

**T A R I F F**  
**of fees for services relating to retail operations**

Clients of the Retail Segment are private persons who are not engaged in an activity (hereinafter: private persons) and private persons engaged in agricultural activity (hereinafter: farmers).

Tariff item no.	Type of service	Fee
1.	2.	3.
<b>I LIQUIDATION IN DINARS</b>		
<b>A) SAVINGS IN DINARS</b>		
1.	Opening of retail savings sight deposits Opening of savings term deposits and special purpose term deposits	No fee No fee
2.	Replacement of passbook	No fee
3.	Cancellation of passbook	No fee
4.	Cash payment from passbook	No fee
5.	Cash payment from special purpose account of farmers	No fee
6.	Issuing extended overview of transactions at the request of depositor	40,00 RSD per page
7.	Maintenance of dinar account for clients who receive salary / pension to passbook	70,00 RSD monthly
8.	Maintenance fee for special purpose account of farmers	100,00 RSD monthly
<b>B) RETAIL GIRO ACCOUNTS</b>		
1.	Cash payout	No fee
2.	Issuing extended overview of transaction at the request of client	40,00 RSD per page
<b>C) RETAIL CURRENT ACCOUNTS</b>		
1.	Current accounts	
1.1	Opening current accounts	No fee
1.2.	Maintenance of current accounts – Basic account – Quartet account	120,00 RSD, monthly, fixed 240,00 RSD, monthly, variable*
1.3.	Maintenance of inactive current accounts and dinar sight accounts**	240,00 RSD, monthly, and/or in the amount of funds available in the account
1.4.	Change of account type	No fee
2.	Delivery of warnings relating to unauthorized negative balance - To the owner of current account - To guarantors	100,00 RSD per warning 100,00 RSD per warning
3.	Cash payout	No fee
4.	Cancellation of current account	No fee
5.	Announcing lost cards and blank cheques invalid	Real costs
6.	Issuing extended overview of transactions at the request of the current account holder	40,00 RSD per page
*Fee for maintenance of current account is variable and its amount is adjusted annually in accordance with the change in the annual consumer prices index growth (inflation) for the previous year, published by relevant institutions of the Republic of Serbia. In this way the amended fee amount will be applied as of the adjustment date and/or 1 April every year for the following 12 months.		
**Inactive account is the account with no change recorded, initiated either by the owner or any third person in the previous 13 months.		
7.	Issuing photocopies of realised cheques under retail current accounts	15,00 RSD per cheque photocopy

	at the request of the holder	
<b>8.</b>	Statement of current account <ul style="list-style-type: none"> <li>– First issuance of regular statement of account</li> <li>– Second and next issuing of regular statement of account</li> <li>– Issuing extraordinary statement of account</li> </ul>	No fee 50,00 RSD per statement of account 50,00 RSD per statement of account
<b>9.</b>	Issuing cheques (in the event of issuing at least one cheque in a month) <ul style="list-style-type: none"> <li>– Basic account</li> <li>– Quartet account</li> </ul>	50,00 RSD, monthly No fee
<b>10.</b>	Complaints regarding cheque turnover and realisation	2,00% of the amount of complaint Min. 100,00 RSD
<b>11.</b>	SMS enquiries: <ul style="list-style-type: none"> <li>– For current account balance</li> <li>– For cheque balance</li> <li>– For incoming payment to current account</li> <li>– For the last payment</li> <li>– For the amount of overdraft</li> <li>– Change in password</li> </ul>	4,00 RSD per enquiry 4,00 RSD per enquiry 4,00 RSD per enquiry 4,00 RSD per enquiry 4,00 RSD per enquiry No fee
<b>12.</b>	SMS notifications of the following transactions: <ul style="list-style-type: none"> <li>– Usage of payment cards</li> <li>– Incoming payment under salary / pension</li> <li>– Other incoming payments to the account</li> </ul>	No fee No fee 7,00 RSD per SMS
<b>13.</b>	<b>Electronic services (eBanking and mBanking)</b>	
<b>13.1.</b>	Application for service	No fee
<b>13.2.</b>	Maintenance of electronic services <ul style="list-style-type: none"> <li>– Basic account</li> <li>– Quartet account</li> </ul>	50,00 RSD, monthly, for accounts with recorded movements over the month 100,00 RSD, monthly, for accounts with no recorded movements over the month No fee
<b>13.3.</b>	Insight into account balance and turnover	No fee
<b>13.4.</b>	Payment orders	
	First 3 (three) transactions in the month	0,00 RSD per order
	Interbank payments	0,50% min. 40,00 RSD max. 5.000,00 RSD
	Payments to accounts of legal entities within the Bank's account	0,35% min. 25,00 RSD max. 5.000,00 RSD
	<b>Instant payments orders – orders market as "urgent"</b>	
	Interbank payments	0,70% of nominal value min. 60,00 RSD
<b>13.5.</b>	Purchase and sale of foreign currency  Purchase of foreign currency	The Bank's buying exchange rate is applied. No fee The Bank's selling exchange rate for cash is applied.

	Sale of foreign currency	No fee
<b>14.</b>	<b>Standing order</b>	
<b>14.1.</b>	Transfer of funds from current account to fx sight deposit account (fx savings)	The Bank's middle exchange rate increased by 0.30% is applied. No fee. Minimum amount 20,00 EUR
<b>14.2.</b>	Payment orders	
	First 3 (three) contracted orders in a month	0,00 RSD per order
	Interbank payments	0,50% min. 40,00 RSD max. 5.000,00 RSD
	Payments to accounts of legal entities within the Bank's account	0,35% min. 25,00 RSD max. 5.000,00 RSD

#### D) LOANS TO PRIVATE PERSONS\*

<b>1.</b>	Sending warnings under loans to: – borrower – guarantor	60,00 RSD 60,00 RSD
<b>2.</b>	<b>Processing and disbursement of loan application</b>	
	Cash loans and refinancing loans	0,80% - 3,50% one-off
	Cash loans on the basis of 100% deposits	0,50% - 2,00% one-off
	Non-cash loans	0,50% - 2,00% one-off
	Car loans	1,00% - 1,50% one-off
	Energy efficiency loans	1,00% - 1,50% one-off
	Housing loans from the Bank's sources insured at NMIC	0,30% - 1,50% one-off
	Housing loans from the Bank's sources not insured at NMIC	0,30% - 1,50% one-off
	Current account overdraft	0,00% - 2,00% one-off
	Special purpose lending	In accordance with single Agreements on Business Cooperation
<b>3.</b>	<b>NMIC fees</b>	
	Fixed fee	30,00 EUR, one-off
	Fee in % - depending on degree of creditworthiness and LTV ratio	Pursuant to the Agreement on Governing Mutual Relations in Insurance of Receivables under Housing Loans
<b>4.</b>	<b>Amendment to the loan at the client's request</b>	0,50%, min. 3.000,00 RSD

\*Lending conditions for farmers are defined in the Tariff of Fees for Services to Entrepreneurs and Farmers.

#### E) RETAIL GUARANTEES

<b>1.</b>	<b>Processing and issuing</b>	
<b>1.1.</b>	Bid guarantees	0,30% - 0,60% one-off (min. 3.000,00 RSD)
<b>1.2.</b>	Other performance and payment guarantees	
	Short-term guarantees	0,30% - 0,70% one-off (min. 3.000,00 RSD)
	Long-term guarantees	0,30% - 0,80% one-off (min. 3.000,00 RSD)
<b>1.3.</b>	Guarantees with deposit	0,20% - 0,50% one-off for the part covered by deposit, and for the part not covered by deposit, the fee applicable for guarantee with no deposit will apply (min. 3.000,00 RSD)

<b>2.</b>	<b>Risk fee</b>	
<b>2.1.</b>	Performance and payment guarantees	
	Short-term guarantees	0,20% - 0,60% quarterly (min. 1.500,00 RSD) 0,10% - 0,30% quarterly (min. 500,00 RSD)
	Long-term guarantees	0,20% - 0,70% quarterly (min. 1.500,00 RSD)
<b>2.2.</b>	Guarantees with deposit	0,20% - 0,40% quarterly, for the part covered by deposit, for the part not covered by deposit, the fee applicable for no deposit guarantee will apply (min. 1.500,00 RSD) 0,10% - 0,20% monthly, for the part covered by deposit, for the part not covered by deposit, the fee applicable for no deposit guarantee will apply (min. 500,00 RSD)
<b>F) OTHER FEES</b>		
<b>1.</b>	Issuing verifications, transcripts, photocopies of financial documents	50,00 RSD per page
<b>1.1.</b>	Issuing verifications on balance at special purpose accounts for securities trading	No fee
<b>2.</b>	Issuing verification on the remaining debt (under loan, credit card etc.) in the event of refinancing liability by another bank	No fee
<b>3.</b>	Issuing verification on account balance	No fee
<b>4.</b>	Execution of orders under court decisions (retail current and giro accounts)	5,00% of the amount Minimum 100,00 RSD
<b>5.</b>	Account freeze and unfreeze (giro and current accounts under court restrictions)	50,00 RSD per account
<b>6.</b>	Payble forms	No fee
<b>7.</b>	Calculation of interest at the client's request (court experts etc.)	50,00 RSD per change
<b>8.</b>	Obtaining information from abroad	Real costs
<b>9.</b>	Replacement of cash not appropriate for circulation, as well as cash that has been withdrawn from circulation in the period of its replacement, under the NBS decision	No fee
<b>10.</b>	Transactions referring to the sale and rent of apartments, purchase of apartments, business premises, other real estate, return of deposit for participation in the auction, sale of shares and other receipts other than regular monthly receipts, except for humanitarian receipts	
<b>10.1</b>	Transfer of funds from foreign exchange retail accounts (resident and non-resident) for the purpose of sale, purchase and rent of apartments, business premises and other real estate, insurance premium, as well as transfers to foreign currency accounts with other domestic banks	
	Foreign currency transactions within the Bank's account (other than life insurance premium for residents)	0.10% (of one hundred) of executed transaction in dinar equivalent Minimum RSD 300 Maximum RSD 6,000
	Foreign currency transactions to the accounts of other banks	0.20% of executed transaction in dinar equivalent + foreign bank expenses + RSD 250 for SWIFT message. Minimum RSD 500 Maximum RSD 10,000

10.2.	Withdrawing cash under inflows from other banks relating to purchase and sale of real estate	No fee
10.3.	Transfer of funds from dinar retail non-resident and resident accounts, for payment in dinars to non-resident and resident legal entity or private person	
	Dinar transactions within the Bank's accounts	0,10% (of one hundred) of executed transactions in dinar equivalent Minimum 300,00 RSD Maximum 6.000,00 RSD
	Dinar transactions to accounts of other banks	0,20% (of one hundred) of executed transaction in dinar equivalent Minimum 500,00 RSD Maximum 10.000,00 RSD
11.	Commission operations	In accordance with the contract with commissioner
12.	Credit Bureau services Fee is paid to the Bank's account at the moment of submitting a request for the report	In accordance with the Tariff of Fees of the Serbian Association of Banks
13.	Assignment and delivery of cash to financial organisations	0.05% of the amount of assigned cash
14.	Servicing of payment cards (if client has even one active payment card): <ul style="list-style-type: none"> <li>- DinaCard debit and credit cards</li> <li>- Visa Classic payment card Basic account</li> <li>- Visa Classic payment card Quarter account</li> </ul>	Without fee  75,00 RSD, monthly, for accounts with recorded movements during the month 100,00 RSD, monthly, for accounts with no recorded movements during the month  Without fee

#### G) DINAR PAYMENT OPERATIONS

1.	<b>Payments in cash</b>	
1.1	Cash payments to accounts of legal entities within the Bank	0,70% of nominal value Min. 50,00 RSD Max. 5.000,00 RSD
1.2	Cash payments in favour of accounts with another Bank	0,90% of nominal value Min. 80,00 RSD Max. 5.000,00 RSD
1.3	Payment to solidarity account for casualties in natural disasters and to accounts of humanitarian organisations and for support of the exiled and refugees	No fee
1.4	Payments in favour of the Bank's accounts (loan, interest etc.)	No fee
1.5	Payment to current account	No fee
2.	<b>Non-cash payments from accounts</b>	
2.1.	Interbank payments	0,70% of nominal value

		Min. 65,00 RSD Max. 5.000,00 RSD
2.2.	Payments within the Bank's accounts (internal payment operations)	0,50% of nominal value Min. 40,00 RSD Max. 5.000,00 RSD
3.	<b>Instant payments orders – orders market as “urgent”</b>	
3.1	Cash payments in favour of accounts with another Bank	1,10% of nominal value Min. 110,00 RSD
3.2.	Interbank payments	0,90% of nominal value Min. 80,00 RSD
<b>H) OPERATIONS WITH RETAIL DINA CARDS</b>		
1.	<b>Card production services:</b>	
	Issuance and reissuance of DinaCard debit card	No fee
	Subsequent reissuance of DinaCard debit card	No fee
	Issuance and reissuance of DinaCard credit card	No fee
	Due to loss/theft of DinaCard debit card	No fee
	Due to loss/theft of DinaCard credit card	No fee
	Due to change of second name, physical damage of DinaCard debit card	No fee
	Due to change of second name, physical damage of DinaCard credit card	No fee
2.	<b>Card usage:</b>	
	Maintenance of payment cards	In accordance with tariff no. 14. section F) Other fees
	Deblocking because of wrong PIN	100,00 RSD
	Change of PIN	150,00 RSD
	Groundless complaints	5,00% of complaint request, min. 100,00 RSD
	Card blocking because of loss/theft	300,00 RSD
	Change of limit under DinaCard credit card	400,00 RSD
	Maintenance of DinaCard credit card amount	100,00 RSD
	Blocking DinaCard credit card due to delay in settling obligations	1.000,00 RSD
3.	<b>ATM services (ATM):</b>	
	For holders of HALKBANK DinaCard payment card	No fee
	For holders of other banks' DinaCard payment card	1,00%, min. 20,00 RSD
	For owners of DinaCard credit cards	3,00%
<b>I) VISA CARD OPERATIONS</b>		
1.	Issuance and reissuance of basic and additional Visa Classic card	No fee
2.	Maintenance of payment cards	In accordance with tariff no. 14. section F) Other fees
3.	Annual membership for basic Visa Classic card: With payment of salary to the current account Without payment of salary to the current account	No fee 500,00 RSD
4.	Annual membership for additional Visa Classic card	No fee
5.	Replacement of card at the request of the holder (lost, stolen, change of surname, lost PIN)	300,00 RSD
6.	Replacement of damaged card (fault of the Bank or the point of issuance)	No fee
7.	Replacement of damaged card (holder's fault)	600,00 RSD
8.	Urgent card production	1.200,00 RSD

9.	Card blocking due to loss / theft	1.800,00 RSD
10.	Card deblocking due to entering wrong PIN	100,00 RSD
11.	Change of PIN	150,00 RSD
12.	Cancellation of card at the holder's request	No fee
13.	Groundless complaints	1.000,00 RSD
14.	Withdrawing cash with Visa Classic card at ATM: At ATMs of HALKBANK At ATMs of OTP Bank At ATMs of other domestic banks At ATMs abroad	No fee 0,25% + 45,00 RSD 1,00%, min. 60,00 RSD 1,00%, min. 2,00 EUR
15.	Withdrawing cash with Visa Classic card at counter (POS): At HALKBANK counter At OTP Bank counter At counter of other domestic banks At counter abroad	No fee 0,33% + 90,00 RSD 2,00%, min. 150,00 RSD 2,00%, min. 3,00 EUR
16.	Payment of goods and services with Visa Classic card at POS: In the country Abroad	No fee 1,00%
17.	Additional services for holders of Visa Classic card during stay abroad (GCAS – Global Customer Assistance Service) 24 hours a day, 365 days in a year: a) Reporting lost / stolen card b) Information of the nearest VISA bank or ATM c) Urgent replacement of lost / stolen card anywhere in the world d) Urgent payout of cash anywhere in the world	35,00 USD per report 7,50 USD per call 250,00 USD per card 175,00 USD per payout

#### J) RENT OF SAFE DEPOSIT BOXES

1.	<b>Rent of safe deposit boxes:</b>	
	Safe deposit box 6 x 30 x 40	350,00 RSD
	Safe deposit box 12 x 30 x 40	400,00 RSD
	Safe deposit box 24 x 30 x 40	450,00 RSD
	Safe deposit box 6 x 60 x 40	400,00 RSD
	Safe deposit box 12 x 60 x 40	450,00 RSD
	Safe deposit box 24 x 60 x 40	500,00 RSD
	Safe deposit box 4 x 25 x 33	350,00 RSD
	Safe deposit box 10 x 25 x 33	375,00 RSD
	Safe deposit box 16 x 25 x 33	400,00 RSD
	Safe deposit box 28 x 25 x 33	450,00 RSD
	Safe deposit box 18 x 30 x 40	400,00 RSD
	Safe deposit box 60 x 20 x 100	450,00 RSD
	Safe deposit box 60 x 30 x 60	450,00 RSD
	Safe deposit box 120 x 30 x 60	450,00 RSD
	Safe deposit box 120 x 20 x 100	450,00 RSD

Rents are charged on a monthly basis. Rent term may be from 1 to 12 months.

2.	For foreign legal entities the rent specified in item 1. will be increased by 250,00%	
3.	Replacement of lock in the case of lost key to safe deposit box	3.000,00 RSD

#### II LIQUIDATION IN FOREIGN CURRENCY

##### A) RETAIL FOREIGN CURRENCY ACCOUNTS AND FOREIGN SAVINGS DEPOSITS\*

1.	Opening retail savings sight deposits Opening savings term deposits and special purpose term deposits	No fee No fee
2.	Cancellation of foreign savings and foreign currency account	No fee

3.	Cancellation of foreign savings booklet and foreign currency account before expiry of term deposits for foreign currency	No fee
4.	Payment in cash from the accounts held with the Bank	No fee
5.	Payment in cash in dinars from foreign savings accounts held with the Bank	No fee
6.	Issuing confirmation on taking foreign currency cash out of the country	500,00 RSD
7.	Conversion for cash payout of convertible currencies at the Bank's request (in the event that the Bank does not have available the currency of the client's deposit)	No fee The Bank's middle exchange rate applies
8.	Change in ownership regarding old foreign savings: In favour of legal entity In favour of private person	300,00 RSD per user 100,00 RSD per user
9.	Implementation of the Gift Deed	300,00 RSD per deed

\*Farmer and/or owner of a farm opens a foreign currency account and foreign savings deposit only as a private person.

## B) FOREIGN PAYMENT OPERAITONS

1.	<b>Foreign payments and transfers (residents and non-residents)*</b>	0,50% of executed transaction in dinar equivalent Minimum 500,00 RSD Maximum 16.000,00 RSD
1.1.1	<b>Payment/Transfer to accounts of beneficiaries with Turkiye Halk Bankasi A.S. Istanbul, Turkey</b>	
1.1.1.1	<b>Payment/Transfer to accounts of beneficiaries with Turkiye Halk Bankasi A.S. Istanbul, Turkey – OPTION SHA or BEN</b>	
1.1.1.1.1	Payment funds obtained by purchase of foreign exchange on the Bank's market exchange rate	No fee
1.1.1.1.2.	Payment funds obtained from client's foreign exchange account	
	Up to 500,00 EUR	EUR 5,00 on the NBS middle exchange rate as at the day of service execution
	For amounts exceeding 500,01 EUR	EUR 15,00 on the NBS middle exchange rate as at the payment day
1.1.1.2	<b>Payment/Transfer to accounts of beneficiaries with Turkiye Halk Bankasi A.S. Istanbul, Turkey – OPTION OUR</b>	
	Up to 500,00 EUR	EUR 5,00 on the NBS middle exchange rate as at the day of service execution
	From 500,01 EUR to 5.000,00 EUR	EUR 15,00 on the NBS middle exchange rate as at the payment day
	From 5.000,01 EUR to 40.000,00 EUR	EUR 25,00 on the NBS middle exchange rate as at the payment day
	From 40.000,01 EUR to 60.000,00 EUR	EUR 40,00 on the NBS middle exchange rate as at the payment day
	Over 60.000,01 EUR	EUR 45,00 on the NBS middle exchange rate as at the payment day
2.	<b>Retail loro remittances</b>	
2.1.	Loro remittances in favour of private person (resident / non-resident)	0,20%, min. EUR 5,00, max. EUR 250,00
	Retail loro remittance up to EUR 50,00	No fee
	<b>Foreign currency pensions from abroad</b>	



	<p>Pensions from Slovenia: 0,23% of the amount of transferred pensions in dinar equivalent on the NBS middle exchange rate as at the transfer date;</p> <p>Pensions from Republika Srpska: 0.23% of the amount of transferred pensions in dinar equivalent on the NBS middle exchange rate as at the transfer date.</p> <p>Pension from Croatia: 0,23% of the amount of transferred pensions in dinar equivalent on the NBS middle exchange rate as at the transfer date.</p> <p>Pension from Bosnia and Herzegovina: 0,23% of the amount of transferred pensions in dinar equivalent on the NBS middle exchange rate as at the transfer date.</p>	0,23% - fee of the bank-agent that transfers the pension
2.2.	<p><b>Retail loro remittances in favour of private person (resident/non-resident)</b></p> <p>Option OUR excludes paragraph 2.1. Foreign bank that remitted funds is debited</p>	<p>Up to EUR 10.000,00 – 20,00 EUR From EUR 10.000,01 to 40.000,00 - 40,00 EUR Over EUR 40.000,01 – 60 EUR</p>
2.3.	Transfer of incoming payments to another bank – to debit the domestic bank to which the payment is transferred	0,10% of the remittance value Min. 200,00 RSD
2.4.	Transfer of incoming payments to another bank – OUR option, foreign bank is debited	The following is added to section 2.3: Up to EUR 10.000,00 – 20,00 EUR From EUR 10.000,01 to 40.000,00 - 40,00 EUR Over EUR 40.000,01 – 60 EUR
2.5.	Transfer of incoming payment from another bank – OUR option, domestic bank is debited	Up to EUR 10.000,00 – 2.000,00 RSD From EUR 10.000,01 to 40.000,00 – 4.000,00 RSD Over EUR 40.000,01 – 7.000,00 RSD
2.6.	Collection of foreign cheques – DELIVERY OF CHEQUES FOR COLLECTION	1,00%, min. EUR 30,00 max. EUR 500,00 + postal costs
2.7.	Return of remittances abroad – the funds are returned to the foreign applicant's bank, reduced by the fee amount	EUR 40,00
<b>3.</b>	<b>Transfer of incoming payments</b>	
3.1.	Transfer of incoming payments in favour of private persons	No fee
3.2.	Transfer of incoming payments in favour of private persons – OUR option, domestic bank is debited	Up to EUR 10.000,00 – 2.000,00 RSD From EUR 10.000,01 to 40.000,00 – 4.000,00 RSD Over EUR 40.000,01 – 7.000,00 RSD
<b>4.</b>	<b>Collection / Payments – Kosovo and Metohija and donations</b>	
4.1.	Incoming payments from Kosovo for private persons:	
	<ul style="list-style-type: none"> <li>– Up to EUR 100,00</li> <li>– From EUR 100,01</li> </ul>	No fee 0,10%, min. 300,00 RSD
4.2.	Donations	No fee
4.3.	Payments to Kosovo – possible only by purchase of foreign currency from the Bank	The Bank's selling (market) exchange rate
<b>5.</b>	<b>Other foreign payment operation fees</b>	
5.1.	Amendments to orders for outgoing and incoming payments at client's request	300,00 RSD per order

5.2.	Amendments to SWIFT messages at client's request	1.500,00 RSD + foreign bank's costs
5.3.	Cancellation of executed payment order	500,00 RSD + foreign bank's costs
5.4.	Return of executed payment order	500,00 RSD + foreign bank's costs
<b>6.</b>	<b>Foreign credit operations</b>	
6.1.	Completing forms and registration of foreign credit operations with the NBS at the order and for the account of the client	5.000,00 RSD + VAT
6.2.	Completing forms and registration of repayment under foreign borrowing with the NBS on behalf and for the account of the client	2.000,00 RSD + VAT
6.3.	Completing forms and registration of amendments under foreign borrowing with the NBS at the order and for the account of the client	2.000,00 RSD + VAT
6.4.	Overview and verification of the following forms submitted by customers – for registration of foreign credit operations – for registration of repayment of loan instalment – for registration of amendments under foreign credit operations with the NBS at the order and for the account of the client	2.000,00 RSD + VAT
6.5.	Taking over administration of credit operation with the NBS from another business bank	3.000,00 RSD + VAT

\*If a client wants to pay foreign bank costs when making payment abroad or transfer in the country, the client must state so on the payment order itself and/or in the attachment with payment instructions that are delivered to the Bank for the execution of transaction. In that case, the Bank will execute payment and/or transfer with OUR option, which means that all foreign costs incurred when executing transaction will be paid by the client and collected from their foreign exchange / dinar account in the Bank. If the client does not want to pay foreign bank costs when making payment abroad or transfer of foreign exchange in the country, then the client will state on the orders that are submitted to the Bank and/or instructions that the transaction will be executed with SHA or BEN option.

### C) ELIGIBLE CURRENCIES

<b>1.</b>	<b>Regular operations:</b>	
	a) Purchase EUR, USD, CHF, GBP, TRY	The Bank's buying market exchange rate for cash applies – no fee
	b) Sale EUR, USD, TRY	The Bank's selling market exchange rate for cash applies – no fee
	GBP, CHF	The Bank's selling market exchange rate for cash applies - Fee: 0,50% (of one hundred) of dinar equivalent
<b>2.</b>	Replacement of damaged banknotes of foreign currency cash	3,00% (of one hundred) of nominal values, in dinar equivalent calculated on the selling exchange rate from the exchange rate list for cash applicable as at the day of transaction

### D) DEPOSITING AND RETURN OF ELIGIBLE CURRENCIES

<b>1.</b>	Depositing in favour of retail foreign currency account and retail foreign savings deposit	No fee
<b>2.</b>	Return of eligible currencies with regard to business trip	No fee

**NOTE:**

In the event that some tariff items are governed by legal regulations, decisions or agreements, such tariff will apply.

In all other cases regarding services, consulting etc. not covered by this Tariff of Fees, the fee will be negotiated separately, taking care of profitability of the Bank's operations.

This Tariff of Fees shall apply from 22.10.2018.

No. 4505/1

Belgrade, 26.09.2018.