



SCHEDULE OF FEES FOR SERVICES OF API BANK A.D. BEOGRAD FOR RESIDENT INDIVIDUALS

**Adopted by: Executive Board of API Bank a.d. Beograd
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FEES FOR PAYMENT SERVICES PROVIDED TO INDIVIDUALS

TARIFF ITEM 1 - PAYMENT ACCOUNT MAINTENANCE

SERVICE	FEE
1.1. Opening of payment accounts	No fee
1.2. Maintenance of a basic payment account*	RSD 150.00 per month
1.3. Maintenance of a foreign currency payment account	No fee
1.4. Maintenance of a payment account for receipt of pensions	RSD 150.00 per month
1.5. Maintenance of a payment account - PREMIUM package	RSD 350.00 per month
1.6. 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
1.7. Issuance of an extraordinary statement for the payment account	RSD 500.00
1.8. Issuance of payment account transaction history at the client's request	RSD 70.00
1.9. Enforcement of compulsory collection by order of competent state authorities / court, tax administration, enforcement officer**	RSD 350.00
1.10. Certificate of payment of the founder's contribution	RSD 1,000.00
1.11. Courier delivery of documentation***	RSD 700.00 + actual costs

*Fees for basic services are defined in the Schedule of Fees for Services of API Bank A.D. Beograd for individuals using a dinar payment account with basic services.

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

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

TARIFF ITEM 2 - CASH TRANSACTIONS

SERVICE	FEE
3.1. 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. Cash withdrawal from a payment account held with the Bank	No fee
2.1.3. Deposit by an individual payer (regardless of whether the payer uses the Bank's products) to a legal entity's payment account held with the Bank	No fee
2.1.4. Deposit by an individual payer (who uses the Bank's products) to an external payment account	1% Min RSD 70.00 Max RSD 8,000.00
2.1.5. Deposit by an individual payer (who does not use the Bank's products) to an external payment account	1% Min RSD 150.00 Max RSD 8,000.00
2.1.6. Deposit by an individual payer (regardless of whether the payer uses the Bank's products) to a payment account of a diplomatic-consular mission held with the Bank	RSD 200.00
2.1.7. Deposit 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
2.1.8. Payment of a founder's loan	RSD 150.00

SERVICE	FEE
2.1.9. Deposit to the account of a humanitarian organisation / 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 IN THE REPUBLIC OF SERBIA

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 300,000.00 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	0.2%, Min RSD 20.00, Max RSD 400.00
3.2.2. External payment order up to RSD 300,000.00 - marked as urgent / instant payment	0.2%, Min RSD 20.00, Max RSD 400.00
3.2.3. External payment order over RSD 300,000.00 (RTGS orders)	0.2%, Min RSD 250.00, Max RSD 2,000.00
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 - INTERNATIONAL PAYMENT SERVICES FOR INDIVIDUALS

SERVICE	FEE
4.1. SERVICE DELIVERY CHANNEL - BANK COUNTER	
4.1.1. Receipt of funds into a resident's foreign currency current payment account (except foreign pensions)	Incoming payment up to EUR 100.00: RSD 100.00
	Incoming payment over EUR 100.01: 0.20% Min RSD 300.00, Max RSD 50,000.00
4.1.2. Receipt of funds into a foreign currency current payment account on the basis of foreign pensions of individuals	Actual costs charged by the administrator bank
4.1.3. Non-cash transfer of funds	0.8% Min RSD 1,500.00, Max RSD 40,000.00 + correspondent bank costs for remittances with the OUR option
4.1.4. Internal transfer related to the purchase and sale of real estate, from the buyer's account to the seller's account	RSD 3,000.00
4.1.5. External transfer in the Republic of Serbia related to the purchase and sale of real estate, from the buyer's account to the seller's account, in EUR	0.8% Min RSD 3,000.00, Max RSD 20,000.00
4.1.6. Request to recall a remittance	RSD 2,000.00 + actual costs of the correspondent bank
4.1.7. Issuance of a SWIFT copy, sent to an email address or issued in person at a Bank branch	RSD 210.00

4.2. SERVICE DELIVERY CHANNEL - ELECTRONIC AND MOBILE BANKING

SERVICE	FEE
4.2.1. Internal transfer between payment accounts of the same client	No fee

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

TARIFF ITEM 5 - PAYMENT CARDS FOR INDIVIDUALS

5.1. ISSUANCE OF DEBIT CARDS

SERVICE	FEE	
Debit cards	Primary card	Additional card
5.1.1. DinaCard debit - monthly	No fee	RSD 300.00
5.1.2. Visa Classic debit - monthly	No fee	RSD 300.00
5.1.3. Visa Gold debit - annually*	RSD 5,000.00	RSD 3,000.00
5.1.4. Visa Infinite debit - monthly	RSD 4,000.00	RSD 2,000.00

*The Bank has not issued VISA Gold debit cards since 30 April 2025.

5.2. ISSUANCE OF CREDIT CARDS

Credit cards	Primary card	Additional card
5.2.1. Visa Classic credit - monthly	RSD 200.00	RSD 150.00
5.2.2. Visa Gold credit - monthly	RSD 450.00	RSD 250.00

5.3. CASH WITHDRAWAL USING A PAYMENT CARD

SERVICE	FEE		
Cash withdrawal at the Bank's ATMs			
5.3.1. Debit cards (DinaCard debit, Visa Classic, Visa Gold debit, Visa Infinite debit)	No fee		
5.3.2. Visa Classic credit	2% of transaction amount, Min RSD 200.00		
5.3.3. Visa Gold credit	2% of transaction amount, Min RSD 200.00		
Cash withdrawal at ATMs and POS terminals of other banks in the country	ATM	POS	Minimum
5.3.4. DinaCard debit	1% of transaction amount	3% of transaction amount	RSD 100.00
5.3.5. Visa Classic debit	1% of transaction amount	3% of transaction amount	RSD 100.00
5.3.6. Visa Gold debit	1% of transaction amount	3% of transaction amount	RSD 100.00
5.3.7. Visa Infinite debit	2% of transaction amount	3% of transaction amount	RSD 200.00
5.3.8. Visa Classic credit	2% of transaction amount	3% of transaction amount	RSD 200.00
5.3.9. Visa Gold credit	2% of transaction amount	3% of transaction amount	RSD 200.00
Cash withdrawal at ATMs and POS terminals abroad	ATM	POS	POS
5.3.10. DinaCard debit	-	-	-
5.3.11. Visa Classic debit	1% of transaction amount	3% of transaction amount	EUR 3.00
5.3.12. Visa Gold debit	1% of transaction amount	3% of transaction amount	EUR 3.00

5.3.13. Visa Infinite debit	2% of transaction amount	3% of transaction amount	EUR 3.00
5.3.14. Visa Classic credit	2% of transaction amount	3% of transaction amount	EUR 3.00
5.3.15. Visa Gold credit	2% of transaction amount	3% of transaction amount	EUR 3.00

5.4. PAYMENT BY CARD (DEBIT AND CREDIT) AT A MERCHANT POINT OF SALE

5.4.1. All cards abroad	1.05% of transaction amount
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5.5. OTHER SERVICES RELATED TO CARD OPERATIONS

SERVICE	FEE
5.5.1. Issuance of a new card or PIN due to damage, loss, change of data or at the user's request	RSD 600.00
5.5.2. Sending the monthly statement by email	No fee
5.5.3. Issuance of certificates at the client's request (except certificates issued free of charge pursuant to applicable regulations)	RSD 500.00
5.5.4. Cancellation of card use	No fee
5.5.5. Balance inquiry using cards at the Bank's ATMs	No fee
5.5.6. Balance inquiry using cards at ATMs of other banks	RSD 30.00
5.5.7. Urgent card issuance	RSD 1,000.00

TARIFF ITEM 6 - OTHER OPERATIONS

6.1. FOREIGN EXCHANGE TRANSACTIONS

SERVICE	FEE
6.1.1. Purchase of foreign currency cash	No fee
6.1.2. Sale of foreign currency cash	No fee

6.2. REPLACEMENT OF DAMAGED BANKNOTES AND CHANGE OF DENOMINATION STRUCTURE

SERVICE	FEE*
6.2.1. Replacement of damaged dinar banknotes	5% of nominal value, min RSD 20.00
6.2.2. Replacement of damaged foreign currency banknotes	5% of nominal value
6.2.3. Change of denomination structure of foreign currency cash (breaking down / consolidating denominations)	0.5%, min RSD 200.00

6.3. FEE FOR USE OF CREDIT BUREAU SERVICES

SERVICE	FEE
6.3.1. Credit Bureau services	According to the Tariff of the Association of Serbian Banks

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

TARIFF ITEM 7 - ELECTRONIC AND MOBILE BANKING

SERVICE	FEE
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7.1. MONTHLY SERVICE MAINTENANCE

7.1.1. Monthly maintenance of the Electronic Banking service	No fee
7.1.2. Monthly maintenance of the Mobile Banking service	No fee

7.2. OTHER SERVICES

SERVICE	FEE
7.2.1. Payment account balance inquiry, account statements, transaction history for a period	No fee

7.2.2. Confirmation of an executed payment in paper and electronic form	RSD 100.00
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TARIFF ITEM 8 - CREDIT OPERATIONS AND LOANS

SERVICE	FEE*
8.1. Fee for processing a request for an authorised overdraft on a current account (one-time)	1% Min RSD 200.00
8.2. Loan application processing fee (one-time)	From 0.75% to 3%
8.3. Issuance of certificates relating to credit products at the client's request (except certificates issued free of charge pursuant to applicable regulations)	RSD 500.00
8.4. Promissory note form	RSD 50.00

*Fees stated as percentages are calculated on the amount of disbursed funds.

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 resident individuals, adopted by Decision of the Executive Board No. IO-186/2023 dated 31 July 2023, shall cease to apply.

In Belgrade, 18 September 2025.