off 60.000,00 RSD
		Fee for the change of the ultimate beneficial owner of a legal entity registered outside of the European Union and the European Economic Area	One-off 85.000,00 RSD
		Fee for updating of other legal information (e.g. change of proxy, legal entity's name, registered office etc.)	One-off 18.000,00 RSD
		Fee for updating the Specimen of authorized signatures	One-off 12.000,00 RSD

		Unblocking of a Customer's current account	One-off 11.700,00 RSD
		Translation of document into Serbian language in relation to opening and maintaining of the account	One-off 6.000,00 RSD + actual expenses
		Account closing upon the Customer's initiative	One-off 12.000,00 RSD
		Account closing upon the Bank's initiative	One-off 120.000,00 RSD
		Account maintenance fee for legal entities registered in the European Union, the European Economic Area and the United Kingdom	Monthly 5.250,00 RSD
		Account maintenance fee for legal entities registered outside of the European Union and the European Economic Area	Monthly 7.000,00 RSD
		Fee in case there are no transactions on an account (excluding fee deductions) for the period from 2 to 6 months	Monthly 10.000,00 RSD
		Fee in case there are no transactions on an account (excluding fee deductions) for the period exceeding 6 months	Monthly 20.000,00 RSD

		Fee for holding of Customer's funds with the Bank upon closing of Customer's account (monthly)	Monthly 60.000,00 RSD
		Average monthly balance on current account in foreign currency in EUR in the amount over EUR 500.000,00 including EUR 500.000,00	Monthly 0.40% **
		Average monthly balance on current account in foreign currency in CHF in the amount over CHF 250.000,00 up to and including CHF 2.000.000,00	Monthly 1,000.00 CHF **
		Average monthly balance on current account in foreign currency in CHF in the amount over CHF 2.000.001,00 up to and including CHF 10.000.000,00	Monthly 2,000.00 CHF**
		Average monthly balance on current account in foreign currency in CHF larger than CHF 10,000.001,00 up to and including CHF 100.000.000,00	Monthly 50,000.00 CHF**
		Average monthly balance on current account in foreign currency in CHF in the amount larger than CHF 100.000.001,00	Monthly 100,000.00 CHF**

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.

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.

1.2	Electronic banking	<p>Initial package (token) + one-time fee for the certification of E-banking per one user One-time 10.000,00 RSD + actual delivery costs</p> <p>Repeated issuance of SMART-card for the term of 2 years One-time 5.000,00 RSD</p> <p>Additional card-reader for SMART-card One-time 5.000,00 RSD</p> <p>Unblocking of electronic certificate One-time 5.000,00 RSD</p>
1.3	Mobile banking	Service is not available within this payment account (package)
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)	Service is not available within this payment account (package)
	Urgent/instant payment order	Service is not available within this payment account (package)
	To a payment account of another payment service provider (external transfer)	Service is not available within this payment account (package)
	Urgent/instant payment order	Service is not available within this payment account (package)
	By using electronic and/or mobile banking services	

	To a payment account of the same payment service provider (internal transfer)	between different Customers' accounts if the amount is from 1 EUR/USD to 100.000,00 EUR/USD	One-time 1.200,00 RSD
		between different Customers' accounts if the amount is over 100.000,00 EUR or USD	0,35%, Min 4.500,00 RSD max. 117.000,00 RSD
		processing of hard-copy payment order	One-time 1.200,00 RSD
	Urgent/instant payment order	Service is not available within this payment account (package)	
	To a payment account of another payment service provider (external transfer)		+other fee 0,35%, Min 4.500,00 RSD max. 117.000,00 RSD
	Urgent/instant payment order	Service is not available within this payment account (package)	
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	Service is not available within this payment account (package)	
	Urgent payment order	Service is not available within this payment account (package)	
	At the payment account abroad	Service is not available within this payment account (package)	
	Urgent payment order	Service is not available within this payment account (package)	
	By using electronic and/or mobile banking services		
	At the payment account in the Republic of Serbia		+other fee 0,35%, Min 4.500,00 RSD max. 117.000,00 RSD

	Urgent payment order	Service is not available within this payment account (package)	
	At the payment account abroad		+other fee 0,35%, Min 4.500,00 RSD max. 117.000,00 RSD
	Urgent payment order	Service is not available within this payment account (package)	
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	Receipt of funds from abroad to a foreign currency current account in USD	0,10%,Min 1.500,00 RSD
		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	Service is not available within this payment account (package)	
	For executing a transaction		
	To a payment account of the same payment service provider (internal transfer)	Service is not available within this payment account (package)	
	To a payment account of another payment service provider (external transfer)	Service is not available within this payment account (package)	
2.5	Direct debits		
	Establishing and/or using the service	Service is not available within this payment account (package)	
	For executing a transaction		
	To a payment account of the same payment service provider (internal transfer)	Service is not available within this payment account (package)	
	To a payment account of another payment service provider (external transfer)	Service is not available within this payment account (package)	
3	Payment cards and cash		
3.1	Debit card issuance		
	Debit card issuance	Primary card	One-off 9.500,00 RSD
		Additional card	One-off 9.500,00 RSD

	Periodic membership fees for using a debit card	Primary card	9.500,00 RSD
		Additional card	9.500,00 RSD
3.2	Debit card cash pay-outs		
	Upon executed transaction		
	In the country		
	At the counter	Service is not available within this payment account (package)	
	At ATM	2%, Min 600,00 RSD	
	Abroad		
	At the counter	Service is not available within this payment account (package)	
	At ATM	2%, Min 10,00 EUR*	
3.3	Credit card issuance		
	Credit card issuance	Service is not available within this payment account (package)	
	Periodic membership fees for using a credit card	Service is not available within this payment account (package)	
3.4	Credit card payments at a merchant's point of sale		
	Upon executed transaction		
	In the country	Service is not available within this payment account (package)	
	Abroad	Service is not available within this payment account (package)	
	Annual nominal interest rate	Service is not available within this payment account (package)	
	Annual effective interest rate	Service is not available within this payment account (package)	
	Other fees	Service is not available within this payment account (package)	
3.5	Credit card cash pay-outs		
	Upon executed transaction		
	In the country		

	At the counter	Service is not available within this payment account (package)
	At ATM	Service is not available within this payment account (package)
	Abroad	
	At the counter	Service is not available within this payment account (package)
	At ATM	Service is not available within this payment account (package)
	Annual nominal interest rate	Service is not available within this payment account (package)
	Annual effective interest rate	Service is not available within this payment account (package)
	Other fees	Service is not available within this payment account (package)
3.6	Cash pay-out from an account by submitting a pay-out order	
		Service is not available within this payment account (package)
3.7	Cash pay-in to an account by submitting a pay-in order	
		Service is not available within this payment account (package)
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	Service is not available within this payment account (package)
	An issuer of a card that is accepted is another payment service provider from the Republic of Serbia	Service is not available within this payment account (package)
	An issuer of a card that is accepted is a payment service provider from abroad	Service is not available within this payment account (package)
	At internet point of sale	

	A payment service provider is both the acquirer and the issuer of the card that is accepted	Service is not available within this payment account (package)
	An issuer of a card that is accepted is another payment service provider from the Republic of Serbia	Service is not available within this payment account (package)
	An issuer of a card that is accepted is a payment service provider from abroad	Service is not available within this payment account (package)
	Other fees	
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	Service is not available within this payment account (package)
	A payment instrument issuer for executing instant credit transfer that is accepted is another payment service provider	Service is not available within this payment account (package)
4.3	Accepting electronic money at a point of sale	
	Service is not available within this payment account (package)	
5	Authorised overdraft facility	
	Establishing and/or using the service	Service is not available within this payment account (package)
	Annual nominal interest rate	Service is not available within this payment account (package)
	Annual effective interest rate	Service is not available within this payment account (package)

* in equivalent amount in Serbian dinars at the average exchange rate of the National Bank of Serbia on the invoice issuance day

** annually charged once a month, by the 5th of month for previous month, at NBS middle exchange rate of on the calculation day