

# Private Individual and Registered Farms Product and Service Price List

Valid from 01 March 2018

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# 1. Cash Transaction

	Fee description	Fee amount	Variability
1.1.	Payment to FX and RSD account	Free of charge	*
1.2.	Outgoing payment from RSD current account, savings passbook, giro account, escrow accounts of registered farms and escrow accounts of securities	Free of charge	*
1.3.	Outgoing payment from FX account in same currency	Free of charge	*
1.4.	Outgoing payment from FX account by conversion into RSD	Free of charge	*
1.5.	Incoming payment by private individual to account of legal entity within Erste Bank	0,50% min RSD 45, max RSD 5.000	*
1.6.	Incoming payment by private individual to account of legal entity outside Erste Bank	1,00% min RSD 80, 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 accounts of private individuals within the Bank	Free of charge (except in case referred in item 2.5.1)	*
2.1.2.	Payment from account of private individual in favour of legal entity within Erste Bank	0,30% min RSD 35, max RSD 5.000	*
<b>2.2.</b>	<b>External payments from account</b>		
2.2.1.	Payment from account of private individual in favour of account of legal entity outside Erste Bank	1,00% min RSD 60, max RSD 5.000	*
2.2.2.	Payment transfer in Serbia in FX and in RSD	0,80% min RSD 1.000, max RSD 40.000	*
2.2.3.	Payment transfers to abroad in FX	0,80% min RSD 1.000, max RSD 40.000	*
2.2.4.	Payment transfer to abroad within Erste Group* up to EUR 10,000	RSD 1.000	*
2.2.5.	Payment transfer to abroad in EUR within Erste Group* exceeding EUR 10,000	25% lower than the transfer referred in paragraph 2.2.3	*
2.2.6.	Payment transfer to abroad in USD within Erste Group* up to the equivalent of EUR 10,000	RSD 1.000	*
2.2.7.	Payment transfer to abroad in USD within Erste Group* up to the equivalent exceeding EUR 10,000	25% lower than the transfer referred in paragraph 2.2.3	*
2.2.8.	Payment transfer to abroad in foreign currency within Erste Group* for Premium Gold clients irrespective of payment transfer amount	RSD 1.000	*
2.2.9	Fee for costs of foreign bank for payment transfers outside Erste Group scope		*
	Payment transfers up to EUR 50	EUR 5 (at selling exchange rate of FX on respective day)	*
	Payment transfers exceeding EUR 50 to EUR 12,500	EUR 10 (at selling exchange rate of FX on respective day)	*
	Payment transfers exceeding EUR 12,500 to EUR 50,000	EUR 20 (at selling exchange rate of FX on respective day)	*
	Payment transfers exceeding EUR 50,000	EUR 30 (at selling exchange rate of FX on respective day)	*
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 in payment transfer required by client (for refund, replacement, complaints)	RSD 1,000 + actual costs of foreign bank	*
2.3.	Money transfer credited to account outside Erste Bank in the event of closing of current account, savings passbook, giro account, escrow account of registered farm, and escrow account of securities	Free of charge	*
<b>2.4.</b>	<b>Inflows to account</b>		
2.4.1.	Inflows to accounts of private individuals in RSD	Free of charge	*
2.4.2.	Inflows from Kosovo per accounts of private individuals in RSD	0,50%	*
2.4.3.	Payment transfer from abroad	0,40%, min RSD 500, max RSD 16.000	*
2.4.4.	Payment transfer from abroad if bank of ordering party is within Erste Group*	0,25%, min RSD 300, max RSD 10.000	*
2.4.5.	Payment transfer in foreign currency from other bank in Serbia (both for residents and non-residents)	0,20%, min RSD 350, max RSD 10.000	*
2.4.6.	Payment transfer in foreign currency from other bank in Serbia if there are actual costs of other bank	Based on actual costs of other bank	*
2.4.7.1.	Foreign pensions from FR Germany	0,23%	*
2.4.7.2.	Foreign pensions from other countries	0.50%, up to EUR 100 free of charge	*
<b>2.5.</b>	<b>Real estate purchase</b>		
2.5.1.	Money transfer for real estate purchase from buyer's account to seller's account within Erste Bank in RSD and FX	0,20%, max RSD 5.000	*
	In the event of real estate purchase through credit with the Bank	Free of charge	*
2.5.2.	Money transfer for real estate purchase from buyer's account to seller's account at other bank in RSD	1,00% min RSD 60, max RSD 5.000	*
	In the event of real estate purchase through credit with the Bank	Free of charge	*

\* Erste Group - including Kärntner/Steiermärkische Sparkasse, Erste Bank Montenegro, Erste Bosnia and Herzegovina, Erste Bank Macedonia, Erste Bank Slovenia

## 3. Accounts

	Fee description	Fee amount	Fee type	Payment frequency	Variability
<b>3.1.</b>	<b>Account opening fees</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 application	*
	For non-payroll clients	RSD 350		One-off, when filing application	*
3.1.2.	Fee for opening Youth RSD Current Account	Free of charge			*
3.1.3.	Fee for FX Current Account opening	Free of charge			*
3.1.4.	Fee for opening RSD Escrow Account for Share Trading and Escrow Account for Bond Trading:				
	Client trading through Erste Bank's stock exchange broker	Free of charge		One-off, when filing application	****1
	Client trading through other stock exchange broker	RSD 200		One-off, when filing application	****1
3.1.5.	Fee for opening RSD Escrow Account of private individual - registered farm	RSD 200		One-off, when filing application	*
3.1.6.	Fee for opening escrow account for buying and selling mortgaged real estate and pledge by direct arrangement	RSD 200		One-off, when filing application	*
<b>3.2.</b>	<b>Account maintenance fees</b>				
3.2.1.	Fee for maintaining RSD Current Account to payroll clients with monthly turnover exceeding RSD 1,000	RSD 180	Variable	Monthly	*
3.2.1.1.	RSD current account maintenance fee for payroll clients with monthly turnover exceeding RSD 1,000 to clients who close youth account and open RSD current account	Free of charge for 12 months from the opening of RSD current account, and upon the expiry of 12 months in accordance with Article 3.2.1.	Variable	Monthly	*
3.2.1.2.	RSD current account maintenance fee for payroll clients with monthly turnover exceeding RSD 1,000 to clients who open account through Erste Bank micro site	Free of charge for 12 months from the opening of RSD current account, and upon the expiry of 12 months in accordance with Article 3.2.1.	Variable	Monthly	*
3.2.1.3.	RSD current account maintenance fee for payroll clients with monthly turnover exceeding RSD 1,000 for clients who open RSD current account and permanently transfer their regular monthly income from savings passbook	Free of charge for 12 months from the opening of RSD current account, and upon the expiry of 12 months in accordance with Article 3.2.1.	Variable	Monthly	*
3.2.2.	Fee for maintaining RSD Premium Current Account to payroll clients with monthly turnover exceeding RSD 1,000	RSD 595	Variable	Monthly	*
3.2.3.	Account maintenance fee				
	Youth RSD current account	Free of charge			*
	FX current account	Free of charge			*
	RSD escrow account for share trading	Free of charge			****1

	Fee description	Fee amount	Fee type	Payment frequency	Variability
	RSD escrow account for bond trading	Free of charge			**** <sup>1</sup>
3.2.4.	Fee for maintaining RSD Escrow Account of private individual - registered farm to clients with monthly turnover exceeding RSD 1,000	RSD 180	Variable	Monthly	*
3.2.5.	Fee for maintaining escrow account for buying and selling mortgaged real estate and pledge by direct arrangement	Free of charge			*
<b>3.3.</b>	<b>Other fees tied to accounts</b>				
3.3.1.	Fee for issuing statement under current account	Free of charge			*
3.3.2.	Fee for issuing statement under current account after free of charge statement	RSD 120	Variable		
3.3.3.	Fee for sending reminders for exceeding limit	RSD 200	Variable	Per reminder	*
3.3.4.	Account closing fee	Free of charge			*
3.3.5.	Fee for issuing authorisations under RSD, FX current accounts, accounts for securities trading	RSD 80	Variable	One-off, when filing application	*
3.3.6.	Fee for issuance of authorisation under account for buying and selling mortgaged real estate and pledge by direct arrangement	RSD 80	Variable	One-off, when filing application	*
3.3.7.	Money transfer from purchase and sales of mortgaged real estate and pledge by direct arrangement from buyer's account to seller's account	RSD 1.000	Variable	One-off, per executed transaction	*
<b>3.4.</b>	<b>Standing orders</b>				*
3.4.1.	Standing order execution within the bank			Free of charge	*
3.4.2.	Standing order execution outside the bank			1,00%	*
3.4.3.	Standing orders of Insurance Company				
3.4.3.1.	Collection of commission for the execution of standing order debited to client			0.20 % of order amount; min RSD 15	*
3.4.3.2.	Collection of commission for the execution of standing order debited to insurance company			0.20 % of order amount; min RSD 15	*
3.4.4.	Fee for orders, executed based on special agreement, debited to legal entity (public company, Telekom, Power Company, etc.)			per Agreement	*
3.4.5.	Direct debit service to private individuals			Free of charge	*
<b>3.5.</b>	<b>Cheques</b>				
3.5.1.	Cheque issuance under RSD current account			RSD 35 per cheque	*
3.5.2.	Cheque issuance under RSD current account to retired members of military and to employees at non-governmental organisations			Free of charge	*
3.5.3.	Non-reasonable complaint under cheques			RSD 300	*
3.5.4.	Reasonable complaint under cheques			Free of charge	*
3.5.5.	Outgoing payments from private individual current accounts issued by other bank (max RSD 3,000.00)			3,00% max RSD 3.000	*

<sup>1</sup>unless client is satisfied with the changed fee amount, he/she is enabled by the Bank to, free of charge, withdraw money or transfer it by way of cashless transaction to other Bank and terminate current account agreement (current account closing)

## 4. Savings

	Fee description	Fee amount	Fee type	Payment frequency	Variability
4.1.	Fee for opening demand savings account	RSD 100		One-off, when filing application	*
4.2.	Fee for opening children's RSD demand savings account	RSD 100		One-off, when filing application	*
4.3.	Fee for maintaining demand savings account	Free of charge			*
4.4.	Fee for maintaining children's RSD demand savings account	Free of charge			*
4.5.	Fee for issuing authorisation under RSD and FX savings	RSD 80	Variable	One-off, when filing application	*
4.6.	Fee for savings passbook replacement	RSD 100	Variable	One-off, when filing application	*
4.7.	Fee for statement issuance	Free of charge			*
4.8.	Account blocking fee	RSD 200	Variable	One-off, when filing application	*
4.9.	Account closing fee	Free of charge			*
4.10.	Fee for reporting lost document	RSD 50	Variable	One-off, when filing 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 per month	*
5.1.1.1.	Service use by clients who have closed youth current account and opened RSD Current Account and NetBanking service	Free of charge for 12 months from the service opening, and upon the expiry of 12 months in accordance with Article 5.1.1.	*
5.1.2.	Use of service by retired members of military and employees at non-governmental organisations	Free of charge	*
5.1.3.	Price per order	0,25%, min RSD 15, max RSD 1.500	*
5.1.4.	Internal transfer of funds from credit card account	2,00%, min RSD 15	*
5.1.5.	Fee for issuing statement under current account	Free of charge	*
5.1.6.	Payment transfer in Serbia in FX	0,25%, min RSD 400, max RSD 16.000	*
5.1.7.	Payment transfers to abroad in FX	0,25%, min RSD 400, max RSD 16.000	*
5.1.8.	Fee of foreign bank costs for payment transfers	Pursuant to headings 2.2.9 and 2.2.10.	*
5.1.9.	The first TAN table for NetBanking	Free of charge	*
5.1.10	TAN table replacement required by client	RSD 300	
<b>5.2.</b>	<b>mBanking</b>		*
5.2.1.	Service use <sup>2</sup>	RSD 70 per month	*
5.2.2.	Price per order	0,25%, min RSD 15, max RSD 1.500	*
5.2.3.	Internal transfer of funds from credit card account	2,00%, min RSD 15	*
5.2.4.	The first TAN table	Free of charge	*
5.2.5.	TAN table replacement	RSD 300	*
<b>5.3.</b>	<b>NovoMob</b>		*
5.3.1.	Service use per included account	RSD 50 per month	*
5.3.2.	Initiated message	Per mobile operator's tariff	*
5.3.3.	Alarm message	RSD 5	*

<sup>1</sup> Free of charge to users of Premium RSD Current Account and Youth RSD Current Account.

<sup>2</sup> Free of charge to users of Premium RSD Current Account.

## 6. Other services

	Fee description	Fee amount	Variability
<b>6.1.</b>	<b>Confirmation issuance</b>		*
6.1.1.	Confirmation on debt balance under loan twice a year (on 01 January and 01 July) in the manner agreed with client	Free of charge	*
6.1.2.	Confirmation issuance	RSD 300	*
6.1.3.	Confirmation on closing products at Erste Bank (loans, credit cards, current accounts...)	Free of charge	
<b>6.2.</b>	<b>Replacement of damaged banknotes</b>		*
6.2.1.	Replacement of damaged banknotes in foreign currency	4.00% of nominal value	*
6.2.2.	Replacement of damaged banknotes in local currency	Free of charge	*
6.2.3.	Verification of correct condition of banknotes in foreign currency	0,80% min RSD 100, max RSD 5.000	*
6.2.4.	Execution of court decisions and orders by other authorities	1,00%, min RSD 500, max RSD 3.000	*
<b>6.3.</b>	<b>Bills of Exchange</b>		
6.3.1.	Bills of Exchange	RSD 50	**
6.3.2.	First bill of exchange of applicant for cash, refinance loans, and overdraft	Free of charge	**
<b>6.4.</b>	<b>Money transfer through Western Union</b>		
6.4.1.	Fee for money transfer through Western Union	ing to Western Union's Price List	
<b>6.5.</b>	<b>Fee for statements from RAF</b>		
6.5.1.	Fee for downloading statements from the Register of Agricultural Farms based on evidence on paid fee to Directorate for Agrarian Payments (if such fee is defined)	Free of charge	

## 7. Fee for Credit Bureau Report

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



## 8. Fees for Debit Cards

	Fee description	VISA Electron	MasterCard Faster	MasterCard Gold	MasterCard Youth	Maestro/ MasterCard FX card	VISA Gift	Fee type	Payment frequency	Variability
8.1.	Fee for card issuance									
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	*
8.2.	Fee for creating the second card (to card holder)	RSD 1.000	RSD 1.000	-	-	-		Variable	One-off	*
8.3.	Fee for card re-issuance									
8.3.1.	· For basic card	RSD 400	RSD 400	RSD 400	Free of charge	RSD 400 <sup>1</sup>		Variable	One-off	*
8.3.2.	· For additional card	RSD 400	RSD 400	-	-	RSD 400 <sup>1</sup>		Variable	One-off	*
8.4.	Card replacement	RSD 400	RSD 400	RSD 400	RSD 400	RSD 400 <sup>1</sup>		Variable	One-off	*
8.5.	Fee for card maintenance									
8.5.1.	· Basic card	Free of charge	Free of charge	Free of charge	Free of charge	Free of charge				*
8.5.2.	· Additional card	Free of charge	Free of charge	Free of charge	Free of charge	Free of charge				*
8.6.	Fee for card blocking	Free of charge	Free of charge	Free of charge	Free of charge	Free of charge	Free of charge			*
8.7.	Fee for payment abroad	-	-	-	-	-	1.5%	Variable	One-off, per transaction	*
8.8.	Commission for cash withdrawal									*
8.8.1.	· On the Bank ATM	Free of charge	Free of charge	Free of charge	Free of charge	Free of charge		Variable	One-off, per transaction	*
8.8.2.	· On ATM of other bank	1.5%, min RSD 150	1.5%, min RSD 150	Free of charge	1.5%, min RSD 150	Free of charge		Variable	One-off, per transaction	*
8.8.3.	· On ATM 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	*
8.8.4.	· On Erste Group ATM	Free of charge	Free of charge	Free of charge	Free of charge	Free of charge		Variable	One-off, per transaction	*
8.8.5.	· At teller desks of other banks	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	*
8.8.6.	· At 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	*
8.9.	Fee for using on POS 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	*
8.10.	Fee for PIN debit card re-issuance			RSD 300				Variable	One-off, per request	*
8.11.	Fee for PIN debit card change on ATM			RSD 150 <sup>1</sup>				Variable	One-off, per request	*
8.12.	Fee for balance inquiry for debit cards on the Bank ATM			RSD 20 <sup>1</sup>				Variable	One-off, per inquiry	*
8.13.	Fee for balance inquiry for debit cards on other ATM			RSD 50 <sup>1</sup>				Variable	One-off, per inquiry	*
8.14.	Complaint costs			Free of charge				Variable		*
8.15.	Publishing of card in the bulletin of invalid cards			Based on card scheme tariff				Variable		*

<sup>1</sup>Fees expressed in RSD are calculated in available currency at the Bank buying exchange rate if they refer to the Card tied to FX current account.

<sup>2</sup>Fees expressed in EUR are calculated in RSD equivalent at the NBS middle exchange rate if they refer to the Card tied to RSD current account.

# 9. Fees for Credit Cards

	Fee description	Dina	VISA Classic	MasterCard	VISA Gold	Diners	Fee type	Payment frequency	Variability
9.1.	Fee for card maintenance								
9.1.1.	· Basic card	RSD 110	RSD 195	RSD 195	RSD 365		Variable	Monthly	*
9.1.2.	· Additional card	RSD 85	RSD 110	RSD 110	RSD 275		Variable	Monthly	*
9.2.	Fee for card issuance	Free of charge	Free of charge	Free of charge	Free of charge				
9.3.	Fee for card replacement	RSD 300	RSD 300	RSD 300	RSD 500		Variable	When filing application	*
9.4.	Change of conditions under revolving loan	RSD 500	RSD 500	RSD 500	RSD 500		Variable	When filing application	***
9.5.	Fee for complete or partial prepayment	Free of charge	Free of charge	Free of charge	Free of charge				***
9.6.	Fee for card blocking	Free of charge	Free of charge	Free of charge	Free of charge				
<b>9.7.</b>	<b>Commission for cash withdrawal</b>								
9.7.1.	· On the Bank ATM	2% min RSD 100	2% min RSD 100	2% min RSD 100	2% min RSD 100		Fixed	One-off, per transaction	*
9.7.2.	· On ATM of other bank	3%, min RSD 100	3%, min RSD 100	3%, min RSD 100	3%, min RSD 100		Fixed	One-off, per transaction	*
9.7.3.	· On ATM abroad	-	3%, min EUR 3 <sup>1</sup>	3%, min EUR 3 <sup>1</sup>	3%, min EUR 3 <sup>1</sup>		Fixed	One-off, per transaction	*
9.7.4.	· At the Bank teller desk	3%, min 100 RSD	3%, min RSD 100	3%, min RSD 100	3%, min RSD 100		Fixed	One-off, per transaction	*
9.7.5.	· At the Bank teller desk for Diners cards					3.00%	Fixed	One-off, per transaction	****
9.7.6.	· At teller desks of other banks	3%, min RSD 100	2%, min RSD 250	2%, min RSD 250	2%, min RSD 200		Fixed	One-off, per transaction	*
9.7.7.	· At teller desk abroad	-	3%, min EUR 3 <sup>1</sup>	3%, min EUR 3 <sup>1</sup>	3%, min EUR 3 <sup>1</sup>		Fixed	One-off, per transaction	*
9.8.	Fee for Diners cards					3.00%	Variable		****
9.9.	Fee for PIN credit card re-issuance			RSD 300			Variable	When filing application	*
9.10.	Fee for PIN credit card change on ATM			RSD 150			Variable	When filing application	*
9.11.	Fee for balance inquiry for credit cards on the Bank ATM			RSD 30			Variable	One-off, per inquiry	*
9.12.	Fee for balance inquiry for credit cards on other ATM			RSD 50			Variable	One-off, per inquiry	*
9.13.	Fee for using on POS abroad	-	1.50%	1.00%	1.00%		Fixed	One-off, per transaction	*
9.14.	Fee for use on foreign web sites	-	1.50%	1.00%	1.00%		Fixed	One-off, per transaction	*
9.15.	Complaint costs		Bez naknade						*
9.16.	Publishing of card in the bulletin of invalid cards		Prema tarifi kartične šeme						*
9.17.	Fee for sending reminders per loan	200 RSD	200 RSD	RSD 200	RSD 200		Variable	Per reminder	****
9.18.	Fee for additional benefits on Visa and MasterCard credit card - travel insurance			RSD 2.500			Variable	When filing application	*
9.19.	Penalties in the event of default					Based on the penalties table			

<sup>1</sup>Fees expressed in EUR are calculated in RSD equivalent at the NBS middle exchange rate on value date.

- \* In the event of any Price List change, amended Price List of products and services will apply 60 days following the date of notifying user thereof, whereby it is deemed that user accepts new fees unless he/she states, within the above-mentioned term, that he/she disagrees with the change thereof.
  
- \*\* In the event of price changes, new ones will apply starting from the date of publishing on the Bank web site
  
- \*\*\* **The Bank will, on an annual basis (01 July), in accordance with the changes in the annual inflation rate measured with consumer price indices (April of current year vs. April of previous year) adjust the amount of fees with the exact amount of the annual inflation rate if such amount exceeds +3% (plus three per cent) or if it is lower than 3% (minus three per cent); Annual inflation rate is announced by the Statistical Office of the Republic of Serbia on a monthly basis.** / In the event of fee changes, new ones will apply within 15 days from the date of publishing on the Bank web site, at the earliest
  
- \*\*\*\* **Twice a year (on 01 April and 01 October)** / In the event of fee changes, new ones will apply within 15 days from the date of publishing thereof on the Bank web site, at the earliest
  
- \*\*\*\*\* **In accordance with the business cooperation agreement with Diners** / In the event of any fee change, new ones will apply starting from the date of publishing thereof on the Bank web site