Annex 1

UniCredit Bank

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 Senior Plus

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 accounts; - Issuance of debit cards - card 1 (DinaCard), card 2 (Mastercard);	Opening of Account Maintenance fee account	Free of charge Monthly 200 RSD

	- Electronic Banking; - Mobile banking; - SMS Card Alarm; - SMS Service.	
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. **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.**		
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)	0,8%, min 80 RSD, max 3.000 RSD
	Urgent/instant payment order	Internal transfer — 0,8%, min 80 RSD, max 3.000 RSD
	To a payment account of another payment service provider (external transfer)	up to 300.000 RSD — 1%, min 80 RSD, max 3.000 RSD from 300.000,01 RSD — 0,8%, max 8.000 RSD
	Urgent/instant payment order	up to 300.000 RSD — 0,8%, min 150 RSD, max 1.000 RSD from 300.000,01 RSD — 0,8%, max 8.000 RSD
	By using electronic and/or mobile banking services	
	To a payment account of the same payment service provider (internal transfer)	20 RSD
	Urgent/instant payment order	Internal transfer — 20 RSD Payment at the point of sale — Free of charge
	To a payment account of another payment service provider (external transfer)	up to 300.000 RSD — 20 RSD from 300.000,01 RSD — 0,25%, max 4.000 RSD

	Urgent/instant payment order	up to 300.000 RSD from 300.000,01 RSD	20 RSD 0,25%, max 4.000 RSD
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	0,2%, min 50 RSD, max 3.000 RSD
		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

	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	0,2%, min 50 RSD, max 3.000 RSD
		Payment within UniCredit bank	0,2%, min 150 RSD, max 8.000 RSD
		Outgoing payments	0,4%, min 1.200 RSD, max 15.000 RSD
		+ Fee for ino-banks outside Euro zone with option OUR	+ 1.700 RSD
		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	0,4%, min 1.200 RSD

		in EUR via SEPA scheme	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	0,5%, min 1.500 RSD, max 20.000 RSD
		+ Fee for ino-banks outside Euro zone with option OUR	+ 1.700 RSD
	At the payment account abroad	Outgoing payments	0,4%, min 1.200 RSD, max 15.000 RSD
		Flash payment up to RSD 700.000	800 RSD
		Flash payment over RSD 700.000	0,2%, max 10.000 RSD
		+ Fee for ino-banks outside Euro zone with option OUR	+ 1.700 RSD
		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	0,5%, min 1.500 RSD, max 20.000 RSD
		+ Fee for ino-banks outside Euro zone with option OUR	+ 1.700 RSD
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		Free of charge
	For executing a transaction		
	To a payment account of the same payment service provider (internal transfer)	In RSD currency	Free of charge
		In EUR currency life insurance premium payments	0,2%, min 50 RSD, max 3.000 RSD
		In EUR currency	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	15 RSD
		In RSD currency from 300.000,01 RSD	100 RSD
		In EUR currency	0,5%, min 1.200 RSD, max 20.000 RSD
		+ Fee for ino-banks outside Euro zone with option OUR	+ 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		Free of charge
	For executing a transaction		
	To a payment account of the same payment service provider (internal transfer)		Free of charge
	To a payment account of another payment service provider (external transfer)		Free of charge
2.6	**Cheque issuance**		
			RSD 25 per cheque
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	Free of charge
3.2	**Debit card cash pay-outs**		
	Upon executed transaction		
	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[1]
		Dina Card	Service is not available

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

	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	Free of charge
		Mastercard Flexia	Monthly 100 RSD
		Mastercard Platinum	Annually 15,000 RSD
3.4	**Credit card payments at a merchant's point of sale**		
	Upon executed transaction		
	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

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

	Annual effective interest rate	Mastercard Flexia	16,95%[3]
		Mastercard Platinum	17,33%[4]
		DinaCard-credit	12,50%[5]
	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

[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.

	Annual nominal interest rate	Mastercard Flexia Mastercard Platinum DinaCard-credit	11,50%, fixed, calculated using proportional method 10,20%, fixed, calculated using proportional method 11,50%, fixed, calculated using proportional method
	Annual effective interest rate	Mastercard Flexia Mastercard Platinum DinaCard-credit	16,95%[6] 17,33%[7] 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		Free of charge
	Annual nominal interest rate	Fixed, 17,50%, calculated by the proportional method	
	Annual effective interest rate		19,27%[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.