



SCHEDULE OF FEES FOR SERVICES OF API BANK A.D. BEOGRAD FOR NON-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 a payment account - PREMIUM PLUS package	RSD 3,000.00 one-time
1.2. Maintenance of a payment account - PREMIUM PLUS package	RSD 700.00 per month
1.3. Maintenance of a payment account with basic services	RSD 150.00 per month
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 1,200.00
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 300.00
1.7. Certificate of payment of the founder's contribution	RSD 3,000.00
1.8. Courier delivery of documentation*	RSD 3,000.00 + actual courier service costs

*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
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. Cash withdrawal from a payment account held with the Bank	No fee

TARIFF ITEM 3 - INTERNATIONAL PAYMENT SERVICES FOR NON-RESIDENT INDIVIDUALS

SERVICE	FEE*
3.1. SERVICE DELIVERY CHANNEL - BANK COUNTER	
3.1.1. Receipt of funds in RUB into a foreign currency payment account (except foreign pensions)	0.3% Min RSD 3,000.00 Max RSD 100,000.00
3.1.2. Receipt of funds in other currencies into a foreign currency payment account (except foreign pensions)	Incoming payment up to EUR 100.00: RSD 1,000.00
	Incoming payment over EUR 100.01: 0.30% Min RSD 3,000.00, Max RSD 100,000.00
3.1.3. Receipt of funds into a foreign currency payment account on the basis of foreign pensions	Actual costs charged by the administrator bank
3.1.4. Non-cash transfer of funds in euros and other currencies from a foreign currency payment account	0.8% Min RSD 3,000.00, Max RSD 100,000.00 + correspondent bank costs for remittances with the OUR option
3.1.5. Non-cash transfer of funds in RSD from a non-resident foreign currency/dinar payment account to a payment account with another bank in the Republic of Serbia	0.8% Min RSD 1,500.00, Max RSD 40,000.00 + costs of executing the remittance charged by the beneficiary's domestic bank
3.1.6. Non-cash transfer of funds from a non-resident foreign currency/dinar payment account to another payment account held with the Bank	RSD 1,500.00
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 8,000.00
3.1.8. External transfer related to the purchase and sale of real estate in the Republic of Serbia, from the buyer's account to the seller's account, in EUR	0.8% Min RSD 3,000.00, Max RSD 30,000.00
3.1.9. Request to recall a remittance	RSD 2,000.00 + actual costs of the foreign bank

3.1.10. Investigations and complaints due to unclear and inaccurate instructions (including SWIFT correspondence)	RSD 3,000.00 + actual costs of the foreign bank
3.1.11. Issuance of a SWIFT copy, sent to an email address or issued in person at a Bank branch	RSD 1,000.00
3.2. SERVICE DELIVERY CHANNEL - ELECTRONIC AND MOBILE BANKING	
SERVICE	FEE
3.2.1. Internal transfer between payment accounts of the same client	No fee

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

TARIFF ITEM 4 - PAYMENT CARDS FOR INDIVIDUALS

4.1. ISSUANCE OF DEBIT CARDS		
SERVICE	FEE	
Debit cards	Primary card	Additional card
4.1.1. DinaCard debit - monthly	No fee	RSD 300.00
4.1.2. Visa Classic debit - monthly	No fee	RSD 500.00
4.1.3. Visa Gold debit - annually*	RSD 10,000.00	RSD 15,000.00
4.1.4. 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.

4.2. ISSUANCE OF CREDIT CARDS		
	FEE	
Credit cards	Primary card	Additional card
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 withdrawal at the Bank's ATMs			
4.3.1. Debit cards (DinaCard debit, Visa Classic debit, Visa Gold debit, Visa Infinite debit)	No fee		
4.3.2. Visa Classic credit	2% of transaction amount, Min RSD 200.00		
4.3.3. 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
4.3.4. DinaCard debit	1% of transaction amount	3% of transaction amount	RSD 100.00
4.3.5. Visa Classic debit	1% of transaction amount	3% of transaction amount	RSD 100.00
4.3.6. Visa Gold debit	1% of transaction amount	3% of transaction amount	RSD 100.00
4.3.7. Visa Infinite debit	2% of transaction amount	3% of transaction amount	RSD 200.00
4.3.8. Visa Classic credit	2% of transaction amount	3% of transaction amount	RSD 200.00
4.3.9. Visa Gold credit	2% of transaction amount	3% of transaction amount	RSD 200.00
Cash withdrawal at ATMs and POS terminals abroad	ATM	POS	Minimum
4.3.10. DinaCard debit	-	-	-
4.3.11. Visa Classic debit	1% of transaction amount	3% of transaction amount	EUR 3.00
4.3.12. Visa Gold debit	1% of transaction amount	3% of transaction amount	EUR 3.00
4.3.13. Visa Infinite debit	2% of transaction amount	3% of transaction amount	EUR 3.00
4.3.14. Visa Classic credit	2% of transaction amount	3% of transaction amount	EUR 3.00
4.3.15. Visa Gold credit	2% of transaction amount	3% of transaction amount	EUR 3.00

4.4. CARD PAYMENT AT A MERCHANT POINT OF SALE	
4.4.1. All cards abroad	1.50% of transaction amount
4.5. OTHER SERVICES RELATED TO CARD OPERATIONS	
SERVICE	FEE
4.5.1. Issuance of a new card or PIN due to damage, loss, change of data or at the user's request	RSD 1,200.00
4.5.2. Sending the monthly statement by email	No fee
4.5.3. Issuance of certificates at the client's request (except certificates issued free of charge pursuant to applicable regulations)	RSD 1,200.00
4.5.4. Cancellation of card use	No fee
4.5.5. Balance inquiry using debit cards at the Bank's ATMs	No fee
4.5.6. Balance inquiry using cards at ATMs of other banks	RSD 30.00
4.5.7. Urgent card issuance	RSD 1,000.00
TARIFF ITEM 5 - OTHER OPERATIONS	
5.1. FOREIGN EXCHANGE TRANSACTIONS	
SERVICE	FEE
5.1.1. Purchase of foreign currency cash	No fee
5.1.2. Sale of foreign currency cash	No fee
5.2. REPLACEMENT OF DAMAGED BANKNOTES AND CHANGE OF DENOMINATION STRUCTURE	
SERVICE	FEE*
5.2.1. Replacement of damaged dinar banknotes	5% of nominal value, Min RSD 20.00
5.2.2. Replacement of damaged foreign currency cash banknotes	5% of nominal value
5.2.3. Change of denomination structure of foreign currency cash (breaking/combining denominations)	0.5%, Min RSD 200.00
*Fees stated as percentages are calculated on the transaction amount.	
5.3. FEE FOR USE OF CREDIT BUREAU SERVICES	
SERVICE	FEE
5.3.1. Credit Bureau services	According to the Tariff of the Association of Serbian Banks
TARIFF ITEM 6 - ELECTRONIC BANKING FOR INDIVIDUALS	
6.1. MONTHLY SERVICE MAINTENANCE	
SERVICE	FEE
6.1.1. Monthly maintenance of the Electronic Banking service	No fee
6.1.2. Monthly maintenance of the Mobile Banking service	No fee
6.2. OTHER SERVICES	
SERVICE	FEE
6.2.1. Payment account balance inquiry, account statements, transaction history for a period	No fee
6.2.2. Confirmation of an executed payment in paper and electronic form	RSD 500.00
TARIFF ITEM 7 - CREDIT OPERATIONS	
SERVICE	FEE*

7.1. Loan application processing fee	From 0.75% to 3%
7.2. Fee for registration of a credit transaction with the National Bank of Serbia (NBS)	RSD 5,000.00
7.3. Issuance of certificates relating to credit products at the client's request (except certificates issued free of charge pursuant to applicable regulations)	RSD 1,200.00
7.4. Blank bill of exchange 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 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.