



# FEE INFORMATION DOCUMENT

## for a payment service user – legal entity



**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 entity - non resident**

**Date: 11.10.2022.**

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	<b>General services linked to the payment account</b>		
1.1	<b>Payment account keeping (FX current account for legal entity)</b>  <b>Within this payment account and/or a package of services, it shall be possible to use the following services</b>  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 1.000,00 EUR*    One-off 1.500,00 EUR *

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

		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 *
		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 50,00 EUR*
		Account maintenance fee for legal entities registered outside of the European Union and the European Economic Area	Monthly 60,00 EUR*

**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.**

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\*\* Ownership structure of a legal entity is considered complex if it has more than one layer, that is legal entity is not owned directly by ultimate beneficial owner. The fee is separately charged for each additional layer of ownership whether it is non-resident legal entity or physical person, if physical person is nominal owner or director. For state-owned nonresidents (state as a majority shareholder) this fee shall not be charged. In the event of refusal to open an account the fee is not refundable

1.2	<b>Electronic banking</b>	<p>Initial package (token) + one-time fee for the certification of E-banking per one user <span style="float: right;">One-time 10.000,00 RSD + actual delivery costs</span></p> <p>Repeated issuance of SMART-card for the term of 2 years <span style="float: right;">One-time 5.000,00 RSD</span></p> <p>Additional card-reader for SMART-card <span style="float: right;">One-time 5.000,00 RSD</span></p> <p>Unblocking of electronic certificate <span style="float: right;">One-time 5.000,00 RSD</span></p>
1.3	<b>Mobile banking</b>	Service is not available within this payment account (package)
<b>2</b>	<b>Cashless payment transactions (except card-based transactions)</b>	
<b>2.1</b>	<b>Cashless transfer of dinar funds in the Republic of Serbia</b>	
	<b>At the counter of the payment service provider</b>	
	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)
	<b>By using electronic and/or mobile banking services</b>	

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 2.000,00 RSD
	between different Customers' accounts if the amount is over 100.000,00 EUR or USD	0, 50%, Min 4.500,00 RSD max. 150.000,00 RSD
	processing of hard-copy payment order	One-time 2.000,00 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)		0,50%, Min 4.500,00 RSD max. 150.000,00 RSD + foreign bank fee
Urgent/instant payment order	Service is not available within this payment account (package)	
<b>2.2</b>	<b>Cashless transfer of euro funds from FX-current account in euros</b>	
<b>At the counter of the payment service provider</b>		
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)	

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<b>By using electronic and/or mobile banking services</b>		
	At the payment account in the Republic of Serbia	0,50%, Min 4.500,00 RSD max. 150.000,00 RSD  + foreign bank fee
	Urgent payment order	Service is not available within this payment account (package)
	At the payment account abroad	0,50%, Min 4.500,00 RSD max. 150.000,00 RSD  + foreign bank fee
	Urgent payment order	Service is not available within this payment account (package)
<b>2.3</b>	<b>The receipt of funds from abroad to the FX-current account in euros</b>	
	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 0,15%,Min 1.500,00 RSD  Receipt of funds from abroad to a foreign currency current account in EUR 0,10%,Min 1.500,00 RSD  Receipt of funds from abroad to a foreign currency current account in RUB 500,00 RSD
<b>2.4</b>	<b>Standing order</b>	
	Establishing and/or using the service	Service is not available within this payment account (package)
	<b>For executing a transaction</b>	
	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)
<b>2.5</b>	<b>Direct debits</b>	
	Establishing and/or using the service	Service is not available within this payment account (package)
	<b>For executing a transaction</b>	

	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)	
<b>3</b>	<b>Payment cards and cash</b>		
<b>3.1</b>	<b>Debit card issuance</b>		
	Debit card issuance	DinaCard VisaCard Primary card	Without fee One-off 9.500,00 RSD
	Periodic membership fees for using a debit card	DinaCard VisaCard Primary card	Without fee Annual 9.500,00 RSD
<b>3.2</b>	<b>Debit card cash pay-outs</b>		
	<b>Upon executed transaction</b>		
	In the country		
	At the counter	Service is not available within this payment account (package)	
	At ATM	API Bank	2%, Min 600,00 RSD
		Other banks	2%, Min 600,00 RSD
	Abroad		
	At the counter	Service is not available within this payment account (package)	
	At ATM	Other banks	2%, Min 10,00 EUR*
<b>3.3</b>	<b>Credit card issuance</b>		

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	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)
<b>3.4</b>	<b>Credit card payments at a merchant's point of sale</b>	
	<b>Upon executed transaction</b>	
	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)
<b>3.5</b>	<b>Credit card cash pay-outs</b>	
	<b>Upon executed transaction</b>	
	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)
<b>3.6</b>	<b>Cash pay-out from an account by submitting a pay-out order</b>	
		Service is not available within this payment account (package)
<b>3.7</b>	<b>Cash pay-in to an account by submitting a pay-in order</b>	

		Service is not available within this payment account (package)
<b>4</b>	<b>Accepting payment instrument</b>	
<b>4.1</b>	<b>Accepting payment cards at a point of sale</b>	
	<b>Merchant fee</b>	
	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)
	<b>Other fees</b>	
<b>4.2</b>	<b>Accepting instant credit transfers at a point of sale</b>	
	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)

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	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)
<b>4.3</b>	<b>Accepting electronic money at a point of sale</b>	
	Service is not available within this payment account (package)	
<b>5</b>	<b>Authorised overdraft facility</b>	
	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)

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