



**TARIFF OF FEES FOR THE SERVICES OF API BANK A.D. BELGRADE
FOR INDIVIDUALS-NONRESIDENT
PREMIUM VIP**

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

FEES FOR SERVICES RENDERED FOR INDIVIDUALS-NONRESIDENT

PREMIUM VIP

TARIFF PARAGRAPH 1 – PAYMENT ACCOUNT

SERVICE	FEE
1.1. Opening of payment account - PREMIUM VIP package	EUR 5.000,00 in RSD countervalue calculated by official middle exchange rate on the date of account opening *
1.2. Maintaining a payment account –PREMIUM VIP package	RSD 1.200,00 monthly
1.3. 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 1.200,00
1.4. Maintaining the RSD and foreign payment accounts that are longer than 12 months without transaction	RSD 3.000,00 annual **
1.5. Issuance of an extraordinary balance account statement	RSD 500,00
1.6. Issuance of turnover on payment account at the request of the client	RSD 300,00
1.7. Certificate of the payment of initial capital	RSD 3.000,00
1.8. Document delivery by courier	RSD 3.000,00 + actual costs
1.9. Client identification at the location of a Client	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)
1.10. Execution of payment transactions received in electronic form on the basis of a signed Power of Attorney between the client and the Bank	RSD 500,00 per payment order

*If the total amount of inflow to payment accounts realized during the first month from the date of account opening exceeds the amount of EUR 500,000.00, the client is entitled to a refund of the fee in the amount of EUR 4,000.00

** The period of 12 months is calculated backwards from the date of calculation of the fee. For foreign currency payment accounts, the middle exchange rate of NBS is used. The Fee is charged up to the balance available, excluding the accounts which are or were linked to term deposits and loans.

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

TARIFF PARAGRAPH 3 – INTERNATIONAL PAYMENT SERVICES FOR INDIVIDUALS

SERVICE	FEE
CHANNEL OF SERVICE – BANK COUNTER	
3.1. Inflow in RUB on fx payment account (except foreign pensions)	Inflow up to 10,000 EUR in equivalent RUB 0.3% Min RSD 3.000,00
	Inflow over 10,001.00 in equivalent RUB 3% Max RSD 100.000,00
3.2. Inflow in other currencies on fx payment account (except foreign pensions)	Inflow up to 100,00 EUR: RSD 1.000,00
	Inflow above 100,01 EUR: 0.30% Min RSD 3.000,00 / Max RSD 100.000,00
3.3. Nostro remittance from the fx payment account	0.8% Min RSD 3.000,00 / Max RSD 100.000,00 + costs of corresponding bank for remittance with option OUR
3.4. Nostro remittance in RSD from fx / dinars 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
3.5. Nostro remittance in RSD from fx / dinars payment account of non-resident to a payment account with the Bank	RSD 1.500,00
3.6. Internal transfer based on the purchase and sale agreement of real estate from the buyer's account to the seller's account	RSD 8.000,00
3.7. 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 30.000,00 + costs of corresponding bank for remittance with option OUR
3.8. Remittance recall order	RSD 2.000,00 + actual costs of corresponding bank
3.9. Investigations and complaints due to unclear and incorrect instructions (including SWIFT correspondence)	RSD 3.000,00 + actual costs of the foreign bank
3.10. Issuance of the copy of SWIFT message by e-mail or personally	RSD 1.000,00
CHANNEL OF SERVICE – ELECTRONIC BANKING (E-BANKING AND MOBILE BANKING)	
3.11. Internal transfer within the same client's payment account	Free of charge

TARIFF PARAGRAPH 4– PAYMENT CARDS FOR INDIVIDUALS

4.1. ISSUING DEBIT CARDS

SERVICE		FEE	
Debit card		Basic card	Additional card
4.1.1.	Dina Card debit – monthly	Free of charge	RSD 300,00
4.1.2.	Visa Classic debit-monthly	Free of charge	RSD 500,00
4.1.3.	Visa Gold debit – annual	Free of charge	RSD 15.000,00

4.2. CASH WITHDRAWAL USING A PAYMENT CARD

SERVICE		FEE		
Cash payments at the API Bank's ATMs				
4.2.1	Debit Cards (DinaCard debit, Visa Classic and Gold debit)	Free of charge		
Cash payments on ATMs and POS terminals of other banks in the country		ATM	POS	Minimum
4.2.2	DinaCard debit	1,5%	3%	RSD 100,00
4.2.3	Visa Classic debit	1%	3%	RSD 100,00
4.2.4	Visa Gold debit	1%	3%	RSD 100,00
Cash payments on ATMs and POS terminals aboard		ATM	POS	Minimum
4.2.5	DinaCard debit	-	-	-
4.2.6	Visa Classic debit	1%	3%	EUR 3,00
4.2.7	Visa Gold debit	1%	3%	EUR 3,00

4.4. PAYMENT OF COMMODITIES AND SERVICES

4.4.1	With all cards in country and aboard	1.50%
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4.5 OTHER SERVICES RELATED TO CARD OPERATIONS

SERVICE		FEE	
4.5.1	Card or PIN replacement due to damages, loss, data change or at the clients' request	RSD 1.200	
4.5.2	Card block	RSD 600,00	
4.5.3	Reprinting and sending of monthly balance by post	RSD 500,00	
4.5.4	Printing and sending a Warning letter for lateness in settlement of obligations	RSD 500,00	
4.5.5	Sending of monthly balance by e-mail	Free of charge	
4.5.6	Issuance of certificates at the request of the client (except for certificates that are issued free of charge, based on applicable regulations)	RSD 1.200,00	
4.5.7	Cancellation of services	Free of charge	
4.5.8	Inquiry of balance by Debit Cards at the API Bank's ATMs	Free of charge	
4.5.9	Inquiry of balance by Debit Cards at ATMs of other banks	RSD 100,00	
4.5.10	Inquiry of balance by Credit Cards at the API Bank's and other banks ATMs	RSD 100,00	
4.5.11	Urgent card making	RSD 5.000,00	

TARIFF PARAGRAPH 5– OTHER AFFAIRS

5.1. EXCHANGE SERVICES

SERVICE		FEE	
CHANNEL OF SERVICE – BANK COUNTER AND ELECTRONIC BANKING (E-BANKING AND MOBILE BANKING)			
5.1.1.	Buying of foreign currency	Free of charge	
5.1.2.	Selling of foreign currency	Free of charge	

5.2. REPLACEMENT OF DAMAGED BANKNOTES AND MODIFYING OF DENOMINATION STRUCTURE

SERVICE	FEE
5.2.1. Replacement of damaged RSD banknotes	5% nominal value min RSD 20,00
5.2.2. Replacement of damaged foreign currency banknotes	5% nominal value
5.2.3. Replacement of denomination structure of foreign currency	0,5% min RSD 200,00

PARAGRAPH 6 – E-BANKING FOR INDIVIDUALS

SERVICE	FEE
6.1. MONTHLY MAINTENANCE SERVICE	
6.1.1. Monthly E-banking maintenance service	Free of charge
6.1.2. Monthly M-banking maintenance service	Free of charge
6.2. OTHER SERVICES	
6.2.1. Balance inquiry, account statements, turnover in the period	Free of charge
6.2.2. Payment confirmation in paper and electronic form	RSD 500,00

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 be applied 15 (fifteen) days from the Date on which it is prominently displayed in the Bank's business premises and on the Bank's website www.apibank.rs, i.e. starting from April 14. 2022.

In Belgrade, 29.03.2022.