



**API BANK A.D. BEOGRAD BANKING TARIFF
FOR RESIDENT LEGAL PERSONS AND
ENTREPRENEURS**

**FEES FOR PAYMENT SERVICES PROVIDED TO LEGAL PERSONS AND ENTREPRENEURS
(residents)**

A) FEES FOR PAYMENT SERVICES PROVIDED TO LEGAL PERSONS AND ENTREPRENEURS IN THE REPUBLIC OF SERBIA

TARIFF HEADING 1. PAYMENT ACCOUNT	
Service	Fee (RSD)
1.1. OPENING RSD AND FOREIGN CURRENCY CURRENT AND OTHER PAYMENT ACCOUNTS:	
1.1.1. Fee for processing account opening application in case of a simple ownership structure of the legal person Legal person's ownership structure is considered simple if there is no more than one layer, i.e., the legal person is under direct ownership of the beneficial owner.	Free of charge
1.1.2. Fee for processing account opening application in case of a complex ownership structure of the legal person, where the ownership structure does not include a foreign legal person(s) or natural person(s) Legal person's ownership structure is considered complex if there are several layers (the legal person is not under direct ownership of the beneficial owner).	Free of charge
1.1.3. Fee for processing account opening application in case of a complex ownership structure of the legal person, where the ownership structure includes a foreign legal person(s) or natural person(s) Legal person's ownership structure is considered complex if there are several layers (the legal person is not under direct ownership of the beneficial owner). The fee is charged for each additional layer of ownership when the owner is a non-resident legal person or a natural person, nominal owner, or director. In case of non-residents majority-owned by the state, the fee will not be charged. If account opening is denied, the fee will not be returned.	RSD 40,000.00
1.2. MAINTENANCE OF RSD OR FOREIGN CURRENCY CURRENT AND OTHER PAYMENT ACCOUNTS	
1.2.1. Maintenance of current payment account for RSD transactions (monthly)	600.00
1.2.2. Maintenance of foreign currency current and other payment accounts (monthly)	Free of charge* *Except as specified under tariff headings from 1.2.3. to 1.2.4.
1.2.3. Positive balance of the EUR foreign currency current account higher than EUR 3,000,000, including EUR 3,000,000	1.00% annually, charged monthly, by the 5 th days of the month for the previous month, by applying the middle exchange rate of the National Bank of Serbia valid on the date of calculation)
1.2.4. Positive balance of the CHF foreign currency current account higher than CHF 50,000, including CHF 50,000	1.00% annually, charged monthly, by the 5 th days of the month for the previous month, by applying the middle exchange rate of the National Bank of Serbia valid on the date of calculation)
1.3. CLOSING RSD AND FOREIGN CURRENCY CURRENT AND OTHER PAYMENT ACCOUNTS	
1.3.1. Closing an RSD current payment account	500.00 (for entrepreneurs 0)

1.3.2. Closing foreign currency current and other payment accounts	500.00 (for entrepreneurs 0)
TARIFF HEADING 2. NON-CASH TRANSFER OF RSD FUNDS IN THE REPUBLIC OF SERBIA	
SERVICE CHANNEL – BANK COUNTER	
Service	Fee (RSD)
2.1. INTERNAL TRANSFER – BANK COUNTER	
2.1.1. Internal transfer between two payment accounts of the same client	/
2.1.2. Internal transfer between the client and the Bank	0.05% min. 35 max. 1,000.00
2.1.3. Internal transfer between clients of the Bank	0.05% min. 35 max. 1,000.00
2.2. EXTERNAL TRANSFER – BANK COUNTER	
2.2.1. External transfer up to RSD 10,000.00	42.00
2.2.2 External transfer from RSD 10,000.01–299,999.99	200.00
2.2.3. External transfer over RSD 300,000.00	0.15% max. 6,000.00
2.2.4. External transfer up to RSD 300,000.00 designated Urgent/instant payment*/	0.15% min. 250.00 max. 450.00
SERVICE CHANNEL – ELECTRONIC BANKING	
Service	Fee (RSD)
2.3 INTERNAL TRANSFER – ELECTRONIC BANKING	
2.3.1. Internal transfer between two payment accounts of the same client	/
2.3.2. Internal transfer between the client and the Bank	0.05% min. 20 max. 500.00
2.3.3. Internal transfer between clients of the Bank	0.05% min. 35 max. 500.00
2.4. EXTERNAL TRANSFER – ELECTRONIC BANKING	
2.4.1. External transfer up to RSD 10,000.00	36.00
2.4.2. External transfer from RSD 10,000.01–299,999.99	150.00
2.4.3. External transfer over RSD 300,000.00	0.1% max. 4,000.00
2.4.4. External transfer up to RSD 300,000.00 designated Urgent/instant payment*/	0.11%, min. 150.00 max. 330.00
TARIFF HEADING 3. ELECTRONIC BANKING	
Service	Fee (RSD)
3.1. Certificate issue per user Value added tax at a rate of 20% included	5,400.00 (one-off)
3.2. Certificate renewal	3,000.00
TARIFF HEADING 4. CASH DEPOSIT AND WITHDRAWAL FROM API BANK PAYMENT ACCOUNT	
Service	Fee (RSD)
4.1. CASH WITHDRAWAL FROM ACCOUNT UPON A SUBMITTED WITHDRAWAL ORDER	
4.1.1. Cash withdrawal from account upon a submitted withdrawal order – legal persons	0.5% min. 200.00 max. 10,000.00
4.1.2. Cash withdrawal from account upon a submitted withdrawal order – entrepreneurs	/
4.2 CASH DEPOSIT MADE INTO ACCOUNT UPON A SUBMITTED DEPOSIT ORDER	
4.2. Cash deposit made into the payment account of a legal person and entrepreneur upon a submitted deposit order	Free of charge
TARIFF HEADING 5. OTHER FEES FOR PROVIDING PAYMENT SERVICES TO LEGAL PERSONS AND ENTREPRENEURS IN THE REPUBLIC OF SERBIA	
Service	Fee (RSD)
5.1.1 Issue of regular bank statements	Free of charge
5.1.2 Sending bank statements by fax, email	Free of charge

5.1.3	Issue of archived bank statements	100.00 per bank statement
5.1.4	Issue of a payment order receipt certificate	200.00
5.1.5	Issue of a payment order execution certificate	200.00
5.1.6	Issue of payment account transactions and balance certificate	500.00
5.1.7	Issue of other certificates (except certificate of payment account closing)	500.00
5.1.8	Registration of bills of exchange upon a Bank's client request	150.00 per bill of exchange
5.1.9	Registration of bills of exchange which are securities for Bank claims	100.00 per bill of exchange

B) FEES FOR INTERNATIONAL PAYMENT SERVICES

TARIFF HEADING 6. NON-CASH TRANSFER OF EUR AND OTHER CURRENCY FUNDS FROM A FOREIGN EXCHANGE CURRENT ACCOUNT AND OTHER FOREIGN EXCHANGE PAYMENT ACCOUNTS

Service	Fee (RSD)
6.1. Payment by wire transfer from a foreign exchange payment account *	Electronic orders: 0.25% min. 1,000 - max. 40,000.00
	Proposal: paper orders: 0.4% min. 1,800 – max. 40,000.00
6.2. Payment by wire transfer with RSD funds *	Electronic orders: 0.25% min. 1,000 - max. 40,000.00
	Proposal: paper orders: 0.4% min. 1,800 – max. 40,000.00
6.3. Payment for Kosovo	0.10% min. 1,000.00 – max. 30,000.00
6.4. Payment by an RSD transfer from an RSD payment account	0.20% min. 1,000.00 – max. 30,000.00
6.5. Transfers between payment accounts of the same client opened at API Bank	Free of charge
6.6. Transfers between payment accounts of different API Bank clients	Free of charge
6.7. Payment under a foreign currency loan approved in API Bank	0.15% min. 1,000.00 – max. 30,000.00
6.8. Payment by an RSD transfer from an RSD payment account to the account of the Russian Federation Embassy at API Bank	600.00

*** NOTE: If the Client is buying RUB from the Bank, no fee for such RUB transaction will be charged.**

TRIFF HEADING 7. RECEIPT OF FUNDS FROM ABROAD INTO A EUR OR OTHER FOREIGN CURRENCY FOREIGN EXCHANGE CURRENT ACCOUNT AND OTHER FOREIGN EXCHANGE PAYMENT ACCOUNTS

Service	Fee (RSD)
7.1. Receipt of funds from abroad	Free of charge
7.2. Receipt of funds – Collections from Kosovo/Donations	0.10 – 0.20% min. 1,000 – max. 10,000.00

TARIFF HEADING 8. RECEIPT OF FUNDS FROM ABROAD INTO A RUB FOREIGN CURRENCY FOREIGN EXCHANGE CURRENT ACCOUNT AND OTHER FOREIGN EXCHANGE PAYMENT ACCOUNTS

Service	Fee (RSD)
8.1. Receipt of funds from abroad upon a transfer of RUB funds from an account held by another domestic bank	0.5%

TARIFF HEADING 9. – FOREIGN EXCHANGE TRANSACTIONS

Service	Fee (RSD)
9.1. Travel advance	0.4% min. 500.00
9.2. Final amount of the travel cost in the payment account at API Bank	0.2% min. 300.00
9.3. Final amount of the travel cost in the payment account at another bank	0.3 % min. 500.00

TARIFF HEADING 10. FOREIGN CASH DEPOSIT INTO THE ACCOUNT UPON DEPOSIT ORDER

Service	Fee (RSD)
10.1. Foreign cash deposit into the account upon deposit order	0.2% min. 300.00 max. 20,000.00

TARIFF HEADING 11. OTHER SERVICES

Service	Fee (RSD)
11.1. Complaints against foreign banks	2,500.00 + actual costs of the foreign bank
11.2. Complaints against domestic banks	2,500.00
11.3. Sending SWIFT MT940 per client's payment account	3,000.00
11.4. Changes after executed payment order at client's request / back value	4,000.00 + foreign costs
11.5. Request for payment order withdrawal after execution thereof	4,000.00 + foreign costs
11.6. Return of foreign inflow upon ordering party's request	2,000.00
11.7. Conversion of foreign currency funds in the legal person's payment account	Daily exchange rate
11.8. Other services provided to clients in operations with the National Bank of Serbia (credit rating check)	2,000.00
11.9. Sending a certificate	Free of charge
11.10. Various services provided to clients in foreign operations (issue of certificates, statements, verifications, filling in the forms, overall transactions listing, etc.) at their requests, excluding the certificate of account closing	2,000.00
11.11. Sending copies of S.W.I.F.T. orders upon client's request	300.00

TARIFF HEADING 12. DOCUMENTARY COLLECTIONS - NOSTRO AND LORO INCASSO

Service	Fee (RSD)
12.1. Nostro and Loro Incasso	0,25% min. 2.000,00 max 30.000,00
12.2. Preparation of nostro bills of exchange and assistance therein	5.000,00
12.3. Obtaining bill of exchange acceptance	0.20% min 1,000.00 - max. 10,000.00
12.4. Collection upon bills of exchange with/without protests	0.30% min. 3,000.00 - max. 30,000.00
12.5. Serving documents without any payment - return of documents	2,000.00
12.6. Collection change	2,000.00
12.7. Other services (transp. document endorsement, investigation upon client's request)	3,000.00 + actual costs

TARIFF HEADING 13. DOCUMENTARY LETTERS OF CREDIT AND GUARANTEES – LORO

Service	Fee (RSD)
13.1. DOCUMENTARY LETTERS OF CREDIT – NOSTRO	
13.1.1. Pre-advise L/C	10,000.00 one-off

13.1.2. Processing (one-off, advance collection) an application for a letter of credit with depositing funds a.	0.15% min. 5,000.00 – max. 75,000.00
13.1.3. Opening a letter of credit with depositing funds	0.2% - 0.3% quarterly min. 3,000.00
13.1.4. Processing (one-off, advance collection) an application for opening a letter of credit with deferred deposit of funds	0.30% min. 5,000.00 – max. 75,000.00
13.1.5. Opening a letter of credit with deferred deposit of funds	0.3% - 0.6% quarterly min. 7,000.00
13.1.6. Increase in the amount and extension of the validity period of a letter of credit	As per tariff heading under points 2 and 3
13.1.7. Other changes/ reversal	5,000.00
13.1.8. Document review	0.25% min. 5,000.00
13.1.9. Documents received with a reserve (discrepancy fee)	12,500.00
13.1.10. Obtaining confirmation for nostro letters of credit	0.5% + Confirmation costs min. 5,000
13.1.11. Document endorsement	0.2% min. 2,000.00
13.1.12. Letter of credit liquidation/payment	The fee is calculated as per the transfers tariff heading
13.1.13. Letter of credit cancelling/non-use	10,000.00
13.2. DOCUMENTARY LETTERS OF CREDIT – LORO	
13.2.1. Loro letter of credit notification	0.10% min 3,000.00 – max. 30,000.00
13.2.2. Loro letter of credit confirmation	Upon agreement min. 3,000 – max. 30,000.00
13.2.3. Notification of change of letter of credit conditions	2,000.00
13.2.4. Document receipt and review	0.20% min. 5,000.00 – max. 50,000.00
13.2.5. Letter of credit transfer to another user	0.3% min. 5,000.00 – max. 50,000.00
13.2.6. Letter of credit forwarding to a third-party bank	4,000.00
13.2.7. Letter of credit change forwarding to a third-party bank	2,000.00
13.2.8. Consulting services	4,000.00
13.3. GUARANTEES - LORO	
13.3.1. Notification without commitment	0.2% min. 5,000.00 – max. 50,000.00
13.3.2. Guarantee transfer to another bank	8,000.00
13.3.3. Guarantee issue upon counter-guarantee	Upon agreement
13.3.4. Notification of guarantee conditions change	3,000.00
13.3.5. Protest (preparation and execution)	0.2% min. 3,000.00 max. 30,000.00

NOTES

Documentary letters of credit:

All Fees are collected at letter of credit opening. Every month, respectively quarter that has started is calculated as a whole month, respectively quarter. In cases where the letter of credit is partially used (whatever the reason thereof), the collected Fee will not be returned. In term letter of credits, the Fee is calculated until the expiry of the payment obligation.

TARIFF HEADING 14. REGISTRATION OF FOREIGN LOANS AND DEPOSITS WITH THE NATIONAL BANK OF SERBIA (NBS)

Service	Fee (RSD)
14.1. Registration of foreign loans and deposits with the NBS	0.1%+ NBS costs/ min. 20,000.00 – max. 40,000.00 + NBS costs
14.2. For each following year of the loan period	10,000.00 one-off, in advance

C) FEES FOR LOAN AND GUARANTEE TRANSACTIONS

TARIFF HEADING 15. LOANS – LEGAL PERSONS	
Service	Fee (RSD)
15.1.1. Loan application processing fee – small and medium enterprises*	0.5%- 2% for short-term loans, minimum 2,500.00
	0.5%-3% for long-term loans, minimum 5,000.00
15.1.2. Loan application processing fee – large companies*	0.1% - 1% for short-term loans, minimum 1,000.00 for RSD loans, minimum 2,500.00 for foreign currency loans
	0.1% - 1% for long-term loans, minimum 5,000.00 for RSD loans, minimum 12,500.00 for foreign currency loans
15.1.3. Fee for unused portion of the loan (except loan facilities)	0.1% - 1% annually on the unused portion of the loan is calculated at the end of the calendar year
15.1.4. Fee for early loan repayment	0.1% - 1% from own funds 2% - 3% from another bank loan funds (the fee is charged on the amount of loan which is repaid early)
15.1.5. Monitoring fee	0.1% - 1% annually, at the beginning of the business year of the loan balance
15.1.6. Fee for untimely settlement of non-cash contract obligations	0.5%-2% of the used loan amount; In case of a foreign currency loan and loan with foreign currency clause, the fee is collected in RSD by applying the middle exchange rate of the NBS valid on the last day of the month
15.1.7. Fee for processing an application for change in loan conditions *	0.5% - 3% min. 5,000.00
15.1.8. Fee for processing an application for a loan which is 100% secured by retention money*	0.1% - 1% min. 5,000.00
15.1.9. Fee for registration/change in the security interest with the Business Registers Agency (APR)	5,000.00
15.1.10. Issue of a discharge of mortgage for the security interest/mortgage registered for the benefit of the Bank	3,000.00
15.1.11. Bank's waiving the right to appeal the decision of the competent authority pursuant to which the security interest/mortgage registered for the benefit of the Bank shall be released (charged if the Bank's placement is refinanced by another commercial bank)	5,000.00
15.1.12. Letter of intent issue for the purpose of issuing discharge of mortgage for the security interest/mortgage registered for the benefit of the Bank*	3,000.00
NOTE:	
All items marked by an * are subject to charges which are 2 times higher than the ones specified in the table in case of a client's application which requires urgent processing. Any action required to be performed within a period shorter than 7 business days is considered urgent.	

TARIFF HEADING 16. RSD AND FOREIGN EXCHANGE NOSTRO GUARANTEES	
Service	Fee (RSD)
16.1.1 Fee for application processing	
16.1.1.1 Foreign currency guarantees*	0.1% - 1% min. 5,000.00, no max.
16.1.1.2 RSD guarantees and avalisation of a bill in domestic payment operations	0.1% - 1% min. 5,000.00, no max.
16.1. 2. Fee for issuing a tender guarantee	
16.1.2.1 Fee for issuing a tender guarantee with a 100% coverage	
16.1.2.1.1 Foreign currency guarantees*	0.2% - 0.5% min. 5,000.00, no max.
16.1.2.1.2 RSD guarantees*	0.05%-0.5% min. 5,000.00, no max.
16.1.2.2 Fee for issuing a tender guarantee with no coverage	
16.1.2.2.1 Foreign currency guarantees*	0.5% - 1% min. 5,000.00, no max.
16.1.2.2.2 RSD guarantees*	0.2% - 1% min. 5,000.00, no max.
16.1.3. Fee for issuing other guarantees	
16.1.3.1 Issuing guarantees with a 100% coverage	
16.1.3.1.1 Foreign currency guarantees**	0.2% - 0.5% min. 5,000.00, no max.
16.1.3.1.2 RSD guarantees**	0.05% - 0.5% min. 5,000.00, no max.
16.1.3.2 Issuing guarantees without coverage	
16.1.3.2.1 Foreign currency guarantees**	0.5% - 1% min. 5,000.00, no max.
16.1.3.2.2 RSD guarantees**	0.2% - 1% min. 5,000.00, no max.
16.1.4. Change in guarantee conditions	
16.1.4.1 Guarantee value increase*	The fee is calculated as per guarantee issue tariff heading (depending on the guarantee type) + application processing fee
16.1.4.2 Change in other conditions of the guarantee*	5,000.00 + application processing fee
16.1.5 Documentation review upon nostro guarantee protest	
16.1.5.1 Foreign currency guarantees*	0.1% of the protested amount min. 5,000.00 max. 60,000.00
16.1.5.2 RSD guarantees*	0.1% of the protested amount min. 5,000.00 max. 7,000.00
16.1.6 Providing statements and certificates with guarantees and/or issuing a letter of intent	
16.1.6.1. Non-bonding*	5,000.00
16.1.6.2. Bonding*	10,000.00
16.1.6.3. Non-standard bonding*	0.1%, min. 10,000.00
16.1.7 Guarantee issue upon a counter-guarantee of a foreign bank	
16.1.7. Guarantee issue upon a counter-guarantee of a foreign bank, tender*	0.6% , min. RSD 11.000 or EUR 100 if payable by the foreign bank/ordering party
16.1.8 RSD and foreign currency nostro guarantees – other fees	
16.1.8.1. Consulting services (preparation of the proposal text for a guarantee, commercial contract analysis, etc.)*	Depending on the amount of time spent with the client, min. 5,000.00
16.1.8.2. Translation service, upon the client's request*	1,000.00 per page

16.1.8 .3. Urgent applications (execution within 24h)*	0.5% - 1%, min. 5,000.00
16.1.8.4. Guarantee issue upon a counter-guarantee of a foreign bank, other**	0.5% , min. RSD 11.000 or EUR 100 if payable by the foreign bank/ordering party
Note: In case of undertaking some other obligation, i.e., pledge by the Bank under a financial loan agreement for the benefit of a legal person, in case of avalisation of a bill, acceptance or issue of single-name papers, and other forms of pledge to foreign countries, a fee as per corresponding guarantee obligations tariff headings will be charged.	

NOTE TO TARIFF HEADING 16

* **One-off collection**

** **Quarterly collection. Every quarter that has started is calculated as a whole quarter.**

TARIFF HEADING 17. AVALISATION OF BILLS OF EXCHANGE IN DOMESTIC PAYMENT OPERATIONS

17.1. Without coverage (Quarterly collection. Every quarter that has started is calculated as a whole quarter)	0.7% - 0.8% min. 5,000.00, no max.
17.2. 100% coverage (Quarterly collection. Every quarter that has started is calculated as a whole quarter)	0.5% min. 2,000.00, no max.*

TARIFF HEADING 18. OTHER FEES RELATED TO CREDIT AND GUARANTEE TRANSACTIONS

18.1. Issuing a document on Bank's waiving the right to appeal the decision pursuant to which the security interest shall be released	5,000.00 per document
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C) FEE FOR USING CREDIT BUREAU SERVICES

TARIFF HEADING 19. FEE FOR USING CREDIT BUREAU SERVICES

Service	Fee (RSD) per report
19.1. LEGAL PERSONS	
19.1.1. Service applicant's main report	1,440.00
19.1.2. Guarantor's main report	1,440.00
19.1.3. Service applicant's aggregate report	1,200.00
19.1.4. Guarantor's aggregate report	1,200.00
19.1.5. Service applicant's general ledger report	960.00
19.1.6. Guarantor's general ledger report	960.00
19.1.7. Own report*	1,680.00
19.2. ENTREPRENEURS	
19.2.1. Service applicant's main report	600.00
19.2.2. Guarantor's main report	600.00
19.2.3. Service applicant's general ledger report	360.00
19.2.4. Guarantor's general ledger report	360.00
19.2.5. Own report*	720.00

* **NOTE:** Fee for using Credit Bureau services under Points 19.1.7. and 19.2.5. of Tariff Heading 19 includes value added tax at a rate of 20%.

E) PAYMENT CARDS – LEGAL PERSONS AND ENTREPRENEURS

TARIFF HEADING 20 – PAYMENT CARDS – LEGAL PERSONS AND ENTREPRENEURS			
Service	Fee (RSD)		
20.1. CARD ISSUE			
20.1.1 Debit payment card issue	Main card*	Additional card	
20.1.1.1. DinaCard business debit card – annual fee	Free of charge	1,000.00**	
20.1.2 Business credit card issue	Main card*	Additional card	
20.1.2.1 Visa Business charge – annual fee	Free of charge	3,000.00	
* Electronic card is not issued for the main card, but a card number to which additional cards are related is generated.			
** The fee for the first additional DinaCard business debit card is not charged, for other cards, it is charged.			
20.2. CASH WITHDRAWAL, BALANCE INQUIRY, AND GOODS AND SERVICES PAYMENTS USING A PAYMENT CARD (per transaction)			
Service	Fee (RSD)		
20.2.1. Cash withdrawal from API bank a.d. Beograd ATMs			
20.2.1.1 Debit cards (DinaCard business debit)	Free of charge		
20.2.1.2 Visa Business charge	2%, min. RSD 200.00		
20.2.2. Cash withdrawal from ATMs and at POS terminals of other banks in the country	ATM	POS	Minimum
20.2.2. 1 DinaCard business debit card	1.5%	2%	200.00
20.2.2.2. Visa Business charge	2%	3%	200.00
20.2.3. Cash withdrawal from ATMs and at POS terminals of other banks abroad	ATM	POS	Minimum
20.2.3.1 Visa Business charge	3%	3%	800.00
20.2.4. Balance inquiry			
20.2.4.1. Debit business cards at API bank ad Beograd ATMs	Free of charge		
20.2.4. 2 Debit business cards at ATMs of other banks	30.00		
20.2.4. 3 Credit business cards (at API bank ad Beograd and other banks' ATMs)	35.00		
20.2.5. Paying for goods and services			
20.2.5.1 Payment by credit and debit cards at the point of sale	Free of charge		
20.3. OTHER SERVICE RELATED TO PAYMENT CARD OPERATIONS			
Service	Fee (RSD)		
20.3.1. Replacement of a payment card or PIN due to damage, loss, data change or upon the user request	400.00		
20.3.2. Unfounded complaint	600 actual costs NBS/VISA		
20.3.3. Payment card block	600.00		
20.3.4. Reprinting and resending of a monthly statement by mail	100.00		
20.3.5. Printing and sending a dunning letter for an overdue payment	500.00		
20.3.6. Sending a monthly statement by email	Free of charge		
20.3.7. Certificate issue	500.00		
20.3.8. Service cancellation	Free of charge		
20.3.9. Card alarm	Free of charge		

In exceptional cases, upon an explained proposal of the Credit Board or the competent organisational unit of the Bank, and for certain clients, the Executive Board is authorised to impose fees different from the ones provided in this Tariff or to release the Client from fee payment. Fees that are higher than the amount specified in the Tariff and fees not specified in the Tariff require a prior approval of the Client in writing.

If providing any of the above-specified services incurs additional costs to the Bank or the Bank suffers damages due to service provisioning, such costs, i.e., damages shall be paid by the client in compliance with the Decision of the Bank's Executive Board and upon the approval of the client in writing.

For clients who are legal persons, this Tariff shall start to apply upon the expiry of 15 (fifteen) days as of the date when it has been placed in a visible place within the business premises of the Bank and on the internet page of the Bank www.apibank.rs, i.e., starting from 02/04/2022.

For clients who are entrepreneurs, this Tariff shall start to apply upon the expiry of two months as of the date when it has been placed in a visible place within the business premises of the Bank and on the internet page of the Bank www.apibank.rs, i.e., starting from 18/05/2022.

On the date when this Tariff starts to apply, the Banking Tariff for Resident Legal Persons and Entrepreneurs adopted by the Executive Board Decision no. IO-6/2021, dated 11/01/2021, shall cease to be effective.

Belgrade, 04/03/2022