

# Retail Product and Service Pricelist

Valid from 01 April 2018

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# 1. CASH TRANSACTIONS

	Fee description	Fee amount	Variability
1.1.	Incoming payment to FX and RSD account	Free of charge	*
1.2.	Outgoing payment from RSD current account, saving booklets, giro accounts, escrow accounts of Registered Farms and escrow accounts of bills of exchange	Free of charge	*
1.3.	Outgoing payment from FX account in the same currency	Free of charge	*
1.4.	Outgoing payment from FX account by the conversion in RSD	Free of charge	*
1.5.	Incoming payment of private individuals to the account of a corporate client within Erste Bank	0,50% min RSD 50, max RSD 5.000	*
1.6.	Incoming payment of private individual to the account of corporate client out of Erste Bank	1,00% min RSD 85, max RSD 5.000	*

# 2. CASHLESS TRANSACTIONS

	Fee description	Fee amount	Variability
<b>2.1.</b>	<b>Internal payments from account</b>		
2.1.1.	Internal transfers between the accounts of private individuals within the Bank	Free of charge (except in case stated under 2.5.1)	*
2.1.2.	Payment from the account of private individuals in favor of corporate clients within Erste Bank	0.40%, min RSD 40, max RSD 5,000	*
<b>2.2.</b>	<b>External payments from account</b>		
2.2.1.	Payment from the account of a private individuals in favor of the account of corporate clients out of Erste Bank	1.00%, min RSD 65, max RSD 5,000	*
2.2.2.	FX and RSD payment transfer in Serbia	0.80%, min RSD 1,000, max RSD 40,000	*
2.2.3.	FX international payment transfer	0.80%, min RSD 1,000, max RSD 40,000	*
2.2.4.	International payment transfer in EUR within Erste Group* up to EUR 10,000	RSD 1.000	*
2.2.5.	International payment transfer in EUR within Erste Group* of more than EUR 10,000	25% lower than payment transfer from paragraph 2.2.3.	*
2.2.6.	International payment transfer in USD within Erste Group* in the counter value of up to EUR 10,000	RSD 1.000	*
2.2.7.	International payment transfer in USD within Erste Group* in the counter value of more than EUR 10,000	25% lower than payment transfer from paragraph 2.2.3.	*
2.2.8.	International payment transfer in FX within Erste Group* for Premium Gold clients regardless of the amount of the payment transfer	RSD 1.000	*
2.2.9.	Fee for costs of foreign bank for payment transfers outside Erste Group		*
	Payment transfers of up to RSD 50	EUR 5 (according to the selling FX currency exchange rate on the day of the payment)	*
	Payment transfers of EUR 50 to EUR 12,500	EUR 10 (according to the selling FX currency exchange rate on the day of the payment)	*
	Payment transfers of EUR 12,500 to EUR 50,000	EUR 20 (according to the selling FX currency exchange rate on the day of the payment)	*
	Payment transfers of over RSD 50,000	EUR 30 (according to the selling FX currency exchange rate on the day of the payment)	*
2.2.10.	Fee for costs of foreign bank for payment transfers within Erste Group*	Free of charge	*

	Fee description	Fee amount	Variability
2.2.11.	Fee for changes on the payment transfer upon the client's request (for return, replacement, reclamations)	RSD 2,500 + actual costs of foreign bank	*
2.3.	Transfer of funds in the favor of an account out of Erste Bank in case of closing a current account, savings booklet, giro account, escrow account of a Registered Farm and escrow account of bills of exchange	Free of charge	*
<b>2.4.</b>	<b>Incoming payments</b>		
2.4.1.	Incoming payments to the accounts of private individuals in RSD	Free of charge	*
2.4.2.	Incoming payments from Kosovo to the accounts of private individuals in RSD	0,50%	*
2.4.3.	International payment transfer	0.40%, min RSD 500, max RSD 16,000	*
2.4.4.	International payment transfer in case the bank of the orderer is within Erste Group*	0.25%, min RSD 300, max RSD 10,000	*
2.4.5.	International payment in FX from other bank in Serbia (for residents and non-residents)	0.20%, min RSD 350, max RSD 10,000	*
2.4.6.	International payment in FX from other bank in Serbia in case of actual costs of other bank	Under the actual costs of other bank	*
2.4.7.1.	FX pensions from Germany	0,23%	*
2.4.7.2.	FX pensions from other countries	0.50%, up to RSD 100 free of charge	*
<b>2.5.</b>	<b>Purchase of real-estates</b>		
2.5.1.	RSD and FX transfer for the purchase of a real-estate from the account of the buyer to the account of the seller within Erste Bank	0.20%, max. RSD 5,000	*
	In case of purchase of real-estate by the Bank loan	Free of charge	*
2.5.2.	RSD transfer for purchase of real-estate from the account of the buyer to the account of the seller in other bank	1.00%, min RSD 65, max RSD 5,000	*
	In case of purchase of real-estate by the Bank loan	Free of charge	*

\* Erste Group - including Kärntner/Steiermärkische Sparkasse, Erste Bank Crna Gora, Erste Bosna i Hercegovina, Erste Bank Makedonija and Erste Bank Slovenija

## 3. ACCOUNTS

	Fee description	Fee amount	Fee type	Payment rate	Variability
<b>3.1.</b>	<b>Fee for account opening</b>				
3.1.1.	Fee for opening RSD current account and Premium RSD current account:				
	For payroll clients	Free of charge		One-off, when filing the application	*
	For non-payroll clients	RSD 350		One-off, when filing the application	*
3.1.2.	Fee for opening RSD Youth current account	Free of charge			*
3.1.3.	Fee for opening FX current account	Free of charge			*
3.1.4.	Fee for opening Escrow RSD account for securities trading and Escrow account for bond trading:				
	Client who trades through stock agent of Erste Bank	Free of charge		One-off, when filing the application	****1
	Client who trades through other stock agent	RSD 200		One-off, when filing the application	****1
3.1.5.	Fee for opening Escrow RSD account of a private individual - Registered farm	RSD 200		One-off, when filing the application	*
3.1.6.	Fee for opening Escrow account for the purchase of a mortgaged real-estate and pledge over direct deal	RSD 200		One-off, when filing the application	*
<b>3.2.</b>	<b>Fee for account maintenance</b>				
3.2.1.	Fee for maintenance of RSD current account for payroll clients and monthly turnover higher than RSD 1,000	RSD 180	Variable	Monthly	*
3.2.1.1.	Fee for maintaining RSD current account for payroll clients and monthly turnover higher than RSD 1,000 for clients who close their Youth current account and open RSD current account	Free of charge 12 months as of the opening of RSD current account, and after the expiry of the 12 months in accordance with Article 3.2.1	Variable	Monthly	*
3.2.1.2.	Fee for the maintenance of RSD current account for payroll clients and monthly turnover higher than RSD 1,000 for clients who open their account via micro-site of Erste Bank	Free of charge 12 months as of the opening of the current account, and after the expiry of the 12 months in accordance with Article 3.2.1	Variable	Monthly	*
3.2.1.3.	Fee for maintaining RSD current account for payroll clients and monthly turnover higher than RSD 1,000 for clients who close their RSD current account and permanently direct their monthly income from savings booklet	Free of charge 12 months as of the opening of RSD current account, and after the expiry of the 12 months in accordance with Article 3.2.1	Variable	Monthly	*
3.2.2.	Fee for maintaining Premium current account for payroll clients with monthly turnover higher than RSD 1,000	RSD 595	Variable	Monthly	*
3.2.3.	Fee for account maintenance:				
	RSD Youth current account	Free of charge			*
	FX current account	Free of charge			*
	Escrow RSD account for trading in shares	Free of charge			****1

	Fee description	Fee amount	Fee type	Payment rate	Variability
	Escrow account for trading in bonds	Free of charge			****1
3.2.4.	Fee for maintaining Escrow RSD account of private individuals - Registered firm for clients with monthly turnover higher than RSD 1,000	RSD 180	Variable	Monthly	*
3.2.5.	Fee for maintaining Escrow account for the purchase of a mortgaged real-estate and pledge over direct deal	Free of charge			*
<b>3.3.</b>	<b>Other fees related to the accounts</b>				
3.3.1.	Fee for issuing excerpts under current accounts	Free of charge			*
3.3.2.	Fee for issuing excerpts under current accounts after the free excerpt	RSD 120	Variable		
3.3.3.	Fee for sending warnings for exceeding	RSD 200	Variable	Per warning	*
3.3.4.	Fee for closing accounts	Free of charge			*
3.3.5.	Fee for issuing certificates under RSD, FX current accounts, accounts for trading in securities	RSD 80	Variable	One-off, when filing the application	*
3.3.6.	Fee for issuing authorization under account for purchase and sales of mortgaged real-estate and pledge over a direct deal	RSD 80	Variable	One-off, when filing the application	*
3.3.7.	Transfer of funds from the purchase and sales of a mortgaged real-estate and pledge over direct deals from the buyer's account to the seller's account	RSD 1.000	Variable	One-off, per transaction	*
<b>3.4.</b>	<b>Standing orders</b>				*
3.4.1.	Execution of standing orders within the bank			Free of charge	*
3.4.2.	Execution of standing orders outside the bank			1%	*
3.4.3.	Standing order of insurance company				
3.4.3.1.	Commission for the execution of a standing order at the charge of a client			0.20 % of the amount, min. RSD 15	*
3.4.3.2.	Commission for the execution of a standing order at the charge of the insurance agency			0.20 % of the amount, min. RSD 15	*
3.4.4.	Fee for orders which are executed according to a special agreement, at the charge of a legal person (public companies, Telekom, ED and other)			according to the Agreement	*
3.4.5.	Direct debit service for private individuals			Free of charge	*
<b>3.5.</b>	<b>Cheques</b>				
3.5.1.	Issuance of cheques under RSD current account			RSD 35 per cheque	*
3.5.2.	Issuance of cheques under RSD current accounts for military pensioners and employees in NGOs			Free of charge	*
3.5.3.	Unjustified complaints under cheques			RSD 300	*
3.5.4.	Justified complaints under cheques			Free of charge	*
3.5.5.	Disbursement of retail cheques issued by other banks			3,00%	*

<sup>1</sup>In case the client is not satisfied with the changed amount of the fee, the Bank will enable him/her to withdraw the money free of charge or to transfer it to another bank through cashless transfer and to cancel the current account agreement (close the current account)

## 4. SAVINGS

	Fee description	Fee amount	Fee type	Payment rate	Variability
4.1.	Fee for opening demand savings account	RSD 100		One-off, when filing the application	*
4.2.	Fee for opening children demand savings account	RSD 100		One-off, when filing the application	*
4.3.	Fee for maintaining demand savings account	Free of charge			*
4.4.	Fee for maintaining children demand savings account	Free of charge			*
4.5.	Fee for issuing authorizations under RSD and FX savings deposit	RSD 80	Variable	One-off, when filing the application	*
4.6.	Fee for the replacement of savings booklet	RSD 100	Variable	One-off, when filing the application	*
4.7.	Fee for the issuance of excerpts	Free of charge			*
4.8.	Fee for blocking accounts	RSD 200	Variable	One-off, when filing the application	*
4.9.	Fee for closing accounts	Free of charge			*
4.10.	Fee for reporting the loss of a document	RSD 50	Variable	One-off, when filing the application	*

## 5. E-BANKING

	Fee description	Fee amount	Variability
<b>5.1.</b>	<b>NetBanking</b>		*
5.1.1.	Service use <sup>1</sup>	RSD 70 on monthly basis	*
5.1.1.1.	Service use for clients who have closed their Youth current account and opened RSD current account and NetBanking service	Free of charge 12 months as of opening the service, and after the expiry of the 12 months in accordance with Article 5.1.1	*
5.1.2.	Service use for military pensioners and employees in NGOs	Free of charge	*
5.1.3.	Fee for the issuance of excerpts	Free of charge	*
5.1.4.	Price per order	0,25%, min RSD 15, max RSD 1,500	*
5.1.5.	Internal transfer of funds from the accounts of credit cards	2,00%, min RSD 15	*
5.1.6.	FX payment transfer in Serbia	0,40%, min RSD 500, max RSD 20.000	*
5.1.7.	FX international payment transfer	0,40%, min RSD 500, max RSD 20.000	*
5.1.8.	Fee for costs of foreign bank for payment transfers within Erste Group <sup>2</sup>	Free of charge	*
5.1.9.	Fee for costs of foreign bank for payment transfers outside Erste Group <sup>2</sup>	Pursuant to tariff 2.2.9	*
5.1.10.	First TAN table	Free of charge	*
5.1.11.	Replacement of TAN table upon client's request	RSD 300	*
<b>5.2.</b>	<b>mBanking</b>		*
5.2.1.	Service use <sup>2</sup>	RSD 70 on monthly basis	*
5.2.2.	Price per order	0,25%, min RSD 15, max RSD 1.500	*
5.2.3.	Internal transfer of funds from the accounts of credit cards	2,00%, min RSD 15	*
5.2.4.	First TAN table	Free of charge	*
5.2.5.	Replacement of TAN table	RSD 300	*
<b>5.3.</b>	<b>NovoMob</b>		*
5.3.1.	Service use under the active account	RSD 50 on monthly basis	*
5.3.2.	Initiated message	According to the tariff of the mobile operator	*
5.3.3.	Alarm message	RSD 5	*

<sup>1</sup> Free of charge for the users of Premium RSD current account and Youth RSD current account.

<sup>2</sup> Erste Group - incl. Kärntner/Steiermärkische Sparkasse, Erste Bank Crna Gora, Erste Bosna i Hercegovina, Erste Bank Makedonija, Erste Bank Slovenija

<sup>3</sup> Free of charge for the users of Premium RSD current account

## 6. OTHER SERVICES

	Fee description	Fee amount	Promenljivost
<b>6.1.</b>	<b>Issuance of certificates</b>		*
6.1.1.	Certificate on debt balance under the loan twice a year (1 January and 1 July) in the manner agreed with the client	Free of charge	*
6.1.2.	Issuance of certificates	300 RSD	*
6.1.3.	Certificate on closing a product in Erste Bank (loan, credit cards, current accounts...)	Free of charge	
<b>6.2.</b>	<b>Replacement of damaged banknotes</b>		*
6.2.1.	Replacement of damaged FX banknotes	5.00% of nominal value	*
6.2.2.	Replacement of damaged banknotes in domestic currency	Free of charge	*
6.2.3.	Verification of FX banknotes	0,80% min RSD 100 max RSD 5.000	*
6.2.4.	Enforcement of court decisions and decisions of other authorities	1,00%, min RSD 500 max RSD 3.000	*
<b>6.3.</b>	<b>Bills of exchange</b>		
6.3.1.	Bill of exchange	RSD 50	**
6.3.2.	First bill of exchange for applicant for cash loans, refinancing loans and overdraft	Free of charge	**
<b>6.4.</b>	<b>Sending cash via Western Union</b>		
6.4.1.	Fee for sending cash via Western Union	According to the pricelist of Western Union	
<b>6.5.</b>	<b>Fee for excerpts from RPG (Register of Registered Farms)</b>		**
6.5.1.	Fee for withdrawing excerpt from Register of Registered Farms based on the evidence of the paid tax to the Directorate for Agrarian Payments by the client (if such tax is defined)	Free of charge	**

## 7. CREDIT BUREAU REPORT FEE

	Fee description	Fee amount
7.1.	Basic report	
7.1.1.	For applicant / joint debtor / guarantor	RSD 246
7.1.2.	For applicant for cash loans and overdraft	Free of charge for the first report of Credit Bureau
7.1.3.	For applicant for refinancing loan	Free of charge for the first and second report of Credit Bureau
7.2.	Personal report	RSD 276



# 8. DEBIT CARD FEES

	Fee description	VISA Electron	MasterCard Faster	MasterCard Gold	Master omladinska	Maestro/ Master Card FX card	VISA Gift	Fee type	Payment rate	Variability
<b>8.1.</b>	<b>Fee for the issuance of the card</b>									
8.1.1.	· For basic card	Free of charge	Free of charge	Free of charge	Free of charge	RSD 400 <sup>1</sup>	RSD 250	Variable	One-off	*
8.1.2.	· For additional card	RSD 400	RSD 400	-	-	RSD 400 <sup>1</sup>		Variable	One-off	*
8.1.3.	Fee for the creation of other card (for account owner)	RSD 1.000	RSD 1.000	-	-			Variable	One-off	*
<b>8.2.</b>	<b>Fee for the card reissuance</b>									
8.2.1.	· For basic card	RSD 400	RSD 400	RSD 400	Free of charge	RSD 400 <sup>1</sup>		Variable	One-off	*
8.2.2.	· For additional card	RSD 400	RSD 400	-	-	RSD 400 <sup>1</sup>		Variable	One-off	*
8.2.3.	Fee for issuance of a new card due to loss/theft or upon the client's request	RSD 400	RSD 400	RSD 400	RSD 400	RSD 400 <sup>1</sup>		Variable	One-off	*
<b>8.3.</b>	<b>Fee for maintaining a card</b>									
8.3.1.	· Basic card	Free of charge	Free of charge	Free of charge	Free of charge	Free of charge				*
8.3.2.	· Additional card	Free of charge	Free of charge	Free of charge	Free of charge	Free of charge				*
<b>8.4.</b>	<b>Fee for cash withdrawal / payment in Serbia</b>									
8.4.1.	· At Erste Bank ATMs	Free of charge	Free of charge	Free of charge	Free of charge	Free of charge	-	Variable	One-off per transaction	*
8.4.2.	· At other banks' ATMs	2%, min RSD 150	2%, min RSD 150	Free of charge	2%, min RSD 150	2%, min RSD 150	-	Variable	One-off per transaction	*
8.4.3.	· At other banks' teller desks	2%, min RSD 200	2%, min RSD 200	2%, min RSD 200	2%, min RSD 200	2%, min RSD 200	-	Variable	One-off per transaction	*
8.4.4.	· Fee for POS transactions in Serbia	Free of charge	Free of charge	Free of charge	Free of charge	Free of charge	Free of charge	Variable	One-off per transaction	*
<b>8.5.</b>	<b>Fee for cash withdrawal / payment abroad</b>									
8.5.1.	· At Erste Group ATMs	Free of charge	Free of charge	Free of charge	Free of charge	Free of charge		Variable	One-off per transaction	*
8.5.2.	· At ATMs abroad	2%, min EUR 3 <sup>2</sup>	2%, min EUR 3 <sup>2</sup>	2%, min EUR 3 <sup>2</sup>	2%, min EUR 3 <sup>2</sup>	2%, min EUR 3 <sup>2</sup>		Variable	One-off per transaction	*
8.5.3.	· On teller desk abroad	3%, min EUR 3 <sup>2</sup>	3%, min EUR 3 <sup>2</sup>	3%, min EUR 3 <sup>2</sup>	3%, min EUR 3 <sup>2</sup>	3%, min EUR 3 <sup>2</sup>		Variable	One-off per transaction	*
8.5.4.	· Fee for POS transactions abroad	-	-	-	-	-	1,50%	Variable	One-off per transaction	*
<b>8.6.</b>	<b>Other</b>									
8.6.1.	Fee for blocking a card		Free of charge	Free of charge			Free of charge			*
8.6.2.	Fee for reissuance of PIN for debit cards		RSD 300	RSD 300			Free of charge	Variable	One-off, at the order	*
8.6.3.	Fee for the change of PIN at the ATM for debit cards		RSD 150 <sup>1</sup>	RSD 150 <sup>1</sup>				Variable	One-off, at the order	*
8.6.4.	Fee for the inquiry of the balance for debit cards at Erste Bank ATMs		RSD 20 <sup>1</sup>	RSD 20 <sup>1</sup>				Variable	One-off, at the order	*
8.6.5.	Fee for the inquiry of the balance for debit cards at ATMs of other banks		RSD 50 <sup>1</sup>	RSD 50 <sup>1</sup>				Variable	One-off, per claimation	*
8.6.6.	Reclamation costs		Free of charge	Free of charge			Free of charge	Variable		*
8.6.7.	Reporting of the card in the Invalid Card Bulletin		According to the card scheme tariff					Variable		*

<sup>1</sup>Fees given in RSD are calculated according to the available currency exchange rate on the day of the currency, in case of a card which is connected to an FX current account.

<sup>2</sup>Fees given in EUR are calculated according to RSD counter value under the middle NBS exchange rate on the day of the currency, in case of a card which is connected to a RSD current account.

# 9. CREDIT CARD FEES

	Fee description	Dina	VISA Classic	MasterCard	VISA Gold	Fee type	Payment rate	Variability
<b>9.1.</b>	<b>Fee for the issuance of the card</b>							
9.1.1.	· Basic card	Free of charge	Free of charge	Free of charge	Free of charge	Variable	One-off	*
9.1.2.	· Additional card	Free of charge	Free of charge	Free of charge	Free of charge	Variable	One-off	*
<b>9.2.</b>	<b>Fee for the card reissuance</b>							
9.2.1.	· Basic card	Free of charge	Free of charge	Free of charge	Free of charge	Variable	One-off	*
9.2.2.	· Additional card	Free of charge	Free of charge	Free of charge	Free of charge	Variable	One-off	*
9.2.3.	Fee for issuance of a new card due to loss/theft or upon the client's request	RSD 600	RSD 600	RSD 600	RSD 600		One-off	
<b>9.3.</b>	<b>Fee for maintaining a card</b>							
9.3.1.	· Basic card	RSD 110	RSD 195	RSD 195	RSD 365	Variable	Monthly	*
9.3.2.	· Additional card	RSD 85	RSD 110	RSD 110	RSD 275	Variable	Monthly	*
<b>9.4.</b>	<b>Fee for cash withdrawal / payment in Serbia</b>							
9.4.1.	· At Erste Bank ATMs	2% min RSD 150	2% min RSD 150	2% min RSD 150	2% min RSD 150	Variable	One-off, per transaction	*
9.4.2.	· At other banks' ATMs	3%, min RSD 200	3%, min RSD 200	3%, min RSD 200	3%, min RSD 200	Variable	One-off, per transaction	*
9.4.3.	· At Erste Bank teller desk	3%, min RSD 200	3%, min RSD 200	3%, min RSD 200	3%, min RSD 200	Variable	One-off, per transaction	*
9.4.4.	· At other banks' teller desks	3%, min RSD 250	3%, min RSD 250	3%, min RSD 250	3%, min RSD 250	Variable	One-off, per transaction	*
9.4.5.	· Fee for POS transactions in Serbia	Free of charge	Free of charge	Free of charge	Free of charge	Variable	One-off, per transaction	****
<b>9.5.</b>	<b>Fee for cash withdrawal / payment abroad</b>							
9.5.1.	· At Erste Group ATMs	-	2% min RSD 150	2% min RSD 150	2% min RSD 150	Variable	One-off, per transaction	*
9.5.2.	· At ATMs abroad	-	3%, min EUR 3 <sup>1</sup>	3%, min EUR 3 <sup>1</sup>	3%, min EUR 3 <sup>1</sup>	Variable	One-off, per transaction	*
9.5.3.	· On teller desk abroad	-	3%, min EUR 3 <sup>1</sup>	3%, min EUR 3 <sup>1</sup>	3%, min EUR 3 <sup>1</sup>	Variable	One-off, per transaction	*
9.5.4.	· Fee for POS transactions abroad	-	1.50%	1.00%	1.00%	Variable	One-off, per transaction	*
9.5.5.	· Fee for use on international websites	-	1.50%	1.00%	1.00%	Variable	One-off, per transaction	****
<b>9.6.</b>	<b>Other</b>							
9.6.1.	Fee for blocking a card		Free of charge					*
9.6.2.	Fee for the reissuance of PIN for credit cards			RSD 300		Variable	One-off, at the order	*
9.6.3.	Fee for the change of PIN at the ATM for credit cards			RSD 150		Variable	One-off, at the order	*
9.6.4.	Fee for the inquiry of the balance for credit cards at Erste Bank ATMs			RSD 30			One-off, per reclamation	*
9.6.5.	Fee for the inquiry of the balance for credit cards at ATMs of other banks			RSD 50			One-off, per reclamation	*
9.6.6.	Fee for additional benefits with Visa and MasterCard credit card - travel insurance		RSD 3-500	RSD 3-500		Fixed	When applying	*
9.6.7.	Reclamation costs		Free of charge					*
9.6.8.	Reporting of the card in the Invalid Card Bulletin		According to the penalty table					*
9.6.9.	Change of conditions under revolving loan			RSD 500		Variable	When applying	***
9.6.10.	Fee for prepayment, full or partial repayment			Free of charge				***
9.6.11.	Fee for sending warnings under loans			200 RSD		Variable	Per warning	***
9.6.12.	Penalties in case of unsettled liabilities			According to the penalty table				***

<sup>1</sup>Fees in EUR are calculated in RSD counter value according to the middle NBS rate as of the date of the currency.

- \* In case of change of the Pricelist, the changed Product and Service Pricelist will be applied 60 days as of the day of notifying the user, providing that it is considered that the user accepts new fees, if he/she fails to declare that he/she does not agree with their change within the stated deadline.
  
- \*\* In case of the change of the prices, the new ones will be applied as of the day of their disclosure on the Bank website
  
- \*\*\* **"The Bank will once per year (1 July) due to the changes of the annual rate of inflation measured by indexes of purchase prices (April of the current year in relation to the April of the previous year) adjust the amounts of the fees for the exact amount of annual rate of inflation if such is higher than +3% (plus three percent) or lower than -3% (minus three percent): annual inflation rate each month is published by Statistical Office of the Republic of Serbia.** / In case of the change of the fees, the new ones will be applied no sooner than 15 days from the day of their disclosure on the Bank website
  
- \*\*\*\* **Twice a year (1 April and 1 December)** / In case of the change of the fees, the new ones will be applied no sooner than 15 days from the day of their disclosure on the Bank website