



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

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 - PREMIUM PLUS package	RSD 6,000.00 once
1.2. Maintaining a payment account –PREMIUM PLUS 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 month 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. Execution of payment transactions received in electronic form on the basis of a signed Power of Attorney between the client and the Bank**	RSD 1.500,00 monthly

* 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 linked to or linked to term deposits and loans.

** If the client uses the service during the month

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 EUR,USD and CHF 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. Inflow in other foreign currencies on fx payment account on the basis of foreign pensions	Actual costs of Bank administrator
3.4. 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
3.5. 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
3.6. Nostro remittance in RSD from fx / dinars payment account of non-resident to a payment account with the Bank	RSD 1.500,00
3.7. 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
3.8. 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 30.000,00
3.9. Remittance recall order	RSD 2.000,00 + actual costs of corresponding bank
3.10. Investigations and complaints due to unclear and incorrect instructions (including SWIFT correspondence)	RSD 3.000,00 + actual costs of the foreign bank
3.11 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)	
3.12 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	RSD 2.00,00	RSD 500,00
4.1.3. Visa Gold debit – annual	RSD 10.000,00	RSD 15.000,00
4.2. ISSUING CREDIT CARD		
Credit cards	Basic card	Additional card
4.2.1. Visa Classic credit – monthly	RSD 200,00	RSD 150,00
4.2.2. Visa Gold credit – monthly	RSD 850,00	RSD 1.250,00

4.3. CASH WITHDRAWAL USING A PAYMENT CARD			
SERVICE		FEE	
Cash payments at the Bank's ATMs			
4.3.1	Debit Cards (DinaCard debit, Visa Classic and Gold debit)	Free of charge	
4.3.2	Visa Classic credit	2%, Min RSD 200,00	
4.3.3	Visa Gold credit	2%, Min RSD 200,00	
Cash payments on ATMs and POS terminals of other banks in the country		ATM	POS
4.3.4	DinaCard debit	1,5%	3%
4.3.5	Visa Classic debit	1%	3%
4.3.6	Visa Gold debit	1%	3%
4.3.7	Visa Classic credit	2%	3%
4.3.8	Visa Gold credit	2%	3%
Cash payments on ATMs and POS terminals aboard		ATM	POS
4.3.9	DinaCard debit	-	-
4.3.10	Visa Classic debit	1%	3%
4.3.11	Visa Gold debit	1%	3%
4.3.12	Visa Classic credit	2%	3%
4.3.13	Visa Gold credit	2%	3%
4.4. PAYMENT OF COMMODITIES AND SERVICES			
4.4.1	With all cards in country and aboard	1.50%	
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	
5.3. FEE FOR USE OF CREDIT BUREAU SERVICE			
SERVICE		FEE	

5.3.1. Credit bureau services	According to the Tariff of the Association of Serbian Banks b.a.
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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

PARAGRAPH 7– CREDIT AND LOAN AFFAIRS	
SERVICE	FEE
7.1. Fee for processing of credit application	From 0,75% till 3%
7.2. Fee for registration of a non-resident's loan transaction with NBS	RSD 5.000,00
7.3. Issuance of certificates of credit products at the request of the client (except for certificates issued free of charge, based on applicable regulations)	RSD 1.200,00
7.4. Printing and sending of Letter of Warning to the Client for default in repayment	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 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 11th October 2022.

On the date of this Tariff implementation, the Tariff of fees for services of API Bank a.d. Belgrade for individuals - nonresidents adopted by the Executive Board, decision no. IO-578/2022 from session held on 11th March 2022, shall cease to be valid.

In Belgrade, 11.10.2022.