

TARIFF OF CHARGES OF THE BANK

A. PRIVATE INDIVIDUALS

A.1. ACCOUNTS

1. Opening current account	free of charge
2. Payment account maintenance - Payment account with basic services	100 RSD
Payment account maintenance - Euro Plata and other RSD accounts (EP)	160 RSD
* Payment account maintenance - Euro Plata PREMIJA (EPP)	290 RSD
Payment account maintenance - Euro Plata SPORT (EPS)	350 RSD
Payment account maintenance - Package Exclusive	550 RSD
Payment account maintenance - Package "Golden Age" (ZG)	200 RSD
Payment account maintenance - Package "Golden Age foreign" (ZGD)	200 RSD
Payment account maintenance - pensioners	100 RSD
Payment account maintenance - agricultural	125 RSD
Payment account maintenance - Dormant accounts (inactive for more than one year)	100 RSD
3. Account closure	free of charge
4. Issuance of account statement (monthly)	free of charge
5. Execution of court order	500 RSD

* Also refers to Euro Plata Premija Transactional package - partial salary inflow through standing order

A.2. CASH PAYMENT OPERATIONS

Cash payments

1. Deposit on account in RSD or foreign currency	free of charge
CASH PAYMENT FOR CREDITING ON CURR.ACC OF OTHER LEGAL ENTITIES AND INDIVIDUALS (PAYMENT SLIP)	
2. Cash deposit on private indiv account in Bank (internal cash deposit PI)	free of charge
3. Cash deposit on legal entity account in Bank (internal cash deposit LE)	0.50% of the payment amount, min 30 RSD, max 1.000 RSD
4. Cash deposit on account out of Bank up to 300.000,00 RSD (including urgent payments)	1% of the payment amount, min 75 RSD, max 5.000 RSD
5. Cash deposit on account out of Bank from 300.000,01 RSD	1% of the payment amount, min 120 RSD

Cash withdrawal at Teller desk (Counter)

1. Withdrawal from RSD account	free of charge
2. Withdrawal from foreign currency account	free of charge
3. Withdrawal from foreign currency account, by conversion in RSD	free of charge

A.3. DINAR AND FOREIGN CURRENCY PAYMENT TRANSACTIONS

Cashless transfer of funds in dinars in Republic of Serbia submitted personally in paper form

1. Internal payments	free of charge
2. Payments up to 300.000,00 RSD (including urgent payments)	1.00%, min 50 RSD, max 1.000 RSD
3. Payments from 300.000,01 RSD	0.5%, max 5.000 RSD
4. Payments for all amounts - refinancing of other bank's loans	free of charge / free of charge

Cashless transfer of funds in foreign currency from foreign currency account

*International payments submitted after 12h will be processed the next working day

1. Payments within the Bank	0,15%, min 1.200 RSD, max 24.000 RSD
2. Payments abroad or to other domestic bank	0.75%, min 1.600 RSD, max 36.000 RSD + correspondent bank fee
3. Urgent payments abroad or to other domestic bank	1.000 RSD + tariff for payments abroad
4. Non-residents - payments in dinars	0.75%, min 1.600 RSD, max 36.000 RSD

Incoming payments from abroad

1. Incoming payments in RSD	free of charge
2. Incoming payments from Kosovo in RSD	0.50%
3. * Incoming payments from abroad (for payments with charge options SHA or BEN) up to:	
• 100,00 EUR	120 RSD
• 100,01 - 10.000,00 EUR	0.50%, min 1.200 RSD
• 10.000,01 - 20.000,00 EUR	0.40%
• over 20.000,00 EUR	0.30%, max 30.000 RSD

* For incoming payments which were received with charge options SHA or BEN, payment amount may be reduced for charges of correspondents banks according to their tariffs

4. Incoming foreign pensions - sum transfer:	
Foreign pensions from Federal Republic of Germany	0.23% of pensions amount
Foreign pensions from other countries	1.00%, min 280,00 RSD
Foreign pensions from other countries - amounts lower than 30,00 EUR	100 RSD

Transfer of funds from purchase / sale of real estate from buyer's to seller's account

1. Within Eurobank in foreign currency or in dinars	4.000 RSD per transaction
2. To other bank in foreign currency or RSD	Standard tariff of domestic and international payment
3. Within Eurobank in foreign currency or in dinars - Funds from Eurobank's mortgage loan	1.500 RSD per transaction

A.4. ELECTRONIC, MOBILE AND PHONE BANKING

Internal payments

free of charge

External payments

1. Up to 300.000,00 RSD including urgent payments (for users of EPP, EPG, EPS ,Exclusive and ZG package free of charge)	0.5%, min 15 RSD, max 75 RSD
2. From 300.000,01 RSD	150 RSD
3. Fee for transferring funds from credit card to account/other credit card through e/m-banking service	3%
4. Delivery of documentation to the address by courier service at client's request	240 RSD

A.5. STANDING ORDERS AND DIRECT DEBIT

Internal payments

free of charge

External payments

1. Up to 300.000,00 RSD	0.35%, min 15 RSD, max 100 RSD
2. From 300.000,01 RSD	0.2%, max 1.000 RSD

Direct debit (EDB, Telekom, utility services...)

free of charge

A.6. DEPOSITS AND TRANSFERS TO HUMANITARIAN ORGANIZATION ACCOUNTS AND ACCOUNTS OPENED FOR THIS PURPOSE

1. Deposits and payments on humanitarian organization accounts and on accounts opened for this purpose	free of charge
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A.7. CHEQUES

1. Sending cheques for acceptance	1.30%, min 1.200 RSD
2. Purchase of foreign cheques	1.30%, min 1.200 RSD
3. Returned, unpaid foreign cheques	6000 RSD
4. Cheque issuance	20 RSD per cheque
5. Fee for unblocking the account which was blocked due to cheque execution from unavailable balance	200 RSD
6. Fee for unjustified complaint	200 RSD

A.8. SPECIAL PURPOSE ACCOUNTS

1. Owner's account opening + CRHOV commission	250 RSD + CRHOV
2. Owner's account closing + CRHOV commission	free of charge + CRHOV
3. Transfer of shares from owner's account to the account of the same owner with another CRHOV member	free of charge + CRHOV
4. Transfer of bond from owner's account to the account of the same owner with another CRHOV member	2.000 RSD per series + CRHOV
5. Shares trading	0.25% per transaction + CRHOV
6. Bonds trading	0.25% per series+ CRHOV
7. Bond repurchase RSD	0.70% of payout amount + CRHOV
8. Securities account maintenance	free of charge
9. Securities statement issuing	free of charge
10. Recording of pledge on securities	free of charge + CRHOV
11. Payment of dividend to share holders	0.10% + CRHOV
12. Transfer of bonds based on purchase contract concluded with Bank Contract is concluded by Brokerage Department	free of charge + CRHOV
13. Transfer of bonds based on buying and selling contract concluded when the buyer is not Bank but account of client is in the Bank - the contract is concluded by other legal entity / physical person	1,00% per series+ CRHOV
14. Transferring of Bonds based on court verdicts and other contract	350 RSD per series + CRHOV
15. Transferring based on court legacy verdicts and offer contracts (first inheritance line excepted)	350 RSD per series + CRHOV
16. Transferring based on trading - FOP transactions and shares from ownership transformation purchase	350 RSD per series + CRHOV
17. Transfer of bonds based on buying and selling contract when the buyer is not Bank and account of client is in the other Bank - the contract is concluded by other legal entity / physical person	600 RSD per series + CRHOV
18. Pledge account opening - CRHOV commission	free of charge + CRHOV
19. Disuse of pledge on securities - CRHOV commission	free of charge + CRHOV

Note:CRHOV commission is available on the official site of CRHOV at http://www.crhov.rs/pravnaregulativa/english/tariff_rates_rules/tariff_rates_rules.pdf

A.9. OTHER FEES

1. SMS notifications	70 RSD
For users of Euro Plata PREMIJA, Euro Plata SPORT, Euro Plata GOLD packages, also Packages Exclusive and "Zlatne godine"	free of charge
2. Issuance of various certificates and statement verifications	300 RSD
3. Issuance of certificate on loan and credit card balance	500 RSD
4. Copy of SWIFT message	300 RSD
5. Copy of a document	10 RSD
6. Queries related to outgoing payments in FC	1.800 RSD
7. Change of foreign payment instruction and reversal of payment	3.000 RSD
8. Banknote validity check	20 RSD
9. Replacement of damaged banknotes	3%
10. Guarantees for privatization auction	0.5% fixed + 0.5% quarterly
11. Calculation of penalty interest as per order of court executor	1.000 RSD per request
12. Sale of Bill of Exchange	50 RSD per blanket
13. Basic Credit Bureau report for private individuals	
13.1. Basic Credit Bureau report for private individuals	246 RSD
13.2. Basic report on guarantees for obligations of legal entities and entrepreneurs	126 RSD
14. Synthetic report for private individuals	168 RSD
15. Personal Credit Bureau report for private individuals	276 RSD (one report annually free of charge)
16. Personal report on guarantees for obligations of legal entities and entrepreneurs	138 RSD (one report annually free of charge)

A.10. DEBIT CARDS

	Visa Electron	Mastercard Debit PayPass	Mastercard Debit Manchester United
Issuing fee			
Primary debit card	::	::	::
Additional debit card	::	::	::
Monthly fee for Primary card	25 RSD (EuroPlata package free of charge)	25 RSD (EuroPlata Premija i Exclusive package free of charge)	25 RSD (EuroPlataSport package free of charge)
Monthly fee for Additional card	0.00 RSD	0.00 RSD	0.00 RSD
Cash withdrawal fee using a payment card at an ATM or Teller desk (Counter) of Eurobank	::	::	::
Cash withdrawal fee using a payment card at an ATM or Teller desk (Counter) of other bank	2% min 150 RSD	2% min 150 RSD	2% min 150 RSD
Cash withdrawal fee using a payment card at an ATM or Teller desk (Counter) of other bank abroad	2% min 240 RSD	2% min 240 RSD	2% min 240 RSD
Fee for Transactions made abroad	1.50%	1.50%	1.50%
ATM Balance inquiry fee	40 RSD	40 RSD	40 RSD
Card Replacement			
Card Replacement fee - Damaged Card	300 RSD	300 RSD	300 RSD
Card Replacement fee - Lost/Stolen Card	300 RSD	300 RSD	300 RSD
Re-issuing of New PIN fee	300 RSD	300 RSD	300 RSD

	DinaCard Debit	Mastercard Debit linked to FX account	Mastercard Debit Prepaid Manchester United
Issuing fee			
Primary debit card	::	::	300 RSD (EuroPlataSport package free of charge)
Additional debit card	::	::	100 RSD (EuroPlataSport package free of charge)
Monthly fee for Primary card	0.00 RSD	80 RSD (Exclusive i EuroPlataPremija package free of charge)	::
Monthly fee for Additional card	0.00 RSD	40 RSD (Exclusive i EuroPlataPremija package free of charge)	::
Cash withdrawal fee using a payment card at an ATM or Teller desk (Counter) of Eurobank	::	::	::
Cash withdrawal fee using a payment card at an ATM or Teller desk (Counter) of other bank	1.5% min 90 RSD	2% min 200 RSD	2% min 150 RSD
Cash withdrawal fee using a payment card at an ATM- or Teller desk (Counter) of other bank abroad	::	2% min 2.5 EUR	2% min 240 RSD
Commission for Transactions made abroad	::	1.50%	1.25%
ATM Balance inquiry fee	40 RSD	15 RSD* (ATM - Eurobank) 35 RSD (ATM - other banks)	40 RSD
Card Replacement			
Card Replacement fee - Damaged Card	150 RSD	300 RSD	300 RSD
Card Replacement fee - Lost/Stolen Card	150 RSD	300 RSD	300 RSD
Re-issuing of New PIN fee	80 RSD	300 RSD	300 RSD
Teller loading fee	::	::	100 RSD

* 2 inquiries per month are free of charge

A.11. CREDIT CARDS

CARD TYPE	Visa Classic / Visa Classic Deposit	Mastercard Standard	Mastercard Gold Payroll
Issuing fee for credit card	::	::	::
Monthly fee for Primary* card	200 RSD * *(za korisnike paketa Zlatne Godine free of charge)	200 RSD* *(za korisnike paketa EuroPlata Premija free of charge)	500 RSD* *(za korisnike paketa Exclusive free of charge)
Monthly fee for Additional card	100 RSD	100 RSD	150 RSD
Cash withdrawal fee using a payment card at an ATM of Eurobank	3.00% min 150 RSD	3.00% min 150 RSD	3.00% min 150 RSD
Cash withdrawal fee using a payment card at the Teller desk (Counter) of Eurobank	3.00% min 200 RSD	3.00% min 200 RSD	3.00% min 200 RSD
Cash withdrawal fee using a payment card at an ATM or Teller desk (Counter) of other Bank	3.00% min 250 RSD	3.00% min 250 RSD	3.00% min 250 RSD
Commission for Transactions made Abroad	1.25%	1.25%	1.25%
Cash withdrawal fee using a payment card at an ATM or Teller desk (Counter) of other bank abroad	3.00% min 350 RSD	3.00% min 350 RSD	3.00% min 350 RSD
Commission for Transaction split to Installment *	5.00% min 500 RSD	5.00% min 500 RSD	5.00% min 500 RSD
Over limit fee	5.00% min 100 RSD	5.00% min 100 RSD	5.00% min 100 RSD
Minimum payable amount	5.00% min 500 RSD	5.00% min 500 RSD	5.00% min 500 RSD
Warning fee due to delays in repayment	400 RSD	400 RSD	400 RSD
Card replacement fee	500 RSD	500 RSD	500 RSD
Card blocking fee	500 RSD	500 RSD	500 RSD
Re-issuing of New PIN fee	300 RSD	300 RSD	300 RSD

CARD TYPE	Mastercard Affinity	Mastercard Manchester United	Euroline Dina
Issuing fee for credit card	::	::	::
Monthly fee for Primary* card	200 RSD	200 RSD* *(za korisnike paketa EuroPlata Sport free of charge)	200 RSD
Monthly fee for Additional card	100 RSD	100 RSD	75 RSD
Cash withdrawal fee using a payment card at an ATM of Eurobank	3.00% min 150 RSD	3.00% min 150 RSD	3.00% min 150 RSD
Cash withdrawal fee using a payment card at the Teller desk (Counter) of Eurobank	3.00% min 200 RSD	3.00% min 200 RSD	3.00% min 200 RSD
Cash withdrawal fee using a payment card at an ATM or Teller desk (Counter) of other Bank	3.00% min 250 RSD	3.00% min 250 RSD	3.00% min 250 RSD
Commission for Transactions made Abroad	1.25%	1.25%	::
Cash withdrawal fee using a payment card at an ATM or Teller desk (Counter) of other bank abroad	3.00% min 350 RSD	3.00% min 350 RSD	::
Commission for Transaction split to Installment *	5.00% min 500 RSD	5.00% min 500 RSD	5.00% min 500 RSD
Over limit fee	5.00% min 100 RSD	5.00% min 100 RSD	5.00% min 100 RSD
Minimum payable amount	5.00% min 500 RSD	5.00% min 500 RSD	5.00% min 500 RSD
Warning fee due to delays in repayment	400 RSD	400 RSD	400 RSD
Card replacement fee	500 RSD	500 RSD	500 RSD
Card blocking fee	500 RSD	500 RSD	500 RSD
Re-issuing of New PIN fee	300 RSD	300 RSD	300 RSD

CARD TYPE	Mastercard 18/24	Mastercard Gold Standard
Issuing fee for credit card	::	::
Monthly fee for Primary* card	250 RSD	500 RSD
Monthly fee for Additional card	100 RSD	250 RSD
Cash withdrawal fee using a payment card at an ATM of Eurobank	3.00% min 150 RSD	3.00% min 150 RSD
Cash withdrawal fee using a payment card at the Teller desk (Counter) of Eurobank	3.00% min 200 RSD	3.00% min 200 RSD
Cash withdrawal fee using a payment card at an ATM or Teller desk (Counter) of other Bank	3.00% min 250 RSD	3.00% min 250 RSD
Commission for Transactions made abroad	1.25%	1.25%
Cash withdrawal fee using a payment card at an ATM or Teller desk (Counter) of other bank abroad	3.00% min 350 RSD	3.00% min 350 RSD
Over limit fee	5.00% min 100 RSD	5.00% min 100 RSD
Commission for Transaction split into 18 or 24 Installment	6.00%	::
Commission for Transaction split to 3, 6, 9 or 12 Installment	5.00% min 500 RSD	5.00% min 500 RSD
Minimum payable amount	5.00% min 500 RSD	5.00% min 500 RSD
Warning fee due to delays in repayment	400 RSD	400 RSD
Card replacement fee	500 RSD	500 RSD
Card blocking fee	500 RSD	500 RSD
Re-issuing of New PIN fee	300 RSD	300 RSD

A.12. CASH LOANS AND CONSUMER LOANS
TERMS VALID FOR BANK CUSTOMERS

LOAN TYPE	Cash loan in RSD	Refinancing loan in RSD	Cash loan in RSD with FIX interest rate
Loan application processing fee	0%	0%	0%
Monthly administration fee	0,15%**	0,15%**	0,15%**
Warning fee due to delays in repayment	400 RSD	400 RSD	400 RSD

LOAN TYPE	Refinancing loan in RSD with FIX interest rate	Cash loan indexed in EUR*	Refinancing loan indexed in EUR*
Loan application processing fee	0%	0%	0%
Monthly administration fee	0,15%**	0,15%	0,15%
Warning fee due to delays in repayment	400 RSD	400 RSD	400 RSD

LOAN TYPE	Auto loan indexed in EUR*	Auto loan in RSD
Loan application processing fee	0%	0%
Monthly administration fee	0,15%	0,15%
Warning fee due to delays in repayment	400 RSD	400 RSD

LOAN TYPE	Overdraft with tenor up to 12 months	Overdraft with tenor up to 24 months
Loan application processing fee	400 RSD	500 RSD
Monthly administration fee	::	::
Warning fee due to delays in repayment	400 RSD	400 RSD

* All fees and Commissions are paid in RSD equivalent value in accordance with the official NBS middle exchange rate valid on the date of the payment.

** For loan amounts up to 599,999 RSD monthly administration fee is 0,15% and for loan amounts of 600,000 RSD and higher monthly administration fee is 0,05%

TERMS VALID FOR CUSTOMERS NOT RECEIVING MONTHLY INCOME TO THE ACCOUNT WITH EUROBANK

LOAN TYPE	Cash loan in RSD	Refinancing loan in RSD	Small borrowing in RSD
Loan application processing fee	0%	0%	0%
Monthly administration fee	0.15%	0.15%	0%
Warning fee due to delays in repayment	400 RSD	400 RSD	400 RSD

LOAN TYPE	Cash loan indexed in EUR*	Refinancing loan indexed in EUR*	Multipurpose loan in RSD
Loan application processing fee	0%	0%	0%
Monthly administration fee	0.15%	0.15%	0.15%
Warning fee due to delays in repayment	400 RSD	400 RSD	400 RSD

LOAN TYPE	Auto loan indexed in EUR*	Auto loan in RSD
Loan application processing fee	0%	0%
Monthly administration fee	0.15%	0.15%
Warning fee due to delays in repayment	400 RSD	400 RSD

LOAN TYPE	Deposit based cash loan indexed in EUR	Deposit based cash loan in RSD
Loan application processing fee	0%	0%
Monthly administration fee	0%	0%
Warning fee due to delays in repayment	400 RSD	400 RSD

* All fees and Commissions are paid in RSD equivalent value in accordance with the official NBS middle exchange rate valid on the date of the payment.

A.13. HOUSING AND CASH MORTGAGE LOANS
TERMS VALID FOR BANK CUSTOMERS

LOAN TYPE	Mortgage loans in indexed EUR	Mortgage cash loan indexed in EUR	Mortgage loans in RSD	Mortgage cash loan in RSD
Loan application processing fee	0.00%	0.00%	0.00%	0.00%
Premature Loan repayment fee	1.00%*	0.00%	1.00%*	0.00%
Change of basic elements of contract fee	0.75% (min. 10.000 RSD - max. 30.000 RSD)	0.75% (min. 10.000 RSD - max. 30.000 RSD)	0.75% (min. 10.000 RSD - max. 30.000 RSD)	0.75% (min. 10.000 RSD - max. 30.000 RSD)
Violation of contractual obligations fee	1.00%	1.00%	1.00%	1.00%
Mortgage Inscription Cancellation and official Certificate fee	500 RSD	500 RSD	500 RSD	500 RSD
Warning fee due to delays in repayment	400 RSD	400 RSD	400 RSD	400 RSD

* If the remaining repayment period is less than 1 year then the commission is 0.50%

Max commission is equal to income from interest which a customer would pay between period of premature repayment and maturity of Loan Contract

TERMS VALID FOR CUSTOMERS NOT RECEIVING MONTHLY INCOME TO THE ACCOUNT WITH EUROBANK

LOAN TYPE	Mortgage loans indexed in EUR	Mortgage cash loan indexed in EUR	Mortgage loans in RSD	Mortgage cash loan in RSD
Loan application processing fee	0.00%	0.00%	0.00%	0.00%
Premature Loan repayment fee	1.00%*	0.00%	1.00%*	0.00%
Change of basic elements of contract fee	0.75% (min. 10.000 RSD - max. 30.000 RSD)	0.75% (min. 10.000 RSD - max. 30.000 RSD)	0.75% (min. 10.000 RSD - max. 30.000 RSD)	0.75% (min. 10.000 RSD - max. 30.000 RSD)
Violation of contractual obligations	1.00%	1.00%	1.00%	1.00%
Commission for Mortgage Inscription Cancellation and official Certificate	500 RSD	500 RSD	500 RSD	500 RSD
Warning fee due to delays in repayment	400 RSD	400 RSD	400 RSD	400 RSD

* If the remaining repayment period is less than 1 year then the commission is 0.50%

Max commission is equal to income from interest which a customer would pay between period of premature repayment and maturity of Loan Contract

B. LEGAL ENTITIES AND ENTREPRENEURS

B.1. ACCOUNTS

RESIDENTS

1. Opening business account in RSD and Foreign currency	free of charge
2. Opening and maintenance of Special purpose account in RSD and Foreign currency	3.000 RSD
3. Account maintenance - Foreign currency	free of charge
4. Account maintenance for LC & SME customers	270 RSD monthly
Account maintenance - Prima Basic package for SBB customers	500 RSD monthly
Account maintenance - Prima plus package for SBB customers	890 RSD monthly
Account maintenance - Prima EXCLUSIVE package for SBB customers	1.290 RSD monthly
Dormant accounts (inactive for more than one year)	170 RSD monthly
5. Account closure upon Customers request - RSD and Foreign currency	
Legal entities	500 RSD
Entrepreneurs	free of charge
6. Fee for registration of Bills of exchange / authorization of direct debit	200 RSD per Bill of exchange / authorization of direct debit
7. Fee for registration of Bills of exchange / authorization of direct debit - creditor the Bank	free of charge

NON RESIDENTS

8. Opening business account in RSD and Foreign currency	36.000 RSD per customer
9. Opening and maintenance of Special purpose account in Foreign currency	2.000 RSD
10. Account Maintenance - RSD and Foreign Currency	free of charge
11. Account closure - RSD and Foreign Currency	500 RSD

B.2. DOMESTIC PAYMENT SERVICES

1. PAYMENT orders submitted personally in paper form

CLEARING payment orders and urgent payments (per transaction)

1.1. RSD Orders

• up to 3.000,00	60 RSD
• 3.000,01 - 60.000,00	75 RSD
• 60.000,01 - 300.000,00	0.075%, min. 85 RSD

RTGS orders (per transaction)

1.2. Orders Up to

• 300.000,01- 1.000.000,00	0.10%
• 1.000.000,01 - 5.000.000,00	0.09%
over 5.000.000,00	0.075% max. 5.000 RSD

1.3. Collection Orders - External

in accordance with standard tariff for RTGS payments

1.4. Enforced Collection Blockage

500 RSD

1.5. Postponing Cut Off time in the RTGS at the request of customer

3.000 RSD po minutu

1.6. Internal transactions (per transaction)

45 RSD

1.7. Internal transactions - transfer of funds from Customer account to the Banks Account for term deposit booking

free of charge

2. E-BANKING AND M-BANKING

CLEARING payment orders and urgent payments (per transaction)

2.1. RSD Orders Up to

• up to 3.000,00	30 RSD
• 3.000,01 - 60.000,00	40 RSD
• 60.000,01 - 300.000,00	0.035%, min 45 RSD

RTGS payment orders (per transaction)

2.2. Orders from

• 300.000,01- 1.000.000,00	0.065%
• 1.000.000,01 - 5.000.000,00	0.055%
over 5.000.000,00	0,045% max. 3.000 RSD

2.3. Internal transactions (per transaction)

20 RSD

3. STANDING ORDERS

CLEARING payment orders (per transaction)

3.1. Orders Up to

• up to 3.000,00	25 RSD
• 3.000,01 - 60.000,00	35 RSD
• 60.000,01 - 300.000,00	0,07%

RTGS (per transaction)

3.2. Orders Up to

• 300.000,01- 1.000.000,00	0.065%
• 1.000.000,01 - 5.000.000,00	0.060%
over 5.000.000,00	0,05% max. 3.000 RSD

3.3. Internal transactions (per transaction)

25 RSD

B.3. INTERNATIONAL PAYMENTS

1. CASHLESS FUNDS TRANSFERS IN FOREIGN CURRENCY

* International payment orders delivered after 12h, will be processed the following working day

1.1. From FCY Account

1.1.1. EUR Orders Up to

• 9.999	0,25%, min. 1.600 RSD + cost of correspondent bank + SWIFT commission
• 10.000 - 29.999	0,20% + cost of correspondent bank + SWIFT commission
• 30.000 - 99.999	0,15% + cost of correspondent bank + SWIFT commission
over 100.000	0,10%, max 24.000 RSD + cost of correspondent bank + SWIFT commission

From RSD Account

1.2.1. EUR Orders Up to

• 9.999	0,25% min 1.600 RSD + cost of correspondent bank + SWIFT commission
• 10.000 - 29.999	0,20% + cost of correspondent bank + SWIFT commission
• 30.000 - 99.999	0,15% + cost of correspondent bank + SWIFT commission
over 100.000	0,10%, max 36.000 RSD + cost of correspondent bank + SWIFT commission

1.2.2. From RSD Account of foreign affiliates

100 RSD per order

1.2.3. Funds Transfer from RSD Resident/Non resident Account to RSD Resident/Non resident Account opened in another local Bank

0,30% min 1.200 RSD, max 24.000 RSD

2. INCOMING FUNDS TRANSFERS FROM ABROAD OR OTHER DOMESTIC BANK

2.1. Incoming funds transfer in foreign currency from AP Kosovo

0.20% min. 1.200 RSD

2.2. Incoming funds transfer to foreign currency account

free of charge

2.3. Purchase of foreign cheques

0.60% min.1.200 RSD

3. FCY Transactions within the Bank

3.1. FCY payment between customers within the Bank

0,15%, min 1.200 RSD, max. 24.000 RSD

4. Domestic payments in FCY

4.1. FCY Transfer/payment from FCY account out of Bank

0.3%, min 1.200 RSD, max. 36.000 RSD

B.4. CASH PAYMENT OPERATIONS**1. RESIDENTS - RSD**

1.1. Withdrawal from Account - Banknotes	
Legal entities	0.50% min 50 RSD
Entrepreneurs	free of charge
1.2. Withdrawal from Account - Coins	
Legal entities	0.50% min 50 RSD
Entrepreneurs	free of charge
1.3. Replacement of damaged banknotes	3%
1.4. Cash deposit to Business account (per transaction)	0.02% min. 45 RSD, max 1.000 RSD
1.5. Cash delivery to customer address	Po ugovoru

2. RESIDENTS - foreign currency cash transactions

2.1. Cash deposit in foreign currency	0.25% min. 600 RSD
2.2. Cash deposit transaction in foreign currency incoming from Kosovo and Metohija	0.50% min. 1.800 RSD
2.3. Cash withdrawal from foreign currency account as the advance for business trip abroad and/or issuing travelers cheques	
Legal entities	0,5% min 1.200 RSD
Entrepreneurs	free of charge
2.4. Cash withdrawal from RSD account as the advance for business trip abroad and/or issuing travelers cheques	
Legal entities	free of charge (naplaćuje se usluga konverzije sa RSD po tarifi za nostro doznake, bez troškova korespondentske banke)
Entrepreneurs	
2.5. Replacement of damaged currency bills	3%

3. NON RESIDENTS

3.1. Cash deposit	0.02% min. 45 RSD, max 1.000 RSD for deposits in RSD
	0.25% min. 600 RSD for deposits in foreign currencies
3.2. Cash withdrawal from non-resident accounts	0,3% min 1.200 RSD
3.3. Replacement of damaged currency bills	3%

4. Cash transaction on behalf of other Bank

4.1. Cash deposit - banknotes	by agreement
4.2. Cash deposit - coins	by agreement
4.3. Cash withdrawal	by agreement
4.4. Deposit of cash collected at customer address	by agreement

B.5. DEPOSITS AND TRANSFERS DIRECTED TO ACCOUNTS OF HUMANITARIAN ORGANIZATIONS AND ACCOUNTS OPEN FOR HUMANITARIAN AID

1. Deposits and transfers directed to accounts of humanitarian organizations and accounts open for humanitarian aid	free of charge
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B.6. REGISTRATION OF FOREIGN CREDIT TRANSACTION WITH NBS**Registration fee**

1. Initial registration first year	30.000 RSD
2. Regular yearly commission for each following year	10.000 RSD
3. Change of repayment elements	2.500 RSD
4. Registration of Loans approved by EFG group	free of charge

B.7. COMMISSIONS AND EXPENSES**1. Commissions**

1.1. SMS Notification	250 RSD
* For PRIMA account package holders this service is free	
1.2. Issuing of certificate for accepted orders	free of charge
1.3. Issuing of certificate for executed orders	100 RSD per certificate
1.4. Issuing of certificate for business turnover for RSD and FCY Account	500 RSD per certificate
1.5. Issuing of certificates at the special customer request	500 RSD per certificate
1.6. Issuing of Liquidity Certificate	500 RSD per certificate
1.7. Issuing certificate of founding capital	100 RSD per certificate
1.8. Account statement print at the Teller desk (Counter) - first copy	free of charge
1.9. Account statement print at the Teller desk (Counter) - subsequent copy	100 RSD per statement
1.10. Completing Bank forms	500 RSD
1.11. Warning notice for debtor	3.000 RSD

2. Expenses

2.1. Complaints per FCY Account	1.250 RSD
2.2. Complaints per RSD Account	100 RSD
2.3. Correspondent Banks fee	real expences
2.4. SWIFT expenses	200 RSD
2.5. Special Postal delivery expenses	3.000 RSD
2.6. Postal expenses in country	50 RSD
2.7. Postal expenses abroad	250 RSD
2.8. Expenses for returned uncollected foreign cheques	Real expenses of the correspondent bank
2.9. Statement of Serbian Business Registry Agency	1.000 RSD
2.10. Credit Bureau Report - ENTREPRENEURS	
2.10.1. Basic reports for entrepreneurs	600 RSD
2.10.2. Synthetic reports for entrepreneurs	360 RSD
2.10.3. Own Credit Bureau report for entrepreneurs	720 RSD
2.11. Credit Bureau Report - LEGAL ENTITIES	
2.11.1. Basic reports for legal entities	1.440 RSD
2.11.2. Summary reports for legal entities	1.200 RSD
2.11.3. Synthetic reports for legal entities	960 RSD
2.11.4. Own Credit Bureau report for legal entities	1680 RSD

B.8. SETTLEMENT OF SECURITIES TRANSACTIONS

1. Transferring of securities from proprietary account of the same owner opened through one CRHOV member and moved to another CRHOV member	free of charge + CRHOV
2. Transferring of Securities based on court verdicts and other contract	350 RSD+ 500 RSD CRHOV
3. Bonds Trading (Settlement of transactions)	0,12% per order on market value + CRHOV
4. Transfer of Bonds - no transactional payment	500 RSD per order + CRHOV
5. Delivery of records for Security ownership, issuer and other entities requested by regulation	5.000 RSD per request + 20 % VAT
6. Settlement of RSD financial claim based on sell of securities	0,20% per order on market value + CRHOV
7. Settlement of RSD financial claim based on purchase of securities	0,10% per order on market value + CRHOV
8. Subscription prohibition of disposal	500 RSD per contract + CRHOV
9. Payment of dividends to shareholders	0.10% of the amount of dividend + CRHOV

Note: CRHOV commission is available on the official site of CRHOV at http://www.crhov.rs/pravnaregulativa/english/tariff_rates_rules/tariff_rates_rules.pdf

B.9. LETTER OF CREDIT (L/C)**IMPORT L/C - NOSTRO**

1. Commission for processing application for L/C issuing - One-off collection *	0,30% on Letter of credit amount min RSD 5.000
2. Quarterly commission for L/C issuing with postponed coverage *	0,50% of Letter of credit outstanding balance min RSD 5.000
3. Quarterly commission for issuing covered L/C *	0,25% of Letter of credit outstanding balance min RSD 3.000
4. Adding confirmation on L/C issued by another bank *	sporazumno
5. Obtaining confirmation born by foreign bank (quarterly increased for expenses) *	0,10% on Letter of credit amount min RSD 3.000 + cost of correspondent bank
6. Settlement of payment for L/C per documents under reserve (on expense of ino partner)	EUR 100 per set of documents
7. Amendment of basic L/C conditions (maturity of L/C, Amount) - one-off collection *	0,30% min RSD 3.500
8. Immaterial amendment of L/C (document details, delivery etc.)	RSD 3.000,00
9. Formal Document control per L/C - one-off per document set	0,30% on document value min RSD 5.000
10. Monitoring maturity payments per L/C - one-of per L/C	RSD 1.000 per Letter of credit
11. Endorsement of transport document	0,20% on document value min RSD 5.000
12. Cancellation of issued L/C upon approval or non-utilized L/C	RSD 10.000

EXPORT L/C - LORO

1. Advice of LORO documentary L/C - one-off collection	0,15% on Letter of credit amount, min RSD 3.000, max RSD 25.000
2. Advice of LORO documentary L/C adjustment - one-off collection	4.000 RSD
3. Advice of documentary L/C /adjustment on another bank - one-off collection	3.000 RSD / EUR 35 if charges are on foreign Letter of credit party
4. Preliminary documentation control - adjustment according to customer request	0,15% on document value, min RSD 2.000
5. Formal Document control per LORO L/C - one-off per document set	0,25% on document value, min RSD 5.000
6. Transfer LORO L/C to another customer	0,30% on Letter of credit amount, min RSD 3.500
7 Monitoring maturity payments per LORO L/C	1.000 RSD

B.10. GUARANTEES (L/G)/STANDBY L/C /LETTER OF INITIATIVES**Letter of initiatives**

1. Issuing Letter of initiatives	5.000 RSD one off
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Covered L/G - 100% cash collateral

1. Commission for processing application for Issuing of covered L/G - one-off collection *	0,10% one off on Letter of guarantee amount, min. 2.500 RSD
2. Quarterly commission for issuing of covered L/G *	up to 0,3 % on Letter of Guarantee outstanding balance, for first quarter, 0,25% for every following quarter, min. 2.500 RSD

L/G without coverage

1. Commission for processing application for Issuing of non-covered L/G - one-off collection *	0,50% on Letter of Guarantee amount, min. 5.000 RSD
2. Quarterly commission for issuing of non-covered L/G *	0,75% on Letter of Guarantee outstanding balance, min 6.000 RSD

Changes of L/G

1. Immaterial amendment of L/G (changes of text details) - one-off collection *	3.000 RSD
2. Amendment of basic L/G conditions (maturity of L/G, Amount) - one-off collection *	0,30% on amended Letter of Guarantee amount, min. 3.500 RSD

Other L/G fees

1. L/G Payment under protest protest - one-off collection	0,50% on Protest amount, min. RSD 10.000
2. Documentation control upon L/G protest - one-off per protest	0,20% on Protest amount, min RSD 4.000, max. RSD 50.000
3. Cancellation of issued L/G upon approval **	10.000 RSD

LORO L/G

1. Advice of LORO documentary L/G - one-off collection	0,20% on Letter of Guarantee amount min. RSD 2.500, max. RSD 25.000
2. Advice of LORO documentary L/G adjustment - one-off collection	3.000 RSD / EUR 35 if charges are on foreign Letter of guarantee party
3. Advice of documentary L/C /adjustment on another bank - one-off collection	3.000 RSD / EUR 35 if charges are on foreign Letter of guarantee party
4. Preliminary documentation control - adjustment according to customer request	0,15% on documents amount min. 3.000 RSD
5. Formal Document control and delivery for protest *	0,20% on Protest amount min. 4.000 RSD, max. 30.000 RSD
6. Issuing of L/G based on counter guarantee of another bank - processing application - one-off collection	0,20% on Letter of Guarantee amount, min 1.500 RSD
7. Issuing of L/G based on counter guarantee of foreign bank - quarterly	0,30% min EUR 100 (in RSD equivalent) if charges are on domestic Letter of guarantee party
8. Authentication of a guarantee upon customer request	2.500 RSD
9. Authentication of a guarantee upon foreign bank request	2.500 RSD

B.11. DOCUMENTARY COLLECTION (INCASSO OPERATIONS)

1 Bills of exchange	1.000 RSD
2. Commission for Loro incasso	0,25% on incasso amount min 2.500 RSD
3. Commission for Nostro incasso	0,25% on incasso amount, min 2.500 RSD
4. Commission for changes on nostro incasso	2.500 RSD
5. Return of documentation file - without payment	1.000 RSD
6. Protest on collection on Bill of exchange	0,30% on Bill of exchange amount, min 5.000 RSD + Protest charges
7. Transport documents drawn on the Bank - transfer of ownership -endorsement or statement	0,20% on document amount, min RSD 5.000

B.12. OTHER FEES FOR DOCUMENTARY OPERATIONS

1. DHL and other expenses	As per DHL invoice
2. SWIFT messages associated with issuing of L/C & L/G	500 RSD
3. Consulting services	min 4.000 RSD
4. Additional fee for urgent requests	3.000 RSD
5. Complaints, urgencies and message transfers upon Customer request	1.200 RD

* for LC & SME customers - based on arrangement

** Cancellation of issued instrument after approval or non utilization of issued L/C

B.13. COMMISSIONS FOR SBB LOANS

Legal Entities

1. Changes of Loan Maturity	0,50% on outstanding balance / approved limit
2. Changes of Loan Product	1.00% on outstanding balance
3. Changes of company founder	0,50% on outstanding balance / approved limit
4 Changes of Loan guarantor	0,50% on outstanding balance / approved limit
5. Change of means of collateral	1.00% on outstanding balance / approved limit
6. Conversion of Loan currency	1.00% on outstanding balance / approved limit
7. Debt Assumption	2.00% on outstanding balance
8. Partial release of Collateral deposit	0,50% on outstanding balance / approved limit
9. Issuance of various certificates (e.g. Debt certificate)	500 RSD per certificate
10. Registration of foreign credit transactions with the NBS	30.000 RSD for loans with a term up to 3 years 50.000 RSD for loans with a term up to 5 years 70.000 RSD for loans with a term of 5 years and longer 10.000 RSD in advance, for all changes (Annexes), concerning the use and the repayment
11. Commission for Loan application processing	For loans in RSD: 1.00% of the approved amount for loans with a repayment in annuities, min 12.000 RSD 1.00% of the approved amount for business revolving loan plus, min 12.000 RSD 0,50% of the approved amount for loans with repayment in annuities secured with 100% cash deposit, min 12.000 RSD 0,50% of the approved amount for business revolving loan plus secured with 100% cash deposit, min 12.000 RSD For loans indexed in EUR: 1.00% of the approved amount in RSD equivalent for loans with a repayment in annuities, min 12.000 RSD 1.00% of the approved amount in RSD equivalent for business revolving loan plus, min 12.000 RSD 0,50% of the approved amount, in RSD equivalent, for loans with repayment in annuities secured with 100% cash deposit, min 12.000 RSD 0,50% of the approved amount, in RSD equivalent, for business revolving loan plus secured with 100% cash deposit, min 12.000 RSD
12. Premature Loan repayment fee	3.00% on the premature repaid amount 1.00% on the premature repaid amount for loans secured with 100% cash
13. Commission for termination of Contract enforced by customer-side	3.00% on the approved amount of business revolving loan plus 1.00% on the approved amount of business revolving loan plus secured with 100% cash deposit
14. Annual Loan administration fee	For loans in RSD: 0.50% annually on the approved amount for business revolving loan plus Free of charge for business revolving loan plus secured with 100% cash deposit For loans indexed in EUR: 0.50% annually on the approved amount in RSD equivalent for business revolving loan plus Free of charge for business revolving loan plus secured with 100% cash deposit
15. Revolving Loan Administration fee	1.00% min 2.500 RSD on the approved amount
16. Commission for breach of agreement for not directing sufficient payment operations over Eurobank	0.50% on the approved amount of overdraft, revolving line or on the remaining debt of business loan
17. Cost of statement verification of Mortgage release form	According to Notary rates/Tariff
18. Cost of Customer Account unblock	According to NBS rates/Tariff
19. Cost of reappraisal upon request of the Bank	According to ERB
20. Cost of acquiring real estate folio from the land register as proof of mortgage registry in land register upon disbursed Loan	According to responsible
21. Cost of Pledge registration in APR, for movable assets, rights and specific-purpose deposit	According to APR
22. Cost of Insurance policy - refund when Bank makes a payment instead of customer during Loan repayment	According to Insurance company rates/Tariff
23. Warning letter in case of delinquency	500 RSD

Entrepreneurs

1. Changes of Loan maturity	0,50% on the remaining debt / limit approved
2. Changes of Loan Product	1.00% on the remaining debt
3. Changes of company founder	0,50% on the remaining debt / limit approved
4 Changes of Loan guarantor	0,50% on the remaining debt / limit approved
5. Changes of means of collateral	1.00% on the remaining debt / limit approved
6. Conversion of Loan Currency	1.00% on the remaining debt / limit approved
7. Debt Assumption	2.00% on the remaining debt
8. Partial release of Collateral deposit	0,50% on the remaining debt / limit approved
9. Issuance of various certificates (e.g. Debt certificate)	500 RSD per certificate
10. Registration of foreign credit transactions with the NBS	30.000 RSD commission in the first year of registration 10.000 RSD annual fee 2.500 RSD for all changes concerning the use and the repayment
11. Commission for Loan application processing	For loans in RSD: 1.00% of the approved amount for loans with a repayment in annuities, min 12.000 RSD 1.00% of the approved amount for business revolving loan plus, min 12.000 RSD 0,50% of the approved amount for loans with repayment in annuities secured with 100% cash deposit, min 12.000 RSD 0,50% of the approved amount for business revolving loan plus secured with 100% cash deposit, min 12.000 RSD For loans indexed in EUR: 1.00% of the approved amount in RSD equivalent for loans with a repayment in annuities, min 12.000 RSD 1.00% of the approved amount in RSD equivalent for business revolving loan plus, min 12.000 RSD 0,50% of the approved amount in RSD equivalent for loans with repayment in annuities secured with 100% cash deposit, min 12.000 RSD 0,50% of the approved amount in RSD equivalent for business revolving loan plus secured with 100% cash deposit, min 12.000 RSD
12. Premature Loan repayment fee	According to the Law on the protection of financial services consumers
13. Commission for termination of Contract enforced by customer-side	According to the Law on the protection of financial services consumers
14. Annual Loan administration fee	For loans in RSD: 0.50% annually on the approved amount for business revolving loan plus Free of charge for business revolving loan plus secured with 100% cash deposit For loans indexed in EUR: 0.50% annually on the approved amount in RSD equivalent for business revolving loan plus Free of charge for business revolving loan plus secured with 100% cash deposit
15. Revolving Loan Administration fee	1.00% min 2.500 RSD on the approved amount
16. Cost of statement verification of Mortgage release form	According to Notary rates/Tariff
17. Cost of Customer Account unblock	According to NBS rates/Tariff
18. Cost of reappraisal upon request of the Bank	According to ERB
19. Cost of acquiring real estate folio from the land register as proof of mortgage registry in land register upon disbursed Loan	According to responsible

20. Cost of Pledge registration in APR, for movable assets, rights and specific-purpose deposit	According to APR
21. Cost of Insurance policy - refund when Bank makes a payment instead of customer during Loan repayment	According to Insurance company rates/Tariff
22. Warning letter in case of delinquency	500,00 RSD

B.14. COMMISSION FOR BUSINESS CARD	VISA BUSINESS ELECTRON CARD	DINA BUSINESS CARD
1. Commission for Card issuing / reissuing	free of charge	free of charge
2. Monthly fee	80 RSD	free of charge
	* For PRIMA account package holders this service is free	
3. Commission for cash deposit on Eurobank's ATM	0.15%, min 35 RSD, max 500 RSD	0.15%, min 35 RSD, max 500 RSD
4. Cash withdrawal fee		
4.1. On Eurobank ATM		
Legal entities	0.3% (min 30 RSD)	0.3% (min 30 RSD)
Entrepreneurs	free of charge	free of charge
4.2. On other Banks' ATM in country	2% (min 150 RSD)	2% (min 150 RSD)
4.3. On other Banks' ATM abroad	2% (min 240 RSD)	::
4. Commission for Transactions abroad	1.50%	::
5. ATM Balance inquiry fee	40 RSD	40 RSD
6. Card Replacement	300 RSD	300 RSD
7. Damaged Card	300 RSD	300 RSD
8. Lost/Stolen	300 RSD	300 RSD
9. Request for New PIN	300 RSD	300 RSD

B.15. COMMISSION FOR MASTERCARD BUSINESS CARD		
1. Issuing fee for credit card		free of charge
2. Monthly fee		315 RSD
3. Cash withdrawal fee		
3.1. Cash withdrawal fee using a payment card at an ATM of Eurobank		3.00% min 100 RSD
3.2. Cash withdrawal fee using a payment card at the Teller desk (Counter) of Eurobank		3.00% min 150 RSD
3.3. Cash withdrawal fee using a payment card at an ATM/ or Teller desk (Counter) of other bank		3.00% min 180 RSD
4. Commission for Transactions made Abroad		1.25%
5. Cash withdrawal fee using a payment card at an ATM/ or Teller desk (Counter) of other bank abroad		3.00% min 240 RSD
6. Overlimit Fee		5.00% min 20 RSD
7. Warning fee due to delays in repayment		650 RSD

B.16. E-BANKING COMMISSIONS		
HALCOM & ASSECO e banking solution		
Monthly fee		
1. SBB Customers (max. 2 users)		600 RSD (Customers with Prima Exclusive package pay 50% of monthly fee for HALCOM e-banking solution while ASSECO e-banking solution is free of
2. LC & SME customers (max. 2 users)		1.000 RSD
3. Commission for Supplement Card		100 RSD
Other E banking fees		
1. SMART Card (HALCOM)		6.500 RSD + VAT
2. SMART Card (ASSECO)		3.500 RSD + VAT
3. SMART Card (FC@)		1.000 RSD + VAT
4. Smart Card Reader		1.300 RSD + VAT
5. Certificate renewal (HALCOM)		6.500 RSD + VAT
6. Certificate renewal (ASSECO)		free of charge
7. Smart Card Unblocking		400 RSD
8. USB Certificate (HALCOM)		7.200 RSD + VAT
9. E banking Installation (ASSECO, HALCOM)		In accordance with the official costs of suppliers

* CRHOV = Central Securities Registry
* APR = Serbian Business Registry Agency

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