

Cenovnik proizvoda i usluga za stanovništvo i registrovana poljoprivredna gazdinstva *Private Individual and Registered Farms Product and Service Price List*

Cenovnik važi od 01.04.2019.
Price List valid from 01.04.2019

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1. Gotovinske transakcije Cash Transactions

	OPIS NAKNADE Fee description	Visina naknade Fee amount	Promenljivost Variability
1.1.	UPLATE INCOMING PAYMENTS		
1.1.1.	Uplata na devizni i dinarski račun fizičkih lica u okviru Erste Bank Incoming payment to FX and RSD account of private individuals within Erste Bank	Bez naknade Free of charge	*
1.1.2.	Uplata na račun pravnog lica u okviru Erste Bank Incoming payment to the account of a corporate client within Erste Bank	0,50%, min 50 RSD, max 5.000 RSD 0,50%, min RSD 50, max RSD 5,000	*
1.1.3.	Uplata na račun van Erste Bank Incoming payment to the account out of Erste Bank	1,00%, min 85 RSD, max 5.000 RSD 1,00%, min RSD 85, max RSD 5,000	*
1.1.4.	Uplata na račun van Erste Bank do 300.000 RSD - Instant plaćanje Payment at the account outside Erste Bank up to RSD 300,000 - Instant payment	1,00%, min 95 RSD 1,00%, min RSD 95	*
1.2.	ISPLATE OUTGOING PAYMENTS		
1.2.1.	Isplata sa dinarskog tekućeg računa, štednih knjižica, žiro računa, namenskih računa RPG i namenskih računa za trgovanje finansijskim instrumentima Disbursement from RSD current account, savings passbooks, giro accounts, escrow accounts of Registered Farms and escrow accounts for the trade in financial instruments	Bez naknade Free of charge	*
1.2.2.	Isplata sa deviznog računa u istoj valuti Outgoing payment from FX account in the same currency	Bez naknade Free of charge	*
1.2.3.	Isplata sa deviznog računa konverzijom u dinare Outgoing payment from FX account by the conversion in RSD	Bez naknade Free of charge	*

2. Bezgotovinske transakcije Cashless Transactions

	OPIS NAKNADE Fee description	Visina naknade Fee amount	Promenljivost Variability
2.1.	BEZGOTOVINSKI PRENOS NOVČANIH SREDSTAVA CASHLESS MONEY TRANSFER		
2.1.1.	Bezgotovinski prenos novčanih sredstava u dinarima u Republici Srbiji Cashless money transfer in RSD in the Republic of Serbia		
2.1.1.1.	Interna plaćanja sa računa Internal payments from account		
2.1.1.1.1.	Interni prenosi između računa fizičkih lica u okviru Erste Bank Internal transfers between the accounts of private individuals within Erste Bank	Bez naknade (osim u slučaju kupovine nepokretnosti) Free of charge (except in case of real estate purchase and sales)	*
2.1.1.1.2.	Plaćanje sa računa fizičkog lica u korist pravnog lica u okviru Erste Bank Payment from the account of private individuals in favor of corporate clients within Erste Bank	0,40%, min 40 RSD, max 5.000 RSD 0,40%, min RSD 40, max RSD 5,000	*
2.1.1.1.3.	Prenos novčanih sredstava u dinarima po osnovu kupoprodaje nepokretnosti sa računa kupca na račun prodavca u okviru Erste Bank (po kupoprodajnom ugovoru) * Transfer of funds in RSD based on the purchase and sales of a real-estate from the account of the buyer to the account of the seller, within Erste Bank (based on a Purchase and Sales Agreement) *	0,20%, max 5.000 RSD 0.20%; max RSD 5,000	*
2.1.1.2.	Eksterna plaćanja sa računa External payments from account		
2.1.1.2.1.	Plaćanje sa računa fizičkog lica u korist računa van Erste Bank Payment from the account of a private individuals in favor of the account out of Erste Bank	1,00%, min 65 RSD, max 5.000 RSD 1,00%, min RSD 65, max RSD 5,000	*
2.1.1.2.2.	Plaćanje sa računa fizičkog lica u korist računa van Erste Bank do 300.000 RSD - Instant plaćanje Payment from the account of a private individual in favor of an account outside Erste Bank up to RSD 300,000 - Instant payment	1,00%, min 75 RSD 1,00%, min RSD 75	*
2.1.1.2.3.	Doznaka u zemlji u dinarima - između rezidenata i nerezidenata RSD payment transfer in Serbia- between residents non-residents	0,80%, min 1.000 RSD, max 40.000 RSD 0,80%, min RSD 1,000 max RSD 40,000	*

	OPIS NAKNADE Fee description	Visina naknade Fee amount	Promenljivost Variability
2.1.1.2.4.	Prenos novčanih sredstava u dinarima po osnovu kupoprodaje nepokretnosti sa računa kupca na račun prodavca van Erste Bank (po kupoprodajnom ugovoru) * <i>Transfer of funds in RSD based on the purchase and sales of a real-estate from the account of the buyer to the account of the seller, outside Erste Bank based on a Purchase and Sales Agreement) *</i>	1,00%, min 65 RSD, max 5.000 RSD <i>1,00%, min RSD 65, max RSD 5,000</i>	*
2.1.2.	Bezgotovinski prenos novčanih sredstava u evrima sa deviznog tekućeg računa u evrima <i>Cashless money transfer in EUR from FX current account in EUR</i>		
2.1.2.1.	Doznaka u zemlji u EUR <i>Payment transfer in EUR in Serbia</i>	0,80%, min 1.000 RSD, max 40.000 RSD <i>0,80%, min RSD 1,000 max RSD 40,000</i>	*
2.1.2.2.	Prenos novčanih sredstava u EUR po osnovu kupoprodaje nepokretnosti sa računa kupca na račun prodavca u Erste Bank (po kupoprodajnom ugovoru) * <i>Transfer of funds in EUR based on the purchase and sales of a real-estate from the account of the buyer to the account of the seller, within Erste Bank (based on a Purchase and Sales Agreement) *</i>	0,20%, max 5.000 RSD <i>0.20%; max RSD 5,000</i>	*
2.1.2.3.	Prenos novčanih sredstava u EUR po osnovu kupoprodaje nepokretnosti sa računa kupca na račun prodavca van Erste Bank (po kupoprodajnom ugovoru) <i>Transfer of funds in EUR based on the purchase and sales of a real-estate from the account of the buyer to the account of the seller, outside Erste Bank (based on a Purchase and Sales Agreement)</i>	Po tarifi iz stava 2.1.2.1. <i>According to the tariff 2.1.2.1.</i>	*
2.1.2.4.	Doznaka prema inostranstvu u EUR <i>International payment transfer in EUR</i>	0,80%, min 1.000 RSD, max 40.000 RSD <i>0,80%, min RSD 1,000 max RSD 40,000</i>	*
2.1.2.5.	Doznaka prema inostranstvu u EUR u okviru Erste Grupe ** do 10.000 EUR <i>International payment transfer in EUR within Erste Group ** up to EUR 10,000</i>	1.000 RSD <i>RSD 1,000</i>	*
2.1.2.6.	Doznaka prema inostranstvu u EUR u okviru Erste Grupe ** preko 10.000 EUR <i>International payment transfer in EUR within Erste Group ** of more than EUR 10,000</i>	25% manja od doznake iz stava 2.1.2.4. <i>25% lower than payment transfer from paragraph 2.1.2.4.</i>	*
2.1.2.7.	Doznaka prema inostranstvu u EUR u okviru Erste Grupe** za Premium Gold klijente bez obzira na iznos doznake <i>International payment transfer in EUR within Erste Group** for Premium Gold clients regardless of the amount of the payment transfer</i>	1.000 RSD <i>RSD 1,000</i>	*
2.1.3.	Bezgotovinski prenos novčanih sredstava u drugim valutama sa deviznog tekućeg računa <i>Cashless money transfer in other currencies from FX current account</i>		
2.1.3.1.	Doznaka u zemlji u drugim valutama <i>Payment transfer in other currencies in Serbia</i>	0,80%, min 1.000 RSD, max 40.000 RSD <i>0,80%, min RSD 1,000 max RSD 40,000</i>	*
2.1.3.2.	Prenos novčanih sredstava u drugim valutama po osnovu kupoprodaje nepokretnosti sa računa kupca na račun prodavca u Erste Bank (po kupoprodajnom ugovoru) * <i>Transfer of funds in other currencies based on the purchase and sales of a real-estate from the account of the buyer to the account of the seller, within Erste Bank (based on a Purchase and Sales Agreement) *</i>	0,20%, max 5.000 RSD <i>0.20%; max RSD 5,000</i>	*
2.1.3.3.	Prenos novčanih sredstava u drugim valutama po osnovu kupoprodaje nepokretnosti sa računa kupca na račun prodavca van Erste Bank (po kupoprodajnom ugovoru) <i>Transfer of funds in other currencies based on the purchase and sales of a real-estate from the account of the buyer to the account of the seller, outside Erste Bank (based on a Purchase and Sales Agreement)</i>	Po tarifi iz stava 2.1.3.1. <i>Po tarifi iz stava 2.1.3.1.</i>	*
2.1.3.4.	Doznaka prema inostranstvu u drugim valutama <i>International payment transfer in other currencies</i>	0,80%, min 1.000 RSD, max 40.000 RSD <i>0,80%, min RSD 1,000 max RSD 40,000</i>	*
2.1.3.5.	Doznaka prema inostranstvu u USD u okviru Erste Grupe ** u protivrednosti do 10.000 EUR <i>International payment transfer in USD within Erste Group ** in the counter value of up to EUR 10,000</i>	1.000 RSD <i>RSD 1,000</i>	*
2.1.3.6.	Doznaka prema inostranstvu u USD u okviru Erste Grupe ** u protivrednosti preko 10.000 EUR <i>International payment transfer in USD within Erste Group ** in the counter value of more than EUR 10,000</i>	25% manja od doznake iz stava 2.1.3.4. <i>25% lower than payment transfer from paragraph 2.1.3.4.</i>	*
2.1.3.7.	Doznaka prema inostranstvu u USD u okviru Erste Grupe ** za Premium Gold klijente bez obzira na iznos doznake <i>International payment transfer in USD within Erste Group ** f or Premium Gold clients regardless of the amount of the payment transfer</i>	1.000 RSD <i>RSD 1,000</i>	*
2.1.4.	Naknada troškova ino banke <i>Fee for costs of foreign bank</i>		
2.1.4.1.	Naknada troškova ino banke za doznake van okvira Erste Grupe <i>Fee for costs of foreign bank for payment transfers outside Erste Group</i>		
	Doznake do 50 EUR <i>Payment transfers of up to RSD 50</i>	5 EUR (po prodajnom kursu za devize na dan) <i>EUR 5 (according to the selling FX currency exchange rate on the day of the payment)</i>	*
	Doznake preko 50 EUR do 12.500 EUR <i>Payment transfers of EUR 50 to EUR 12,500</i>	10 EUR (po prodajnom kursu za devize na dan) <i>EUR 10 (according to the selling FX currency exchange rate on the day of the payment)</i>	*

	OPIS NAKNADE <i>Fee description</i>	Visina naknade <i>Fee amount</i>	Promenljivost <i>Variability</i>
	Doznake preko 12.500 EUR do 50.000 EUR <i>Payment transfers of EUR 12,500 to EUR 50,000</i>	20 EUR (po prodajnom kursu za devize na dan) <i>EUR 20 (according to the selling FX currency exchange rate on the day of the payment)</i>	*
	Doznake preko 50.000 EUR <i>Payment transfers of over RSD 50,000</i>	30 EUR (po prodajnom kursu za devize na dan) <i>EUR 30 (according to the selling FX currency exchange rate on the day of the payment)</i>	*
2.1.4.2.	Naknada troškova ino banke za doznake ka Crnoj Gori <i>Fee for costs of foreign bank for payment transfers to Crna Gora</i>	20 EUR (po prodajnom kursu za devize na dan) <i>EUR 20 (according to the selling FX currency exchange rate on the day of the payment)</i>	*
2.1.4.3.	Naknada troškova ino banke za doznake u okviru Erste Grupe ** <i>Fee for costs of foreign bank for payment transfers within Erste Group **</i>	Bez naknade <i>Free of charge</i>	
2.1.5.	Ostale naknade <i>Other fees</i>		
2.1.5.1.	Naknada za promene na doznaci po zahtevu klijenta (za povraćaj, zamenu, reklamacije) <i>Fee for changes on the payment transfer upon the client's request (for return, replacement, reclamations)</i>	2.500 RSD + stvarni troškovi ino banke <i>RSD 2,500 + actual costs of foreign bank</i>	
2.2.	PRIJEM NOVČANIH SREDSTAVA <i>RECEIPT OF MONEY</i>		
2.2.1.	Prijem novčanih sredstava u dinarima u Republici Srbiji <i>Receipt of money in RSD in the Republic of Serbia</i>		
2.2.1.1.	Prilivi na račune fizičkih lica u dinarima <i>Incoming payments to the accounts of private individuals in RSD</i>	Bez naknade <i>Free of charge</i>	
2.2.2.	Prijem novčanih sredstava u stranoj valuti u Republici Srbiji <i>Receipt of money in FX currencies in the Republic of Serbia</i>		
2.2.2.1.	Doznaka u stranoj valuti iz druge banke u zemlji (za rezidente i nerezidente) <i>International payment in FX from other bank in Serbia (for residents and non-residents)</i>	0,20%, min 350 RSD, max 10.000 RSD <i>0,20%, min RSD 350, max RSD 10,000</i>	
2.2.2.2.	Doznaka u stranoj valuti iz druge banke u zemlji ukoliko postoje stvarni troškovi druge banke <i>International payment in FX from other bank in Serbia in case of actual costs of other bank</i>	Po stvarnim troškovima druge banke <i>Under the actual costs of other bank</i>	*
2.2.3.	Prijem novčanih sredstava iz inostranstva na devizni tekući račun u evrima <i>Receipt of money from abroad to FX current account in EUR</i>		
2.2.3.1.	Doznaka iz inostranstva u EUR <i>International payment transfer in EUR</i>	0,40%, min 500 RSD, max 16.000 RSD <i>0,40%, min RSD 500, max RSD 16,000</i>	*
2.2.3.2.	Doznaka iz inostranstva ukoliko je banka nalogodavca u okviru Erste Grupe ** <i>International payment transfer in case the bank of the orderer is within Erste Group **</i>	0,25%, min 300 RSD, max 10.000 RSD <i>0,25%, min RSD 300, max RSD 10,000</i>	*
2.2.3.3.	Strane penzije iz SR Nemačke <i>FX pensions from Germany</i>	0,23%	*
2.2.3.4.	Strane penzije iz ostalih zemalja u EUR <i>FX pensions from other countries in EUR</i>	0,50% (bez naknade za iznos penzije do 100 EUR u dinarskoj protivvrednosti po srednjem kursu NBS) <i>0.50% (free of charge for the amounts up to EUR 100 in RSD counter value according to middle exchange rate of NBS)</i>	*
2.2.4.	Prijem novčanih sredstava iz inostranstva na devizni tekući račun u drugim valutama <i>Receipt of money from abroad to FX current account in other currencies</i>		
2.2.4.1.	Doznaka iz inostranstva u drugim valutama <i>International payment transfer in other currencies</i>	0,40%, min 500 RSD, max 16.000 RSD <i>0,40%, min RSD 500, max RSD 16,000</i>	*
2.2.4.2.	Doznaka iz inostranstva ukoliko je banka nalogodavca u okviru Erste Grupe ** <i>International payment transfer in case the bank of the orderer is within Erste Group **</i>	0,25%, min 300 RSD, max 10.000 RSD <i>0,25%, min RSD 300, max RSD 10,000</i>	

	OPIS NAKNADE <i>Fee description</i>	Visina naknade <i>Fee amount</i>	Promenljivost <i>Variability</i>
2.2.4.3.	Strane penzije iz ostalih zemalja u drugim valutama <i>FX pensions from other countries in other currencies</i>	0,50% (bez naknade za iznos penzije do 100 EUR u dinarskoj protivvrednosti po srednjem kursu NBS) <i>0.50% (free of charge for the amounts up to EUR 100 in RSD counter value according to middle exchange rate of NBS)</i>	*
2.2.5.	Prijem novčanih sredstava sa Kosova i Metohije <i>Receipt of money from Kosovo and Metohija</i>		
2.2.5.1.	Prilivi sa Kosova i Metohije po računima fizičkih lica u dinarima <i>Incoming payments from Kosovo and Metohija to the accounts of private individuals in RSD</i>	0,50%	*

* **Prenos novčanih sredstava sa računa kupca na račun prodavca u slučaju kupovine nepokretnosti kreditom Erste Bank (po kupoprodajnom ugovoru) - Bez naknade**

** Transfer of funds from the account of the buyer to the account of the seller, in case of purchase of a real-estate by a loan of Erste Bank (based on a Purchase and Sales Agreement) - Free of charge*

* **Erste Grupa - uključujući i Kärnter/Steiermärkische Sparkasse, Erste Bank Crna Gora, Erste Bosna i Hercegovina, Erste Bank Makedonija, Erste Bank Slovenija**

** Erste Group - including Kärnter/Steiermärkische Sparkasse, Erste Bank Crna Gora, Erste Bosna i Hercegovina, Erste Bank Makedonija and Erste Bank Slovenia*

3. Platni račun Payment Accounts

	OPIS NAKNADE Fee description	Visina naknade Fee amount	Vrsta naknade Fee type	Dinamika plaćanja Payment rate	Prome- njljivost Variability
3.1.	OTVARANJE PLATNOG RAČUNA <i>PAYMENT ACCOUNT OPENING</i>				
3.1.1.	Dinarski tekući račun sa osnovnim uslugama <i>RSD current account with basic features</i>	Bez naknade <i>Free of charge</i>		Jednokratno, prilikom podnošenja zahteva <i>One-off, when filing the application</i>	
3.1.2.	Dinarski tekući račun i Premium dinarski tekući račun <i>RSD current account and Premium RSD current account:</i>				
3.1.2.1.	Za klijente sa prenosom zarade <i>For payroll clients</i>	Bez naknade <i>Free of charge</i>		Jednokratno, prilikom podnošenja zahteva <i>One-off, when filing the application</i>	*
3.1.2.2.	Za klijente bez prenosa zarade <i>For non-payroll clients</i>	350 RSD <i>RSD 350</i>		Jednokratno, prilikom podnošenja zahteva <i>One-off, when filing the application</i>	*
3.1.3.	Dinarski tekući račun za mlade <i>RSD Youth current account</i>	Bez naknade <i>Free of charge</i>			*
3.1.4.	Devizni tekući račun <i>Fee for opening FX current account</i>	Bez naknade <i>Free of charge</i>			*
3.1.5.	Namenski račun za trgovanje finansijskim instrumentima na domaćem tržištu (naknada je po računu) <i>Escrow accounts for the trade in financial instruments at the domestic market (fee per account)</i>				
3.1.5.1.	Klijent koji trguje preko Ovlašćene banke Erste Bank a.d Novi Sad <i>The client who trades through Erste Bank a.d. Novi Sad Authorized Bank</i>	Bez naknade <i>Free of charge</i>		Jednokratno, prilikom podnošenja zahteva <i>One-off, when filing the application</i>	****1
3.1.5.2.	Klijent koji trguje preko drugog investicionog društva <i>The client who trades through other investment company</i>	200 RSD <i>RSD 200</i>		Jednokratno, prilikom podnošenja zahteva <i>One-off, when filing the application</i>	****1
3.1.6.	Namenski račun za trgovanje finansijskim instrumentima u inostranstvu <i>Escrow accounts for the trade in financial instruments abroad</i>	Bez naknade <i>Free of charge</i>		Jednokratno, prilikom podnošenja zahteva <i>One-off, when filing the application</i>	*
3.1.7.	Namenski dinarski račun fizičkog lica - registrovanog poljoprivrednog gazdinstva <i>Escrow RSD account of a private individual - Registered farm</i>	200 RSD <i>RSD 200</i>		Jednokratno, prilikom podnošenja zahteva <i>One-off, when filing the application</i>	*
3.1.8.	Namenski račun za kupoprodaju hipotekovane nepokretnosti i zaloge neposrednom pogodbom <i>Escrow account for the purchase of a mortgaged real-estate and pledge over direct deal</i>	200 RSD <i>RSD 200</i>		Jednokratno, prilikom podnošenja zahteva <i>One-off, when filing the application</i>	*
3.2.	VOĐENJE PLATNOG RAČUNA <i>PAYMENT ACCOUNT MAINTENANCE</i>				
3.2.1.	Dinarski tekući račun sa osnovnim uslugama za klijente sa prenosom zarade / penzije i mesečnim prometom većim od 1.000 RSD <i>RSD current account with basic features for payroll clients and monthly turnover higher than RSD 1,000</i>	150 RSD <i>RSD 150</i>	Promenljiva <i>Variable</i>	Mesečno <i>Monthly</i>	*
3.2.2.	Dinarski tekući račun za klijente sa prenosom zarade / penzije i mesečnim prometom većim od 1.000 RSD <i>RSD current account for payroll clients and monthly turnover higher than RSD 1,000</i>	180 RSD <i>RSD 180</i>	Promenljiva <i>Variable</i>	Mesečno <i>Monthly</i>	*
3.2.3.	Dinarski tekući račun račun / Dinarski tekući račun sa osnovnim uslugama za klijente sa prenosom zarade / penzije i mesečnim prometom većim od 1.000 RSD za klijente koji zatvore tekući račun za mlade <i>RSD current account / RSD current account with basic features for payroll clients and monthly turnover higher than RSD 1,000 for clients who close their Youth current account</i>		Promenljiva <i>Variable</i>	Mesečno <i>Monthly</i>	*

	OPIS NAKNADE Fee description	Visina naknade Fee amount	Promenljivost Variability
3.2.4.	Dinarski tekući račun / Dinarski tekući račun sa osnovnim uslugama za klijente sa prenosom zarade / penzije i mesečnim prometom većim od 1.000 RSD koji otvore račun putem mikro sajta Erste Bank Fee for the maintenance of RSD current account / RSD current account with basic features for payroll clients and monthly turnover higher than RSD 1,000 who open their account via micro-site of Erste Bank	Bez naknade 12 meseci od otvaranja računa, a nakon isteka 12 meseci u skladu sa članom 3.2.1./3.2.2. Free of charge 12 months as of the opening of account, and after the expiry of the 12 months in accordance with Article 3.2.1 /3.2.2.	Promenljiva Variable Mesečno Monthly *
3.2.5.	Dinarski tekući račun / Dinarski tekući račun sa osnovnim uslugama za klijente sa prenosom zarade / penzije i mesečnim prometom većim od 1.000 RSD koji trajno preusmere redovna mesečna primanja sa štedne knjižice Fee for maintaining RSD current account / RSD current account with basic features for payroll clients and monthly turnover higher than RSD 1,000 who permanently direct their monthly income from savings booklet	Bez naknade 12 meseci od otvaranja računa, a nakon isteka 12 meseci u skladu sa članom 3.2.1./3.2.2. Free of charge 12 months as of the opening of account, and after the expiry of the 12 months in accordance with Article 3.2.1 /3.2.2.	Promenljiva Variable Mesečno Monthly *
3.2.6.	Premium dinarski tekući račun za klijente sa prenosom zarade / penzije i mesečnim prometom većim od 1.000 RSD Fee for maintaining Premium current account for payroll clients with monthly turnover higher than RSD 1,000	595 RSD RSD 595	Promenljiva Variable Mesečno Monthly *
3.2.7.	Dinarski tekući račun za mlade RSD Youth current account	Bez naknade Free of charge	 *
3.2.8.	Devizni tekući račun FX current account	Bez naknade Free of charge	 *
3.2.9.	Namenski računi za trgovanje finansijskim instrumentima Escrow accounts for the trade in financial instruments	Bez naknade Free of charge	 ****1
3.2.10.	Namenski dinarski račun fizičkog lica - registrovanog poljoprivrednog gazdinstva za klijente sa mesečnim prometom većim od 1.000 RSD Fee for maintaining Escrow RSD account of private individuals - Registered farm for clients with monthly turnover higher than RSD 1,000	180 RSD RSD 180	Promenljiva Variable Mesečno Monthly *
3.2.11.	Namenski račun za kupoprodaju hipotekovane nepokretnosti i zaloge neposrednom pogodbom Fee for maintaining Escrow account for the purchase of a mortgaged real-estate and pledge over direct deal	Bez naknade Free of charge	 *
3.3.	OSTALE NAKNADE VEŽANE UZ PLATNI RAČUN OTHER FEES RELATED TO PAYMENT ACCOUNT		
3.3.1.	Naknada za izdavanje izvoda po tekućem računu Fee for issuing excerpts under current accounts	Bez naknade Free of charge	 *
3.3.2.	Naknada za izdavanje izvoda po tekućem računu nakon besplatnog izvoda Fee for issuing excerpts under current accounts after the free excerpt	120 RSD RSD 120	Promenljiva Variable *
3.3.3.	Naknada za slanje opomena za prekoračenje Fee for sending warnings for exceeding	200 RSD RSD 200	Promenljiva Variable Po opomeni Per warning *
3.3.4.	Naknada za zatvaranje računa Fee for closing accounts	Bez naknade Free of charge	 *
3.3.5.	Naknada za izdavanje ovlašćenja po dinarskim, deviznim tekućim računima i namenskim računima za trgovanje finansijskim instrumentima Fee for issuing authorities under RSD, FX current accounts and escrow accounts for the trade in financial instruments	80 RSD RSD 80	Promenljiva Variable Jednokratno, prilikom podnošenja zahteva One-off, when filing the application *
3.3.6.	Naknada za izdavanje ovlašćenja po računu za kupoprodaju hipotekovane nepokretnosti i zaloge neposrednom pogodbom Fee for issuing authorization under account for purchase and sales of mortgaged real-estate and pledge over a direct deal	80 RSD RSD 80	Promenljiva Variable Jednokratno, prilikom podnošenja zahteva One-off, when filing the application *
3.3.7.	Transfer novca od kupoprodaje hipotekovane nepokretnosti i zaloge neposrednom pogodbom sa računa kupca na račun prodavca 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	1.000 RSD RSD 1,000	Promenljiva Variable Jednokratno, po obavljenoj transakciji One-off, per transaction *

	OPIS NAKNADE Fee description	Visina naknade Fee amount	Vrsta naknade Fee type	Dinamika plaćanja Payment rate	Prome- njljivost Variability
3.3.8.	Transfer novca u korist računa van Erste Bank u slučaju zatvaranja tekućeg računa, štedne knjižice, žiro računa, namenskog računa RPG i namenskog računa za trgovanje finansijskim instrumentima <i>Transfer of money in favor of the account outside Erste Bank in case of closing a current account, savings passbook, giro account, escrow accounts of Registered Farms and escrow accounts for the trade in financial instruments</i>	Bez naknade <i>Free of charge</i>			*
3.4.	TRAJNI NALOG <i>STANDING ORDER</i>				
3.4.1.	Izvršenje trajnih naloga unutar Erste Bank <i>Execution of standing orders within Erste Bank</i>	Bez naknade <i>Free of charge</i>			*
3.4.2.	Izvršenje trajnih naloga van Erste Bank <i>Execution of standing orders outside Erste Bank</i>	1%			*
3.4.3.	Trajni nalozi Osiguravajuće kuće <i>Standing order of insurance company</i>				
3.4.3.1.	Naplata provizije za izvršenje trajnog naloga na teret klijenta <i>Commission for the execution of a standing order at the charge of a client</i>	0,20 % od iznosa naloga, min 15 RSD <i>0.20 % of the amount, min. RSD 15</i>			*
3.4.3.2.	Naplata provizije za izvršenje trajnog naloga na teret osiguravajuće kuće <i>Commission for the execution of a standing order at the charge of the insurance agency</i>	0,20 % od iznosa naloga, min 15 RSD <i>0.20 % of the amount, min. RSD 15</i>			*
3.4.4.	Naknada za naloge, koji se izvršavaju po posebnom ugovoru, na teret pravnog lica <i>Fee for orders which are executed according to a special agreement, at the charge of a legal person</i>	Po Ugovoru <i>According to the Agreement</i>			*
3.5.	DIREKTNO ZADUŽENJE <i>DIRECT DEBIT</i>				
3.5.1.	Usluga Direct debit za fizička lica - nalog primaoca plaćanja Banci za prenos novčanih sredstava sa računa platioca po osnovu dobijene saglasnosti <i>Direct debit service for private individuals - payment order to the Bank for the money transfer from the payer's account based on the obtained consent</i>	Bez naknade <i>Free of charge</i>			*
3.6.	ČEKOVI <i>CHEQUES</i>				
3.6.1.	Izdavanje čekova <i>Issuance of cheques</i>				
3.6.1.1.	Izdavanje čekova po dinarskom tekućem računu <i>Issuance of cheques under RSD current account</i>	35 RSD po čeku <i>RSD 35 per cheque</i>			*
3.6.1.2.	Izdavanje čekova po dinarskom tekućem računu za vojne penzionere i za zaposlene u nevladinim organizacijama <i>Issuance of cheques under RSD current accounts for military pensioners and employees in NGOs</i>	Bez naknade <i>Free of charge</i>			*
3.6.2.	Ostalo <i>Other</i>				
3.6.2.1.	Neopravdana reklamacija po čekovima <i>Unjustified complaints under cheques</i>	300 RSD <i>RSD 300</i>			*
3.6.2.2.	Opravdana reklamacija po čekovima <i>Justified complaints under cheques</i>	Bez naknade <i>Free of charge</i>			*
3.6.2.3.	Isplata čekova građana izdanja druge banke <i>Disbursement of retail cheques issued by other banks</i>	3,00%			*

¹Ukoliko klijent nije zadovoljan izmenjenom visinom naknade, Erste Bank mu omogućava da bez naknade podigne novac ili ga bezgotovinski prenese u drugu banku i raskine ugovor o tekućem računu (zatvori tekući račun)

¹In case the client is not satisfied with the changed amount of the fee, Erste 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. Štednja Savings

	OPIS NAKNADE Fee description	Visina naknade Fee amount	Vrsta naknade Fee type	Dinamika plaćanja Payment rate	Prome- nljivost Variability
4.1.	Naknada za otvaranje štednog računa po viđenju <i>Fee for opening demand savings account</i>	100 RSD <i>RSD 100</i>		Jednokratno, prilikom podnošenja zahteva <i>One-off, when filing the application</i>	*
4.2.	Naknada za otvaranje dečijeg dinarskog štednog računa po viđenju <i>Fee for opening children demand savings account</i>	100 RSD <i>RSD 100</i>		Jednokratno, prilikom podnošenja zahteva <i>One-off, when filing the application</i>	*
4.3.	Naknada za vođenje štednog računa po viđenju <i>Fee for maintaining demand savings account</i>	Bez naknade <i>Free of charge</i>			*
4.4.	Naknada za vođenje dečijeg dinarskog štednog računa po viđenju <i>Fee for maintaining children demand savings account</i>	Bez naknade <i>Free of charge</i>			*
4.5.	Naknada za izdavanje ovlašćenja po dinarskom i deviznom štednom ulogu <i>Fee for issuing authorizations under RSD and FX savings deposit</i>	80 RSD <i>RSD 80</i>	Promenljiva <i>Variable</i>	Jednokratno, prilikom podnošenja zahteva <i>One-off, when filing the application</i>	*
4.6.	Naknada za zamenu štedne knjižice <i>Fee for the replacement of savings booklet</i>	100 RSD <i>RSD 100</i>	Promenljiva <i>Variable</i>	Jednokratno, prilikom podnošenja zahteva <i>One-off, when filing the application</i>	*
4.7.	Naknada za izdavanje izvoda <i>Fee for the issuance of excerpts</i>	Bez naknade <i>Free of charge</i>			*
4.8.	Naknada za blokiranje računa <i>Fee for blocking accounts</i>	200 RSD <i>RSD 200</i>	Promenljiva <i>Variable</i>	Jednokratno, prilikom podnošenja zahteva <i>One-off, when filing the application</i>	*
4.9.	Naknada za zatvaranje računa <i>Fee for closing accounts</i>	Bez naknade <i>Free of charge</i>			*
4.10.	Naknada za prijavu nestanka dokumenta <i>Fee for reporting the loss of a document</i>	50 RSD <i>RSD 50</i>	Promenljiva <i>Variable</i>	Jednokratno, prilikom podnošenja zahteva <i>One-off, when filing the application</i>	*

5. ELEKTRONSKO BANKARSTVO, MOBILNO BANKARSTVO I SMS OBAVEŠTENJA E-BANKING, MOBILE BANKING AND SMS NOTIFICATIONS

	Opis naknade Fee description	Visina naknade Fee amount	Promenljivost Variability
5.1.	ELEKTRONSKO BANKARSTVO (NetBanking) E-BANKING (NetBanking)		
5.1.1.	Korišćenje usluge¹ Service use ¹	70 RSD mesečno RSD 70 on monthly basis	*
5.1.1.1.	Korišćenje usluge za klijente koji su zatvorili tekući račun za mlade i otvorili Dinarski tekući račun / Dinarski tekući račun sa osnovnim uslugama i NetBanking uslugu Service use for clients who have closed their Youth current account and opened RSD current account / RSD current account with basic features and NetBanking service	Bez naknade 12 meseci od otvaranja usluge, a nakon isteka 12 meseci u skladu sa članom 5.1.1. 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.	Korišćenje usluge za vojne penzionere i zaposlene u nevladinim organizacijama Service use for military pensioners and employees in NGOs	Bez naknade Free of charge	*
5.1.3.	Naknada za izdavanje izvoda po računima Fee for the issuance of excerpts	Bez naknade Free of charge	*
5.1.4.	Elektronski nalog između računa fizičkih lica u Erste Bank Electronic order between accounts of private individuals within Erste Bank	Bez naknade Free of charge	*
5.1.5.	Elektronski nalog u korist računa pravnog lica u Erste Bank Electronic order in favour of corporate account within Erste Bank	0,25%, min 15 RSD, max 1.500 RSD 0.25%, min RSD 15, max RSD 1,500	*
5.1.6.	Elektronski nalog u korist računa van Erste Bank Electronic order in favour of non-Firste Bank account	0,25%, min 15 RSD, max 1.500 RSD 0.25%, min RSD 15, max RSD 1,500	*
5.1.7.	Elektronski nalog u korist računa van Erste Bank do 300.000 RSD - Instant plaćanje Electronic order in favor of an account outside Erste Bank up to RSD 300,000 - Instant payment	0,25%, min 15 RSD 0.25%, min RSD 15	*
5.1.8.	Interni prenos sredstava sa računa kreditnih kartica Internal transfer of funds from the accounts of credit cards	2,00%, min 15 RSD 2.00%, min RSD 15	*
5.1.9.	Doznaka u zemlji u stranoj valuti FX payment transfer in Serbia	0,40%, min 500 RSD, max 20.000 RSD 0.40%, min RSD 500, max RSD 20,000	*
5.1.10.	Doznaka prema inostranstvu u stranoj valuti FX international payment transfer	0,40%, min 500 RSD, max 20.000 RSD 0.40%, min RSD 500, max RSD 20,000	*
5.1.11.	Naknada troškova ino banke za doznake u okviru Erste Grupe² Fee for costs of foreign bank for payment transfers within Erste Group ²	Bez naknade Free of charge	*
5.1.12.	Naknada troškova ino banke za doznake van okvira Erste Grupe² Fee for costs of foreign bank for payment transfers outside Erste Group ²	U skladu sa tarifom 2.1.4.1. Pursuant to tariff 2.1.4.1.	*
5.1.13.	Prva Tan tablica First TAN table	Bez naknade Free of charge	*
5.1.14.	Zamena Tan tablice na zahtev klijenta Replacement of TAN table upon client's request	300 RSD RSD 300	*
5.2.	MOBILNO BANKARSTVO (mBanking) MOBILE BANKING (mBanking)		
5.2.1.	Korišćenje usluge³ Service use ³	70 RSD mesečno RSD 70 on monthly basis	*
5.2.2.	Elektronski nalog između računa fizičkih lica u Erste Bank Electronic order between accounts of private individuals within Erste Bank	Bez naknade Free of charge	*
5.2.3.	Elektronski nalog u korist računa pravnog lica u Erste Bank Electronic order in favour of corporate account within Erste Bank	0,25%, min 15 RSD, max 1.500 RSD 0.25%, min RSD 15, max RSD 1,500	*
5.2.4.	Elektronski nalog u korist računa van Erste Bank Electronic order in favour of non-Firste Bank account	0,25%, min 15 RSD, max 1.500 RSD 0.25%, min RSD 15, max RSD 1,500	*
5.2.5.	Elektronski nalog u korist računa van Erste Bank do 300.000 RSD - Instant plaćanje Electronic order in favor of an account outside Erste Bank up to RSD 300,000 - Instant payment	0,25%, min 15 RSD 0.25%, min RSD 15	*
5.2.6.	Interni prenos sredstava sa računa kreditnih kartica Internal transfer of funds from the accounts of credit cards	2,00%, min 15 RSD 2.00%, min RSD 15	*

	OPIS NAKNADE <i>Fee description</i>	Visina naknade <i>Fee amount</i>	Promenljivost <i>Variability</i>
5.2.7.	Prva Tan tablica <i>First TAN table</i>	Bez naknade <i>Free of charge</i>	*
5.2.8.	Zamena Tan tablice <i>Replacement of TAN table</i>	300 RSD <i>RSD 300</i>	*
5.3.	SMS OBAVEŠTENJA (NovoMob) <i>SMS NOTIFICATIONS (NovoMob)</i>		
5.3.1.	Korišćenje usluge po uključenom računu <i>Service use under the active account</i>	50 RSD mesečno <i>RSD 50 on monthly basis</i>	*
5.3.2.	Inicirana poruka <i>Initiated message</i>	Po tarifi mobilnog operatera <i>According to the tariff of the mobile operator</i>	*
5.3.3.	Alarm poruka <i>Alarm message</i>	5 RSD <i>RSD 5</i>	*

¹ **Besplatno za korisnike Premium dinarskog tekućeg računa i Dinarskog tekućeg računa za mlade.**

¹ *Free of charge for the users of Premium RSD current account and Youth RSD current account.*

² **Erste Grupa - uključujući i Kärnter/Steiermärkische Sparkasse, Erste Bank Crna Gora, Erste Bosna i Hercegovina, Erste Bank Makedonija, Erste Bank Slovenija**

² *Erste Group - incl. Kärnter/Steiermärkische Sparkasse, Erste Bank Crna Gora, Erste Bosna i Hercegovina, Erste Bank Makedonija, Erste Bank Slovenia*

³ **Besplatno za korisnike Premium dinarskog tekućeg računa.**

³ *Free of charge for the users of Premium RSD current account.*

6. Garancije *Guarantees*

	Opis naknade <i>Fee description</i>	Visina naknade <i>Fee amount</i>	Promenljivost <i>Variability</i>
6.1.	Provizija Erste Bank za izdavanje garancija <i>Commission of Erste Bank for guarantee issuance</i>	1,5% , min 4.000 RSD , jednokratno <i>1,5% , min RSD 4,000 , one-off</i> 1% , min 4.000 RSD , kvartalno <i>1% , min RSD 4,000 , quarterly</i>	**
6.2.	Naknada za izmene uslova garancije, produženje roka <i>Fee for changes of guarantee conditions, prolongation of tenor</i>	0,1% , min 1.000 RSD <i>0,1% , min RSD 1,000</i>	**

7. Ostale usluge Other Services

	OPIS NAKNADE Fee description	Visina naknade Fee amount	Promenljivost Variability
7.1.	Izdavanje potvrda Issuance of certificates		
7.1.1.	Potvrda o stanju duga po kreditu dva puta godišnje (01.01. i 01.07.) na način ugovoren sa klijentom Certificate on debt balance under the loan twice a year (1 January and 1 July) in the manner agreed with the client	Bez naknade Free of charge	*
7.1.2.	Izdavanje potvrda Issuance of certificates	300 RSD RSD 300	*
7.1.3.	Potvrda o zatvaranju proizvoda u Erste Bank (kredit, kreditne kartice, tekući računi...) Certificate on closing a product in Erste Bank (loan, credit cards, current accounts...)	Bez naknade Free of charge	*
7.2.	Provera ispravnosti novčanica u stranoj valuti / zamena oštećenih novčanica Verification of FX banknotes / replacement of damaged banknotes		
7.2.1.	Provera ispravnosti novčanica u stranoj valuti Verification of FX banknotes	0,80%, min 100 RSD max 5.000 RSD 0.80%, min RSD 100, max RSD 5,000	*
7.2.2.	Zamena oštećenih novčanica u stranoj valuti Replacement of damaged FX banknotes	5,00% nominalne vrednosti 5.00% of nominal value	*
7.2.3.	Zamena oštećenih novčanica u domaćoj valuti Replacement of damaged banknotes in domestic currency	Bez naknade Free of charge	*
7.3.	Menice Bills of exchange		
7.3.1.	Menica Bills of exchange	50 RSD RSD 50	**
7.3.2.	Prva menica za podnosioca zahteva za gotovinski kredit uz mogućnost refinansiranja putem NetBanking-a i web site-a i dozvoljeno prekoračenje računa First bill of exchange for applicant for cash loan including refinance option through NetBanking and website and overdraft	Bez naknade Free of charge	**
7.4.	Slanje novca putem Western Union-a Sending cash via Western Union		
7.4.1.	Naknada za slanje novca putem Western Union-a Fee for sending cash via Western Union	Prema Cenovniku Western Union-a According to the pricelist of Western Union	
7.5.	Naknada za izvode iz RPG Fee for excerpts from RPG (Register of Registered Farms)		
7.5.1.	Naknada za povlačenje izvoda iz Registra poljoprivrednih gazdinstava na osnovu dokaza o plaćenju taksi Upravi za agrarna plaćanja od strane klijenta (ukoliko je takva taksa definisana) 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)	Bez naknade Free of charge	**
7.6.	Ostalo Other		
7.6.1.	Izvršenje sudskih rešenja i naloga drugih organa Enforcement of court decisions and decisions of other authorities	1%, min 500 RSD max 3.000 RSD 1%, min RSD 500, max RSD 3,000	*

8. Sefovi Safe box

	Dimenzija Dimension	Mesečni zakup Monthly lease	Kvartalni zakup Quarterly lease	Polugodišnji zakup Semi-annual lease	Godišnji zakup Annual lease	Prome- njljivost Variability
8.1.	Kategorija I Category I	500 RSD RSD 500	1.200 RSD RSD 1,200	2.100 RSD RSD 2,100	3.400 RSD RSD 3,400	*
8.2.	Kategorija II Category II	700 RSD RSD 700	1.700 RSD RSD 1,700	2.700 RSD RSD 2,700	4.300 RSD RSD 4,300	*
8.3.	Kategorija III Category III	900 RSD RSD 900	2.200 RSD RSD 2,200	3.500 RSD RSD 3,500	5.500 RSD RSD 5,500	*
8.4.	Zamena ključa Key replacement	12.000 RSD RSD 12,000				*

9. Naknada za izveštaj kreditnog biroa Credit Bureau Report Fee

	Opis naknade Fee description	Visina naknade Fee amount
9.1.	Osnovni izveštaj Basic report	
9.1.1.	Za podnosioca zahteva / solidarnog dužnika / jemca For applicant / joint debtor / guarantor	246 RSD RSD 246
9.1.2.	Za podnosioca zahteva za gotovinski kredit putem NetBanking-a i web site-a i dozvoljeno prekoračenje računa For applicant for cash loan through NetBanking and website and overdraft	Bez naknade za prvi izveštaj kreditnog biroa Free of charge for the first report of Credit Bureau
9.1.3.	Za podnosioca zahteva za gotovinski kredit uz mogućnost refinansiranja putem NetBanking-a i web site-a For applicant for cash loan including refinance option through NetBanking and website	Bez naknade za prvi i drugi izveštaj kreditnog biroa Free of charge for the first and second report of Credit Bureau
9.2.	Lični izveštaj Personal report	276 RSD RSD 276

10. Naknade za debitne kartice Debit Card Fees

	Opis naknade Fee description	DinaCard	VISA Electron	MasterCard Faster	MasterCard Gold	Master omladinska	Maestro/ Master Card devizna kartica	VISA Gift	Vrsta naknade Fee type	Dinamika placanja Payment rate	Prome- njljivost Variabi- lity
10.1.	IZDAVANJE DEBITNE KARTICE ISSUANCE OF A DEBIT CARD										
10.1.1.	• Za osnovnu karticu • For basic card	Bez naknade Free of charge	Bez naknade Free of charge	Bez naknade Free of charge	Bez naknade Free of charge	Bez naknade Free of charge	400 RSD ¹ RSD 400 ¹	250 RSD RSD 250	Promenljiva Variable	Jednokratno One-off	*
10.1.2.	• Za dodatnu karticu • For additional card	Bez naknade Free of charge	400 RSD RSD 400	400 RSD RSD 400	-	-	400 RSD ¹ RSD 400 ¹	-	Promenljiva Variable	Jednokratno One-off	*
10.1.3.	Naknada za izradu treće kartice (za vlasnika računa) Fee for the creation of other card (for account owner)	-	1.000 RSD RSD 1.000	1.000 RSD RSD 1.000	-	-	-	-	Promenljiva Variable	Jednokratno One-off	*
10.2.	REIZDAVANJE DEBITNE KARTICE REISSUANCE OF A DEBIT CARD										
10.2.1.	• Za osnovnu karticu • For basic card	Bez naknade Free of charge	Bez naknade Free of charge	Bez naknade Free of charge	Bez naknade Free of charge	Bez naknade Free of charge	400 RSD ¹ RSD 400 ¹	-	Promenljiva Variable	Jednokratno One-off	*
10.2.2.	• Za dodatnu karticu • For additional card	Bez naknade Free of charge	400 RSD RSD 400	400 RSD RSD 400	-	-	400 RSD ¹ RSD 400 ¹	-	Promenljiva Variable	Jednokratno One-off	*
10.2.3.	Naknada za izdavanje nove kartice usled gubitka / krađe ili po zahtevu korisnika Fee for issuance of a new card due to loss/theft or upon the client's request	Bez naknade Free of charge	400 RSD RSD 400	400 RSD RSD 400	400 RSD RSD 400	400 RSD RSD 400	400 RSD ¹ RSD 400 ¹	-	Promenljiva Variable	Jednokratno One-off	*
10.3.	ODRŽAVANJE DEBITNE KARTICE FEE FOR MAINTAINING A DEBIT CARD										
10.3.1.	• Osnovna kartica • Basic card	Bez naknade Free of charge	Bez naknade Free of charge	Bez naknade Free of charge	Bez naknade Free of charge	Bez naknade Free of charge	Bez naknade Free of charge	-	-	-	*
10.3.2.	• Dodatna kartica • Additional card	Bez naknade Free of charge	Bez naknade Free of charge	Bez naknade Free of charge	Bez naknade Free of charge	Bez naknade Free of charge	Bez naknade Free of charge	-	-	-	*
10.4.	ISPLATA GOTOVOG NOVCA KORIŠĆENIEM PLATNE KARTICE PAYMENT OF CASH USING PAYMENT CARD										
10.4.1.	Naknada za podizanje gotovine u zemlji Fee for cash withdrawal in Serbia										
10.4.1.1.	• Na bankomatima Erste Bank • At Erste Bank ATMs	Bez naknade Free of charge	Bez naknade Free of charge	Bez naknade Free of charge	Bez naknade Free of charge	Bez naknade Free of charge	Bez naknade Free of charge	-	Bez naknade Free of charge	Bez naknade Free of charge	*
10.4.1.2.	• Na bankomatima drugih banaka • At other banks' ATMs	2%, min 150 RSD 2%, min RSD 150	2%, min 150 RSD 2%, min RSD 150	2%, min 150 RSD 2%, min RSD 150	Bez naknade Free of charge	2%, min 150 RSD 2%, min RSD 150	2%, min 150 RSD ¹ 2%, min RSD 150 ¹	-	Promenljiva Variable	Jednokratno, po transakciji One-off, per transaction	*
10.4.1.3.	• Na šalteru Erste Bank • At Erste Bank teller desk	Bez naknade Free of charge	Bez naknade Free of charge	Bez naknade Free of charge	Bez naknade Free of charge	Bez naknade Free of charge	Bez naknade Free of charge	Bez naknade Free of charge	Promenljiva Variable	Jednokratno, po transakciji One-off, per transaction	*
10.4.1.3.	• Na šalteru drugih banaka • At other banks' teller desks	2%, min 200 RSD 2%, min RSD 200	2%, min 200 RSD 2%, min RSD 200	2%, min 200 RSD 2%, min RSD 200	2%, min 200 RSD 2%, min RSD 200	2%, min 200 RSD 2%, min RSD 200	2%, min 200 RSD ¹ 2%, min RSD 200 ¹	-	Promenljiva Variable	Jednokratno, po transakciji One-off, per transaction	*
10.4.2.	Naknada za podizanje gotovine u inostranstvu Fee for cash withdrawal abroad										
10.4.2.1.	Na bankomatima Erste Grupe At Erste Group ATMs	-	Bez naknade Free of charge	Bez naknade Free of charge	Bez naknade Free of charge	Bez naknade Free of charge	Bez naknade Free of charge	-	Promenljiva Variable	Jednokratno, po transakciji One-off, per transaction	*
10.4.2.2.	Na bankomatima u inostranstvu At ATMs abroad	-	2%, min 350 RSD 2%, min RSD 350	2%, min 350 RSD 2%, min RSD 350	2%, min 350 RSD 2%, min RSD 350	2%, min 350 RSD 2%, min RSD 350	2%, min 350 RSD ¹ 2%, min RSD 350 ¹	-	Promenljiva Variable	Jednokratno, po transakciji One-off, per transaction	*
10.4.2.3.	Na šalteru u inostranstvu On teller desk abroad	-	3%, min 350 RSD 3%, min RSD 350	3%, min 350 RSD 3%, min RSD 350	3%, min 350 RSD 3%, min RSD 350	3%, min 350 RSD 3%, min RSD 350	3%, min 350 RSD ¹ 3%, min RSD 350 ¹	-	Promenljiva Variable	Jednokratno, po transakciji One-off, per transaction	*
10.5.	PLAĆANJE PLATNOM KARTICOM NA PRODAJNOM MESTU TRGOVCA PAYMENT USING PAYMENT CARD AT MERCHANT'S POINT OF SALE										
10.5.1.	• Naknada za POS transakcije u zemlji • Fee for POS transactions in Serbia	Bez naknade Free of charge	Bez naknade Free of charge	Bez naknade Free of charge	Bez naknade Free of charge	Bez naknade Free of charge	Bez naknade Free of charge	Bez naknade Free of charge	Promenljiva Variable	Jednokratno, po transakciji One-off, per transaction	*
10.5.2.	Naknada za POS transakcije u inostranstvu Fee for POS transactions abroad	-	Bez naknade Free of charge	Bez naknade Free of charge	Bez naknade Free of charge	Bez naknade Free of charge	Bez naknade Free of charge	1.50%	Promenljiva Variable	Jednokratno, po transakciji One-off, per transaction	*
10.6.	OSTALO OTHER										
10.6.1.	Naknada za blokadu kartice Fee for blocking a card										
10.6.1.	Naknada za ponovno izdavanje PIN-a za debitne kartice Fee for reissuance of PIN for debit cards										
10.6.2.	Naknada za promenu PIN-a za debitne kartice na bankomatima Fee for the change of PIN at the ATM for debit cards										
10.6.3.	Naknada za upit stanja za debitne kartice na bankomatima Erste Bank Fee for the inquiry of the balance for debit cards at Erste Bank ATMs										
10.6.4.	Naknada za upit stanja za debitne kartice na bankomatima drugih banaka Fee for the inquiry of the balance for debit cards at ATMs of other banks										
10.6.5.	• Na bankomatima Erste Grupe • At Erste Group ATMs										
10.6.5.	• Na bankomatima drugih banaka • At other banks' ATMs										
10.6.6.	Troškovi reklamacije Reclamation costs										
10.6.7.	Objavlivanje kartice u bitenu nevažećih kartica Reporting of the card in the Invalid Card Bulletin										

¹ Naknade izražene u RSD se obračunavaju u raspoloživoj valuti po kupovnom kursu Erste Bank na dan valute, ukoliko se radi o kartici koja je vezana za devizni tekući račun.
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.
² Naknade izražene u EUR se obračunavaju u dinarskoj protivvrednosti po srednjem kursu NBS na dan valute, ukoliko se radi o kartici koja je vezana za dinarski tekući račun.
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.
³ Prema tarifi kartične šeme
According to the card scheme tariff

11. Naknade za kreditne kartice Credit Card Fees

	Opis naknade Fee description	Dina	VISA Classic	MasterCard	VISA Gold	Vrsta naknade Fee type	Dinamika plaćanja Payment rate	Promenljivost Variability
11.1.	IZDAVANJE KREDITNE KARTICE ISSUANCE OF A CREDIT CARD							
11.1.1.	• Osnovna kartica • Basic card	Bez naknade Free of charge	Bez naknade Free of charge	Bez naknade Free of charge	Bez naknade Free of charge	Promenljiva Variable	Jednokratno One-off	*
11.1.2.	• Dodatna kartica • Additional card	Bez naknade Free of charge	Bez naknade Free of charge	Bez naknade Free of charge	Bez naknade Free of charge	Promenljiva Variable	Jednokratno One-off	*
11.2.	REIZDAVANJE KREDITNE KARTICE REISSUANCE OF A CREDIT CARD							
11.2.1.	• Osnovna kartica • Basic card	Bez naknade Free of charge	Bez naknade Free of charge	Bez naknade Free of charge	Bez naknade Free of charge	Promenljiva Variable	Jednokratno One-off	*
11.2.2.	• Dodatna kartica • Additional card	Bez naknade Free of charge	Bez naknade Free of charge	Bez naknade Free of charge	Bez naknade Free of charge	Promenljiva Variable	Jednokratno One-off	*
11.2.3.	Naknada za izdavanje nove kartice usled gubitka / krađe ili po zahtevu korisnika Fee for issuance of a new card due to loss/theft or upon the client's request	600 RSD RSD 600	600 RSD RSD 600	600 RSD RSD 600	600 RSD RSD 600	Promenljiva Variable	Jednokratno One-off	*
11.3.	ODRŽAVANJE KREDITNE KARTICE FEE FOR MAINTAINING A CREDIT CARD							
11.3.1.	• Osnovna kartica • Basic card	110 RSD RSD 110	195 RSD RSD 195	195 RSD RSD 195	365 RSD RSD 365	Promenljiva Variable	Mesečno Monthly	*
11.3.2.	• Dodatna kartica • Additional card	85 RSD RSD 85	110 RSD RSD 110	110 RSD RSD 110	275 RSD RSD 275	Promenljiva Variable	Mesečno Monthly	*
11.4.	ISPLATA GOTOVOG NOVCA KORIŠĆENIEM PLATNE KARTICE PAYMENT OF CASH USING PAYMENT CARD							
11.4.1.	Naknada za podizanje gotovine u zemlji Fee for cash withdrawal in Serbia							
11.4.1.1.	• Na bankomatima Erste Bank • At Erste Bank ATMs	2% min 150 RSD 2% min RSD 150	2% min 150 RSD 2% min RSD 150	2% min 150 RSD 2% min RSD 150	2% min 150 RSD 2% min RSD 150	Promenljiva Variable	Jednokratno, po transakciji One-off, per transaction	*
11.4.1.2.	• Na bankomatima drugih banaka • At other banks' ATMs	3% min 200 RSD 3% min RSD 200	3% min 200 RSD 3% min RSD 200	3% min 200 RSD 3% min RSD 200	3% min 200 RSD 3% min RSD 200	Promenljiva Variable	Jednokratno, po transakciji One-off, per transaction	*
11.4.1.3.	• Na šalteru Erste Bank • At Erste Bank teller desk	3% min 200 RSD 3% min RSD 200	3% min 200 RSD 3% min RSD 200	3% min 200 RSD 3% min RSD 200	3% min 200 RSD 3% min RSD 200	Promenljiva Variable	Jednokratno, po transakciji One-off, per transaction	*
11.4.1.4.	• Na šalteru drugih banaka • At other banks' teller desk	3% min 250 RSD 3% min RSD 250	3% min 250 RSD 3% min RSD 250	3% min 250 RSD 3% min RSD 250	3% min 250 RSD 3% min RSD 250	Promenljiva Variable	Jednokratno, po transakciji One-off, per transaction	*
11.4.2.	Naknada za podizanje gotovine u inostranstvu Fee for cash withdrawal abroad							
11.4.2.1.	• Na bankomatima Erste Grupe • At Erste Group ATMs	-	2% min 150 RSD 2% min RSD 150	2% min 150 RSD 2% min RSD 150	2% min 150 RSD 2% min RSD 150	Promenljiva Variable	Jednokratno, po transakciji One-off, per transaction	*
11.4.2.2.	• Na bankomatima u inostranstvu • At ATMs abroad	-	3% min 350 RSD 3% min RSD 350	3% min 350 RSD 3% min RSD 350	3% min 350 RSD 3% min RSD 350	Promenljiva Variable	Jednokratno, po transakciji One-off, per transaction	*
11.4.2.3.	• Na šalteru u inostranstvu • On teller desk abroad	-	3% min 350 RSD 3% min RSD 350	3% min 350 RSD 3% min RSD 350	3% min 350 RSD 3% min RSD 350	Promenljiva Variable	Jednokratno, po transakciji One-off, per transaction	*
11.5.	PLAĆANJE PLATNOM KARTICOM NA PRODAJNOM MESTU TRGOVCA PAYMENT USING PAYMENT CARD AT MERCHANT'S POINT OF SALE							
11.5.1.	• Naknada za POS transakcije u zemlji • Fee for POS transactions in Serbia	Bez naknade Free of charge	Bez naknade Free of charge	Bez naknade Free of charge	Bez naknade Free of charge	Promenljiva Variable	Jednokratno, po transakciji One-off, per transaction	****
11.5.2.	• Naknada za POS transakcije u inostranstvu • Fee for POS transactions abroad	-	1.50%	1.00%	1.00%	Promenljiva Variable	Jednokratno, po transakciji One-off, per transaction	*
11.5.3.	• Naknada za korišćenje na inostranim sajtovima • Fee for use on international websites	-	1.50%	1.00%	1.00%	Promenljiva Variable	Jednokratno, po transakciji One-off, per transaction	****
11.6.	OSTALO OTHER							
11.6.1.	Naknada za blokadu kartice Fee for blocking a card		Bez naknade Free of charge	300 RSD RSD 300		Promenljiva Variable	Jednokratno, po zahtevu One-off, at the order	*
11.6.2.	Naknada za ponovno izdavanje PIN-a za kreditne kartice Fee for the reissuance of PIN for credit cards			150 RSD RSD 150		Promenljiva Variable	Jednokratno, po zahtevu One-off, at the order	*
11.6.3.	Naknada za promenu PIN-a za kreditne kartice na bankomatima Fee for the change of PIN at the ATM for credit cards					Promenljiva Variable	Jednokratno, po upitu One-off, at the order	*
11.6.4.	Naknada za upit stanja za kreditne kartice na bankomatima Erste Bank Fee for the change of PIN at the ATM for credit cards		30 RSD RSD 30			Promenljiva Variable	Jednokratno, po upitu One-off, at the order	*

	Opis naknade Fee description	Dina	VISA Classic	MasterCard	VISA Gold	Vrsta naknade Fee type	Dinamika plaćanja Payment rate	Promenljivost Variability
11.6.5.	Naknada za upit stanja za kreditne kartice na bankomatima drugih banaka Fee for the inquiry of the balance for credit cards at ATMs of other banks		50 RSD RSD 50			Promenljiva Variable	Jednokratno, po upitu One-off, at the order	*
11.6.6.	Naknada za dodatne pogodnosti po Visa i MasterCard kreditnoj kartici - putno osiguranje Fee for additional benefits with Visa and MasterCard credit card - travel insurance	-	3.500 RSD RSD 3.500	3.500 RSD RSD 3.500	-	Promenljiva Variable	Pri podnošenju zahteva When applying	*
11.6.7.	Troškovi reklamacije Reclamation costs		Bez naknade Free of charge					*
11.6.8.	Objavljivanje kartice u biltenu nevažećih kartica Reporting of the card in the Invalid Card Bulletin		Prema tarifi kartične šeme According to the penalty table					*
11.6.9.	Promena uslova po revolving kreditu Change of conditions under revolving loan		500 RSD RSD 500			Promenljiva Variable	Pri podnošenju zahteva When applying	***
11.6.10.	Naknada za prevremenu, potpunu ili delimičnu otplatu Fee for prepayment, full or partial repayment		Bez naknade Free of charge					***
11.6.11.	Naknada za slanje opomena po kreditu Fee for sending warnings under loans		200 RSD RSD 200			Promenljiva Variable	Po opomeni Per warning	***
11.6.12.	Penali u slučaju neizmirenja ugovornih obaveza Penalties in case of unsettled liabilities		Prema tabeli penala According to the penalty table					

¹⁾ Naknade izražene u EUR se obračunavaju u dinarskoj protivvrednosti po srednjem kursu NBS na dan valute.
²⁾ Fees in EUR are calculated in RSD counter value according to the middle NBS rate as of the date of the currency.

- * **U slučaju promene Cenovnika, izmenjen Cenovnik proizvoda i usluga će se primenjivati 60 dana od dana obaveštavanja korisnika, pri čemu se smatra da korisnik prihvata nove naknade, ukoliko se u gore navedenom roku ne izjasni da nije saglasan sa promenom istih.**
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.

- ** **U slučaju promene cena, nove će se primenjivati počev od dana objavljivanja na sajtu Erste Bank.**
In case of the change of the prices, the new ones will be applied as of the day of their disclosure on Erste Bank website.

- *** **Erste Bank će jednom godišnje (01.07.) shodno promenama godišnje stope inflacije merene indeksima potrošačkih cena (april tekuće godine u odnosu na april prethodne godine) vršiti usklađivanje visine naknada za tačan iznos godišnje stope inflacije ukoliko isti bude veći od +3% (plus tri procenta) ili manji od -3% (minus tri procenta); Godišnju stopu inflacije svakog meseca objavljuje Republički zavod za statistiku. / U slučaju promene naknada, nove će se primenjivati najranije 15 dana od dana objavljivanja na sajtu Erste Bank.**
Erste 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 Erste Bank website.

- **** **Dva puta godišnje (01.04. i 01.10.) / U slučaju promene naknada, nove će se primenjivati najranije 15 dana od dana objavljivanja na sajtu Erste Bank.**
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 Erste Bank website.