



**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. Issuance of an extraordinary balance account statement	RSD 500,00
1.5. Issuance of turnover on payment account at the request of the client	RSD 300,00
1.6. Certificate of the payment of initial capital	RSD 3.000,00
1.7. Document delivery by courier*	RSD 3.000,00 + actual costs of courier service
1.8. 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

*Actual costs can be checked on <https://www.dhl.com/rs-sr/home/svi-proizvodi-i-resenja/slanje-posiljki-i-dokumenata.html>

**The bank charges the fee if the client uses the service during the month

TARIFF PARAGRAPH 2 – CASH TRANSACTION

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

TARIFF PARAGRAPH 3 – INTERNATIONAL PAYMENT SERVICES FOR INDIVIDUALS

SERVICE	FEE *
3.1 CHANNEL OF SERVICE – BANK COUNTER	
3.1.1 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
3.1.2 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
3.1.3 Inflow in other foreign currencies on fx payment account on the basis of foreign pensions	Actual costs of Bank administrator
3.1.4 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
3.1.5 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
3.1.6 Nostro remittance in RSD from fx / dinars payment account of non-resident to a payment account with the Bank	RSD 1.500,00
3.1.7 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
3.1.8 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
3.1.9 Remittance recall order	RSD 2.000,00 + actual costs of corresponding bank
3.1.10 Investigations and complaints due to unclear and incorrect instructions (including SWIFT correspondence)	RSD 3.000,00 + actual costs of the foreign bank
3.1.11 Issuance of the copy of SWIFT message by e-mail or personally	RSD 1.000,00

3.2 CHANNEL OF SERVICE – ELECTRONIC BANKING AND MOBIL BANKING

3.2.1. Internal transfer within the same client's payment account	Free of charge
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* Fees expressed in percentages are calculated on the transaction amount

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	RSD 10.000,00	RSD 15.000,00

4.2. ISSUING CREDIT CARD

Credit cards	Basic card	Additional card
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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

4.5 OTHER SERVICES RELATED TO CARD OPERATIONS	
SERVICE	FEE
4.5.1	Creation of a new card or pin due to damage, loss, alteration of data or at the user's request.
4.5.2	Printing and sending a Warning letter for lateness in settlement of obligations
4.5.3	Sending of monthly balance by e-mail
4.5.4	Issuance of certificates at the request of the client (except for certificates that are issued free of charge, based on applicable regulations)
4.5.5	Cancellation of services
4.5.6	Inquiry of balance by Debit Cards at the API Bank's ATMs
4.5.7	Inquiry of balance by Cards at ATMs of other banks
4.5.8	Urgent card making

*Fees expressed in percentages are calculated on the transaction amount

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
5.1.2.	Selling of foreign currency

5.2. REPLACEMENT OF DAMAGED BANKNOTES AND MODIFYING OF DENOMINATION STRUCTURE

SERVICE	FEE*
5.2.1.	Replacement of damaged RSD banknotes
5.2.2.	Replacement of damaged foreign currency banknotes
5.2.3.	Replacement of denomination structure of foreign currency

*Fees expressed in percentages are calculated on the transaction amount

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 Banks of Serbia

PARAGRAPH 6 – E-BANKING FOR INDIVIDUALS	
SERVICE	FEE
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

*Fees expressed in percentages are calculated on the amount of funds realized.

The Executive Board is authorized, in exceptional cases, based on a reasoned proposal from the Credit Committee or the competent organizational part of the Bank, to determine fees for individual clients different from those provided for in this Tariff or to exempt the Client from paying fees.

The tariff starts to be applied 15 (fifteen) days after it is displayed in a visible place in the Bank's business premises and on the Bank's website www.apibank.rs, i.e., starting from 14.08.2023.

The API Bank a.d. service fee tariff ceases to apply on the day this Tariff begins to apply. Belgrade for natural persons - residents, adopted by the Decision of the Executive Board no. IO-751/2022 of 11.10.2022.

In Belgrade, 31.07.2023.