

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 Prime

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	Payment account keeping (name of the payment account or a package) Within this payment account and/or a package of services, it shall be possible to use the following services: - Maintenance of dinar and foreign currency account;	Opening of Account Maintenance fee account	Free of charge Monthly 2.000 RSD

	- Issuance of debit cards - card 1 (DinaCard), card 2 (Mastercard World Elite), card 3 (Mastercard); - Electronic banking (for Non-resident only possibility to see balance on account); - Mobile banking (for Non-resident only possibility to see balance on account); - SMS Card Alarm; - SMS Service; - Family travel insurance (only for resident clients in accordance with the insurance company conditions); - Individual travel insurance for cardholders of additional Mastercard World Elite debit cards (only for resident clients in accordance with the insurance company conditions); - Additional Health Insurance Package (only for residents); -Diagnostic Procedures Package (only for residents) .	
<u>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.</u> <u>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.</u>		
1.2	Electronic banking	Free of charge
1.3	Mobile banking	Free of charge
2	Cashless payment transactions (except card-based transactions)	
2.1	Cashless transfer of dinar funds in the Republic of Serbia	
	At the counter of the payment service provider	
	To a payment account of the same payment service provider (internal transfer)	Resident 0,8%, min 80 RSD, max 3.000 RSD 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 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	1%, min 80 RSD, max 3.000 RSD
		from 300.000,01 RSD-resident	0,8%, max 8.000 RSD
		Non-resident	0,5 %, min 1.200 RSD, max 10.000 RSD
	Urgent/instant payment order	up to 300.000 RSD-resident	0,8%, min 150 RSD, max 1.000 RSD
		from 300.000,01 RSD-resident	0,8%, max 8.000 RSD
		Non-resident	Service is not available within this payment account
By using electronic and/or mobile banking services			
	To a payment account of the same payment service provider (internal transfer)	Resident	20 RSD
		Non-resident	Service is not available within this payment account
	Urgent/instant payment order	Internal transfer-resident	20 RSD
		Payment at the point of sale-resident	Free of charge
		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	20 RSD
		from 300.000,01 RSD-resident	0,25%, max 4.000 RSD
		Non-resident	Service is not available within this payment account

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

	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 zone with option OUR	+ 1.700 RSD
	By using electronic and/or mobile banking services		
	At the payment account in the Republic of Serbia	Payments within UniCredit Bank: life insurance premium payment in favor of insurance company-resident	0,2%, min 50 RSD, max 3.000 RSD
		Payment within UniCredit bank-resident	0,2%, min 150 RSD, max 8.000 RSD
		Outgoing payments-resident	0,4%, min 1.200 RSD max 15.000 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
	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
2.3	The receipt of funds from abroad to the FX-current account in euros		
		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
2.4	Standing order		
	Establishing and/or using services	Resident	Free of charge
		Non-resident	Service is not available within this payment account
	For executing a transaction		
	To a payment account of the same payment service provider (internal transfer)	In RSD currency-resident	Free of charge
		In EUR currency life insurance premium payments-resident	0,2%, min 50 RSD, max 3.000 RSD
		In EUR currency-resident	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	15 RSD
		In RSD currency from 300.000,01 RSD-resident	100 RSD
		In EUR currency-resident	0,5%, min 1.200 RSD, max 20.000 RSD
		+ Fee for ino-banks outside Euro zone with option OUR-resident	+ 1.700 RSD
		for international payments via SEPA scheme	0.3%, min 900 RSD max 10.000 RSD
2.5	Direct debits		

	Establishing and/or using services	Resident Non-resident	Free of charge Service is not available within this payment account
	For executing a transaction		
	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
2.6	Cheque issuance		
		Resident Non-resident	RSD 25 per cheque Service is not available within this payment account
3	Payment cards and cash		
3.1	Debit card issuance		
	Debit card issuance		Free of charge
	Periodic membership fees for using a debit card	For all debit cards except Visa Platinum card Visa Platinum card	Free of charge Monthly 1.200 RSD
3.2	Debit card cash pay-outs		
	Upon executed transaction		
	In the country		
	At the counter	Counter of UniCredit bank Another bank counter	Service is not available 3%, min 150 RSD
	At ATM	ATM of UniCredit bank ATM of another bank	Free of charge 1%, min 170 RSD

	Abroad		
	At the counter	For all cards except Dina Card	1%, min 5 EUR ¹
		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 ²
		Dina Card	Service is not available
3.3	Credit card issuance		
	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
3.4	Credit card payments at a merchant's point of sale		
	Upon executed transaction		

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

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

	In the country	Free of charge
	Abroad	Free of charge
	Annual nominal interest rate	Mastercard Flexia 11,50%, fixed, calculated using proportional method Mastercard Platinum 10,20%, fixed, calculated using proportional method DinaCard – credit 11,50%, fixed, calculated using proportional method
	Annual effective interest rate	Mastercard Flexia 16,95%³ Mastercard Platinum 17,33%⁴ DinaCard – credit 12,50%⁵

³ 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.

⁴ 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.

⁵ 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 and annual membership fee.

	Other fees	Mastercard Flexia, Mastercard Platinum and DinaCard credit card – split into 3, 6 and 12 installments, per transaction	300 RSD
		Mastercard Flexia, Mastercard Platinum and DinaCard credit card – split into 3, 6 12 and 24 installments, at POS terminals of the merchants with special contractual relationship with the Bank	Free of charge
		Mastercard Flexia, Mastercard Platinum and DinaCard credit card – split into 24 installments (only on the basis of specific contractual relationship)	2,000 RSD
3.5	Credit card cash pay-outs		
	Upon executed transaction		
	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 – credit	11,50%, fixed, calculated using proportional method

	Annual effective interest rate	Mastercard Flexia 16,95% ⁶ Mastercard Platinum 17,33% ⁷ DinaCard – credit 12,50% ⁸
	Other fees	Mastercard Flexia, Mastercard Platinum and DinaCard credit card – split into 3, 6 and 12 installments, per transaction 300 RSD
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% ⁹

⁶ 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.

⁷ 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.

⁸ 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.

⁹ 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.