



SCHEDULE OF FEES FOR SERVICES OF API BANK A.D. BEOGRAD FOR INDIVIDUAL USERS OF A PAYMENT ACCOUNT WITH BASIC SERVICES

**Adopted by: Executive Board of API Bank a.d. Beograd
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FEES FOR USERS OF A PAYMENT ACCOUNT WITH BASIC SERVICES

TARIFF ITEM 1 - MAINTENANCE OF A PAYMENT ACCOUNT WITH BASIC SERVICES

SERVICE	FEE
1.1. Opening a payment account with basic services	No fee
1.2. Maintenance of a payment account with basic services	RSD 150.00 per month
1.3. Closing a payment account with basic services	No fee
1.4. Issuance of certificates at the client's request (except the certificate of account closure and other certificates issued free of charge pursuant to applicable regulations)	RSD 700.00
1.5. Issuance of an extraordinary statement for the payment account	RSD 500.00
1.6. Issuance of payment account transaction history at the client's request	RSD 70.00
1.7. Execution of enforced collection pursuant to an order of competent state authorities / court, Tax Administration, enforcement officer*	RSD 350.00

*The fee for execution of enforced collection pursuant to an order of competent state authorities is charged per client, per request, and after execution of the enforced collection order, up to the amount of the available balance.

TARIFF ITEM 2 - CASH TRANSACTIONS

SERVICE	FEE *
2.1. SERVICE DELIVERY CHANNEL - BANK COUNTER	
2.1.1. Cash deposit to an individual's payment account held with the Bank	No fee
2.1.2. Payment of cash from a payment account with basic services at the Bank	No fee
2.1.3. Payment by an individual payer, a user of a payment account with basic services, to the payment account of a legal entity with the Bank.	No fee
2.1.4. Payment by an individual payer, a user of a payment account with basic services, to an external payment account.	1% Min RSD 70.00 Max RSD 8,000.00
2.1.5. Payment by an individual payer to an external payment account / Payment orders up to RSD 300,000.00 marked as Urgent / Instant Payment* /	1% Min RSD 70.00 Max RSD 3,000.00
2.1.6. Payment to the account of a humanitarian organization / an account opened for humanitarian purposes in the Republic of Serbia.	No fee

*Fees stated as percentages are calculated on the transaction amount.

TARIFF ITEM 3 - NON-CASH TRANSFER OF FUNDS IN DINARS

SERVICE	FEE *
3.1. SERVICE DELIVERY CHANNEL - BANK COUNTER	
3.1.1. External payment orders	1% Min RSD 70.00, Max RSD 8,000.00
3.1.2. External payment orders up to RSD 300,000 marked as Urgent / instant payment* /	1% Min RSD 70.00, Max RSD 3,000.00
3.1.3. Internal transfer between individual clients of the Bank	No fee
3.1.4. Internal transfer between an individual client of the Bank and a legal entity.	No fee
3.1.5. Internal transfer between two payment accounts of the same client	No fee
3.1.6. Internal transactions between clients and the Bank	No fee

3.1.7. Internal transfer related to the purchase and sale of real estate, from the buyer's account to the seller's account	RSD 2,800.00
3.2. SERVICE DELIVERY CHANNEL - ELECTRONIC AND MOBILE BANKING	
3.2.1. External payment order up to RSD 300,000.00	0.14% Min RSD 14.00, Max RSD 280.00
3.2.2. External payment order up to RSD 300,000.00 - marked as urgent / Instant payment*	0.14% Min RSD 14.00, Max RSD 280.00
3.2.3. External payment order above RSD 300,000.00 (RTGS orders)	0.14% Min RSD 175.00, Max RSD 1,400.00
3.2.4. Internal transfers between payment accounts of the same client	No fee

*Fees stated as percentages are calculated on the transaction amount.

TARIFF ITEM 4 - DEBIT PAYMENT CARDS

4.1. ISSUANCE OF DEBIT CARDS			
SERVICE	FEE - PRIMARY CARD		FEE - ADDITIONAL CARD
4.1.1. DinaCard debit - monthly	No fee		RSD 300.00
4.2. CASH WITHDRAWAL USING A DEBIT PAYMENT CARD			
SERVICE	FEE		
Cash withdrawal at the Bank's ATMs			
4.2.1. DinaCard debit cards	No fee		
Cash withdrawal at ATMs and POS terminals of other banks in the country	ATM	POS	Minimum
4.2.2. DinaCard debit	1% of transaction amount	3% of transaction amount	RSD 100.00
4.3. CARD PAYMENT AT A MERCHANT POINT OF SALE			
4.3.1. DinaCard debit	No fee		
4.4. OTHER SERVICES RELATED TO DEBIT CARD OPERATIONS			
SERVICE	FEE		
4.4.1. Issuance of a new card or PIN due to damage, loss, change of data or at the user's request	RSD 600.00		
4.4.2. Balance inquiry at the Bank's ATMs	No fee		
4.4.3. Balance inquiry at ATMs of other banks	RSD 30.00		
4.4.4. Urgent card issuance	RSD 1,000.00		

TARIFF ITEM 5 - ELECTRONIC AND MOBILE BANKING

SERVICE	FEE
5.1. MONTHLY SERVICE MAINTENANCE	
5.1.1. Monthly maintenance of the Electronic Banking service	No fee
5.1.2. Monthly maintenance of the Mobile Banking service	No fee
5.2. OTHER SERVICES	
5.2.1. Payment account balance inquiry, account statements, transaction history for a period	No fee
5.2.2. Confirmation of an executed payment in paper and electronic form	RSD 100.00

TARIFF ITEM 6 - ADDITIONAL SERVICES WITH A PAYMENT ACCOUNT WITH BASIC SERVICES

ADDITIONAL SERVICE	FEE
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6.1. Basic Visa Classic credit card	According to the Schedule of Fees for Services of API Bank A.D. Beograd for individuals - residents
6.2. Approved overdraft	According to the Schedule of Fees for Services of API Bank A.D. Beograd for individuals - residents
6.3. Opening and maintenance of a foreign currency payment account	According to the Schedule of Fees for Services of API Bank A.D. Beograd for individuals - residents

The Executive Board is authorised, in exceptional cases and on the basis of a reasoned proposal of the Credit Committee or the competent organisational unit of the Bank, to determine fees for individual clients that differ from those provided for in this Schedule of Fees, or to exempt a client from payment of a fee.

This Schedule of Fees shall apply from 01 December 2025, except for reduced/abolished fees in favour of clients, which shall apply immediately upon publication, while the tariff items for VISA Infinite shall apply from the moment the agreement on the issuance and use of the VISA Infinite card is signed.

As of the effective date of this Schedule of Fees, the Schedule of Fees for Services of API Bank a.d. Beograd for individuals - residents, adopted by Decision of the Executive Board No. IO-186/2023 dated 31 July 2023, shall cease to apply.

In Belgrade, 18 September 2025.