

**A) OPŠTE ODREDBE**  
**A) GENERAL PROVISIONS**

No.	NAZIV USLUGE SERVICE	IZNOS NAKNADE FEE
1.1.	Otvaranje štednih računa po viđenju	bez naknade
	Otvaranje deviznih tekućih racuna	100 RSD
	Otvaranje namenskih računa	bez naknade
	<u>Napomena:</u> otvaranje tekućeg računa u dinarima definisano je posebnim stavom za naknade	
	Savings a vista accounts opening	Free of charge
	Current account in foreign currency	RSD 100
	Specific purpose account opening	Free of charge
	<u>Note:</u> Opening of RSD current account is defined by particular items for fees	
1.2.	Blokiranje računa (usled neizmirenih obaveza, naloga državnih organa...)	100 RSD
	Account block (due to unsettled liabilities, orders of state authorities...)	RSD 100
1.3.	Izdavanje potvrda na zahtev klijenta Issuing of ad-hoc receipts upon client request	500 RSD RSD 500
1.4.	Obračun kamate na zahtev stranke uz pismeni dokaz Issuing of written calculation of interest at client's request	300 RSD RSD 300
1.5.	<b>Izvodi po računu poslat poštom na zahtev klijenta, izuzev izvoda po tekućem računu u dinarima</b> <b>Account statements sent by post at client's request, except for statements of RSD current account</b>	
1.5.1.	- u zemlji - within the country	100 RSD RSD 100
1.5.2.	- u inostranstvo - international mail	850 RSD RSD 850
1.6.	<b>Slanje izvoda fax-om</b> <b>Account statement sent by fax</b>	
1.6.1.	- U zemlji - within the country	15 RSD po strani RSD 15 per page
1.6.2.	- U inostranstvo - international	100 RSD po strani RSD 100 per page
1.7.	<b>Izdavanje izvoda na zahtev klijenta izuzev izvoda za tekuće dinarske racune</b> <b>Account statement issued at client's request except for statements of RSD</b>	
1.7.1.	- preuzeti na šalteru banke at the counter/point of sale -e-mailom by e-mail	bez naknade Free of charge 100 RSD RSD 100
1.8	Zamena štedne knjižice Passbook replacement	100 RSD RSD 100

1.9.	Troškovi kurir servisa (DHL i sl.) Courier service (DHL , etc..)	stvarni troškovi actual costs
1.10.	<b>Naknada za usluge Kreditnog biroa</b> <b>Credit Bureau services</b>	
1.10.1.	Naknada za usluge Kreditnog biroa Credit Bureau services	prema ugovoru i Tarifniku kreditnog biroa according to the agreement and CB fees and commissions
1.10.2.	Naknada za usluge Kreditnog biroa za namene odobravanja stambenog kredita i instant kredita Credit Bureau services – reports for housing loans and instant loans	bez naknade Free of charges

**B) USLUGE U DINARSKOM POSLOVANJU**  
**B) RSD TRANSACTIONS**

**1. UPLATE / PRENOS SA RAČUNA U KORIST PRAVNIH LICA**  
**1. PAYMENTS/TRANSFERS FROM THE ACCOUNT TO LEGAL ENTITIES**

1.1.	<b>Unutar Banke</b> <i>To other accounts with the Bank</i>	
1.1.1.	U korist računa Banke <i>to the Bank's account</i>	bez naknade <i>Free of charge</i>
1.1.2.	u korist drugih pravnih lica gotovinsko  <i>to corporate clients cash payment</i>  Gotovinska uplata po osnovu pozajmice osnivača, za namene kupovine deviza za izvršenje nostro doznake  Cash payment related to lending of founder for purposes of foreign exchange purchase for the execution of remittance	0,5% min 60 RSD, max 5.000 RSD  <i>0.5% min RSD 60, max RSD 5.000</i>  1.000 RSD  <i>RSD 1.000</i>
1.1.3.	u korist drugih pravnih lica bezgotovinsko  <i>to corporate clients non cash payment</i>	0,5% min 60 RSD, max 5.000 RSD  0,5% min RSD 60, max RSD 5.000
1.1.4.	u korist fizičkih lica <i>to retail clients</i>	bez naknade <i>Free of charge</i>
1.1.4.1.	Interni prenosi u dinarima između računa rezidenta I nerezidenata  <i>Internal transfers in RSD between accounts of residents and non-residents</i>	1000 RSD  <i>RSD 1.000</i>
1.2.	<b>Van Banke</b> <i>To accounts with other banks</i>	
1.2.1.	Van Banke gotovinsko  <i>to accounts with other banks cash payment</i>	1% min 80 RSD, max 5.000 RSD  <i>1% min RSD 80, max RSD 5.000</i>
1.2.2.	Van Banke bezgotovinsko  <i>to accounts with other banks non cash payment</i>	1% min 60 RSD, max 5.000 RSD  <i>1% min RSD 60, max RSD 5.000</i>
1.3	Prenos sredstava odobrenog kredita za izmirenje obaveza u drugoj banci kao i odobrenog stambenog kredita sa tekućeg računa fizičkog lica u Banci unutar ili van banka  <i>Transfer of refinancing loans for settlement of obligations towards other banks, and Transfer of housing loans from current accounts of retail clients to accounts with the Bank and other banks</i>	bez naknade  <i>Free of charge</i>

1.4.	Plaćanje stalnih obaveza pravnim licima putem trajnog naloga <i>Standing orders for payments to legal entities</i>	0,1% od iznosa uplate min 5 RSD  0,1% of the payment min RSD 5
1.5.	Za naloge po posebnom ugovoru <i>For orders issued in conformity with the agreement</i>	po ugovoru  <i>in conformity with the agreement</i>

## 2. GOTOVINSKE TRANSAKCIJE 2. CASH TRANSACTIONS

2.1.	Deponovanje gotovog novca <i>Cash deposits</i>	bez naknade <i>Free of charge</i>
2.2.	Isplata gotovog novca u dinarima <i>RSD cash withdrawals</i>	
2.2.1.	Isplata gotovog novca u dinarima sa tekućih i štednih računa  <i>RSD cash withdrawals from current and saving accounts</i>	bez naknade Banci je potrebno najaviti podizanje gotovine jedan dan ranije za iznose preko 600.000 RSD <i>Free of charge</i> <i>The Bank shall be informed about cash withdrawal for amounts exceeding RSD 600.000 one day in advance</i>

## 3. USLUGE PO TEKUĆIM RAČUNIMA FIZIČKIH LICA U RSD 3. RSD RETAIL CURRENT ACCOUNTS

3.1.	<b>Otvaranje tekućeg računa</b> <b>Opening of current accounts</b>	
3.1.1.	Tekući račun <i>Current account</i>	bez naknade <i>Free of charge</i>
3.1.2.	Otvaranje namenskog tekućeg računa <i>Opening of specific-purpose current account</i>	bez naknade <i>Free of charge</i>
3.2.	Vodjenje tekućeg računa i namenskih tekućih računa poljoprivrednika  <i>Current account maintenance fee : and specific-purpose accounts for farmers</i>  Korisnici paketa: Paket 1. Paket 2, Paket 3, Paket za penzionere :  <i>Package users: Package 1 . package 2, Package 3, Package for pensioners</i>  Start paket:  <i>Start package</i>	195 RSD mesečno  <i>RSD 195 per month</i>  Bez naknade za tekući račun za koji je "vezan" paket  <i>No fee for the current account connected to the package</i>  Bez naknade za tekući račun za koji je "vezan" paket u skladu sa pojedinačnim ugovorom <i>No fee for the current account connected to the package according to the separate Contract</i>
3.3.	Izdavanje (naplata) čekovnog blanketa  <i>Issuing of cheques</i>	20 RSD po komadu  <i>RSD 20 a piece</i>
3.4.	Mesečni izvod po tekućem računu <i>Monthly statements of account</i>	bez naknade <i>Free of charge</i>
3.4.1.	Naknadna izrada izvoda na zahtev klijenta <i>Statement of account issued at client's request</i>	250 RSD  <i>RSD 250</i>
3.5.	Štampa pregleda izvršenih upita u stanje tekućeg računa putem SMS poruke  <i>List of all SMS account balances</i>	30 RSD  <i>RSD 30</i>
3.6.	<b>Upit u stanje na tekućem računu putem mobilnog telefona</b> <b>Mobile account balance</b>	

3. 6.1.	Naknada za uključivanje u sistem registration fee	20 RSD jednokratno RSD 20 single payment
<b>3. 7.</b>	<b>Usluge Elektronskog i Mobilnog bankarstva</b> <b>Services of E banking and M banking</b>	
3. 7.1.	Inicijalno uključenje registration fee	bez naknade Free of charge
3. 7.2.	Mesečna naknada za vođenje računa bez smart kartice Monthly account maintenance fee for clients without smart card Korisnici paketa: "Paket 2" "Paket 3" Package users: Package 2", "Package3"	dinarska protivvrednost 0,4 EUR po srednjem kursu za devize na dan obračuna naknade EUR 0.4 per month in RSD equivalent by using the middle exchange rate quoted on the date of fee calculation Bez naknade za uslugu registrovanu po računu za koji je "vezan" paket No fee for the service registered by account connected to the package
3. 7.3.	Mesečna naknada za vođenje računa sa smart karticom Monthly account maintenance fee for clients with smart card	dinarska protivvrednost 1,2 EUR po srednjem kursu za devize na dan obračuna naknade EUR 1.2 per month in RSD equivalent by using the middle exchange rate quoted on the date of fee calculation
3. 7.4.	Naknada za dodatni račun Fee for additional account	dinarska protivvrednost 0,15 EUR po srednjem kursu za devize na dan obračuna naknade 0.15 EUR in RSD equivalent by using the middle exchange rate quoted on the date of fee calculation
3. 7.5.	Interni nalozi Internal payment order	bez naknade No fee
3. 7.6.	Kliring Clearing	0,10% minimalno 16 RSD 0.10%, min RSD 16
3. 7.7.	RTGS	0,10% minimalno 60 RSD 0.10% min RSD 60
<b>3. 8.</b>	<b>Aktivnosti po nedozvoljenom prekoračenju</b> <b>unauthorised overdraft</b>	
3. 8.1.	Blokiranje računa sa slanjem opomene dužniku Account block and warning notice	200 RSD RSD 200
3.9.	Naknada za uključnje u sistem pre-paid dopune putem mobilnog telefona Pre-paid mobile recharge – registration fee	bez naknade Free of charge

#### 4. PAKETI PROIZVODA I USLUGA 4. PACKAGES OF PRODUCTS AND SERVICES

4.1.	Paket 1 Package1	209 RSD RSD 209
4.2.	Paket 2 Package2	262 RSD RSD 262
4.3.	Paket 3 Package 3	576 RSD RSD 576
4.4.	Paket za penzionere Package for pensioners	209 RSD RSD 209

## 5. USLUGE PO KREDITIMA I GARANCIJAMA 5. LOANS AND GUARANTEES

5.1.	<b>Obrada zahteva za kredit ili garanciju, stavljanje kredita na raspolaganje korisniku, kao i troškovi organizovanja kredita</b> Loan or guarantee applications, disbursement and related costs	
5.1.1.	<b>Garancije</b> guarantees	
5.1.1.1.	sa rokom do 30 dana up to 30 days validity	0,5% od iznosa, jednokratno 0,5% of the amount, single payment
5.1.1.2.	sa rokom preko 30 dana over 30 days validity	1,0% od iznosa, jednokratno 1,0% of the amount, single payment
5.1.2.	<b>Neobezbeđeni krediti</b> Unsecured loans	
5.1.2.1.	Kredit po tekućem računu- dozvoljeno prekoračenje  Overdraft  Korisnici paketa: Paket 1. Paket 2, Paket 3, Paket za penzionere  Package users: Package 1,Package 2, Package 3, Package for pensioners	1,0% od iznosa kredita, jednokratno  1,0% of the loan amount, single payment  Bez naknade za korisnike paketa za dozvoljeno prekoračenje odobreno po računu za koji je "vezan" paket  No fee for package users for the overdraft approved per account connected to the package
5.1.2.2.	<b>Gotovinski krediti sa valutnom kaluzulom</b> Cash loans with FX clause  Svi statusi klijenata All status of clients	2,5% od iznosa kredita, jednokratno, min 3.500 RSD  2,5% of the loan amount, single payment, min RSD 3.500
5.1.2.3.	<b>Gotovinski krediti bez valutne klauzule</b>  1) Klijenti sa zaradom, Domaći penzioneri, Ino penzioneri 2) Standard, Mladi 3) Zaposleni Banke, Premium klijenti sa zaradom, VIP, Premium  <b>Cash loans without FX clause</b>  1) Payroll, Pensioner Domestic, Pensioner Foreign 2) Mass, Youth  3) Staff, Affluent Payroll, VIP, Affluent  Korisnici paketa: "Paket 1", "Paket 2"  Package users: "Package 1", Package 2"	1) 2,00% od iznosa kredita, jednokratno, min 3.500 RSD 2) 3,00% od iznosa kredita, jednokratno, min 3.500 RSD 3) 1,00% od iznosa kredita, jednokratno, min 3.500 RSD  1) 2,00% of the loan amount, single payment, min RSD 3.500 2) 3,00% of the loan amount, single payment, min RSD 3.500 3) 1,00% of the loan amount, single payment, min RSD 3.500  50% niža naknada  50% discount

5.1.2.4.	<p><b>Kredit sa namenom refinansiranja bez valutne klauzule</b></p> <ol style="list-style-type: none"> <li>1) Klijenti sa zaradom, Domaći penzioneri, Ino penzioneri</li> <li>2) Standard, Mladi</li> <li>3) Zaposleni Banke, Premium klijenti sa zaradom, VIP, Premium</li> </ol> <p>Korisnici paketa: "Paket 1", "Paket 2"</p> <p><b>Loans with refinancing purpose without FX clause</b></p> <ol style="list-style-type: none"> <li>1) Payroll, Pensioner Domestic, Pensioner Foreign</li> <li>2) Mass, Youth</li> <li>3) Staff, Affluent Payroll, VIP, Affluent</li> </ol> <p>Package users: "Package 1", "Package 2"</p> <p><b>Kredit sa namenom refinansiranja sa valutnom klauzulom</b>  <b>Loans with refinancing purpose with FX clause</b>  -svi statusi klijenta  All status of clients</p>	<ol style="list-style-type: none"> <li>1) 2,00% od iznosa kredita, jednokratno, min 3.500 RSD</li> <li>2) 3,00% od iznosa kredita, jednokratno, min 3.500 RSD</li> <li>3) 1,00% od iznosa kredita, jednokratno, min 3.500 RSD</li> </ol> <p style="text-align: center;">50% niža naknada</p> <ol style="list-style-type: none"> <li>1) 2,00% of the loan amount, single payment, min RSD 3.500</li> <li>2) 3,00% of the loan amount, single payment, min RSD 3.500</li> <li>3) 1,00% of the loan amount, single payment, min RSD 3.500</li> </ol> <p style="text-align: center;">50% discount</p> <p style="text-align: center;">2,5% od iznosa kredita, jednokratno, min 3.500 RSD  2,5 % of the loan amount, single payment, min RSD 3.500</p>
5.1.2.5.	<p><b>Dugoročni dinarski kredit sa fiksnom kamatnom stopom u prvih 60 meseci – gotovinski krediti i krediti za refinansiranje</b></p> <ol style="list-style-type: none"> <li>1) Klijenti sa zaradom, Domaći penzioneri, Ino penzioneri</li> <li>2) Standard, Mladi</li> <li>3) Zaposleni Banke, Premium klijenti sa zaradom, VIP, Premium</li> </ol> <p><b>RSD loans with fixed IR during first 60 months – cash loans and loans for refinancing</b></p> <ol style="list-style-type: none"> <li>1) Payroll, Pensioner Domestic, Pensioner Foreign</li> <li>2) Mass, Youth</li> <li>3) Staff, Affluent Payroll, VIP, Affluent</li> </ol> <p>Korisnici paketa: "Paket 1", "Paket 2"</p> <p>Package users: "Package 1", "Package 2"</p>	<ol style="list-style-type: none"> <li>1) 2,00% od iznosa kredita, jednokratno, min 4.400 RSD</li> <li>2) 3,00% od iznosa kredita, jednokratno, min 4.400 RSD</li> <li>3) 1,00% od iznosa kredita, jednokratno, min 4.400 RSD</li> </ol> <ol style="list-style-type: none"> <li>1) 2,00% of the loan amount, single payment, min RSD 4.400</li> <li>2) 3,00% of the loan amount, single payment, min RSD 4.400</li> <li>3) 1,00% of the loan amount, single payment, min RSD 4.400</li> </ol> <p style="text-align: center;">50% niža naknada</p> <p style="text-align: center;">50% discount</p>
	<p><b>Kredit za penzionere bez valutne klauzule</b></p> <p style="text-align: center;"><b>„Payroll,, penzioneri</b></p> <ol style="list-style-type: none"> <li>1) Domaći penzioneri, Ino penzioneri, Premium klijenti sa zaradom, VIP</li> </ol>	<ol style="list-style-type: none"> <li>1) 1,00% od iznosa kredita, jednokratno</li> </ol>

5.1.2.6	<p><b>Korisnici paketa: Paket za penzionere</b></p> <p><b>„Non-payroll“ penzioneri</b> 2) Standard, VIP, Premium</p> <p><b>Senior loan without FX clause</b></p> <p><b>Payroll pensioners</b> 1) Pensioner Domestic, Pensioner Foreign, Affluent Payroll, VIP</p> <p><b>Package users: Package for pensioners</b></p> <p><b>Non payroll pensioner</b> 2) Mass, VIP, Affluent</p>	<p>50% niža naknada</p> <p>2) 2,50% od iznosa kredita, jednokratno</p> <p>1) 1,00% of the loan amount, single payment</p> <p>50% lower fee</p> <p>2) 2,50% of the loan amount, single payment</p>
5.1.2.7	<p><b>Kratkoročni gotovinski krediti bez valutne klauzule</b></p> <p>1) Klijenti sa zaradom, Domaći penzioneri, Ino penzioneri 2) Standard, Mladi 3) Zaposleni Banke, Premium klijenti sa zaradom, VIP, Premium</p> <p><b>Short term cash loan without FX clause</b></p> <p>1) Payroll, Pensioner Domestic, Pensioner Foreign 2) Mass, Youth 3) Staff, Affluent Payroll, VIP, Affluent</p>	<p>1) 2,00% od iznosa kredita, jednokratno 2) 3,00% od iznosa kredita, jednokratno 3) 1,00% od iznosa kredita, jednokratno</p> <p>1) 2,00% of the loan amount, single payment 2) 3,00% of the loan amount, single payment 3) 1,00% of the loan amount, single payment</p>
5.1.3.	<p><b>Hipotekarni krediti</b> <b>Secured loans</b></p>	
5.1.3.1.	<p><b>Stambeni krediti sa valutnom klauzulom fizičkim licima osigurani kod NKOSK</b></p> <p><b>FX clause mortgage loans to retail clients with NMIC insurance</b></p> <p>Naknada za podnošenje zahteva - za sve statuse klijenata Application fee - all status of clients</p> <p>Naknada za podnošenje zahteva za kredite „Naš krov” - za sve statuse klijenata Application fee for loans “Our roof” - all status of clients</p>	<p>bez naknade Free of charge</p> <p>bez naknade Free of charge</p>

5.1.3.1.2.	<p><b>Naknada za podnošenje zahteva za Stambene krediti sa fiksnom kamatnom stopom tokom perioda od 3 godine, indeksirani u EUR, sa I bez osiguranja NKOSK</b> - za sve statuse klijenata</p> <p>Application fee for housing loans with fixed interest rate during 3y period, indexed in EUR with and without NMIC insurance - all status of clients</p>	<p>bez naknade</p> <p>Free of charge</p>
5.1.3.2.	<p><b>Hipotekarni gotovinski krediti bez valutne klauzule</b> <b>Consumer secured loans without FX clause</b></p> <p>Naknada za podnošenje zahteva - za sve statuse klijenata</p> <p>Application fee -all status of clients</p>	<p>bez naknade</p> <p>Free of charge</p>
5.1.3.3.	<p><b>Stambeni krediti bez valutne klauzule</b> <b>Housing loans without FX clause</b></p> <p>Naknada za podnošenje zahteva -za sve statuse klijenata</p> <p>Application fee -all status of clients</p> <p><b>Stambeni krediti sa valutnom klauzulom fizičkim licima bez osiguranja NKOSK</b> <b>Housing loans with FX clause without NMIC insurance to retail clients</b></p> <p>Naknada za podnošenje zahteva -za sve statuse klijenata</p> <p>Application fee -all status of clients</p>	<p>1.000 RSD</p> <p>RSD 1.000</p> <p>bez naknade</p> <p>Free of charge</p>
5.1.3.4.	<p><b>Stambeni krediti sa valutnom klauzulom fizičkim licima osigurani kod NKOSK</b> <b>FX clause mortgage loans to retail clients with NMIC insurance</b></p> <p>Naknada za obradu zahteva</p> <p>Zaposleni banke, Premium klijenti sa zaradom, VIP, Premium, Klijenti sa zaradom, Domaći penzioneri, Ino penzioneri</p> <p>Mladi, Standard</p> <p>Application processing fee</p> <p>Staff, Affluent Payroll, VIP, Affluent, Payroll, Pensioner Domestic, Pensioner Foreign</p> <p>Mass, Youth</p> <p><b>Stambene krediti sa fiksnom kamatnom stopom tokom perioda od 3 godine, indeksirani u EUR sa osiguranjem NKOSK</b> <b>Housing loans with fixed interest rate during 3y period, indexed in EUR with NMIC insurance</b></p>	<p>0,95% od iznosa kredita</p> <p>1,55% od iznosa kredita</p> <p>0,95% of loan amount</p> <p>1,55% of loan amount</p>



	<p>Naknada za obradu zahteva</p> <p>Zaposleni banke, Premium klijenti sa zaradom, VIP, Premium, Klijenti sa zaradom, Domaći penzioneri, Ino penzioneri</p> <p>Mladi, Standard</p> <p>Application processing fee</p> <p>Staff, Affluent Payroll, VIP, Affluent, Payroll, Pensioner Domestic, Pensioner Foreign</p> <p>Mass, Youth</p> <p>Naknada za obradu Zahteva za refinansiranje stambenih kredita (u koriscenju kod Banke i drugih banaka) Application for refinancing of housing loans (granted by the Bank or other banks)</p> <p><b>Stambeni krediti sa valutnom klauzulom fizičkim licima bez osiguranja kod NKOSK</b> <b>FX clause mortgage loans to retail clients without NMIC insurance</b></p> <p>Naknada za obradu zahteva</p> <p>Zaposleni banke, Premium klijenti sa zaradom, VIP, Premium, Klijenti sa zaradom, Domaći penzioneri, Ino penzioneri</p> <p>Mladi, Standard</p> <p>Application processing fee</p> <p>Staff, Affluent Payroll, VIP, Affluent, Payroll, Pensioner Domestic, Pensioner Foreign</p> <p>Mass, Youth</p> <p><b>Stambene krediti sa fiksnom kamatnom stopom tokom perioda od 3 godine, indeksirani u EUR bez osiguranja NKOSK</b> <b>Housing loans with fixed interest rate during 3y period, indexed in EUR without NMIC insurance</b></p> <p>Naknada za obradu zahteva</p> <p>Zaposleni banke, Premium klijenti sa zaradom, VIP, Premium, Klijenti sa zaradom, Domaći penzioneri, Ino penzioneri</p> <p>Mladi, Standard</p> <p>Application processing fee</p>	<p>0,95% od iznosa kredita</p> <p>1,55% od iznosa kredita</p> <p>0,95% of loan amount</p> <p>1,55% of loan amount</p> <p>bez naknade</p> <p>Free of charge</p> <p>0,95% od iznosa kredita</p> <p>1,55% od iznosa kredita</p> <p>0,95% of loan amount</p> <p>1,55% of loan amount</p> <p>0,95% od iznosa kredita</p> <p>1,55% od iznosa kredita</p> <p>bez naknade</p> <p>0,95% of loan amount</p>
--	--	---

	<p>Staff, Affluent Payroll, VIP, Affluent, Payroll, Pensioner Domestic, Pensioner Foreign</p> <p>Mass, Youth</p> <p>Naknada za obradu Zahteva za refinansiranje stambenih kredita (u koriscenju kod Banke i drugih banaka) Application for refinancing of housing loans (granted by the Bank or other banks)</p> <p><b>Naknada za obradu zahteva za kredite "Naš krov"</b> Za sve statuse Klijenata</p> <p>Application processing fee for loans "Our roof" All status of clients</p> <p><b>Naknada za obradu Zahteva za refinansiranje stambenih kredita</b> (u koriscenju kod Banke i drugih banaka) Za sve statuse klijenata</p> <p>Application processing fee for refinancing of housing loans (granted by the Bank or other banks) All status of clients</p>	<p>1,55% of loan amount</p> <p>Free of charge</p> <p>0%</p> <p>0%</p> <p>0%</p> <p>0%</p>
5.1.3.5.	<p><b>Hipotekarni gotovinski krediti</b> <b>Consumer secured loans</b></p> <p>Naknada za obradu zahteva -za sve statuse klijenata</p> <p>Application fee - all status of clients</p> <p><b>Hipotekarni gotovinski krediti bez valutne klauzule</b> <b>Consumer secured loans without FX clause</b></p> <p>Naknada za obradu zahteva -za sve statuse klijenata</p> <p>Application fee - all status of clients</p> <p><b>Stambeni plus krediti</b> <b>Mortgage plus loans</b></p> <p>Naknada za podnošenje zahteva -za sve statuse klijenata</p> <p>Application fee -all status of clients</p>	<p>2% od iznosa kredita</p> <p>2% of loan amount</p> <p>0,95% od iznosa kredita</p> <p>0,95% of loan amount</p> <p>bez naknade</p> <p>Free of charge</p>
5.1.3.6.	<p><b>Stambeni krediti bez valutne klauzule</b> <b>Housing loans without FX clause</b></p> <p>Naknada za obradu zahteva - za sve statuse klijenata</p>	<p>0,8% od iznosa kredita</p>

	Application fee -all status of clients  Naknada za obradu Zahteva za refinansiranje stambenih kredita (u koriscenju kod Banke i drugih banaka)  Application for refinancing of housing loans (granted by the Bank or other banks)	0,8% of loan amount  0% jednokratno  0% single payment
5.1.3.7.	<b>Naknada za usluge registrovanja hipoteke</b> <b>The Fee for registering a mortgage</b>  *Za VIP klijente i zaposlene u banci naknada se neće naplaćivati ukoliko uspostavljanje kolaterala budu radili pravnici Banke *For VIP customer and employees, establishing collateral by the Bank lawyers will be done without charges	40 EUR u dinarskoj protivvrednosti po srednjem kursu Narodne Banke Srbije na dan plaćanja.  40 EUR in dinar equivalent at the middle exchange rate of the National Bank of Serbia on the day of payment.
5.1.3.8.	Izdavanje brisovne dozvole po otplacenom kreditu Discharge of mortgage for repaid loans	bez naknade  Free of charge
<b>5.1.4.</b>	<b>Ostali krediti</b> <b>Other loans</b>	
	-za klijente Banke po posebnoj odluci - for Bank's clients under separate decision	1% od iznosa kredita, jednokratno 1% of the loan amount, single payment
	- za ostale građane - for other citizens	1,5% od iznosa kredita, jednokratno 1,5% of the loan amount, single payment
<b>5.2.</b>	<b>Promene po kreditima i garancijama</b> <b>Amendments to loans and guarantees</b>	
5.2.1.	Promene uslova ugovaranja Changes in agreed terms and conditions	0,3% od iznosa ostatka duga - minimalno 3.000 RSD maksimalno 50.000 RSD, fiksno  0,3% of the outstanding amount min RSD 3.000 max RSD 50.000, fixed
5.2.2.	Promene uslova ugovaranja kod obezbeđenih kredita Changes in agreed terms and conditions of secured loans	0,5% od iznosa ostatka duga – min 3.000 RSD, maksimalno 50.000 RSD, fiksno  0,5% of the remaining debt – min RSD 3.000, maximum RSD 50.0000, fixed
5.2.3.	Retroaktivno osiguranje kod NKOSK-a stambenih kredita u koriscenju kod Banke Retroactive NMIC insurance of housing loans granted by the Bank	0% + troškovi NKOSK  0% + NMIC charges
5.2.4.	Promena valute indeksacije kod stambenih kredita Change of the housing loan currency	Troškovi NKOSK, ukoliko se kredit osigurava kod NKOSK  NMIC charges, for loans with NMIC insurance
<b>5.3.</b>	<b>Preвременa otplata kredita banci (konačna delimična i preвременa otplata kreditom druge banke)</b> <b>Prepayment of loan to the Bank (final, partial and prepayment with refinancing loan of other bank)</b>	
5.3.1.	<b>Stambeni krediti sa valutnom klauzulom fizičkim licima osigurani kod NKOSK</b> <b>FX clause mortgage loans to retail clients with NMIC insurance</b>  Za sve statuse klijenata	- Za kredite sa namenom kupovine: • Do 1% od iznosa preвременo otplaćenog kredita ako je period između preвременe otplate i roka ispunjenja obaveze iz ugovora o kreditu duži od jedne godine;



	<p><b>Hipotekarni gotovinski krediti</b> <b>Consumer secured loans</b></p> <p>Preвременa otplata kredita Banci (konačna, delimična i prevremenu otplata kreditom druge banke) - za sve statuse klijenata</p> <p>Prepayment of loan to the Bank (final, partial and prepayment with refinancing loan of another bank)- all status of clients</p> <p><b>Stambeni plus krediti</b> <b>Mortgage plus loans</b></p> <p>Preвременa otplata kredita Banci (konačna, delimična i prevremenu otplata kreditom druge banke) - za sve statuse klijenata</p> <p>Prepayment of loan to the Bank (final, partial and prepayment with refinancing loan of another bank)-all status of clients</p> <p><b>Stambeni krediti bez valutne klauzule</b> <b>Housing loans without FX clause</b></p> <p>Za sve statuse klijenata</p>	<p>The amount of premature repayment in the period of twelve months must be more than RSD 1.000.000. The fee can never be grater than the amount of interest customer would pay during the period between the date of early repayment and fulfilling obligation under the loan agreement.</p> <p>For other purposes: Free of charge</p> <p>bez naknade</p> <p>Free of charge</p> <p>bez naknade</p> <p>Free of charge</p> <p>- Za kredite sa namenom kupovine:</p> <ul style="list-style-type: none"> <li>• Do 1% od iznosa prevremeno otplaćenog kredita ako je period između prevremene otplate i roka ispunjenja obaveze iz ugovora o kreditu duži od jedne godine;</li> <li>• Do 0,5% od iznosa prevremeno otplaćenog kredita ako je period između prevremene otplate i roka ispunjenja obaveze iz ugovora o kreditu kraći od godinu dana.</li> </ul> <p>Iznos prevremene otplate u periodu od dvanaest meseci mora biti veći od 1.000.000 RSD. Naknada ni u jednom slučaju ne može biti veća od iznosa kamate koju bi korisnik platio tokom perioda između prevremene otplate i roka ispunjenja obaveze iz ugovora o kreditu.</p> <p>- Za ostale namene: bez naknade</p> <p>For loans with purpose of purchasing:</p> <ul style="list-style-type: none"> <li>• Up to 1% of the amount prematurely repaid loan if the period between premature repayment and the deadline for fulfilment the agreement's obligations longer than one year.</li> <li>• Up to 0,5% of amount of prematurely repaid loan if the period between repayment and the deadline for fulfilment the agreement's obligations shorter than one year.</li> </ul> <p>The amount of premature repayment in the period of twelve</p>
--	---	--

	<p>All status of clients</p> <p><b>Preвременa otplata (konačna, delimična i preвременa otplata kreditom druge banke) stambenih kredita “Naš krov”</b>  <b>Prepayment of loan (final, partial and repayment with refinancing loan of another bank) of housing loans “Our roof”</b></p> <p>Za sve statuse klijenata  All status of clients</p> <p><b>Preвременa konačna otplata kredita putem kredita za refinansiranje Vojvođanske banke za ostale kredite</b>  <b>Prepayment with refinancing loan Vojvodjanska bank for other loans</b></p> <p>Za sve statuse klijenata  All status of clients</p>	<p>months must be more than RSD 1.000.000.  The fee can never be greater than the amount of interest customer would pay during the period between the date of early repayment and fulfilling obligation under the loan agreement.</p> <p>For other purposes:  Free of charge</p> <p>bez naknade  Free of charges</p> <p>bez naknade  Free of charges</p>
<p>5.3.2.</p>	<p>Preвременa konačna otplata kreditom druge banke i iz sopstvenih sredstava za ostale kredite sa:</p> <ol style="list-style-type: none"> <li>1. promenljivom kamatnom stopom</li> <li>2. fiksnom kamatnom stopom</li> </ol> <p>Full repayment of loan with the loan of another bank and from own assets for other loans with:</p> <ol style="list-style-type: none"> <li>1. variable interest rate</li> <li>2. fixed interest rate</li> </ol>	<p>- bez naknade  - sa naknadom:</p> <p>1% od iznosa pre vremena otplaćenog kredita ako je period između pre vremena otplate i roka ispunjenja obaveze iz ugovora o kreditu duži od jedne godine;</p> <p>0,5% od iznosa pre vremena otplaćenog kredita ako je period između pre vremena otplate i roka ispunjenja obaveze iz ugovora o kreditu kraći od godinu dana.  Iznos pre vremena otplate u periodu od dvanaest meseci mora biti veći od 1.000.000 RSD.</p> <p>Naknada ni u jednom slučaju ne može biti veća od iznosa kamate koju bi korisnik platio tokom perioda između pre vremena otplate i roka ispunjenja obaveze iz ugovora o kreditu.</p> <p>- Free of charges  - Charges:</p> <p>1% of the amount prematurely repaid loan if the period between premature repayment and the deadline for fulfilment the agreement’s obligations longer than one year.  0,5% of amount of prematurely repaid loan if the period between repayment and the deadline for fulfilment the agreement’s obligations shorter than one year.  The amount of premature repayment in the period of twelve months must be more than RSD 1.000.000.  The fee can never be greater than the amount of interest customer would pay during the period between the date of early repayment and fulfilling obligation under the loan agreement.</p>
<p>5.3.3.</p>	<p>Preвременa otplata svih vrsta kredita (konačna, delimična i preвременa otplata kreditom druge banke) kod Ugovora o kreditu</p>	<p>Primenjuje se visina naknade definisana pojedinačnim Ugovorm o kreditu, a ukoliko nije definisana visina naknade primenjuje se naknada iz ove odluke.</p>

	zaključenih pre 05.12.2011. godine Prepayment of loan (final, partial and prepayment with refinancing loan of another bank) for The Contract on loan concluded before 05.12.2011.	The value of fee is applicable from Contract on loan if it is defined, but if the value of fee is not defined in Contract on loan applies to the value of fee from this decision.
5.4.	<b>Komisioni poslovi</b> <b>Commission business</b>	<b>po ugovoru</b> <b>in conformity with the agreement</b>
5.5.	<b>Izdavanje garancija</b> <b>Guarantees</b>	
5.5.1.	na osnovu namenski oročenog depozita u odnosu 1:1 against 1:1 deposit	0,2% jednokratno 0,2% single payment
5.5.2.	na osnovu namenski oročenog depozita u odnosu najviše 1:5 against 1:5 deposit	1,5% jednokratno 1,5% single payment
5.5.3.	za Agenciju za privatizaciju RS for Serbian Privatization Agency - za učešće na aukcijskoj privatizaciji - for auction purposes - za dobro izvršenje posla - performance guarantee	0,2% jednokratno 0,2% single payment 1,5% jednokratno 1,5% single payment
5.6.	Upućivanje opomena dužnicima Banke Warning notices	200 RSD RSD 200
5.7.	Obrada pismenog obaveštenja klijenta o nameri da odustane od kredita- u roku od 14 dana od dana zaključenja ugovora Processing of client's written announcement about his loan cancellation decision- within 14 days from the date of conclusion of contract	bez naknade Free of charge

## 6. USLUGE KLIJENTIMA DRUGIH BANAKA 6. SERVICES TO CLIENTS OF OTHER BANKS

6.1.	Isplata dinarskih čekova po tekućem računu ili sa dinarske štedne knjižice izdanja drugih banaka Cashing of RSD cheques or withdrawals from RSD passbooks issued by another banks	po medjubankarskom sporazumu in conformity with the Interbank agreement
------	--	--

## 7. USLUGE NA BANKOMATIMA 7. ATM SERVICES

7.1.	Upit stanja na bankomatima Banke Balance inquiry fee – on us	10 RSD RSD 10
7.2.	Upit stanja na bankomatima drugih banaka Balance inquiry fee - non on us	35 RSD RSD 35

## 8. DEBITNE I KREDITNE KARTICE 8. DEBIT AND CREDIT CARDS

### 8.1. DEBITNE KARTICE 8.1. DEBIT CARDS

8.1.1	<b>Visa elektron kartica</b> <b>Visa Electron</b>	
8.1.1.2	Ubrzana izrada kartice po zahtevu korisnika Express issue	950 RSD RSD 950
8.1.1.3	Izrada duplikata Card reissue	200 RSD RSD 200
8.1.1.4.	Troškovi prijave kartice u Visa datoteku izuzetaka Visa exception file fee	100 RSD RSD 100
8.1.1.5.	Trosak neopravdane reklamacije Unjustified complaint	1.500 RSD RSD 1.500
8.1.1.6.	Oduzeta kartica na bankomatu druge banke Pick up fee - card withheld by ATM of another bank	Po cenovniku Visa Int. According to the Visa Inc. Price list
8.1.1.7.	Oduzeta kartica na šalteru druge banke ili na prodajnom mestu Pick up fee - card withheld at another bank or point of sale	po cenovniku banke vlasnika mreže according to the pricelist of the acquirer Bank
8.1.1.8.	Blokirana kartica u slucaju izgubljena/ukradena Card blockage in case lost/stolen	500 RSD RSD 500
8.1.1.9.	Naknada za transakcije načinjene u inostranstvu Transactions made abroad	1% od iznosa transakcije 1% of the transaction amount
8.1.1.10.	Transakcije kupovine karticom u zemlji Transactions made in the country	bez naknade free of charge
8.1.1.11.	Podizanje novca na VB mrezi bankomata Cash withdrawal at VB ATMs (US ON US)	bez naknade free of charge
8.1.1.12.	Podizanje novca na ATM mrezi drugih banaka u zemlji Cash withdrawal at other banks' ATMs – in the country (US ON THEM)	2% (min 150 RSD) 2% (min RSD 150)
8.1.1.13.	Podizanje novca na ATM mrezi u inostranstvu Cash withdrawal at ATMs - abroad	3% (min 300 RSD) 3% (min RSD 300)
8.1.1.14.	Podizanje novca na VB salterima Cash withdrawal at VB points of sale (US ON US)	bez naknade free of charge
8.1.1.15.	Podizanje novca na salterima drugih banaka u zemlji Cash withdrawal at other banks points of sale – in the country (US ON THEM)	2% (min. 200 RSD) 2% (min.RSD 200)
8.1.1.16.	Podizanje novca na salterima banaka u inostranstvu Cash withdrawal at banks – abroad	3%(min 300 RSD) 3%(min RSD 300)
8.1.1.17.	Gašenje kartice Card closure	bez naknade free of charge
8.1.1.18.	Naknada za izdavanje više od jedne debitne identifikacione kartice po računu na zahtev klijenta	500 RSD



	The fee for the issuance of more than one identification debit card per account at client's request	RSD 500
8.1.2.	<b>Visa klasik kartica</b> <b>Visa Classic</b>	
8.1.2.1.	Naknada za izdavanje osnovne kartice Issuing fee	500 RSD godišnje RSD 500 per annum
8.1.2.2.	Naknada za izdavanje dodatne kartice Issuing of additional card	350 RSD godišnje RSD 350 per annum
8.1.2.3.	Ubrzana izrada kartice po zahtevu korisnika Express issue	950 RSD RSD 950
8.1.2.4.	Izrada duplikata Card reissue	200 RSD RSD 200
8.1.2.5.	Troškovi prijave kartice u Visa datoteku izetaka Visa exception file fee	100 dinara RSD 100
8.1.2.6.	Troškovi oglašavanja kartice u bilten nevažećih kartica Announcement in List of invalid cards	Po cenovniku Visa Int. According to the Visa Inc. price list
8.1.2.7.	Trošak neopravdane reklamacije Ungrounded complaint	1.500 RSD RSD 1.500
8.1.2.8.	Oduzeta kartica na bankomatu druge banke Pick up fee - card withheld by ATM of another bank	Po cenovniku Visa Int. According to the Visa Inc. price list
8.1.2.9.	Oduzeta kartica na šalteru druge banke ili na prodajnom mestu Pick up fee - card withheld at another bank or point of sale	po cenovniku banke vlasnika mreže according to the pricelist of the acquirer bank
8.1.2.10.	Blokirana kartica u slučaju izgubljena/ukradena Card blockage in case lost/stolen	500 RSD RSD 500
8.1.2.11.	Naknada za transakcije načinjene u inostranstvu Transactions made abroad	1% iznosa 1% of the transaction amount
8.1.2.12.	Podizanje gotovine na bankomatima Banke Cash withdrawal at Bank's ATMs	0 RSD RSD 0
8.1.2.13.	Podizanje gotovine na bankomatima drugih banaka u zemlji Cash withdrawal at another bank's ATMs in the country	2% (min.150 RSD) 2% (min. RSD 150)
8.1.2.14.	Podizanje gotovine na salterima Banke Cash withdrawal at Bank's counters	0 RSD RSD 0
8.1.2.15.	Podizanje gotovine na salterima drugih banaka u zemlji Cash withdrawal at other bank's counters in the country	2%, min.200 RSD 2%, min. RSD 200
8.1.2.16.	Podizanje gotovine na bankomatima i salterima u inostranstvu Cash withdrawal at ATMs and counters – abroad	3%, (min.3 EUR) u slučaju naplate sa FX računa 3%(min 300 RSD) u slučaju naplate sa RSD računa  3%, min.3 EUR in case of charge from FX account 3%(min RSD 300) in case of charge from RSD account
8.1.2.17.	Gašenje kartice Card closure	bez naknade free of charge

8.1.3.	<b>Visa Internet</b> Visa internet	
	Naknada za izdavanje kartice Issuing fee	500 dinara godišnje RSD 500 per annum
8.1.3.1.	Korisnici Start paketa Start package users	Bez naknade u skladu sa pojedinačnim ugovorom No fee according to the separate contract
8.1.3.2.	Ubrzana izrada kartice po zahtevu korisnika Express issue	300 dinara RSD 300
8.1.3.3.	Odustanak od izradjene kartice Withdrawal of application when the card has already been made	250 dinara RSD 250
8.1.3.4.	Izrada duplikata Replacement	200 dinara RSD 200
8.1.3.5.	Troškovi prijave kartice u Visa datoteku izuzetaka Visa exception file fee	100 dinara RSD 100
8.1.3.6.	Troškovi reklamacije Complaints	po cenovniku Visa Intl. according to the Visa Intl. price list
8.1.3.7.	Naknada za devizne transakcije načinjene Visa Internet karticom FX transactions made with Visa Internet card	1% od iznosa 1% of the transaction amount
8.1.3.8.	Gašenje kartice Card closure	bez naknade free of charge

8.1.4.	<b>DinaCard kartica</b> DinaCard - debit	
8.1.4.1.	Ubrzana izrada kartice po zahtevu korisnika Express issue	950 RSD RSD 950
8.1.4.2.	Izrada duplikata Card reissue	200 RSD RSD 200
8.1.4.3.	Neopravdana reklamacija Unjustified complaint	1.500 RSD RSD 1.500
8.1.4.4.	Oduzeta kartica na bankomatu druge banke Pick up fee - card withheld by ATM of another bank	po cenovniku druge domaće banke according to the price list of another domestic bank
8.1.4.5.	Blokirana kartica u slučaju izgubljena/ukradena Card blockage in case lost/stolen	500 RSD RSD 500
8.1.4.6.	Podizanje novca na bankomatima Banke Cash withdrawal at Bank's ATMs	0 RSD RSD 0
8.1.4.7.	Podizanje novca na bankomatima drugih banaka u zemlji Cash withdrawal at other bank's ATMs in the country	2% (min.150 RSD) 2% (min.RSD 150)
8.1.4.8.	Podizanje gotovine na salterima Banke Cash withdrawal at Bank's counters	0 RSD RSD 0
8.1.4.9.	Podizanje gotovine na salterima drugih banaka u zemlji Cash withdrawal at other bank's counters in the country	2%, min.200 RSD 2%, min. RSD 200

8.1.4.10.	Gašenje kartice Card closure	bez naknade free of charge
8.1.5.	<b>VobShop kartica</b> <b>VobShop card</b>	
8.1.5.1.	Naknada za izdavanje dodatne kartice Issuing of additional card	50 dinara godišnje RSD 50 per annum
8.1.5.2.	Vodjenje računa kartice Account maintenance fee	50 dinara mesečno RSD 50 per month
8.1.5.3.	Odustanak od izradjene kartice Withdrawal of application when the card has already been made	100 dinara po kartici RSD 100 per card
8.1.5.4.	Izrada duplikata Replacement	100 dinara po kartici RSD 100 per card
8.1.5.5.	Izrada nove kartice usled gubitka ili kradje Issuing of new card due to loss, theft or damage	100 dinara po kartici RSD 100 per card
8.1.5.6.	Trošak neopravdane reklamacije Ungrounded complaint	300 dinara po zahtevu RSD 300 per request
8.1.5.7.	Slanje opomene Warning notice	50 dinara po opomeni RSD 50 per a note
8.1.5.8.	Blokada kartice u slučaju neizmirenja dospelih obaveza Card blocked as a result of due outstanding liabilities	25 dinara RSD 25
8.1.5.9.	Deblokada kartice Reactivation	25 dinara RSD 25
8.1.6.	<b>Visa gold kartica</b> <b>Visa Gold</b>	
8.1.6.1.	Naknada za izdavanje osnovne kartice Issuing fee	bez naknade free of charge
8.1.6.2.	Naknada za izdavanje dodatne kartice Issuing of additional card	bez naknade free of charge
8.1.6.3.	Ubrzana izrada kartice po zahtevu korisnika Express issue	950 RSD RSD 950
8.1.6.4.	Izrada duplikata Card reissue	300 RSD RSD 300
8.1.6.5.	Troškovi prijave kartice u Visa datoteku izuzetaka Visa Exception file fee	100 dinara RSD 100
8.1.6.6.	Troškovi oglašavanja kartice u bilten nevažećih kartica Announcement in List of invalid cards	Po cenovniku Visa Int. According to the Visa Inc. price list
8.1.6.7.	Trošak neopravdane reklamacije Ungrounded complaint	1.500 RSD RSD 1.500
8.1.6.8.	Oduzeta kartica na bankomatu druge banke Pick up fee - card withheld by ATM of another Bank	Po cenovniku Visa Int. According to the Visa Inc. price list
8.1.6.9.	Oduzeta kartica na šalteru druge banke ili na prodajnom mestu Pick up fee - card withheld at another bank or point of sale	po cenovniku banke vlasnika mreže according to the pricelist of the acquirer bank
8.1.6.10.	Blokirana kartica u slučaju izgubljena/ukradena Card blockage in case lost/stolen	500 RSD RSD 500

8.1.6.11.	Slanje opomene Warning notice	100 RSD RSD 100
8.1.6.12.	Naknada za transakcije načinjene u inostranstvu Transactions made abroad	1% od iznosa transakcije 1% of the transaction amount
8.1.6.13.	Podizanje gotovine na bankomatima Banke Cash withdrawal at Bank's ATM	0 RSD RSD 0
8.1.6.14.	Podizanje gotovine na bankomatima drugih banaka u zemlji Cash withdrawal at ATMs of other banks in the country	2.5%, min.150 RSD 2.5%, min. RSD 150
8.1.6.15.	Podizanje gotovine na salterima Banke Cash withdrawal at Bank's counters	0 RSD RSD 0
8.1.6.16.	Podizanje gotovine na šalterima drugih banaka u zemlji Cash withdrawal at counters of other banks in the country	2.5%, min.150 RSD 2.5%, min. RSD 150
8.1.6.17.	Podizanje gotovine na ATM mreži i salterima u inostranstvu Cash withdrawal at ATMs and counters – abroad	3%(min 300 RSD) 3%(min RSD 300)
8.1.6.18.	GCAS usluge GCAS services	Po cenovniku Visa Int. According to the Visa Inc. Price list
8.1.6.19.	Gašenje kartice Card closure	bez naknade free of charge
8.1.6.20.	Naknada za izdavanje osnovne kartice za korisnike paketa : "Paket 3" Issuing fee for the package users: "Package3"	Bez naknade free of charge
8.1.6.21.	Naknada za izdavanje dodatne kartice za korisnike paketa : "Paket 3" Issuing of additional card for the package users:"Package3"	Bez naknade free of charge
8.1.6.22.	Naknada za izdavanje više od jedne debitne identifikacione kartice po računu na zahtev klijenta The fee for the issuance of more than one identification debit card per account at client's request	500 RSD RSD 500

8.1.7.	<b>MasterCard debitna kartica</b> <b>MasterCard debit</b>	
8.1.7.1.	Uzbuna izrada kartice po zahtevu korisnika Express issue	950 RSD RSD 950
8.1.7.2.	Izrada duplikata Card reissue	200 RSD RSD 200
8.1.7.3.	Troškovi prijave kartice u MasterCard datoteku izuzetaka MasterCard exception file fee	100 RSD RSD 100
8.1.7.4.	Trošak neopravdane reklamacije Unjustified complaint	1.500 RSD RSD 1.500
8.1.7.5.	Oduzeta kartica na bankomatu druge banke Pick up fee - card withheld by ATM of another bank	po cenovniku MasterCard. Europe sprl According to the MasterCard Europe sprl
8.1.7.6.	Oduzeta kartica na šalteru druge banke ili na prodajnom mestu Pick up fee - card withheld at another bank or point of sale	po cenovniku banke vlasnika mreže according to the pricelist of the acquirer bank
8.1.7.7.	Blokirana kartica u slučaju izgubljena/ukradena Card blockage in case lost/stolen	500 RSD RSD 500

8.1.7.8.	Naknada za transakcije načinjene u inostranstvu Transactions made abroad	1% od iznosa transakcije 1% of the transaction amount
8.1.7.9.	Transakcije kupovine karticom u zemlji Transactions made in the country	bez naknade free of charge
8.1.7.10.	Podizanje novca na VB mreži bankomata Cash withdrawal at VB ATMs	bez naknade free of charge
8.1.7.11.	Podizanje novca na ATM mreži drugih banaka u zemlji Cash withdrawal at other banks' ATMs – in the country	2% (min. 150 RSD) 2% (min. RSD 150)
8.1.7.12.	Podizanje novca na ATM mreži u inostranstvu Cash withdrawal at ATMs - abroad	3%, min. 300 RSD 3% min RSD 300
8.1.7.13.	Podizanje novca na VB šalterima Cash withdrawal at VB points of sale	bez naknade free of charge
8.1.7.14.	Podizanje novca na salterima drugih banaka u zemlji Cash withdrawal at other banks points of sale – in the country	2% min. 200 RSD 2% min. RSD 200
8.1.7.15.	Podizanje novca na šalterima banaka u inostranstvu Cash withdrawal at banks - abroad	3%, min. 300 RSD 3%, min. RSD 300
8.1.7.16.	Gašenje kartice Card closure	Bez naknade free of charge
8.1.7.17.	Naknada za izdavanje više od jedne debitne identifikacione kartice po računu na zahtev klijenta The fee for the issuance of more than one identification debit card per account at client's request	500 RSD RSD 500

<b>8.1.8.</b>	<b>MasterCard PRE-PAID</b> <b>MasterCard PRE-PAID</b>	
8.1.8.1.	Naknada za izdavanje kartice Card issuing fee	- 300 RSD (Ukoliko u momentu preuzimanja i aktiviranja kartice klijent ne izvrši dopunu računa kartice) - Bez naknade (ukoliko u momentu preuzimanja kartice klijent izvrši dopunu računa kartice)  - RSD 300 (If at the moment of receiving and card activation client does not load/charge card account) - Free of charge (if at the moment of receiving and card activation client load/charge money on card account)
8.1.8.2.	Vodjenje računa kartice Account maintenance fee	Bez naknade free of charge
8.1.8.3.	Dopuna kartice Load/reload fee	100 RSD pri svakoj dopuni RSD 100 per every load/reload
8.1.8.4.	Uzbana izrada kartice po zahtevu korisnika Express issue	500 RSD RSD 500
8.1.8.5.	Izrada duplikata Card reissue	200 RSD RSD 200
8.1.8.6.	Blokirana kartica u slučaju izgubljena/ukradena Card blockage in case lost/stolen	300 RSD RSD 300
8.1.8.7.	Troškovi prijave kartice u MasterCard datoteku izuzetaka MasterCard exception file fee	100 RSD RSD 100

8.1.8.8.	<p>Trošak neopravdane reklamacije</p> <p>Unjustified complaint</p>	<p>1.500 RSD</p> <p>RSD 1.500</p>
8.1.8.9.	<p>Oduzeta kartica na bankomatu druge banke</p> <p>Pick up fee - card withheld by ATM of another bank</p>	<p>po cenovniku MasterCard. Europe sprl</p> <p>According to the MasterCard Europe sprl</p>
8.1.8.10.	<p>Oduzeta kartica na šalteru druge banke ili na prodajnom mestu</p> <p>Pick up fee - card withheld at another bank or point of sale</p>	<p>po cenovniku banke vlasnika mreže</p> <p>according to the pricelist of the acquirer bank</p>
8.1.8.11.	<p>Naknada za transakcije načinjene u inostranstvu</p> <p>Transactions made abroad</p>	<p>bez naknade</p> <p>free of charge</p>
8.1.8.12.	<p>Transakcije kupovine karticom u zemlji</p> <p>Purchase transactions made in the country</p>	<p>bez naknade</p> <p>free of charge</p>
8.1.8.13.	<p>Podizanje novca na VB mreži bankomata</p> <p>Cash withdrawal at VB ATMs</p>	<p>bez naknade</p> <p>free of charge</p>
8.1.8.14.	<p>Podizanje novca na ATM mreži drugih banaka u zemlji</p> <p>Cash withdrawal at other banks' ATMs – in the country</p>	<p>2%, min. 90 RSD</p> <p>2% min. RSD 90</p>
8.1.8.15.	<p>Podizanje novca na ATM mreži u inostranstvu</p> <p>Cash withdrawal at ATMs - abroad</p>	<p>2%, min. 200 RSD</p> <p>2% min. RSD 200</p>
8.1.8.16.	<p>Podizanje novca na VB šalterima</p> <p>Cash withdrawal at VB points of sale</p>	<p>bez naknade</p> <p>free of charge</p>
8.1.8.17.	<p>Podizanje novca na salterima drugih banaka u zemlji</p> <p>Cash withdrawal at other banks points of sale – in the country</p>	<p>2% min. 90 RSD</p> <p>2% min. RSD 90</p>
8.1.8.18.	<p>Podizanje novca na šalterima banaka u inostranstvu</p> <p>Cash withdrawal at banks - abroad</p>	<p>2%, min. 200 RSD</p> <p>2%, min. RSD 200</p>
8.1.8.19.	<p>Gašenje kartice</p> <p>Card closure</p>	<p>Bez naknade</p> <p>free of charge</p>

## 8.2. KREDITNE KARTICE

### 8.2. CREDIT CARDS

8.2.1	<p><b>Visa klasik revolving /donatorska kreditna kartica</b></p> <p><b>Visa Classic revolving/affinity credit card</b></p>	
8.2.1.1.	<p>Naknada za izdavanje osnovne kartice</p> <p>Issuing fee for basic card</p>	<p>bez naknade</p> <p>free of charge</p>
8.2.1.2.	<p>Naknada za izdavanje dodatne kartice</p> <p>Issuing fee for additional card</p>	<p>bez naknade</p> <p>free of charge</p>
8.2.1.20.	<p>Vođenje računa kreditne kartice za korisnike paketa: "Paket 1", "Paket2"</p> <p>Account maintenance fee for the package users:" Package1", "Package 2"</p>	<p>60 RSD</p> <p>RSD 60</p>
8.2.1.3.	<p>Vodjenje računa kreditne kartice</p> <p>Account maintenance fee</p>	<p>150 RSD</p> <p>RSD 150</p>
8.2.1.4.	<p>Ubrzana izrada kartice po zahtevu korisnika</p> <p>Express card issuance</p>	<p>950 RSD</p> <p>RSD 950</p>
8.2.1.5.	<p>Izrada duplikata</p> <p>Card reissue</p>	<p>200 dinara po kartici</p> <p>RSD 200 per card</p>

8.2.1.6.	Troškovi prijave kartice u Visa datoteku izuzetaka Visa Exception file fee	100 dinara RSD 100
8.2.1.7.	Troškovi oglašavanja kartice u bilten nevažećih kartica Card recovery bulletin fees	Po cenovniku Visa Int. According to the Visa Inc. price list
8.2.1.8.	Neosnovana reklamacija Unjustified complaint	1.500 RSD RSD 1.500
8.2.1.9.	Oduzeta kartica na bankomatu druge banke Pick up fee - card withheld by ATM of another bank	Po cenovniku Visa Int. According to the Visa Inc. price list
8.2.1.10.	Oduzeta kartica na prodajnom mestu ili na šalteru druge banke Pick up fee - card withheld at another bank or point of sale	prema cenovniku banke vlasnika mreže according to the pricelist of the acquirer bank
8.2.1.11.	Blokada kartice u slučaju izgubljena/ukradena Card blockage in case lost/stolen	500 RSD RSD 500
8.2.1.12.	Podizanje gotovine na bankomatima Banke Cash withdrawal at Bank's ATMs	2,5 %, min 150 RSD 2,5 %, min RSD 150
8.2.1.12.1.	Transakcije kupovine (POS i internet) karticom u zemlji i inostranstvu na rate, minimalni iznos transakcije 2.000 RSD Transactions made in the country and abroad (POS and internet) installment, minimum amount of transaction is 2,000 RSD	4% od iznosa transakcije od 2 do 6 rata 5% od iznosa transakcije od 7 do 12 rata 4% of the transaction amount from 2 to 6 installments 5% of the transaction amount from 7 to 12 installments
8.2.1.13.	Podizanje gotovine na bankomatima drugih domaćih banaka Cash withdrawal at other banks ATMs – domestic	2.5%, min 150 RSD 2.5%, min RSD 150
8.2.1.14.	Podizanje gotovine na bankomatima i salterima u inostranstvu Cash withdrawal at ATMs and counters abroad	3%, min 300 RSD 3%, min RSD 300
8.2.1.15.	Podizanje gotovine na šalterima Banke Cash advance (manual cash) at Bank's countres	2,5 %, min 150 RSD 2,5 %, min RSD 150
8.2.1.16.	Podizanje gotovine na šalterima drugih domaćih banaka Cash advance (manual cash) at other banks countres – domestic	2.5%, min.150 RSD 2.5%, min RSD 150
8.2.1.17.	Naknada za prekoračenje kreditnog limita Over limit fee	5% prekoračenog iznosa 5% of over limit amount
8.2.1.18.	Gašenje kartice Card closure	bez naknade free of charge
8.2.1.19.	Obrada pismenog obaveštenja klijenta o nameri da odustane od kreditne kartice- u roku od 14 dana od dana zaključenja ugovora Processing of client's written announcement about his credit card cancellation decision- within 14 days from the date of conclusion of contract	bez naknade free of charge

<b>8.2.2</b>	<b>MasterCard Gold revolving kreditna kartica</b> <b>MasterCard Gold revolving credit card</b>	
8.2.2.1.	Naknada za izdavanje osnovne kartice Issuing fee for basic card	bez naknade free of charge

8.2.2.2.	<p>Godišnja članarina</p> <p>Napomena: Godišnja članarina za korisnike paketa: "Paket 3"</p> <p>Annual maintenance fee</p> <p>Note: Annual maintenance fee for the package users: "Package 3"</p>	<p>1.500 RSD koja se plaća jednom godišnje za svaku godinu korišćenja kartice</p> <p>Bez naknade</p> <p>RSD 1.500 per annum</p> <p>Free of charge</p>
8.2.2.3.	<p>Mesečno održavanje računa kartice</p> <p>Monthly maintenance fee</p>	<p>150 RSD</p> <p>RSD 150</p>
8.2.2.4.	<p>Naknada za izdavanje dodatne kartice</p> <p>Issuing fee for additional card</p>	<p>bez naknade</p> <p>free of charge</p>
8.2.2.5.	<p>Ubrzana izrada kartice po zahtevu korisnika</p> <p>Express issue</p>	<p>1.000 RSD po kartici</p> <p>RSD 1.000 per card</p>
8.2.2.6.	<p>Izrada duplikata</p> <p>Card reissue</p>	<p>300 RSD</p> <p>RSD 300</p>
8.2.2.7.	<p>Troškovi prijave kartice u MasterCard datoteku izuzetaka</p> <p>MasterCard Exception file fee</p>	<p>100 RSD</p> <p>RSD 100</p>
8.2.2.8.	<p>Troškovi oglašavanja kartice u bilten nevažećih kartica</p> <p>Card recovery bulletin fees</p>	<p>Po cenovniku MasterCard</p> <p>According to the price list of MasterCard</p>
8.2.2.9.	<p>Neosnovana reklamacija</p> <p>Unjustified complaint</p>	<p>1.500 RSD</p> <p>RSD 1.500</p>
8.2.2.10.	<p>Oduzeta kartica na bankomatu druge banke</p> <p>Pick up fee - card withheld by another bank ATM</p>	<p>Po cenovniku MasterCard</p> <p>According to the price list of MasterCard</p>
8.2.2.11.	<p>Oduzeta kartica na prodajnom mestu ili na šalteru druge banke</p> <p>Pick up fee - card withheld at another bank or point of sale</p>	<p>prema cenovniku banke vlasnika mreže</p> <p>according to the pricelist of the acquirer bank</p>
8.2.2.12.	<p>Blokada kartice u slučaju izgubljena/ukradena</p> <p>Card blockage in case lost/stolen</p>	<p>500 RSD</p> <p>RSD 500</p>
8.2.2.13.	<p>Podizanje gotovine na bankomatima Banke</p> <p>Cash withdrawal at Bank's ATMs</p>	<p>2.5%, min 150 RSD</p> <p>2.5%, min RSD 150</p>
8.2.2.14.	<p>Podizanje gotovine na bankomatima drugih domaćih banaka</p> <p>Cash withdrawal at other banks ATMs – domestic</p>	<p>2.5%, min 150 RSD</p> <p>2.5%, min RSD 150</p>
8.2.2.15.	<p>Podizanje gotovine na bankomatima i salterima u inostranstvu</p> <p>Cash withdrawal at ATMs and counters abroad</p>	<p>3%, min.300 RSD</p> <p>3%, min. RSD 300</p>
8.2.2.15.1.	<p>Transakcije kupovine (POS i internet) karticom u zemlji i inostranstvu na rate, minimalni iznos transakcije 2.000 RSD</p> <p>Transactions made in the country and abroad installment (POS and internet), minimum amount of transaction is RSD 2.000</p>	<p>4% od iznosa transakcije od 2 do 6 rata</p> <p>5% od iznosa transakcije od 7 do 12 rata</p> <p>4% of the transaction amount from 2 to 6 installments</p> <p>5% of the transaction amount from 7 to 12 installments</p>



8.2.2.16.	Podizanje gotovine na šalterima Banke Cash advance (manual cash) at Bank's counters	2.5%, min 150 RSD 2.5%, min RSD 150
8.2.2.17.	Podizanje gotovine na šalterima drugih domaćih Banaka Cash advance (manual cash) at other banks counters – domestic	3%, min.300 RSD 3%, min.300 RSD
8.2.2.18.	Naknada za prekoračenje kreditnog limita Over limit fee	5% prekoračenog iznosa 5% exceeded amount
8.2.2.19.	Gašenje kartice Closing of card account	bez naknade free of charge
8.2.2.20.	Obrada pismenog obaveštenja klijenta o nameri da odustane od kreditne kartice - u roku od 14 dana od dana zaključenja ugovora Processing of client's written announcement about his credit card cancellation decision - within 14 days from the date of conclusion of contract	bez naknade free of charge
8.2.2.21.	Slanje opomene Sending a note	100 RSD RSD 100
8.2.2.22.	MasterCard "Global"servisi (LSR,ECR,ECA) MasterCard Global Services (LSR,ECR,ECA)	Po cenovniku MasterCard According to the price list of MasterCard
8.2.2.23.	Gašenje kartice Card closure	bez naknade free of charge
8.2.2.24.	Mesečno održavanje računa kartice za korisnike paketa:"Paket 2" Monthly maintenance fee for the package users: : "Package2"	60 RSD RSD 60
8.2.2.25.	Mesečno održavanje računa kartice za korisnike paketa:"Paket 3" Monthly maintenance fee for the package users: : "Package3"	bez naknade free of charge

<b>8.2.3</b>	<b>DinaCard kartica na rate 12,24</b> <b>DinaCard instalment card 12, 24</b>	
8.2.3.1.	Naknada za izdavanje osnovne kartice Issuing fee	500 dinara godišnje RSD 500 per annum
8.2.3.2.	Naknada za izdavanje dodatne kartice Issuing fee for additional card	350 dinara godišnje RSD 350 per annum
8.2.3.3.	Vodjenje računa kreditne kartice Account maintenance fee	80 dinara mesečno RSD 80 per month
8.2.3.4.	Ubrzana izrada kartice po zahtevu korisnika Express issue	950 RSD RSD 950
8.2.3.5.	Izrada duplikata Card reissue	200 RSD RSD 200
8.2.3.6.	<b>Reklamacija po transakciji</b> <b>Transaction complaints</b>	
8.2.3.7.	Neopravdana reklamacija Unjustified complaint	1.500 RSD RSD 1.500
8.2.3.8.	Oduzeta kartica na bankomatu druge banke Pick up fee - card withheld by ATM of another bank	prema cenovniku banke vlasnika mreže according to the price list of the bank, owner of the net
8.2.3.9.	Blokada kartice u slučaju izgubljena/ukradena Card blockage in case lost/stolen	500 RSD RSD 500
8.2.3.10	Podizanje gotovine na bankomatima Banke Cash withdrawal at Bank's ATMs	2%, min 150 RSD 2%, min RSD 150

8.2.3.11	Podizanje gotovine na bankomatima drugih domaćih banaka Cash withdrawal at other banks ATMs	2%, min 150 RSD 2%, min RSD 150
8.2.3.12	Podizanje gotovine na salterima Banke Cash withdrawal at Bank's counters	2%, min 150 RSD 2%, min RSD 150
8.2.3.13.	Podizanje gotovine na salterima drugih banaka Cash withdrawal at other banks counters-domestic	2%, min 150 RSD 2%, min RSD 150
8.2.3.14.	Slanje opomene Warning notice	100 RSD RSD 100
8.2.3.15.	Gašenje kartice Card closure	bez naknade free of charge
8.2.3.16.	Obrada pismenog obaveštenja klijenta o nameri da odustane od kreditne kartice- u roku od 14 dana od dana zaključenja ugovora  Processing of client's written announcement about his credit card cancellation decision-within 14 days from the date of conclusion of contract	bez naknade  free of charge

## 9. SMS SERVIS ZA KORISNIKE DEBITNIH I KREDITNIH KARTICA

### 9. SMS SERVICE FOR DEBIT AND CREDIT CARD USERS

9.1.	Jednokratna naknada za prijavu na servis  One off SMS signing up service fee	150 RSD  RSD 150
	Korisnici paketa „Paket1“ Paket2“ i Paket 3“, Paket za penzionere i korisnici MC Gold kreditne kartice i MC Pre-paid kartice  Package users:”Package 1, Package 2 and Package3”, Package for pensioners and” and MC Gold credit card and MC Pre-paid cards users	bez naknade  free of charge
	Mesečna naknada za korišćenje SMS servisa  SMS service monthly fee for service usage	51 RSD  RSD 51
9.2.	Korisnici paketa: “”Paket 1” Paket 2” i “Paket 3” , Paket za penzionere ” i korisnici MC Gold kreditne kartice i MC Pre-paid kartice  Package users:”Package 1, Package 2 and Package3”, Package for pensioners and MC Gold credit card and MC Pre-paid cards users	bez naknade  free of charge

**10. TREZORSKO POSLOVANJE**  
**10. DEPOSIT TRANSACTIONS**

<p><b>10.1.</b></p>	<p><b>Sefovi</b>  <b>Safe deposit boxes</b></p> <p>- Veličina 1  - Size 1 (34x25x4  7,5x30x43)</p> <p>Korisnici paketa: "Paket 3"  Package users:"Package3"</p> <p>Korisnici Stat paketa:</p> <p>Start package users</p>	<p>mesečno 1.000 dinara  RSD 1.000 per month</p> <p>Godišnje 5.000 dinara  RSD 5.000 per annum</p> <p>10% Niža naknada u odnosu na standardne važeće naknade  10% Lower fee comparing to the standard fees</p> <p>Godišnji zakup: 20% Niža naknada u odnosu na standardne važeće naknade u skladu sa pojedinačnim ugovorom</p> <p>Annual rent: 20% Lower fee comparing to the standard fees according to the separate contract</p>
	<p>- Veličina 2  - Size 2 (34x25x8  15x30x43)</p> <p>Korisnici paketa: "Paket 3"  Package users:"Package3"</p> <p>Korisnici Start paketa</p> <p>Start package users</p>	<p>mesečno 1.200 dinara  RSD 1.200 per month</p> <p>godišnje 6.000 dinara  RSD 6,000 per annum</p> <p>10% Niža naknada u odnosu na standardne važeće naknade  10% Lower fee comparing to the standard fees</p> <p>Godišnji zakup: 20% Niža naknada u odnosu na standardne važeće naknade u skladu sa pojedinačnim ugovorom</p> <p>Annual rent: 20% Lower fee comparing to the standard fees according to the separate contract</p>
	<p>- Veličina 3  - Size 3 (34x25x18  22,5x30x43)</p> <p>Korisnici paketa: "Paket 3"  Package users:"Package3"</p> <p>Korisnici Start paketa,</p> <p>Start package users</p>	<p>mesečno 1.400 dinara  RSD 1.400 per month</p> <p>godišnje 7.000 dinara  RSD 7.000 per annum</p> <p>10% Niža naknada u odnosu na standardne važeće naknade  10% Lower fee comparing to the standard fees</p> <p>Godišnji zakup: 20% Niža naknada u odnosu na standardne važeće naknade u skladu sa pojedinačnim ugovorom</p> <p>Annual rent: 20% Lower fee comparing to the standard fees according to the separate contract</p>
	<p>- Veličina 4  - Size 4 (34x25x35  33,3x50x43)</p> <p>Korisnici paketa: "Paket 3"  Package users:"Package3"</p> <p>Korisnici Start paketa</p>	<p>mesečno 1.600 dinara  RSD 1.600 per month</p> <p>godišnje 7.500 dinara  RSD 7.500 per annum</p> <p>10% Niža naknada u odnosu na standardne važeće naknade  10% Lower fee comparing to the standard fees</p> <p>Godišnji zakup: 20% Niža naknada u odnosu na</p>

	Start package users	standardne važeće naknade u skladu sa pojedinačnim ugovorom Annual rent: 20% Lower fee comparing to the standard fees according to the separate contract
	- Veličina 5 - Size 5 (77x18x100)  Korisnici paketa: "Paket 3" Package users:"Package3"  Korisnici Start paketa  Start package users	mesečno 1.800 dinara RSD 1.800 per month  godišnje 8.000 dinara RSD 8.000 per annum  10% Niža naknada u odnosu na standardne važeće naknade 10% Lower fee comparing to the standard fees  Godišnji zakup: 20% Niža naknada u odnosu na standardne važeće naknade u skladu sa pojedinačnim ugovorom  Annual rent: 20% Lower fee comparing to the standard fees according to the separate contract
	- Veličina 6 - Size 6 (117x18x100)  Korisnici paketa: "Paket 3" Package users:"Package3"  Korisnici Start paketa  Start package users	Mesečno 2.000 dinara RSD 2.000 per month  godišnje 8.500 dinara RSD 8.500 per annum  10% Niža naknada u odnosu na standardne važeće naknade 10% Lower fee comparing to the standard fees  Godišnji zakup: 20% Niža naknada u odnosu na standardne važeće naknade u skladu sa pojedinačnim ugovorom  Annual rent: 20% Lower fee comparing to the standard fees according to the separate contract
	Napomena : Filijale kod kojih veličina sefova odstupa od navedenih, primenjuju tarifu koja važi za sef najbližnjih dimenzija Note: the branches where safe deposit boxes have dimensions different from the above will charge the fee applicable to the safe deposit boxes that are closest in terms of size	
10. 2.	izrada izgubljenog ključa sefa replacement of the lost key to safe deposit box	stvarni troškovi + 5.311 dinara actual costs + RSD 5.311
	Napomena : u naknadama na usluge sadržane u ovom delu Tarife za usluge sadržan je porez na dodatu vrednost. Note: fees and commissions listed in this section include the VAT.	

## C) USLUGE FIZIČKIM LICIMA U DEVIZNOM POSLOVANJU C) FX SERVICES TO RETAIL CLIENTS

### 1. DOZNAKE I ČEKOVI 1. REMITTANCES AND CHEQUES

1.1	<b>Nostro doznake</b> Nostro remittances (outgoing payments)	
1.1.1.	Nostro doznake van zemlje Nostro remittances to other countries	0.8 % min 1.400 dinara, maksimum 20.000 dinara 0.8% min. RSD 1.400 max RSD 20.000
1.1.2	<b>Prenos i plaćanje devizama u zemlji po osnovima dozvoljenim Zakonom o deviznom poslovanju</b>  FX transfers and payment in the country pursuant to the Law on FX Operations	
1.1.2.1.	<b>Unutar banke</b> Within the Bank	

1.1.2.1.1	Između računa istog vlasnika To another account of the same client	bez naknade free of charges																						
1.1.2.1.2	Između računa različitih vlasnika (osim kupovine nekretnine ) To account of another client (/except buying real estate)	0,1 %, min 10 dinara, max 1.000 dinara 0,1% min RSD 10 max RSD 1.000																						
1.1.2.1.3	Između računa različitih vlasnika radi kupovine nekretnine ) To account of another client buying real estate	0,1% min RSD 3.000 max RSD 8.000 0,1% min RSD 3.000 max RSD 8.000																						
<b>1.1.2.2.</b>	<b>Van banke To other banks and institutions</b>																							
1.1.2.2.1.	- po osnovu kupovine nekretnina - buying real estate	0.2 % min 5.000 , max 12.000 dinara 0,2% min RSD 5.000 max RSD 12.000																						
1.1.2.2.2.	- Ostali prenosi van Banke u skladu sa zakonom - other transfers outside the Bank in conformity with the law	0.25 % min. 400 dinara, max. 12.000 dinara 0,25% min. RSD 400 max RSD 12.000																						
1.1.3.	Troškovi izvršenja naloga plaćanja u devizama sa OUR opcijom troškova Fee for FX payment order with OUR option																							
1.1.3.1	Za plaćanje u valuti USD For payments in USD	10 USD																						
1.1.3.2	Za plaćanje u valuti GBP For payments in GBP	20 GBP																						
1.1.3.3	Za plaćanja u valuti EUR i ostalim valutama osim USD i GBP dato u tabeli  For payments in EUR and other currencies other than USD and GBP in table	<table border="1"> <thead> <tr> <th>Vrednost naloga u Eur Order amount in EUR</th> <th>Visina naknade za plaćanja prema Nemačkoj u valuti Eur Fee for payments towards Germany in EUR</th> <th>Visina naknade za plaćanja u druge zemlje osim Nemačke u valuti Eur Fee for payments towards other countries except Germany in EUR</th> </tr> </thead> <tbody> <tr> <td>Do 2.500,00</td> <td>3,50</td> <td>10,00</td> </tr> <tr> <td>Od 2.500,01 do 12.500,00</td> <td>7,00</td> <td>15,00</td> </tr> <tr> <td>Od 12.500,01 do 25.000,00</td> <td>9,00</td> <td>20,00</td> </tr> <tr> <td>Od 25.000,01 do 30.000,00</td> <td>9,00</td> <td>30,00</td> </tr> <tr> <td>Od 30.000,01 do 50.000,00</td> <td>12,50</td> <td>30,00</td> </tr> <tr> <td>Od 50.000,01 i više</td> <td>25,00</td> <td>30,00</td> </tr> </tbody> </table>		Vrednost naloga u Eur Order amount in EUR	Visina naknade za plaćanja prema Nemačkoj u valuti Eur Fee for payments towards Germany in EUR	Visina naknade za plaćanja u druge zemlje osim Nemačke u valuti Eur Fee for payments towards other countries except Germany in EUR	Do 2.500,00	3,50	10,00	Od 2.500,01 do 12.500,00	7,00	15,00	Od 12.500,01 do 25.000,00	9,00	20,00	Od 25.000,01 do 30.000,00	9,00	30,00	Od 30.000,01 do 50.000,00	12,50	30,00	Od 50.000,01 i više	25,00	30,00
Vrednost naloga u Eur Order amount in EUR	Visina naknade za plaćanja prema Nemačkoj u valuti Eur Fee for payments towards Germany in EUR	Visina naknade za plaćanja u druge zemlje osim Nemačke u valuti Eur Fee for payments towards other countries except Germany in EUR																						
Do 2.500,00	3,50	10,00																						
Od 2.500,01 do 12.500,00	7,00	15,00																						
Od 12.500,01 do 25.000,00	9,00	20,00																						
Od 25.000,01 do 30.000,00	9,00	30,00																						
Od 30.000,01 do 50.000,00	12,50	30,00																						
Od 50.000,01 i više	25,00	30,00																						
1.2.	Loro doznake Loro remittances (Incoming payments)	0,4 % min 600 max 12.000 dinara 0,4% min RSD 600 max RSD 12.000																						
1.2.1.	Loro doznake po osnovu penzija																							

	Loro remittances – pensions	
1.2.1.1.	Loro doznake po osnovu penzija iz SR Nemačke Loro remittances - pensions received from Germany	0.23% od dinarske protivvrednosti 0,23% of RSD equivalent
1.2.1.2.	Loro doznake po osnovu penzija iz BIH i Makedonije Loro remittances - pensions received from BIH i FYROM	bez naknade free of charge
1.2.1.3.	Ostale loro doznake po osnovu penzija Other loro remittances – pension received from other countries	0,6% od dinarske protivvrednosti 0,6% of RSD equivalent
1.2.2.	Loro čekovi (mogućnost isplate korisniku odmah po prezentaciji čeka) Loro cheques (immediate payment upon presentation of the cheque)	1,5% min 400 RSD 1,5% min RSD 400
1.2.3.	Inkaso čeka Incasso/ cheque collection	2% min 10 EUR, max 100 EUR 2% min EUR 10 max EUR 100

Napomena : Troškovi ino banke naplaćuju se posebno za usluge iz tarifnog stava 1.2.3. (inkaso čeka), kao i naknadni troškovi ino banke u slučaju vraćenog nenaplaćenog čeka.

Naknada iz tarifnog stava 1.2 ne primenjuje se na loro doznake i čekove za koje postoji pokriće, ako se istovremeno oroče na minimum 1 mesec, kao i ukoliko se priliv koristi za kupovinu hartija od vrednosti preko banke. Pri oročenju na 1 mesec, kamatna stopa koja će se davati klijentima jeste kamatna stopa koja se primenjuje na prvi postojeći period oročenja

Note: Expenses of the foreign bank are charged separately for services from the tariff paragraph 1.2.3. (cheque collection), as is the case with additional expenses of the foreign bank in case of a returned uncollected cheque.

The fee from point 1.2 does not apply to loro remittances and cheques with coverage, in case they are simultaneously deposited for at least 1 month, as well as if the received amount is used to purchase securities through the Bank. For time depositing on 1 month, interest rate that shall be given to client is interest rate given on the the first existing time deposit period

## 2. GOTOVINSKE TRANSAKCIJE 2. CASH TRANSACTIONS

2.1.	Deponovanje efektivnog stranog novca Cash deposits	bez naknade free of charge
2.2.	Isplata efektivnog stranog novca FX cash withdrawal	Bez naknade Banci je potrebno najaviti podizanje gotovine jedan dan ranije za iznose preko 600.000 u dinarskoj protivvrednosti Free of charge The Bank shall be informed about cash withdrawal for amounts exceeding RSD equivalent 600.000 one day in advance
<b>2.3.</b>	<b>Menjačko poslovanje</b> <b>Exchange operations</b>	
2.3.1.	Otkup efektivnog stranog novca Purchase of FX cash	bez naknade free of charge
2.3.2.	Otkup čekova u stranoj valuti Purchase of FX cheques	bez naknade free of charge
2.3.3.	Prodaja efektivnog stranog novca Sale of FX cash	bez naknade free of charge

### 3. OSTALI POSLOVI 3. OTHER TRANSACTIONS

3.1.	Pribavljanje informacija iz inostranstva i davanje informacija prema inostranstvu Acquiring information from foreign banks and providing information to foreign banks	400 dinara RSD 400
3.2.	<b>Ostale transakcije u vezi sa transferima u stranoj valuti</b> <b>FX transfers – other transactions</b>	
3.2.1.	Troškovi istrage do 3 meseca Costs of inquiry - up to 3 moths	15 EUR EUR 15
3.2.2.	Troškovi istrage preko 3 meseca Costs of inquiry - over 3 moths	45 EUR EUR 45
3.2.3.	Izmena /opoziv Change/cancellation	25 EUR EUR 25
3.2.4.	Interni transfer sredstava stambenih kredita Internal transfer of housing loan funds	10 EUR EUR 10
3.3.	Provera ispravnosti efektivnog stranog novca (na zahtev komitenta) FX banknotes validity check (at the client's request)	20 dinara po novčanici, min. 100 dinara max 5.000 dinara RSD 20 per banknote, min. RSD 100 max RSD 5.000

Predsednik Upravnog odbora  
PRESIDENT OF THE BOARD OF DIRECTORS  
Gabor Kolics

