

TARIFA NAKNADA ZA USLUGE FIZIČKIM LICIMA - GRAĐANIMA
LIST OF FEES AND COMMISSIONS AND SERVICES APPLICABLE TO RETAIL CLIENTS

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 dinara
	Otvaranje namenskih računa	Bez naknade
	<i>Napomena: otvaranje tekućeg računa u dinarima definisano je posebnim stavom za naknade</i>	
	<i>Savings a vista accounts opening</i>	Free of charge
	<i>Current account in foreign currency</i>	RSD 100
	<i>Specific purpose account opening</i>	Free of charge
	<i>Note: Opening of RSD current account is defined by particular items for fees</i>	
1.2.	Blokiranje računa (usled neizmirenih obaveza, naloga državnih organa...)	100 dinara
	<i>Account block (due to unsettled liabilities, orders of state authorities...)</i>	RSD 100
1.3.	Izdavanje potvrda na zahtev klijenta Issuing of ad-hoc receipts upon client request	500 dinara RSD 500
1.4.	Obračun kamate na zahtev stranke uz pismeni dokaz	300 dinara
	<i>Issuing of written calculation of interest at client's request</i>	RSD 300
1.5.	Izvodi po računu poslat poštom na zahtev klijenta, izuzev izvoda po tekućem računu u dinarima Account statements sent by post at client's request, except for statements of RSD current account	
1.5.1.	- u zemlji - <i>within the country</i>	100 dinara RSD 100
1.5.2.	- u inostranstvo - <i>international mail</i>	850 dinara RSD 850
1.6.	Slanje izvoda fax-om Account statement sent by fax	
1.6.1.	- U zemlji - <i>within the country</i>	15 dinara po strani RSD 15 per page
1.6.2.	- U inostranstvo - <i>international</i>	100 dinara po strani RSD 100 per page
1.7.	Izdavanje izvoda na zahtev klijenta izuzev izvoda za tekuće dinarske racune Account statement issued at client's request except for statements of RSD	
1.7.1.	- preuzeti na šalteru banke at the counter/point of sale -e-mailom by e-mail	bez naknade Free of charge 100 dinara RSD 100
1.8	Zamena štedne knjižice <i>Passbook replacement</i>	100 dinara RSD 100
1.9.	Troškovi kurir servisa (DHL i sl.) <i>Courier service (DHL, etc..)</i>	Stvarni troškovi actual costs

1.10.	Naknada za usluge Kreditnog biroa Credit Bureau services	
1.10.1.	Naknada za usluge Kreditnog biroa <i>Credit Bureau services</i>	prema ugovoru i Tarifniku kreditnog biroa <i>according to the agreement and CB fees and commissions</i>
1.10.2.	Naknada za usluge Kreditnog biroa za namene odobranja stambenog kredita i instant kredita <i>Credit Bureau services – reports for housing loans and instant loans</i>	Bez naknade <i>Free of charges</i>

B) USLUGE U DINARSKOM POSLOVANJU/ B) RSD TRANSACTIONS

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

1.1.	Unutar Banke To other accounts with the Bank	
1.1.1.	U korist računa Banke <i>to the Bank's account</i>	bez naknade <i>Free of charge</i>
	u korist drugih pravnih lica gotovinsko <i>to corporate clients cash payment</i>	0,5% min 60 dinara max 5.000 dinara <i>0.5% min RSD 60, max RSD 5.000</i>
1.1.2.	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	1.000 dinara <i>RSD 1.000</i> 1.000 dinara <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 dinara 0,5% min 60 dinara 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 dinara <i>RSD 1.000</i>
1.2.	Van Banke To accounts with other banks	
1.2.1.	Van Banke gotovinsko <i>to accounts with other banks cash payment</i>	1% min 80 RSD max 5,000 RS <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	0,1% od iznosa uplate min 5 dinara

	<i>Standing orders for payments to legal entities</i>	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 dinara <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.	Otvaranje tekućeg računa <i>Opening of current accounts</i>	
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>	195 dinara mesečno <i>RSD 195 per month</i>
3.3.	Izdavanje (naplata) čekovnog blanketa <i>Issuing of cheques</i>	20,00 dinara 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 dinara <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 dinara <i>RSD 30</i>
3.6.	Upit u stanje na tekućem računu putem mobilnog telefona <i>Mobile account balance</i>	
3.6.1.	Naknada za uključivanje u sistem <i>registration fee</i>	20 dinara jednokratno <i>RSD 20 single payment</i>
3.7.	Usluge Elektronskog i Mobilnog bankarstva <i>Services of E banking and M banking</i>	
3.7.1.	Inicijalno uključivanje <i>registration fee</i>	bez naknade <i>Free of charge</i>
3.7.2.	Mesečna naknada za vodjenje računa bez smart kartice <i>Montlylly account maintenance fee for clients without smart card</i>	dinarska protivvrednost 0,4 EUR po srednjem kursu za devize na dan obračuna naknade <i>EUR 0.4 per month in RSD equivalent by using the middle exchange rate quoted on the date of fee calculation</i>

3.7.3.	Mesečna naknada za vođenje računa sa smart karticom <i>Monthly account maintenance fee for clients with smart card</i>	dinarska protivvrednost 1,2 EUR po srednjem kursu za devize na dan obračuna naknade <i>EUR 1.2 per month in RSD equivalent by using the middle exchange rate quoted on the date of fee calculation</i>
3.7.4.	Naknada za dodatni račun <i>Fee for additional account</i>	dinarska protivvrednost 0,15 EUR po srednjem kursu za devize na dan obračuna naknade <i>0.15 EUR in RSD equivalent by using the middle exchange rate quoted on the date of fee calculation</i>
3.7.5.	Interni nalozi <i>Internal payment order</i>	Bez naknade No fee
3.7.6.	Kliring <i>Clearing</i>	0,10% minimalno 16 dinara <i>0.10%, min. RSD 16</i>
3.7.7.	RTGS	0,10% minimalno 60 dinara <i>0.10% min 60 RSD</i>
3.8.	Aktivnosti po nedozvoljenom prekoračenju <i>unauthorised overdraft</i>	
3.8.1.	Blokiranje računa sa slanjem opomene dužniku <i>Account block and warning notice</i>	200 dinara RSD 200
3.9.	Naknada za uključenje u sistem pre-paid dopune putem mobilnog telefona <i>Pre-paid mobile recharge – registration fee</i>	bez naknade <i>Free of charge</i>

4. USLUGE PO KREDITIMA I GARANCIJAMA/ 5. LOANS AND GUARANTEES

4.1.	Obrada zahteva za kredit ili garanciju, stavljanje kredita na raspolaganje korisniku, kao i troškovi organizovanja kredita <i>Loan or guarantee applications, disbursement and related costs</i>	
4.1.1.	Garancije <i>guarantees</i>	
4.1.1.1.	sa rokom do 30 dana <i>up to 30 days validity</i>	0.5 % od iznosa, jednokratno <i>0,5% of the amount, single payment</i>
4.1.1.2.	sa rokom preko 30 dana <i>over 30 days validity</i>	1,0% od iznosa, jednokratno <i>1,0% of the amount, single payment</i>
4.1.2.	Neobezbeđeni krediti <i>Unsecured loans</i>	
4.1.2.1.	Kredit po tekućem računu- dozvoljeno prekoračenje <i>Overdraft</i>	1,0 % od iznosa kredita, jednokratno <i>1,0 % of the loan amount, single payment</i>
4.1.2.2.	Gotovinski krediti sa valutnom kaluzulom <i>Cash loans with FX clause</i> Svi statusi klijenata <i>All status of clients</i>	2,5 % od iznosa kredita, jednokratno, min 3.500 RSD <i>2,5 % of the loan amount, single payment, min 3.500 RSD</i>

4.1.2.3.	<p>Gotovinski krediti bez valutne klauzule</p> <ol style="list-style-type: none"> 1) Klijenti sa zaradom, Domaći penzioneri, Ino penzioneri 2) Standard, Mladi 3) Zaposleni Banke, Premium klijenti sa zaradom, VIP, Premium <p>Cash loans without FX clause</p> <ol style="list-style-type: none"> 1) Payroll, Pensioner Domestic, Pensioner Foreign 2) Mass, Youth 3) Staff, Affluent Payroll, VIP, Affluent 	<ol style="list-style-type: none"> 1) 2.00% od iznosa kredita, jednokratno 2) 3.00% od iznosa kredita, jednokratno 3) 1.00% od iznosa kredita, jednokratno <ol style="list-style-type: none"> 1) 2.00% of the loan amount, single paymentRSD 2) 3.00% of the loan amount, single paymentRSD 3) 1.00% of the loan amount, single paymentRSD
4.1.2.4.	<p>Kreditni sa namenom refinansiranja bez valutne klauzule</p> <ol style="list-style-type: none"> 1) Klijenti sa zaradom, Domaći penzioneri, Ino penzioneri 2) Standard, Mladi 3) Zaposleni Banke, Premium klijenti sa zaradom, VIP, Premium <p>Loans with refinancing purpose without FX clause</p> <ol style="list-style-type: none"> 1) Payroll, Pensioner Domestic, Pensioner Foreign 2) Mass, Youth 3) Staff, Affluent Payroll, VIP, Affluent <p>Kreditni sa namenom refinansiranja sa valutnom klauzulom</p> <p>Loans with refinancing purpose with FX clause</p> <p>-svi statusi klijenta All status of clients</p>	<ol style="list-style-type: none"> 1) 2.00% od iznosa kredita, jednokratno 2) 3.00% od iznosa kredita, jednokratno 3) 1.00% od iznosa kredita, jednokratno <ol style="list-style-type: none"> 1) 2.00% of the loan amount, single paymentRSD 2) 3.00% of the loan amount, single paymentRSD 3) 1.00% of the loan amount, single paymentRSD <p>2,5% od iznosa kredita, jednokratno, min 3.500 RSD 2,5 % of the loan amount, single payment, min 3.500 RSD</p>
4.1.2.5.	<p>Dugoročni dinarski kredit sa fiksnom kamatnom stopom u prvih 60 meseci – gotovinski krediti i krediti za refinansiranje</p> <ol style="list-style-type: none"> 1) Klijenti sa zaradom, Domaći penzioneri, Ino penzioneri 2) Standard, Mladi 3) Zaposleni Banke, Premium klijenti sa zaradom, VIP, Premium <p>RSD loans with fixed IR during first 60 months – cash loans and loans for refinancing</p> <ol style="list-style-type: none"> 1) Payroll, Pensioner Domestic, Pensioner Foreign 2) Mass, Youth 3) Staff, Affluent Payroll, VIP, Affluent 	<ol style="list-style-type: none"> 1) 2.00% od iznosa kredita, jednokratno, min 4.400 RSD 2) 3,00% od iznosa kredita, jednokratno, min 4.400 RSD 3) 1.00% od iznosa kredita, jednokratno, min 4.400 RSD <ol style="list-style-type: none"> 1) 2.00% of the loan amount, single payment, min 4.400 RSD 2) 3,00% of the loan amount, single payment, min 4.400 RSD 3) 1.00% of the loan amount, single payment, min 4.400 RSD

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

4.1.3.1.1.	<p>Naknada za podnošenje zahteva za Stambene krediti sa fiksnom kamatnom stopom tokom perioda od 3 godine, indeksirani u EUR, sa I bez osiguranja NKOSK - za sve statuse klijenata</p> <p><i>Application fee for housing loans with fixed interest rate during 3y period, indexed in EUR with and without NMIC insurance</i> <i>- all status of clients</i></p>	<p>Bez naknade</p> <p><i>Free of charge</i></p>
4.1.3.2.	<p>Hipotekarni gotovinski krediti bez valutne klauzule Consumer secured loans without FX clause</p> <p>Naknada za podnošenje zahteva - za sve statuse klijenata</p> <p><i>Application fee -all status of clients</i></p>	<p>Bez naknade</p> <p><i>Free of charge</i></p>
4.1.3.3.	<p>Stambeni krediti bez valutne klauzule Housing loans without FX clause</p> <p>Naknada za podnošenje zahteva -za sve statuse klijenata <i>Application fee -all status of clients</i></p> <p>Stambeni krediti sa valutnom klauzulom fizičkim licima bez osiguranja NKOSK Housing loans with FX clause without NMIC insurance to retail clients</p> <p>Naknada za podnošenje zahteva -za sve statuse klijenata</p> <p><i>Application fee -all status of clients</i></p>	<p>1.000 RSD</p> <p><i>1.000 RSD</i></p> <p>Bez naknade</p> <p><i>Free of charge</i></p>
4.1.3.4.	<p>Stambeni krediti sa valutnom klauzulom fizičkim licima osigurani kod NKOSK FX clause mortgage loans to retail clients with NMIC insurance</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><i>Application processing fee</i></p> <p><i>Staff, Affluent Payroll, VIP, Affluent, Payroll, Pensioner Domestic, Pensioner Foreign</i></p> <p><i>Mass, Youth</i></p> <p>Stambene krediti sa fiksnom kamatnom stopom tokom perioda od 3 godine, indeksirani u EUR sa osiguranjem NKOSK <i>Housing loans with fixed interest rate during 3y period, indexed in EUR with NMIC insurance</i></p> <p>Naknada za obradu zahteva</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>Zaposleni banke, Premium klijenti sa zaradom, VIP, Premium, Klijenti sa zaradom, Domaći penzioneri, Ino penzioneri</p> <p>Mladi, Standard</p> <p><i>Application processing fee</i></p> <p><i>Staff, Affluent Payroll, VIP, Affluent, Payroll, Pensioner Domestic, Pensioner Foreign</i></p> <p><i>Mass, Youth</i></p> <p>Naknada za obradu Zahteva za refinansiranje stambenih kredita (u koriscenju kod Banke i drugih banaka) <i>Application for refinancing of housing loans (granted by the Bank or other banks)</i></p> <p>Stambeni krediti sa valutnom klauzulom fizičkim licima bez osiguranja kod NKOSK FX clause mortgage loans to retail clients without NMIC insurance</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><i>Application processing fee</i></p> <p><i>Staff, Affluent Payroll, VIP, Affluent, Payroll, Pensioner Domestic, Pensioner Foreign</i></p> <p><i>Mass, Youth</i></p> <p>Stambene krediti sa fiksnom kamatnom stopom tokom perioda od 3 godine, indeksirani u EUR bez osiguranja NKOSK Housing loans with fixed interest rate during 3y period, indexed in EUR without NMIC insurance</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><i>Application processing fee</i></p> <p><i>Staff, Affluent Payroll, VIP, Affluent,</i></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><i>Free of charge</i></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>0.95% of loan amount</p>
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	<p><i>Payroll, Pensioner Domestic, Pensioner Foreign</i></p> <p><i>Mass, Youth</i></p> <p>Naknada za obradu Zahteva za refinansiranje stambenih kredita (u koriscenju kod Banke i drugih banaka) <i>Application for refinancing of housing loans (granted by the Bank or other banks)</i></p> <p>Naknada za obradu zahteva za kredite “Naš krov”</p> <p>Za sve statuse Klijenata</p> <p><i>Application processing fee for loans “Our roof”</i> <i>All status of clients</i></p> <p>Naknada za obradu Zahteva za refinansiranje stambenih kredita (u koriscenju kod Banke i drugih banaka)</p> <p>Za sve statuse klijenata</p> <p><i>Application processing fee for refinancing of housing loans (granted by the Bank or other banks)</i></p> <p><i>All status of clients</i></p>	<p>1.55% of loan amount</p> <p>Bez naknade</p> <p><i>Free of charge</i></p> <p>0%</p> <p>0%</p> <p>0%</p> <p>0%</p>
4.1.3.5.	<p>Hipotekarni gotovinski krediti bez valutne klauzule Consumer secured loans without FX clause</p> <p>Naknada za obradu zahteva -za sve statuse klijenata</p> <p><i>Application fee - all status of clients</i></p>	<p>0.95% od iznosa kredita</p> <p>0.95% of loan amount</p>
4.1.3.6.	<p>Stambeni krediti bez valutne klauzule Housing loans without FX clause</p> <p>Naknada za obradu zahteva - za sve statuse klijenata</p> <p><i>Application fee -all status of clients</i></p> <p>Naknada za obradu Zahteva za refinansiranje stambenih kredita (u koriscenju kod Banke i drugih banaka)</p> <p><i>Application for refinancing of housing loans (granted by the Bank or other banks)</i></p>	<p>0.8 % od iznosa kredita</p> <p><i>0.8 % of loan amount</i></p> <p>0% single payment</p> <p><i>0% single payment</i></p>
4.1.3.7.	<p>Naknada za usluge registrovanja hipoteke The Fee for registering a mortgage</p> <p><i>*Za VIP klijente i zaposlene u banci naknada se neće naplaćivati ukoliko uspostavljanje kolaterala budu radili pravnici Banke</i> <i>*For VIP customer and employees, establishing collateral by the Bank lawyers will be done without charges</i></p>	<p>40,00 EUR u dinarskoj protivvrednosti po srednjem kursu Narodne Banke Srbije na dan plaćanja.</p> <p><i>40,00 EUR in dinar equivalent at the middle exchange rate of the National Bank of Serbia on the day of payment.</i></p>

4.1.3.8.	Izdavanje brisovne dozvole po otplaćenom kreditu <i>Discharge of mortgage for repaid loans</i>	Bez naknade <i>Free of charge</i>
4.1.4.	Ostali krediti Other loans	
	-za klijente Banke po posebnoj odluci <i>- for Bank's clients under separate decision</i>	1 % od iznosa kredita, jednokratno <i>1% of the loan amount, single payment</i>
	- za ostale građane <i>- for other citizens</i>	1.5 % od iznosa kredita, jednokratno <i>1,5% of the loan amount, single payment</i>
4.2.	Promene po kreditima i garancijama Amendments to loans and guarantees	
4.2.1.	Promene uslova ugovaranja <i>Changes in agreed terms and conditions</i>	0.3% od iznosa ostatka duga - minimalno 3.000 RSD maksimalno 50.000 RSD, fiksno <i>0.3% of the outstanding amount min 3.000 RSD, max. 50.000 RSD, fixed</i>
4.2.2.	Promene uslova ugovaranja kod obezbeđenih kredita <i>Changes in agreed terms and conditions of secured loans</i>	0,5% od iznosa ostatka duga – min 3.000 RSD, maksimalno 50.000 RSD, fiksno <i>0.5% of the remaining debt - min 3.000 RSD, maximum 50.000, fixed</i>
4.2.3.	Retroaktivno osiguranje kod NKOSK-a stambenih kredita u korisćenju kod Banke <i>Retroactive NMIC insurance of housing loans granted by the Bank</i>	0 % + troškovi NKOSK <i>0% + NMIC charges</i>
4.2.4.	Promena valute indeksacije kod stambenih Kredita <i>Change of the housing loan currency</i>	Troškovi NKOSK, ukoliko se kredit osigurava kod NKOSK <i>NMIC charges, for loans with NMIC insurance</i>
4.3.	Preвремена otplata kredita banci (konačna delimična i preвремена otplata kreditom druge banke) Prepayment of loan to the Bank (final, partial and prepayment with refinancing loan of other bank)	
4.3.1.	Stambeni krediti sa valutnom klauzulom fizičkim licima osigurani kod NKOSK FX clause mortgage loans to retail clients with NMIC insurance Za sve statusе klijenata	<ul style="list-style-type: none"> - Za kredite sa namenom kupovine: <ul style="list-style-type: none"> • Do 1% od iznosa preвремено otplaćenog kredita ako je period između preвремено otplate i roka ispunjenja obaveze iz ugovora o kreditu duži od jedne godine; • Do 0.5% od iznosa preвремено otplaćenog kredita ako je period između preвремено otplate i roka ispunjenja obaveze iz ugovora o kreditu kraći od godinu dana. <p>Iznos preвремено 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 preвремено otplate i roka ispunjenja obaveze iz ugovora o kreditu.</p> <ul style="list-style-type: none"> - Za ostale namene: Bez naknade

	<p>banke) - za sve statuse klijenata</p> <p><i>Prepayment of loan to the Bank (final, partial and prepayment with refinancing loan of another bank)- all status of clients</i></p> <p>Stambeni krediti bez valutne klauzule Housing loans without FX clause</p> <p>Za sve statuse klijenata</p> <p><i>All status of clients</i></p>	<p><i>Free of charge</i></p> <ul style="list-style-type: none"> - Za kredite sa namenom kupovine: <ul style="list-style-type: none"> • 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; • 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. <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> <ul style="list-style-type: none"> - Za ostale namene: Bez naknade <p><i>For loans with purpose of purchasing:</i></p> <ul style="list-style-type: none"> • <i>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.</i> • <i>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.</i> <p><i>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.</i></p> <p><i>For other purposes:</i></p> <ul style="list-style-type: none"> • <i>Free of charge</i>
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	<p>Prevremena otplata (konačna, delimična i prevremena otplata kreditom druge banke) stambenih kredita "Naš krov" Prepayment of loan (final, partial and repayment with refinancing loan of another bank) of housing loans "Our roof"</p> <p>Za sve statuse klijenata <i>All status of clients</i></p> <p>Prevremena konačna otplata kredita putem kredita za refinansiranje Vojvođanske banke za ostale kredite Prepayment with refinancing loan Vojvodjanska bank for other loans</p> <p>Za sve statuse klijenata <i>All status of clients</i></p>	<p>Bez naknade <i>Free of charges</i></p> <p>Bez naknade <i>Free of charges</i></p>
4.3.2.	<p>Prevremena konačna otplata kreditom druge banke i iz sopstvenih sredstava za ostale kredite sa:</p> <ol style="list-style-type: none"> 1. promenljivom kamatnom stopom 2. fiksnom kamatnom stopom <p><i>Full repayment of loan with the loan of another bank and from own assets for other loans with:</i></p> <ol style="list-style-type: none"> 1. <i>variable interest rate</i> 2. <i>fixed interest rate</i> 	<p>- Bez naknade - Sa naknadom:</p> <p>1% od iznosa prevremeno otplaćenog kredita ako je period između prevremene otplate i roka ispunjenja obaveze iz ugovora o kreditu duži od jedne godine;</p> <p>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. Iznos prevremene 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 prevremene otplate i roka ispunjenja obaveze iz ugovora o kreditu.</p> <p>- <i>Free of charges</i> - <i>Charges:</i></p> <p><i>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.</i> <i>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.</i> <i>The amount of premature repayment in the period of twelve months must be more than RSD 1.000.000.</i> <i>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.</i></p>
4.3.3.	<p>Prevremena otplata svih vrsta kredita (konačna, delimična i prevremena otplata kreditom druge banke) kod Ugovora o kreditu zaključenih pre 05.12.2011. godine</p> <p><i>Prepayment of loan (final, partial and prepayment with refinancing loan of another bank) for The Contract on loan concluded before 05.12.2011.</i></p>	<p>Primenjuje se visina naknade definisana pojedinačnim Ugovorm o kreditu, a ukoliko nije definisana visina naknade primenjuje se naknada iz ove odluke .</p> <p><i>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.</i></p>

4.4.	Komisioni poslovi <i>Commission business</i>	po ugovoru <i>in conformity with the agreement</i>
4.5.	Izdavanje garancija <i>guarantees</i>	
4.5.1.	na osnovu namenski oročenog depozita u odnosu 1:1 <i>against 1:1 deposit</i>	0.2 % jednokratno <i>0,2% single payment</i>
4.5.2.	na osnovu namenski oročenog depozita u odnosu najviše 1:5 <i>against 1:5 deposit</i>	1.5 % , jednokratno <i>1,5% single payment</i>
4.5.3.	za Agenciju za privatizaciju RS <i>for Serbian Privatization Agency</i> - za učešće na aukcijskoj privatizaciji <i>- for auction purposes</i> - za dobro izvršenje posla <i>- performance guarantee</i>	0.2 % jednokratno <i>0,2% single payment</i> 1.5 % , jednokratno <i>1,5% single payment</i>
4.6.	Upućivanje opomena dužnicima Banke <i>Warning notices</i>	200 RSD 200 RSD
4.7.	Obrada pismenog obaveštenja klijenta o nameri da odustane od kredita- u roku od 14 dana od dana zaključenja ugovora <i>Processing of client's written announcement about his loan cancellation decision- within 14 days from the date of conclusion of contract</i>	Bez naknade Free of charge

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

5.1.	Isplata dinarskih čekova po tekućem računu ili sa dinarske štedne knjižice izdanja drugih banaka <i>Cashing of RSD cheques or withdrawals from RSD passbooks issued by another banks</i>	po medjubankarskom sporazumu <i>in conformity with the Interbank agreement</i>
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6. USLUGE NA BANKOMATIMA / 7. ATM SERVICES

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

7. DEBITNE I KREDITNE KARTICE / DEBIT AND CREDIT CARDS

7.1. DEBITNE KARTICE/ 1. DEBIT CARDS

7.1.1	Visa elektron kartica <i>Visa Electron</i>	
7.1.1.2	Ubrzana izrada kartice po zahtevu korisnika <i>Express issue</i>	950 din 950 RSD
7.1.1.3	Izrada duplikata Card reissue	200 RSD 200 RSD
7.1.1.4.	Trosak neopravdane reklamacije Unjustified complaint	1500 RSD 1500 RSD
7.1.1.5.	Oduzeta kartica na bankomatu druge banke <i>Pick up fee - card withheld by ATM of another bank</i>	Po cenovniku Visa Int. According to the Visa Inc. Price list

7.1.1.6.	Oduzeta kartica na šalteru druge banke ili na prodajnom mestu <i>Pick up fee - card withheld at another bank or point of sale</i>	po cenovniku banke vlasnika mreže according to the pricelist of the acquirer bank
7.1.1.7.	Blokirana kartica u slucaju izgubljena/ukradena Card blockage in case lost/stolen	500 RSD 500 RSD
7.1.1.8.	Naknada za transakcije načinjene u inostranstvu <i>Transactions made abroad</i>	1% od iznosa transakcije 1% of the transaction amount
7.1.1.9.	Transakcije kupovine karticom u zemlji <i>Transactions made in the country</i>	bez naknade free of charge
7.1.1.10.	Podizanje novca na VB mrezi bankomata <i>Cash withdrawal at VB ATMs (US ON US)</i>	bez naknade free of charge
7.1.1.11.	Podizanje novca na ATM mrezi drugih banaka u zemlji <i>Cash withdrawal at other banks' ATMs – in the country (US ON THEM)</i>	2% (min.150 RSD) 2% (min.RSD 150)
7.1.1.12.	Podizanje novca na ATM mrezi u inostranstvu <i>Cash withdrawal at ATMs - abroad</i>	3%(min 300 RSD) 3%(min 300 RSD)
7.1.1.13.	Podizanje novca na VB salterima <i>Cash withdrawal at VB points of sale (US ON US)</i>	bez naknade free of charge
7.1.1.14.	Podizanje novca na salterima drugih banaka u zemlji <i>Cash withdrawal at other banks points of sale – in the country (US ON THEM)</i>	2% (min.200 RSD) 2% (min.RSD 200)
7.1.1.15.	Podizanje novca na salterima banaka u inostranstvu <i>Cash withdrawal at banks – abroad</i>	3%(min 300 RSD) 3%(min 300 RSD)
7. 1.1.16.	Gašenje kartice <i>Card closure</i>	bez naknade free of charge
7.1.1.17.	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 500 RSD

7.1.2.	DinaCard kartica <i>DinaCard - debit</i>	
7.1.2.1.	Ubrzana izrada kartice po zahtevu korisnika <i>Express issue</i>	950 RSD 950 RSD
7.1.2.2.	Izrada duplikata Card reissue	200 RSD 200 RSD
7.1.2.3.	Neopravdana reklamacija Unjustified complaint	1500 RSD 1500 RSD
7.1.2.4.	Oduzeta kartica na bankomatu druge banke <i>Pick up fee - card withheld by ATM of another bank</i>	po cenovniku druge domaće banke according to the price list of another domestic bank
7.1.2.5.	Blokirana kartica u slucaju izgubljena/ukradena Card blockage in case lost/stolen	500 RSD 500 RSD
7.1.2.6.	Podizanje novca na bankomatima Banke Cash withdrawal at Bank's ATMs	0 RSD

		0 RSD
7.1.2.7.	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)
7.1.2.8.	Podizanje gotovine na salterima Banke Cash withdrawal at Bank's counters	0 RSD 0 RSD
7.1.2.9.	Podizanje gotovine na salterima drugih banaka u zemlji Cash withdrawal at other bank's counters in the country	2%, min.200 RSD 2%, min.200 RSD
7.1.2.10.	Gašenje kartice <i>Card closure</i>	bez naknade free of charge

7.1.3.	Visa gold kartica Visa Gold	
7.1.3.1.	Naknada za izdavanje osnovne kartice <i>Issuing fee</i>	bez naknade free of charge
7.1.3.2.	Naknada za izdavanje dodatne kartice <i>Issuing of additional card</i>	bez naknade free of charge
7.1.3.3.	Ubrzana izrada kartice po zahtevu korisnika <i>Express issue</i>	950 RSD 950 RSD
7.1.3.4.	Izrada duplikata Card reissue	300 RSD 300 RSD
7.1.3.5.	Trošak neopravdane reklamacije <i>Ungrounded complaint</i>	1500 RSD 1500 RSD
7.1.3.6.	Oduzeta kartica na bankomatu druge banke <i>Pick up fee - card withheld by ATM of another bank</i>	Po cenovniku Visa Int. According to the Visa Inc. price list
7.1.3.7.	Oduzeta kartica na šalteru druge banke ili na prodajnom mestu <i>Pick up fee - card withheld at another bank or point of sale</i>	po cenovniku banke vlasnika mreže according to the pricelist of the acquirer bank
7.1.3.8.	Blokirana kartica u slučaju izgubljena/ukradena Card blockage in case lost/stolen	500 RSD 500 RSD
7.1.3.9.	Slanje opomene <i>Warning notice</i>	100 RSD 100 RSD
7.1.3.10.	Naknada za transakcije načinjene u inostranstvu <i>Transactions made abroad</i>	1% od iznosa transakcije 1% of the transaction amount
7.1.3.11.	Podizanje gotovine na bankomatima Banke Cash withdrawal at Bank's ATM	0 RSD 0 RSD
7.1.3.12.	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.150 RSD
7.1.3.13.	Podizanje gotovine na salterima Banke Cash withdrawal at Bank's counters	0 RSD 0 RSD
7.1.3.14.	Podizanje gotovine na salterima drugih banaka u zemlji Cash withdrawal at counters of other banks in the country	2.5%, min.150 RSD 2.5%, min.150 RSD

7.1.3.15.	Podizanje gotovine na ATM mreži i salterima u inostranstvu Cash withdrawal at ATMs and counters – abroad	3%(min 300 RSD) 3%(min 300 RSD)
7.1.3.16.	Gašenje kartice <i>Card closure</i>	bez naknade free of charge
7.1.3.17.	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 500 RSD

7.1.4.	MasterCard debitna kartica MasterCard debit	
7.1.4.1.	Uzdana izrada kartice po zahtevu korisnika <i>Express issue</i>	950 RSD 950 RSD
7.1.4.2.	Izrada duplikata Card reissue	200 RSD 200 RSD
7.1.4.3.	Trošak neopravdane reklamacije Unjustified complaint	1.500 RSD 1,500 RSD
7.1.4.4.	Oduzeta kartica na bankomatu druge banke <i>Pick up fee - card withheld by ATM of another bank</i>	po cenovniku MasterCard. Europe sprl According to the MasterCard Europe sprl
7.1.4.5.	Oduzeta kartica na šalteru druge banke ili na prodajnom mestu <i>Pick up fee - card withheld at another bank or point of sale</i>	po cenovniku banke vlasnika mreže according to the pricelist of the acquirer bank
7.1.4.6.	Blokirana kartica u slučaju izgubljena/ukradena Card blockage in case lost/stolen	500 RSD 500 RSD
7.1.4.7.	Naknada za transakcije načinjene u inostranstvu <i>Transactions made abroad</i>	1% od iznosa transakcije 1% of the transaction amount
7.1.4.8.	Transakcije kupovine karticom u zemlji <i>Transactions made in the country</i>	bez naknade free of charge
7.1.4.9.	Podizanje novca na VB mreži bankomata <i>Cash withdrawal at VB ATMs</i>	bez naknade free of charge
7.1.4.10.	Podizanje novca na ATM mreži drugih banaka u zemlji <i>Cash withdrawal at other banks' ATMs – in the country</i>	2% (min.150 RSD) 2% (min.RSD 150)
7.1.4.11.	Podizanje novca na ATM mreži u inostranstvu <i>Cash withdrawal at ATMs - abroad</i>	3%, min. 300 RSD 3% min 300 RSD
7.1.4.12.	Podizanje novca na VB šalterima <i>Cash withdrawal at VB points of sale</i>	bez naknade free of charge
7.1.4.13.	Podizanje novca na salterima drugih banaka u zemlji <i>Cash withdrawal at other banks points of sale – in the country</i>	2% min.200 RSD 2% min.200 RSD

7.1.4.14.	Podizanje novca na šalterima banaka u inostranstvu Cash withdrawal at banks - abroad	3%, min. 300 RSD 3%, min. 300 RSD
7.1.4.15.	Gašenje kartice Card closure	Bez naknade free of charge
7.1.4.16.	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 500 RSD

7.2. CREDIT CARDS / KREDITNE KARTICE

7.2.1	Visa klasik revolving /donatorska kreditna kartica Visa Classic revolving/affinity credit card	
7.2.1.1.	Naknada za izdavanje osnovne kartice <i>Issuing fee for basic card</i>	Bez naknade Free of charge
7.2.1.2.	Naknada za izdavanje dodatne kartice <i>Issuing fee for additional card</i>	Bez naknade Free of charge
7.2.1.3.	Vodjenje računa kreditne kartice <i>Account maintenance fee</i>	150 RSD 150 RSD
7.2.1.4.	Ubrzana izrada kartice po zahtevu korisnika <i>Emergency card issuance</i>	950 RSD 950 RSD
7.2.1.5.	Izrada duplikata Card reissue	200 dinara po kartici RSD 200 per card
7.2.1.6.	Neosnovana reklamacija Unjustified complaint	1500 RSD 1500 RSD
7.2.1.7.	Oduzeta kartica na bankomatu druge banke <i>Pick up fee - card withheld by ATM of another bank</i>	Po cenovniku Visa Int. According to the Visa Inc. price list
7.2.1.8.	Oduzeta kartica na prodajnom mestu ili na šalteru druge banke <i>Pick up fee - card withheld at another bank or point of sale</i>	prema cenovniku banke vlasnika mreže according to the pricelist of the acquirer bank
7.2.1.9.	Blokada kartice u slučaju izgubljena/ukradena Card blockage in case lost/stolen	500 RSD 500 RSD
7.2.1.10.	Podizanje gotovine na bankomatima Banke <i>Cash withdrawal at Bank's ATMs</i>	2,5 %, min 150 RSD 2,5 %, min 150 RSD
7.2.1.10.1	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
7.2.1.11.	Podizanje gotovine na bankomatima drugih domaćih banaka <i>Cash withdrawal at other banks ATMs – domestic</i>	2.5%, min 150 RSD 2.5%, min 150 RSD
7.2.1.12.	Podizanje gotovine na bankomatima i salterima u inostranstvu Cash withdrawal at ATMs and counters abroad	3%, min 300 RSD 3%, min 300 RSD
7.2.1.13.	Podizanje gotovine na šalterima Banke <i>Cash advance (manual cash) at Bank's</i>	2,5 %, min 150 RSD 2,5 %, min 150 RSD

	<i>countres</i>	
7.2.1.14.	Podizanje gotovine na šalterima drugih domaćih banaka <i>Cash advance (manual cash) at other banks countres – domestic</i>	2.5%, min.150 RSD 2.5%, min.150 RSD
7.2.1.15.	Naknada za prekoračenje kreditnog limita <i>Over limit fee</i>	5% prekoračenog iznosa 5% of over limit amount
7.2.1.16	Gašenje kartice <i>Card closure</i>	Bez naknade Free of charge
7.2.1.17.	Obrada pismenog obaveštenja klijenta o nameri da odustane od kreditne kartice- u roku od 14 dana od dana zaključenja ugovora <i>Processing of client's written announcement about his credit card cancellation decision- within 14 days from the date of conclusion of contract</i>	Bez naknade Free of charge

7.2.2	MasterCard Gold revolving kreditna kartica MasterCard Gold revolving credit card	
7.2.2.1.	Naknada za izdavanje osnovne kartice <i>Issuing fee for basic card</i>	Bez naknade free of charge
7.2.2.2.	Godišnja članarina <i>Annual maintenance fee</i>	1.500 RSD koja se plaća jednom godišnje za svaku godinu korišćenja kartice RSD 1.500 per annum
7.2.2.3.	Mesečno održavanje računa kartice <i>Monthly maintenance fee</i>	150 RSD 150 RSD
7.2.2.4.	Naknada za izdavanje dodatne kartice <i>Issuing fee for additional card</i>	Bez naknade free of charge
7.2.2.5.	Ubrzana izrada kartice po zahtevu korisnika <i>Express issue</i>	1000 RSD po kartici 1000 RSD per card
7.2.2.6.	Izrada duplikata <i>Card reissue</i>	300 RSD 300 RSD
7.2.2.7.	Neosnovana reklamacija <i>Unjustified complaint</i>	1.500 RSD 1.500 RSD
7.2.2.8.	Oduzeta kartica na bankomatu druge banke <i>Pick up fee - card withheld by another bank ATM</i>	Po cenovniku MasterCard According to the price list of MasterCard
7.2.2.9.	Oduzeta kartica na prodajnom mestu ili na šalteru druge banke <i>Pick up fee - card withheld at another bank or point of sale</i>	prema cenovniku banke vlasnika mreže according to the pricelist of the acquirer bank
7.2.2.10.	Blokada kartice u slučaju izgubljena/ukradena <i>Card blockage in case lost/stolen</i>	500 RSD 500 RSD
7.2.2.11.	Podizanje gotovine na bankomatima Banke <i>Cash withdrawal at Bank's ATMs</i>	2.5%, min 150 RSD 2.5%, min 150 RSD
	Podizanje gotovine na bankomatima drugih domaćih banaka	2.5%, min 150 RSD

7.2.2.12.	<i>Cash withdrawal at other banks ATMs – domestic</i>	2.5%, min 150 RSD
7.2.2.13.	Podizanje gotovine na bankomatima i salterima u inostranstvu <i>Cash withdrawal at ATMs and counters abroad</i>	3%, min.300 RSD 3%, min.300 RSD
7.2.2.13.1.	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 installment (POS and internet), 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
7.2.2.14.	Podizanje gotovine na šalterima Banke <i>Cash advance (manual cash) at Bank's countres</i>	2.5%, min 150 RSD 2.5%, min 150 RSD
7.2.2.15.	Podizanje gotovine na šalterima drugih domaćih Banaka <i>Cash advance (manual cash) at other banks countres – domestic</i>	3%, min.300 RSD 3%, min.300 RSD
7.2.2.16.	Naknada za prekoračenje kreditnog limita <i>Over limit fee</i>	5% prekoračenog iznosa 5% exceeded amount
7.2.2.17.	Gašenje kartice Closing of card account	Bez naknade free of charge
7.2.2.18	Obrada pismenog obaveštenja klijenta o nameri da odustane od kreditne kartice- u roku od 14 dana od dana zaključenja ugovora <i>Processing of client's written announcement about his credit card cancellation decision- within 14 days from the date of conclusion of contract</i>	Bez naknade free of charge
7.2.2.19	Slanje opomene <i>Sending a note</i>	100 RSD 100 RSD
7.2.2.20	Gašenje kartice Card closure	Bez naknade Free of charge

7.2.3	DinaCard kartica na rate 12,24 <i>DinaCard instalment card 12, 24</i>	
7.2.3.1.	Naknada za izdavanje osnovne kartice <i>Issuing fee</i>	500 dinara godišnje RSD 500 per annum
7.2.3.2.	Naknada za izdavanje dodatne kartice <i>Issuing fee for additional card</i>	350 dinara godišnje RSD 350 per annum
7.2.3.3.	Vodjenje računa kreditne kartice <i>Account maintenance fee</i>	80 dinara mesečno RSD 80 per month
7.2.3.4.	Ubrzana izrada kartice po zahtevu korisnika <i>Express issue</i>	950 RSD 950 RSD
7.2.3.5.	Izrada duplikata Card reissue	200 RSD 200 RSD
7.2.3.6.	Reklamacija po transakciji <i>Transaction complaints</i>	

7.2.3.7.	Neopravdana reklamacija Unjustified complaint	1500 RSD 1500 RSD
7.2.3.8.	Oduzeta kartica na bankomatu druge banke <i>Pick up fee - card withheld by ATM of another bank</i>	prema cenovniku banke vlasnika mreže according to the price list of the bank, which is the owner of the net
7.2.3.9.	Blokada kartice u slučaju izgubljena/ukradena Card blockage in case lost/stolen	500 RSD 500 RSD
7.2.3.10	Podizanje gotovine na bankomatima Banke Cash withdrawal at Bank's ATMs	2%, min 150 RSD 2%, min 150 RSD
7.2.3.11	Podizanje gotovine na bankomatima drugih domaćih banaka Cash withdrawal at other banks ATMs	2%, min 150 RSD 2%, min 150 RSD
7.2.3.12	Podizanje gotovine na salterima Banke Cash withdrawal at Bank's counters	2%, min 150 RSD 2%, min 150 RSD
7.2.3.13.	Podizanje gotovine na salterima drugih banaka Cash withdrawal at other banks counters-domestic	2%, min 150 RSD 2%, min 150 RSD
7.2.3.14.	Slanje opomene <i>Warning notice</i>	100 RSD 100 RSD
7.2.3.15.	Gašenje kartice <i>Card closure</i>	Bez naknade Free of charge
7.2.3.16.	Obrada pismenog obaveštenja klijenta o nameri da odustane od kreditne kartice- u roku od 14 dana od dana zaključenja ugovora <i>Processing of client's written announcement about his credit card cancellation decision-within 14 days from the date of conclusion of contract</i>	Bez naknade Free of charge

8. SMS SERVIS ZA KORISNIKE DEBITNIH I KREDITNIH KARTICA /SMS SERVICE FOR DEBIT AND CREDIT CARD USERS

8.1.	Jednokratna naknada za prijavu na servis One off SMS signing up service fee	150 RSD RSD 150
	Korisnici MC Gold kreditne kartice i MC Pre-paid kartice <i>MC Gold credit card and MC Pre-paid cards users</i>	Bez naknade No fee
	Mesečna naknada za korišćenje SMS servisa SMS service monthly fee for service usage	51 RSD RSD 51
8.2.	Korisnici MC Gold kreditne kartice i MC Pre-paid kartice <i>MC Gold credit card and MC Pre-paid cards users</i>	Bez naknade No fee

9. TREZORSKO POSLOVANJE / DEPOSIT TRANSACTIONS

9.1.	Sefovi <i>safe deposit boxes</i>	

	- Veličina 1 - Size 1 (34x25x4 7,5x30x43)	mesečno 1.000 dinara <i>RSD 1.000 per month</i> Godišnje 5.000 dinara <i>5,000 RSD per annum</i>
	- Veličina 2 - Size 2 (34x25x8 15x30x43)	mesečno 1.200 dinara <i>RSD 1.200 per month</i> godišnje 6.000 dinara <i>RSD 6,000 per annum</i>
	- Veličina 3 - Size 3 (34x25x18 22,5x30x43)	mesečno 1.400 dinara <i>RSD 1.400 per month</i> godišnje 7.000 dinara <i>RSD 7,000 per annum</i>
	- Veličina 4 - Size 4 (34x25x35 33,3x50x43)	mesečno 1.600 dinara <i>RSD 1.600 per month</i> godišnje 7.500 dinara <i>RSD 7,500 per annum</i>
	- Veličina 5 - Size 5 (77x18x100)	mesečno 1.800 dinara <i>RSD 1.800 per month</i> godišnje 8.000 dinara <i>RSD 8,000 per annum</i>
	- Veličina 6 - Size 6 (117x18x100)	Mesečno 2.000 dinara <i>RSD 2.000 per month</i> godišnje 8.500 dinara <i>RSD 8,500 per annum</i>
	Napomena : Filijale kod kojih veličina sefova odstupa od navedenih, primenjuju tarifu koja važi za sef najslbližijih dimenzija <i>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</i>	
9. 2.	izrada izgubljenog ključa sefa <i>replacement of the lost key to safe deposit box</i>	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. <i>Note: fees and commissions listed in this section include the VAT.</i>	

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

1. DOZNAKE I ČEKOVI / 1.REMITTANCES AND CHEQUES

1.1	Nostro doznake <i>Nostro remittances (outgoing payments)</i>	
1.1.1.	Nostro doznake van zemlje <i>Nostro remittances to other countries</i>	0.8 % min 1.400 dinara, maksimum 20.000 dinara 0.8% min. RSD 1.400 max RSD 20,000
1.1.2	Prenos i plaćanje devizama u zemlji po osnovima dozvoljenim Zakonom o	

	deviznom poslovanju <i>FX transfers and payment in the country pursuant to the Law on FX Operations</i>																						
1.1.2.1.	Unutar banke <i>Within the Bank</i>																						
1.1.2.1.1	Između računa istog vlasnika <i>To another account of the same client</i>	bez naknade free of charges																					
1.1.2.1.2	Između računa različitih vlasnika (osim kupovine nekretnine) <i>To account of another client (/except buying real estate)</i>	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) <i>To account of another client buying real estate</i>	0,1% min RSD 3.000 max RSD 8,000 0,1% min RSD 3.000 max RSD 8,000																					
1.1.2.2.	Van banke <i>To other banks and institutions</i>																						
1.1.2.2.1.	- po osnovu kupovine nekretnina - <i>buying real estate</i>	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 - <i>other transfers outside the Bank in conformity with the law</i>	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 <i>Fee for FX payment order with OUR option</i>																						
1.1.3.1	Za plaćanje u valuti USD <i>For payments in USD</i>	10USD																					
1.1.3.2	Za plaćanje u valuti GBP <i>For payments in GBP</i>	20 GBP																					
1.1.3.3	Za plaćanja u valuti EUR i ostalim valutama osim USD i GBP dato u tabeli	<table border="1"> <thead> <tr> <th>Vrednost naloga u Eur</th> <th>Visina naknade za plaćanja prema Nemačkoj u valuti Eur</th> <th>Visina naknade za plaćanja u druge zemlje osim Nemačke u valuti 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	Visina naknade za plaćanja prema Nemačkoj u valuti Eur	Visina naknade za plaćanja u druge zemlje osim Nemačke u valuti 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	Visina naknade za plaćanja prema Nemačkoj u valuti Eur	Visina naknade za plaćanja u druge zemlje osim Nemačke u valuti Eur																					
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Od 30.000,01 do 50.000,00	12,50	30,00																					
Od 50.000,01 i više	25,00	30,00																					
	<i>For payments in EUR and other currencies other than USD and GBP in table</i>																						

		Order amount in EUR	Fee for payments towards Germany in EUR	Fee for payments towards other countries except Germany in EUR
		From 2.500,00	3,50	10,00
		From 2.500,01 to 12.500,00	7,00	15,00
		From 12.500,01 to 25.000,00	9,00	20,00
		From 25.000,01 to 30.000,00	9,00	30,00
		From 30.000,01 to 50.000,00	12,50	30,00
		From 50.000,01 and over	25,00	30,00
1.2.	Loro doznake <i>Loro remittances (Incoming payments)</i>	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 <i>Loro remittances – pensions</i>			
1.2.1.1.	Loro doznake po osnovu penzija iz SR Nemačke <i>Loro remittances - pensions received from German</i>	0.23% od dinarske protivvrednosti 0,23% of RSD equivalent		
1.2.1.2.	Loro doznake po osnovu penzija iz BIH i Makedonije <i>Loro remittances - pensions received from BIH i FYROM</i>	bez naknade free of charge		
1.2.1.3.	Ostale loro doznake po osnovu penzija <i>Other loro remittances – pension received from other countries</i>	0.6% od dinarske protivvrednosti 0,6% of RSD equivalent		
1.2.2.	Loro čekovi (mogućnost isplate korisniku odmah po prezentaciji čeka) <i>Loro cheques (immediate payment upon presentation of the cheque)</i>	1.5 % min 400 RSD 1,5% min RSD 400		
1.2.3.	Inkaso čeka <i>Incasso/ cheque collection</i>	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 / CASH TRANSACTIONS

2.1.	Deponovanje efektivnog stranog novca <i>Cash deposits</i>	Bez naknade Free of charge
2.2.	Isplata efektivnog stranog novca <i>FX cash withdrawal</i>	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
2.3.	Menjačko poslovanje <i>Exchange operations</i>	
2.3.1.	Otkup efektivnog stranog novca <i>Purchase of FX cash</i>	Bez naknade Free of charge
2.3.2.	Otkup čekova u stranoj valuti <i>Purchase of FX cheques</i>	Bez naknade Free of charge
2.3.3.	Prodaja efektivnog stranog novca <i>Sale of FX cash</i>	Bez naknade Free of charge

3. OSTALI POSLOVI / 3. OTHER TRANSACTIONS

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


