

		TARIFF OF FEES FOR DEBIT AND CREDIT CARDS FOR PRIVATE INDIVIDUALS AND AGRICULTURISTS UNICREDIT BANK SERBIA JSC BELGRADE 20th July 2026, valid as of 12th of October 2026	
DEBIT CARDS			
Issuing fee	No fee		
MEMBERSHIP FEE - BASIC CARD		MEMBERSHIP FEE - ADDITONAL CARD	
DinaCard Debit -Basic Package, Account Package Standard	No fee	—	
DinaCard Debit - Account Package Gold, Account Package Prestige, Account Package Senior Plus	No fee	DinaCard Debit - Account Package Gold, Account Package Prestige, Account Package Senior Plus (max 2 cards)	No fee
Mastercard Debit - Account Package Standard	No fee	—	
Mastercard Debit - Account Package Senior Plus, Account Package Gold, Account Package Prestige	No fee	Mastercard Debit - Account Package Senior Plus, Account Package Gold, Account Package Prestige (max 2 cards)	No fee
Mastercard Gold - Account Package Gold	No fee	Mastercard Gold - Account package Gold (max 2 cards)	No fee
Mastercard World Elite - Account Package Prestige	No fee	Mastercard World Elite - Account Package Prestige (max 2 cards)	No fee
Visa Classic – additional service with Account Package Standard	250 RSD monthly	—	
Visa Gold– additional service with Account Package Gold	250 RSD monthly	—	
Visa Platinum – additional service with Account Package Prestige	1200 RSD monthly	—	
DinaCard Debit, Visa Electron/Visa Classic, Maestro/Mastercard Debit – Account Package Selektor, Account Selektor, Account Package Platinum, Account Package non-resident, Account Package Plus, Account Package Premium, Account Package for Students, Senior Package	No fee	DinaCard Debit, Visa Electron/Visa Classic, Maestro/Mastercard Debit - Account Package Premium, Account Package non-resident	No fee
		DinaCard Debit - Account Package Selektor, Account Selektor, Account Package Plus	15 RSD monthly
Visa Gold -Account Package Selektor, Account Selektor	60 RSD monthly	Visa Gold -Account Package Selektor, Account Selektor	400 RSD monthly
Visa Gold- Account Package non-residents	400 RSD monthly	Visa Gold- Account Package non-residents	
Visa Gold - Account Package Premium, Account Package Platinum	No fee	Visa Gold - Account Package Premium, Account Package Platinum	
Visa Platinum - Account Package Platinum	No fee	Visa Platinum - Account Package Platinum	500 RSD monthly
CASH WITHDRAWAL			
Cah withdrawal in the country	ATM of UniCredit Bank	ATM of other bank	Card usage counter of other bank/post office or payment institution
All types of debit cards	No fee	1% min. 170 RSD	3% min. 150 RSD
Cash withdrawal abroad	ATMs of UniCredit Group ²	ATMs of other banks ²	Counter of other bank
All types of international debit cards	1 EUR	1% min 5 EUR	1% min 5 EUR
PAYMENTS WITH CARD AT MERCHANT POINT OF SALE			

Domestic transaction	No fee					
International transactions	No fee					
LIMITS	Daily limit for POS terminals		Daily limit for ATMs		Total daily limit for ATM and POS terminals	
DinaCard without chip	25.000 RSD	5 transactions	15.000 RSD	3 transactions	40.000 RSD	8 transactions
DinaCard with chip, Visa Electron, Visa Classic, Maestro, Mastercard Debit	150.000 RSD	20 transactions	60.000 RSD	10 transactions	210.000 RSD	30 transactions
Visa Gold, Mastercard Gold	240.000 RSD		80.000 RSD		320.000 RSD	
Visa Platinum, Mastercard World Elite	480.000 RSD		160.000 RSD		640.000 RSD	
CASH PAYMENT LIMITS AT UNICREDIT BANK ATMS		Daily limit amount				
All types of debit cards		500.000 RSD				
MEMBERSHIP FEE FOR DEBIT CARDS IN PACKAGES ON OFFER UNTIL 08/01/2024						
Visa Classic – additional service to the Standard package account	250 RSD per month					
MEMBERSHIP FEE FOR DEBIT CARDS IN ACCOUNT PACKAGED OFFERED BEFORE 25/01/2021						
BASIC CARD			ADDITIONAL CARD			
DinaCard Debit, Visa Electron/Visa Classic, Maestro/Mastercard Debit – Account Package Selektor, Account Selektor, Account Package Platinum, Account Package non-resident, Account Package Plus, Account Package Premium, Account Package for Students, Senior Package	No fee	DinaCard Debit, Visa Electron/Visa Classic, Maestro/Mastercard Debit - Account Package Premium, Account Package non-resident			No fee	
		DinaCard Debit, Visa Electron/Visa Classic, Maestro/Mastercard Debit - Account Package Selektor, Account Selektor, Account Package Plus			15 RSD monthly	
Visa Gold -Account Package Selektor, Account Selektor	60 RSD monthly	Visa Gold -Account Package Selektor, Account Selektor			400 RSD monthly	
Visa Gold- Account Package non-residents	400 RSD monthly	Visa Gold- Account Package non-residents				
Visa Gold - Account Package Premium, Account Package Platinum	No fee	Visa Gold - Account Package Premium, Account Package Platinum				
Visa Platinum - Account Package Platinum	No fee	Visa Platinum - Account Package Platinum			500 RSD monthly	

CREDIT CARDS						
MEMBERSHIP FEE - BASIC CARD			MEMBERSHIP FEE - ADDITIONAL CARD			
DinaCard Kreditna - Account Package Selektor, Account Selektor, Basic Package, Account Package Platinum, Account Package Plus, Account Package Premium, Account Package for Students	No fee		DinaCard Kreditna - Account Package Selektor, Account Selektor, Account Package Plus		200 RSD annually	
DinaCard Kreditna - Account Package Premium	No fee		DinaCard Kreditna - Account Package Premium		No fee	
DinaCard Kreditna out of the Account package	100 RSD monthly		DinaCard Kreditna out of the Account package		200 RSD annually	
Mastercard FLEXIA	100 RSD monthly		Mastercard FLEXIA		100 RSD monthly	
Mastercard Platinum	15.000 RSD annually ³		Mastercard Platinum		10.000 RSD annually	
Cah withdrawal in the country	ATM of UniCredit Bank or other bank			Card usage counter of other bank/post office or payment institution		
All types of credit cards	2% min. 250 RSD			3% min. 250 RSD		
Cash withdrawal abroad	ATMs of UniCredit Group or other banks ²			Counter of other bank		
All types of international credit cards	2% min. 250 RSD			3% min. 250 RSD		
PAYMENTS WITH CARD AT MERCHANT POINT OF SALE						
Domestic transaction	No fee					
International transactions	No fee					
INSTALLMENT FEE (transactions over 3.000 RSD)						
3,6, 12 installments	300 RSD					
3,6,12, 24 installments at POS s of the merchants with special contractual relationship with the Bank	No fee					
24 installments ⁴	2000 RSD					
LIMITS	Daily limit for POS terminals		Daily limit for ATMs		Total daily limit for ATM and POS terminals	
DinaCard Kreditna	45.000 RSD	8 transactions	35.000 RSD	8 transactions	80.000 RSD	16 transactions
Mastercard Flexia	160.000 RSD	10 transactions	80.000 RSD	10 transactions	240.000 RSD	20 transactions
Mastercard Platinum	360.000 RSD		120.000 RSD		480.000 RSD	
Maximum monthly limit for cash withdrawals	40% of the amount of approved limit					
CASH PAYMENT LIMITS AT UNICREDIT BANK ATMs		Daily limit amount				
All types of credit cards	500.000 RSD					

OTHER FEES – all types of debit and credit cards						
Urgency card issuance	1.500 RSD					
Card delivery to home address	395 RSD					
Founded complaint	Real costs					
Blockade of the card	No fee					
Blockade of lost/stolen card with reissue, PIN and plastic reissue	600 RSD					
Blockade of lost/stolen card with reissue, PIN and plastic reissue - DinaCard Debit	No fee					
PIN re-print	200 RSD					
PIN re-print - DinaCard Debit	No fee					
Card cancellation	No fee					
Balance enquiry at ATM	25 RSD					
Lounge key for Visa Platinum debit cardholders	Fee defined by the Lounge key service provider, with direct debit of the card at the point of Lounge Key entry					
Lounge key for Mastercard World Elite debit cardholders	No fee					
Lounge key for guest of Mastercard World Elite debit cardholders	24 EUR ⁵ per entry					
SMS Card Alarm	No fee					
PREPAID NOT RECHARGEABLE						
ISSUING FEE	200 RSD					
LIMITS	Daily limit for POS terminals		Daily limit for ATMs		Daily limit for Internet	
	15.000 RSD	8 transactions	0 RSD	0 transactions	5.500 RSD	8 transactions
OTHER FEES						
Founded complaint	Real costs					
Blockade of lost/stolen card with reissue, PIN and plastic reissue	300 RSD					

1 - Monthly fee for Visa Gold card in Account Package Selektor, is charged to the client within monthly account maintenance fee.

2 In accordance with the business conditions established by international payment card associations, Cardholders may be charged for access fee when they withdrawing cash abroad, whether if it is a bank within the UniCredit Group or another bank. This fee is charged by the acquiring bank, UniCredit Bank Serbia JSC has no impact. Cardholder receives this information when he initiate transaction and he has the option to refuse or resume the transaction. If a user chooses to perform a transaction, this fee automatically increases the amount of required cash.

3 MC Platnum – if the card POS volume in the past 12 months is equal, or more than 500,000 RSD, an annual membership fee is 10,000 RSD

4 Only on the basis of specific contractual relationship.

5 In dinars by offer rate of the Bank on the day of transaction processing.

Visa Electron and Maestro debit card are no longer in Bank's offer.

PrePaid Card non-rechargeable - Payment instrument with low value payment transaction.

Note: when realizing transactions at ATMs of UniCredit Bank Serbia a.d.(hereinafter:the Bank) by using payment cards issued by foreign banks, the Bank is charging ATM access fee. The amount of the fee is communicated to the client through ATM screen during transaction performance, as well as at the transaction receipt. Additionally, cardholders of teh cards issued by the foreign banks have the opportunity to decide on the currency of debit per transaction performed at the ATMs of the Bank and to agree with the fee of UniCredit Bank in that sense, which is charged through the applied currency conversion rate, before the transaction.