

## FEE INFORMATION DOCUMENT



### for a payment service user – consumer



**Name of the payment service provider: UNICREDIT BANK SERBIA JSC BELGRADE**

**Name (package) of a payment account: Account package Gold**

**Payment service user: consumer**

**Date: 20.07.2026.**

This document contains an informative fee information document for **the most frequently used and most significant services linked to the said payment account (payment account package)**.

The payment service provider may charge also the fees for services linked to the payment account which are not stated in this document, consisting only of fees for the most frequently used and most significant services linked to the said payment account. Information on all fees that the payment service provider charges to the payment service user – consumer is available in are available in the Tariff for general banking services for private individuals and agriculturists and Tariff of fees for debit and credit cards for private individuals and agriculturists UniCredit Bank Serbia JSC Belgrade.

A detailed description of the following services (the list of representative services) and additional explanations, if provided by the payment service provider, may be found at counters on the premises of the payment service provider and its website. The payment service provider shall submit those documents to the payment service user at its request and free of charge.

| SERVICE |                                                                                                                                                                                                                                                                                                                                                                                                     | FEES (percentage of the amount of transaction and/or in the amount of money) |                                              |
|---------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------|----------------------------------------------|
| 1       | General services linked to the payment account                                                                                                                                                                                                                                                                                                                                                      |                                                                              |                                              |
| 1.1     | <p><b>Payment account keeping (name of the payment account or a package)</b></p> <p><b>Within this payment account and/or a package of services, it shall be possible to use the following services:</b></p> <ul style="list-style-type: none"><li>- Maintenance of dinar and foreign currency accounts;</li><li>- Issuance of debit cards - card 1 (DinaCard), card 2 (Mastercard Gold):</li></ul> | <p>Opening of Account</p> <p>Maintenance fee account</p>                     | <p>Free of charge</p> <p>Monthly 450 RSD</p> |

|                                                                                                                                                                                                                                                                                                                      |                                                                                                                                                                                                                                                                                                                                                         |                                                                                                                                                       |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------|
|                                                                                                                                                                                                                                                                                                                      | card 3 (Mastercard);<br>- Electronic banking (for non-resident only possibility to see balance on account);<br>- Mobile banking (for non-resident only possibility to see balance on account);<br>- SMS Card Alarm;<br>- SMS Service;<br>- Individual travel insurance (only for resident clients in accordance with the insurance company conditions). |                                                                                                                                                       |
| <b>Note: The text below shows fees for the most frequently used and most significant services linked to this payment account and/or package of services that are charged, in addition to the fee for keeping the payment account, if the user agrees to establish these services, i.e. if it uses such services.</b> |                                                                                                                                                                                                                                                                                                                                                         |                                                                                                                                                       |
| <b>At the request of a user, a payment service provider shall offer clear and unambiguous information on the fees for services included in this payment account, i.e. the package of services that are not shown below.</b>                                                                                          |                                                                                                                                                                                                                                                                                                                                                         |                                                                                                                                                       |
| <b>1.2</b>                                                                                                                                                                                                                                                                                                           | <b>Electronic banking</b>                                                                                                                                                                                                                                                                                                                               | Free of charge                                                                                                                                        |
| <b>1.3</b>                                                                                                                                                                                                                                                                                                           | <b>Mobile banking</b>                                                                                                                                                                                                                                                                                                                                   | Free of charge                                                                                                                                        |
| <b>2</b>                                                                                                                                                                                                                                                                                                             | <b>Cashless payment transactions (except card-based transactions)</b>                                                                                                                                                                                                                                                                                   |                                                                                                                                                       |
| <b>2.1</b>                                                                                                                                                                                                                                                                                                           | <b>Cashless transfer of dinar funds in the Republic of Serbia</b>                                                                                                                                                                                                                                                                                       |                                                                                                                                                       |
|                                                                                                                                                                                                                                                                                                                      | <b>At the counter of the payment service provider</b>                                                                                                                                                                                                                                                                                                   |                                                                                                                                                       |
|                                                                                                                                                                                                                                                                                                                      | To a payment account of the same payment service provider (internal transfer)                                                                                                                                                                                                                                                                           | Resident 0,8%, min 80 RSD, max 3.000 RSD<br><br>Non-resident 0,5% min 1.200 RSD, max 10.000 RSD                                                       |
|                                                                                                                                                                                                                                                                                                                      | Urgent/instant payment order                                                                                                                                                                                                                                                                                                                            | Internal transfer-resident 0,8%, min 80 RSD, max 3.000 RSD<br><br>Internal transfer-Non-resident Service is not available within this payment account |

|                                                           |                                                                               |                                                                                             |                                                                                                                         |
|-----------------------------------------------------------|-------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------|
|                                                           | To a payment account of another payment service provider (external transfer)  | up to 300.000 RSD-resident<br><br>from 300.000,01 RSD-resident<br><br>Non-resident          | 1%, min 80 RSD, max 3.000 RSD<br><br>0,8%, max 8.000 RSD<br><br>0,5 %, min 1.200 RSD, max 10.000 RSD                    |
|                                                           | Urgent/instant payment order                                                  | up to 300.000 RSD-resident<br><br>from 300.000,01 RSD-resident<br><br>Non-resident          | 0,8%, min 150 RSD, max 1.000 RSD<br><br>0,8%, max 8.000 RSD<br><br>Service is not available within this payment account |
| <b>By using electronic and/or mobile banking services</b> |                                                                               |                                                                                             |                                                                                                                         |
|                                                           | To a payment account of the same payment service provider (internal transfer) | Resident<br>Non-resident                                                                    | 20 RSD<br>Service is not available within this payment account                                                          |
|                                                           | Urgent/instant payment order                                                  | Internal transfer-resident<br><br>Payment at the point of sale-resident<br><br>Non-resident | 20 RSD<br><br>Free of charge<br><br>Service is not available within this payment account                                |
|                                                           | To a payment account of another payment service provider (external transfer)  | up to 300.000 RSD-resident<br><br>from 300.000,01 RSD-resident<br><br>Non-resident          | 20 RSD<br><br>0,25%, max 4.000 RSD<br><br>Service is not available within this payment account                          |

|            |                                                                         |                                                                                                 |                                                               |
|------------|-------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------|---------------------------------------------------------------|
|            | Urgent/instant payment order                                            | up to 300.000 RSD-resident                                                                      | 20 RSD                                                        |
|            |                                                                         | from 300.000,01 RSD-resident                                                                    | 0,25%, max<br>4.000 RSD                                       |
|            |                                                                         | Non-resident                                                                                    | Service is not<br>available within<br>this payment<br>account |
| <b>2.2</b> | <b>Cashless transfer of euro funds from FX-current account in euros</b> |                                                                                                 |                                                               |
|            | <b>At the counter of the payment service provider</b>                   |                                                                                                 |                                                               |
|            | At the payment account in the Republic of Serbia                        | Payments within UniCredit Bank:<br>life insurance premium payment in favor of insurance company | 0,2%, min 50<br>RSD, max 3.000<br>RSD                         |
|            |                                                                         | Outgoing payments                                                                               | 0,8%, min 1.700<br>RSD, max 30.000<br>RSD                     |
|            |                                                                         | Flash payment up to RSD 700.000                                                                 | 800 RSD                                                       |
|            |                                                                         | Flash payment over RSD 700.000                                                                  | 0,4%, max<br>10.000 RSD                                       |
|            |                                                                         | + Fee for ino-banks outside Euro zone with option OUR                                           | + 1.700 RSD                                                   |
|            |                                                                         | Outgoing payments in EUR via SEPA scheme                                                        | 0,8%, min 1.700 RSD<br>max 10.000 RSD                         |
|            |                                                                         | Flash payment up to RSD 700.000 via SEPA scheme                                                 | 600 RSD                                                       |
|            |                                                                         | Flash payment over RSD 700.000 via SEPA scheme                                                  | 0,4%, max<br>10.000 RSD                                       |
|            | Urgent payment order                                                    | Outgoing payments                                                                               | 0,9%, min 2.000<br>RSD, max 30.000<br>RSD                     |
|            |                                                                         | + Fee for ino-banks outside Euro zone with option OUR                                           | + 1.700 RSD                                                   |

|  |                                                           |                                                           |                                     |
|--|-----------------------------------------------------------|-----------------------------------------------------------|-------------------------------------|
|  |                                                           | Public                                                    |                                     |
|  | At the payment account abroad                             | Outgoing payments                                         | 0,8%, min 1.700 RSD, max 30.000 RSD |
|  |                                                           | Flash payment up to RSD 700.000                           | 800 RSD                             |
|  |                                                           | Flash payment over RSD 700.000                            | 0,4%, max 10.000 RSD                |
|  |                                                           | + Fee for ino-banks outside Euro zone with option OUR     | + 1.700 RSD                         |
|  |                                                           | Outgoing payments in EUR via SEPA scheme                  | 0,8%, min 1.700 RSD max 10.000 RSD  |
|  |                                                           | Flash payment up to RSD 700.000 via SEPA scheme           | 600 RSD                             |
|  |                                                           | Flash payment over RSD 700.000 via SEPA scheme            | 0,4%, max 10.000 RSD                |
|  | Urgent payment order                                      | Outgoing payments                                         | 0,9%, min 2.000 RSD, max 30.000 RSD |
|  |                                                           | + Fee for ino-banks outside Euro RSD zone with option OUR | + 1.700                             |
|  | <b>By using electronic and/or mobile banking services</b> |                                                           |                                     |

|  |                                                  |                                                     |                                                      |
|--|--------------------------------------------------|-----------------------------------------------------|------------------------------------------------------|
|  | At the payment account in the Republic of Serbia | Payments within UniCredit Bank: 0,2%, min 50 RSD    |                                                      |
|  |                                                  | life insurance premium payment in max 3.000         |                                                      |
|  |                                                  | favor of insurance company- RSD                     |                                                      |
|  |                                                  | resident                                            |                                                      |
|  |                                                  | Payment within UniCredit bank- 0,2%, min 150 RSD    |                                                      |
|  |                                                  | resident max 8.000 RSD                              |                                                      |
|  |                                                  | Outgoing payments-resident 0,4%, min 1.200 RSD      |                                                      |
|  |                                                  | max 15.000 RSD                                      |                                                      |
|  |                                                  | + Fee for ino-banks outside Euro + 1.700            |                                                      |
|  |                                                  | RSD zone with option OUR-resident                   |                                                      |
|  |                                                  | Non-resident                                        |                                                      |
|  |                                                  |                                                     | Service is not available within this payment account |
|  |                                                  | Payments within UniCredit Bank: 0,2%, min. 50 RSD   |                                                      |
|  |                                                  | insurance premium payment in max 1.700 RSD          |                                                      |
|  |                                                  | favor of insurance company via SEPA scheme          |                                                      |
|  |                                                  | Payments within UniCredit Bank 0.2%, min 150 RSD    |                                                      |
|  | Urgent payment order                             | via SEPA scheme max 1.700 RSD                       |                                                      |
|  |                                                  | International outgoing payments 0,4%, min 1.200 RSD |                                                      |
|  |                                                  | in EUR via SEPA scheme max 1.700 RSD                |                                                      |
|  |                                                  | Flash payment up to 600 RSD                         |                                                      |
|  |                                                  | RSD 700.000 via SEPA scheme                         |                                                      |
|  |                                                  | Flash payment over 0,2%, max 1.700 RSD              |                                                      |
|  |                                                  | RSD 700.000 via SEPA scheme                         |                                                      |
|  |                                                  | Outgoing payments-resident 0,5%, min 1.500          |                                                      |
|  |                                                  | RSD, max 20.000                                     |                                                      |
|  |                                                  | RSD                                                 |                                                      |
|  |                                                  | + Fee for ino-banks outside Euro + 1.700            |                                                      |
|  |                                                  | RSD zone with option OUR-resident                   |                                                      |
|  |                                                  | Non-resident                                        |                                                      |
|  |                                                  |                                                     | Service is not available within this payment account |
|  |                                                  |                                                     |                                                      |
|  |                                                  |                                                     |                                                      |

|            |                                                                            |                                                                                                         |                                                      |
|------------|----------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------|------------------------------------------------------|
|            |                                                                            | Public                                                                                                  |                                                      |
|            | At the payment account abroad                                              | Outgoing payments-resident                                                                              | 0,4%, min 1.200 RSD, max 15.000 RSD                  |
|            |                                                                            | Flash payment up to RSD 700.000-resident                                                                | 800 RSD                                              |
|            |                                                                            | Flash payment over RSD 700.000-resident                                                                 | 0,2%, max 10.000 RSD                                 |
|            |                                                                            | + Fee for ino-banks outside Euro zone with option OUR-resident                                          | + 1.700 RSD                                          |
|            |                                                                            | Non-resident                                                                                            | Service is not available within this payment account |
|            |                                                                            | Payments within UniCredit Bank: insurance premium payment in favor of insurance company via SEPA scheme | 0,2%, min. 50 RSD max 1.700 RSD                      |
|            |                                                                            | Payments within UniCredit Bank via SEPA scheme                                                          | 0.2%, min 150 RSD max 1.700 RSD                      |
|            |                                                                            | International outgoing payments in EUR via SEPA scheme                                                  | 0,4%, min 1.200 RSD max 1.700 RSD                    |
|            |                                                                            | Flash payment up to RSD 700.000 via SEPA scheme                                                         | 600 RSD                                              |
|            |                                                                            | Flash payment over RSD 700.000 via SEPA scheme                                                          | 0,2%, max 1.700 RSD                                  |
|            | Urgent payment order                                                       | Outgoing payments-resident                                                                              | 0,5%, min 1.500 RSD, max 20.000 RSD                  |
|            |                                                                            | + Fee for ino-banks outside Euro zone with option OUR-resident                                          | + 1.700 RSD                                          |
|            |                                                                            | Non-resident                                                                                            | Service is not available within this payment account |
| <b>2.3</b> | <b>The receipt of funds from abroad to the FX-current account in euros</b> |                                                                                                         |                                                      |
|            |                                                                            | Incoming payments (within UniCredit Bank)                                                               | Free of charge                                       |
|            |                                                                            | Incoming payments (from other payment service providers)                                                | 0,40%, min 400 RSD, max 20.000 RSD                   |
|            |                                                                            | Incoming payments via SEPA scheme                                                                       | 0,3%, min 300 RSD max 1700 RSD                       |

|            |                                                                               |                                                                                                                                                                                                                                                    |                                                                                                                         |
|------------|-------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------|
| <b>2.4</b> | <b>Standing order</b>                                                         |                                                                                                                                                                                                                                                    |                                                                                                                         |
|            | Establishing and/or using services                                            | Resident<br>Non-resident                                                                                                                                                                                                                           | Free of charge<br><br>Service is not available within this payment account                                              |
|            | <b>For executing a transaction</b>                                            |                                                                                                                                                                                                                                                    |                                                                                                                         |
|            | To a payment account of the same payment service provider (internal transfer) | In RSD currency-resident<br>In EUR currency life insurance premium payments-resident<br><br>In EUR currency-resident                                                                                                                               | Free of charge<br>0,2%, min 50 RSD, max 3.000 RSD<br>0,2%, max 10.000 RSD                                               |
|            | To a payment account of another payment service provider (external transfer)  | In RSD currency up to 300.000 RSD-resident<br>In RSD currency from 300.000,01 RSD-resident<br><br>In EUR currency-resident<br><br>+ Fee for ino-banks outside Euro zone with option OUR-resident<br><br>for international payments via SEPA scheme | 15 RSD<br>100 RSD<br><br>0,5%, min 1.200 RSD, max 20.000 RSD<br><br>+ 1.700 RSD<br><br>0.3%, min 900 RSD max 10.000 RSD |
| <b>2.5</b> | <b>Direct debits</b>                                                          |                                                                                                                                                                                                                                                    |                                                                                                                         |
|            | Establishing and/or using services                                            | Resident<br>Non-resident                                                                                                                                                                                                                           | Free of charge<br><br>Service is not available within this payment account                                              |
|            | <b>For executing a transaction</b>                                            |                                                                                                                                                                                                                                                    |                                                                                                                         |
|            | To a payment account of the same payment service provider (internal transfer) | Resident                                                                                                                                                                                                                                           | Free of charge                                                                                                          |
|            | To a payment account of another payment service provider (external transfer)  | Resident                                                                                                                                                                                                                                           | Free of charge                                                                                                          |
| <b>2.6</b> | <b>Cheque issuance</b>                                                        |                                                                                                                                                                                                                                                    |                                                                                                                         |
|            |                                                                               | Resident<br><br>Non-resident                                                                                                                                                                                                                       | RSD 25 per cheque<br><br>Service is not available within this payment account                                           |
| <b>3</b>   | <b>Payment cards and cash</b>                                                 |                                                                                                                                                                                                                                                    |                                                                                                                         |

|            |                                                           |                                                          |                            |
|------------|-----------------------------------------------------------|----------------------------------------------------------|----------------------------|
| <b>3.1</b> | <b>Debit card issuance</b>                                |                                                          |                            |
|            | Debit card issuance                                       |                                                          | Free of charge             |
|            | Periodic membership fees for using a debit card           | For all debit cards except Visa Gold card                | Free of charge             |
|            |                                                           | Visa Gold card                                           | Monthly 250 RSD            |
| <b>3.2</b> | <b>Debit card cash pay-outs</b>                           |                                                          |                            |
|            | <b>Upon executed transaction</b>                          |                                                          |                            |
|            | In the country                                            |                                                          |                            |
|            | At the counter                                            | Counter of UniCredit bank                                | Service is not available   |
|            |                                                           | Another bank counter                                     | 3%, min 150 RSD            |
|            | At ATM                                                    | ATM of UniCredit bank                                    | Free of charge             |
|            |                                                           | ATM of another bank                                      | 1%, min 170 RSD            |
|            | Abroad                                                    |                                                          |                            |
|            | At the counter                                            | For all cards except Dina Card                           | 1%, min 5 EUR <sup>1</sup> |
|            |                                                           | Dina Card                                                | Service is not available   |
|            | At ATM                                                    | At ATM of UniCredit Group, for all cards except DinaCard | 1 EUR                      |
|            |                                                           | At ATM of other bank, for all cards except DinaCard      | 1%, min 5 EUR <sup>2</sup> |
|            |                                                           | Dina Card                                                | Service is not available   |
| <b>3.3</b> | <b>Credit card issuance</b>                               |                                                          |                            |
|            | Credit card issuance                                      |                                                          | Free of charge             |
|            | Periodic membership fees for using a credit card          | DinaCard credit card – resident                          | Free of charge             |
|            |                                                           | Mastercard Flexia – resident and non-resident            | Monthly 100 RSD            |
|            |                                                           | Mastercard Platinum - resident and non-resident          | Annually 15,000 RSD        |
| <b>3.4</b> | <b>Credit card payments at a merchant's point of sale</b> |                                                          |                            |
|            | <b>Upon executed transaction</b>                          |                                                          |                            |
|            | In the country                                            |                                                          | Free of charge             |

<sup>1</sup> On the day of processing transaction is being processed payment in dinar equivalent at the selling rate of UniCredit Bank Serbia JSC

<sup>2</sup> On the day of processing transaction is being processed payment in dinar equivalent at the selling rate of UniCredit Bank Serbia JSC

|  |                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |  |
|--|--------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|
|  | Abroad                         | Free of charge                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |  |
|  | Annual nominal interest rate   | Mastercard Flexia<br>11,50%,<br>fixed, calculated<br>using proportional<br>method<br><br>Mastercard Platinum<br>10,20%,<br>fixed, calculated<br>using proportional<br>method<br><br>DinaCard – credit<br>11,50%,<br>fixed, calculated<br>using proportional<br>method                                                                                                                                                                                                                                                                                                 |  |
|  | Annual effective interest rate | Mastercard Flexia<br>16,95% <sup>3</sup><br><br>Mastercard Platinum<br>17,33% <sup>4</sup><br><br>DinaCard – credit<br>12,50% <sup>5</sup>                                                                                                                                                                                                                                                                                                                                                                                                                            |  |
|  | Other fees                     | Mastercard Flexia, Mastercard<br>Platinum and DinaCard credit card<br>– split into 3, 6 and 12 installments,<br>per transaction<br>300 RSD<br><br>Mastercard Flexia, Mastercard<br>Platinum and DinaCard credit card<br>– split into 3, 6 and 12 installments,<br>at POS terminals of the merchants<br>with special contractual relationship<br>with the Bank<br>Free of charge<br><br>Mastercard Flexia, Mastercard<br>Platinum and DinaCard credit card<br>– split into 24 installments (only on<br>the basis of specific contractual<br>relationship)<br>2,000 RSD |  |

<sup>3</sup> EIR calculated on 25/12/2024, limit amount of 50,000 RSD. Calculation also includes bill of exchange cost, the cost of one basic credit bureau report and monthly membership fee.

<sup>4</sup> EIR calculated on 25/12/2024, limit amount of 50,000 RSD. Calculation also includes bill of exchange cost, the cost of one basic credit bureau report and annual membership fee.

<sup>5</sup> EIR calculated on 25/12/2024, limit amount of 50,000 RSD. Calculation also includes bill of exchange cost and the cost of one basic credit bureau report.

|            |                                  |                                                                                                                        |                                                     |
|------------|----------------------------------|------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------|
| <b>3.5</b> | <b>Credit card cash pay-outs</b> |                                                                                                                        |                                                     |
|            | <b>Upon executed transaction</b> |                                                                                                                        |                                                     |
|            | In the country                   |                                                                                                                        |                                                     |
|            | At the counter                   | Counter of UniCredit Bank                                                                                              | Service is not available                            |
|            |                                  | Counter of other bank                                                                                                  | 3%, min 250 RSD                                     |
|            | At ATM                           |                                                                                                                        | 2%, min 250 RSD                                     |
|            | Abroad                           |                                                                                                                        |                                                     |
|            | At the counter                   | All credit cards except DinaCard                                                                                       | 3%, min 250 RSD                                     |
|            |                                  | DinaCard                                                                                                               | Service is not available                            |
|            | At ATM                           | All credit cards except DinaCard                                                                                       | 2%, min 250 RSD                                     |
|            |                                  | DinaCard                                                                                                               | Service is not available                            |
|            | Annual nominal interest rate     | Mastercard Flexia                                                                                                      | 11,50%, fixed, calculated using proportional method |
|            |                                  | Mastercard Platinum                                                                                                    | 10,20%, fixed, calculated using proportional method |
|            |                                  | DinaCard – residents only                                                                                              | 11,50%, fixed, calculated using proportional method |
|            | Annual effective interest rate   | Mastercard Flexia                                                                                                      | 16,95% <sup>6</sup>                                 |
|            |                                  | Mastercard Platinum                                                                                                    | 17,33% <sup>7</sup>                                 |
|            |                                  | DinaCard – credit                                                                                                      | 12,50% <sup>8</sup>                                 |
|            | Other fees                       | Mastercard Flexia, Mastercard Platinum and DinaCard credit card – split into 3, 6 and 12 installments, per transaction | 300 RSD                                             |

<sup>6</sup> EIR calculated on 25/12/2024, limit amount of 50,000 RSD. Calculation also includes bill of exchange cost, the cost of one basic credit bureau report and monthly membership fee.

<sup>7</sup> EIR calculated on 25/12/2024, limit amount of 50,000 RSD. Calculation also includes bill of exchange cost, the cost of one basic credit bureau report and annual membership fee.

<sup>8</sup> EIR calculated on 25/12/2024, limit amount of 50,000 RSD. Calculation also includes bill of exchange cost and the cost of one basic credit bureau report.

| 4 | Authorised overdraft facility         |                                                      |                                                      |
|---|---------------------------------------|------------------------------------------------------|------------------------------------------------------|
|   | Establishing and/or using the service | Resident                                             | Free of charge                                       |
|   |                                       | Non-resident                                         | Service is not available within this payment account |
|   | Annual nominal interest rate          | Fixed, 17,25%, calculated by the proportional method |                                                      |
|   | Annual effective interest rate        | 18,97% <sup>9</sup>                                  |                                                      |

<sup>9</sup> EIR calculated on 26.12.2024., limit amount of 50,000 RSD. Calculation also includes bill of exchange cost and the cost of one basic credit bureau report.