

**TARIFF FEES FOR GENERAL BANKING SERVICES FOR CORPORATIVE CLIENTS**

<b>PAYMENT ACCOUNT OPENING AND KEEPING</b>		
Opening of account	Residents	No fee
	Non-residents	RSD 60.000
Account keeping	LCY account	RSD 300
	FCY account	No fee
Change of the payment account to other payment service provider upon client request	LCY account	No fee
	FCY account	No fee
Account closing		No fee
<b>ADDITIONAL SERVICES FOR ACCOUNT KEEPING</b>		
Issuing of statement copy		RSD 100
Issuing of confirmation for payments		RSD 140
Issuing of confirmation for account turnover		RSD 500
Issuing of other confirmation on clients request		RSD 1.000
Issuing of statement on fees and interest charged to payment service user upon client request (IN)		RSD 500
Daily statement via e-mail (PDF)		No fee
MT940/942	Inside UC group,	RSD 2.000 per month per account
	Outside UC group	RSD 3.000 per month per account
Statement in special format on client request		RSD 2.000 per month per account
<b>Escrow Account</b>		
opening and administration of account	Per account	According to agreement min. RSD 50.000,00
<b>ELECTRONIC BANKING</b>		
<b>Activation</b>		
E- banking		RSD 1.500
Online banking BusinessNet Professional		No fee
MultiCash		RSD 2.000
EuropeanGate		RSD 15.000
<b>Monthly maintenance</b>		
E- banking		RSD 900
Online banking BusinessNet Professional		RSD 500
E-invoices		Per agreement, max RSD 25 per invoice
MultiCash		RSD 2.000
EuropeanGate		RSD 1.800 per month per account

<b>Additional equipment</b>		
Digital certificate ( qualified/non- qualified ) Smart card		RSD 8.000
Digital certificate ( qualified/non- qualified ) USB key		RSD 12.000
MultiCash USB key		RSD 2.400
Card reader		RSD 3.000
Additional token		RSD 1.500
Change of Token in case of loss or damage		RSD 1.000
<b>Amendments</b>		
EuropeanGate		RSD 12.000
<b>Application installation and training (MultiCash, Halcom)</b>		
Belgrade		RSD 5.000
Serbia		RSD 7.000
<p><i>Note: Installations and implementation of particularly complex systems may require additional software licenses not covered by the Tariff, as well as services of third parties. These licenses and services are provided and charged directly by the vendor of software solution, and the Bank will in a timely manner inform the Client of the amount of costs of requested licenses and additional services.</i></p>		
<b>MOBILE BANKING</b>		
Activation		No fee
Monthly maintenance		RSD 500
<b>CASH TRANSACTIONS</b>		
<b>CASH PAY-IN TO AN ACCOUNT BY SUBMITTING A PAY-IN ORDER</b>		
Cash collection		Per agreement, 0,05% - 1%
Cash deposit on RSD account		RSD 120 per pay in order
Cash deposit on FCY account		No fee
Cash pay-outs from an account by submitting a pay-out order		0,5% min RSD 25
<b>OTHER</b>		
<b>Bills of exchange and Authorizations</b>		
Collection		0,3% of amount min. RSD 300 max. RSD 15.000
Request for registration or erasing of Bills of exchange at the counter		RSD 200 per Bill
Request for registration or erasing of Bills of exchange in electronic form		RSD 10 per Bill
<b>MT101</b>		
MT101 – service activation		RSD 5.000
MT101 – per month		RSD 3.000
MT101 order execution – all amounts	for RSD accounts	look at fees for electronic RTGS orders
	for FCY accounts	look at fees for electronic international payment orders
<b>Payroll</b>		
Payroll		Monthly fee, per agreement
<b>Direct debit</b>		
Payments order for Direct Debit / per order		RSD 30
Standing order		In accordance with the fees for the corresponding electronic non-

		cash transfers in RSD
<b>Postal cost</b>		Actual cost + VAT
<b>Payments on UniCredit Bank ATM</b>		
With Cards issued by UniCredit Bank		RSD 15 per order
With cards issued by other bank		RSD 49 per order

**TARIFF FEES FOR GENERAL BANKING SERVICES FOR CORPORATIVE CLIENTS - PAYMENTS**

<b>NON-CASH TRANSACTIONS IN RSD IN REPUBLIC OF SERBIA</b>				
	<b>Paper based orders</b>		<b>Electronic orders</b>	
Clearing up to RSD 300.000,00	Up to 16:00	RSD 100	Up to 17:00	RSD 50
RTGS RSD 300.000,00 and above	Up to 12:00	0,10% max RSD 4.000	Up to 12:00	0,08% max RSD 3.500
	Up to 16:00	0,11% max RSD 6.000	Up to 17:00	0,09% max RSD 5.500
*Instant payments	Up to 16:00	0,15 % min RSD 60	00 - 24	RSD 60
Accepting instant credit transfers at a point of sale	<i>Service is not available</i>		00 - 24	RSD 20
Internal payments	RSD 90		RSD 40	
<b>Enforced payments</b>				
All amounts	Up to 14:00		RSD 50	
	Up to 16:30		RSD 60	
	Up to 18:00		RSD 120	
Withdrawal of order from the enforced payment	Tariff NBS		RSD 2.500	
<i>Note: Executed through the IPS payment system, except for commercial banks in the Republic of Serbia that are not in the IPS payment system.</i>				
<b>INTERNATIONAL PAYMENTS FEE</b>				
<b>NON-CASH TRANSACTIONS IN EUR</b>				
	<b>Paper based orders (T+1)</b>		<b>Electronic orders (T+1)</b>	
<b>Payments from own funds</b>				
Up to 6 mio RSD ( 50.000 EUR )	Up to 13:00	0,50% min RSD 1.500 - max RSD 13.000	Up to 14:00	0,35% min RSD 800 - max RSD 10.000
Above 6 mio ( 50.000 EUR )	Up to 13:00	0,40% max RSD 50.000	Up to 14:00	0,25% max RSD 40.000
<b>Transfer to other domestic bank</b>	Up to 13:00	0,70% min RSD 2.000 - max RSD 50.000	Up to 14:00	0,50% min RSD 1.500 - max RSD 50.000
<b>Internal payments</b>	No fee		No fee	
<b>Flash payments – Inside UC group T+0</b>	Up to 13:00	0,15% min RSD 650 max RSD 40.000	Up to 14:00	0,10 % min RSD 650 max RSD 40.000
<b>SDV outside UC group T+0</b>	Up to 13:00	0,5% min. RSD 3000 max RSD 60.000	Up to 14:00	0,5% min. RSD 3000 max RSD 60.000
<b>Payments IN EUR from funds acquired from the Bank</b>	Up to 13:00	RSD 1.000	Up to 14:00	RSD 800
<b>NON-CASH TRANSACTION IN OTHER CURRENCY</b>				
	<b>Paper based orders (T+1)</b>		<b>Electronic orders (T+1)</b>	
<b>Payments from own funds</b>				

Up to 6 mio RSD( 50.000 EUR )	Up to 13:00	0,50% min RSD 1.500 - max RSD 13.000	Up to 14:00	0,35% min RSD 800 - max RSD 10.000
Above 6 mio RSD (50.000 EUR )	Up to 13:00	0,40% max RSD 50.000	Up to 14:00	0,25% max RSD 40.000
<b>Transfer from foreign currency account to other domestic bank</b>	Up to 13:00	0,70% min RSD 2.000 - max RSD 50.000	Up to 14:00	0,50% min RSD 1.500 - max RSD 50.000
<b>Internal payments</b>	Up to 13:00	No fee	Up to 14:00	No fee
<b>Flash payments – Inside UC group T+0</b>	Up to 13:00	0,15% min RSD 650 max RSD 40.000	Up to 14:00	0,10 % min RSD 650 max RSD 40.000
<b>Payments T+0 outside UC grupe</b>	Up to 13:00	0,5% min. RSD 3.000 max RSD 60.000	Up to 14:00	0,5% min. RSD 3.000 max RSD 60.000
<b>Payments from funds acquired from the Bank in other currency</b>	Up to 13:00	RSD 1.000	Up to 14:00	RSD 800
<b>RSD PAYMENTS – NONRESIDENTS AND REPRESENTATIVE OFFICES</b>				
	<b>Paper based orders</b>		<b>Electronic orders</b>	
Up to 6 mio RSD( 50.000 EUR )	Up to 13:00	0,40% min RSD 200	Up to 14:00	0,30% min RSD 200
above 6 mio RSD (50.000 EUR )	Up to 13:00	0,30% max RSD 40.000	Up to 14:00	0,20% max RSD 40.000
<b>International Payments Income</b>				
<b>International payments income on foreign currency account in EUR</b>	No fee		No fee	
<b>International payments income on foreign currency account in other currency</b>	No fee		No fee	
<b>Income from Kosovo</b>	Up to EUR 50.000		0,30 % min RSD 1.400	
	above EUR 50.000		0,20 % max RSD 35.000	
<b>Other commissions and costs for International payments</b>				
Change of order	From the previous decade		RSD 1.000	
	From the current decade		RSD 300	
Issuing copy of payment order			RSD 500	
Fees for claims for international payment orders			RSD 1.000+costs of foreign Bank	
Foreign bank fee for payment order with option OUR*				
Fee for orders with option OUR in EUR inside EUR zone			No fee	
Fee for orders with option OUR in EUR outside Euro zone			RSD 1.200	
Fee for orders with option OUR in other currency			RSD 2.000	
*Foreign bank fee for option OUR with fix amount will be added to fee for payment payment processing in accordance with the tariff				
Orders in special currency outside MTD			Per agreement do 3%	
<b>Foreign loan registration with National bank of Serbia</b>				
Initial registration of loan, monitoring and reporting to NBS (KZ-2)			RSD 40.000	
Any amendment per Annex of Agreement on credit obligations (KZ-5)			RSD 18.000	
Initial registration of credit approval, monitoring and reporting to NBS per Agreement on credit approval non-resident (KO)			RSD 12.000	
Any amendment per Annex of Agreement on credit approval (KO-5)			RSD 6.000	
<i>Note: Fees for Loan registration will be charged in RSD denomination per UniCredit Bank JSC mid exchange rate for the day of charging.</i>				

**TARIFF FEES FOR GENERAL BANKING SERVICES FOR CORPORATIVE CLIENTS – TRADE FINANCE**

<b>NOSTRO LETTER OF CREDIT (Nostro L/C)</b>		
Issuance fee of Nostro L/C	Covered	min RSD 5.000 – max 0,5% per annum
	Un-covered	By agreement*, max 2% per annum
Periodic commissions for issued Nostro L/C	Covered	min RSD 5.000 – max 0.5% per annum
	Un-covered	By agreement*, max 2% per annum
Amendment	RSD 5.000	
Checking of documents	0.25% min RSD 7.000 - max RSD 30.000 per set	
Cancellation of Nostro L/C	RSD 10.000	
Postal cost	Actual cost + VAT	
Other services	By agreement	
<b>LORO LETTER OF CREDIT ( Loro L/C)</b>		
Advising of Loro L/C	0.15% min RSD 6.000, max RSD 25.000	
Advising of Amendment	RSD 5.000	
Checking/handling of documents	0.25% min RSD 7.000 - max RSD 30.000 - per set	
Sending documents without checking	RSD 5.000	
Transfer of L/C	0.20% min RSD 10.000 - max RSD 40.000	
Advising of Loro L/C to another bank	0.15% min RSD 7.000 - max RSD 30.000	
Confirmation of Loro L/C	By agreement	
Cancellation of Loro L/C	RSD 10.000	
Postal cost	Actual cost + VAT	
Other services	By agreement	
<b>DOCUMENTARY COLLECTION</b>		
Remittance of documents under Export Documentary collection	0.20% min RSD 6.000 - max RSD 30.000	
Presentation of Import Documentary collection	0.20% min RSD 6.000 - max RSD 30.000	
Payment under Import Documentary collection	RSD 2.000	
Amendment	RSD 5.000	
Protest	Notary cost + 0.20% , min RSD 6.000 - max RSD 30.000	
Unpaid Bill of exchange / Return of documents	RSD 6.000	
Postal cost	Actual cost + VAT	
Other services	By agreement	
<b>ISSUANCE OF GUARANTEE (LG)</b>		
LG Issuance fee	By agreement *, min RSD 5.000 - max 2%	
Periodic commissions for issued LG	By agreement *, min 5.000 - max 2% per annum	
Amendment	RSD 5.000	
Protest / Payment under LG	0.25 % min RSD 7.000 - max RSD 30.000	

Processing of demand for payment under Customs guarantee	10.000,00 RSD	
Cancellation of LG	RSD 10.000	
Urgent request for issuance, within 24 hours	RSD 3.000	
Postal cost	Actual cost + VAT	
Other services	By agreement	
<b>LETTER OF INTENT (LOI)</b>		
Issuance of non-binding LOI	According to agreement, min. RSD 3.000	
Issuance of binding LOI in Bank's standard wording	According to agreement min.RSD 6.000	
Issuance of binding LOI not in Bank's standard wording	According to agreement min.RSD 10.000	
<b>RECEIVED GUARANTEE</b>		
Advising of received guarantee	0.15% min RSD 6.000 - max RSD 25.000	
Protest / process of Beneficiary's request for payment	0.15% min RSD 7.000 - max RSD 20.000	
Advising of Amendment	RSD 5.000	
Issuance of Guarantee as per Counter-guarantee	Flat fee	By agreement, min EUR 200 <i>(issuance fee, as per middle exchange rate of National Bank of Serbia at the date of calculation)</i>
	Periodic commission	By agreement, minimum EUR 150 per quarter <i>(issuance fee, as per middle exchange rate of National Bank of Serbia at the date of calculation)</i>
Confirmation to issuing Bank about release of obligation under guarantee	RSD 5.000	
Verification the authenticity of guarantee based on clients request	RSD 5.000	
Postal cost	Actual cost + VAT	
Other services	By agreement	
<i>* Note : commission depends on creditworthiness of client, amount and validity of transaction and collateral</i>		
<b>FOREIGN CHEQUES</b>		
Sending cheques for payment	0.25% min RSD 1.000 - max RSD 20.000	
Cancellation	RSD 4.000 + actual cost	
Investigation cost	RSD 2.000 + actual cost	
Other services	By agreement	
Postal cost	Actual cost + VAT	
<i>Note: Fees for documentary business will be charged in RSD denomination per National Bank of Serbia middle exchange rate for the day of charging, unless otherwise agreed.</i>		

**TARIFF FEES FOR GENERAL BANKING SERVICES FOR CORPORATIVE CLIENTS – CORPORATE CARDS & ACQUIRING**

<b>PAYMENT CARDS</b>		
<b>Debit cards</b>		
Debit card issuing		Free of charge
<b>DinaCard Business</b>		
Monthly maintenance (per issued card)		Free of charge
<b>VISA Electron - maintenance</b>		
Monthly maintenance (per issued card) – Package 1*		RSD 300
Monthly maintenance (per issued card) – Package 2*		RSD 350
Monthly maintenance (per issued card) – Package 3*		RSD 400
<b>VISA Gold – maintenance</b>		
Monthly maintenance (per issued card) – Package 1*		RSD 500
Monthly maintenance (per issued card) – Package 2*		RSD 550
Monthly maintenance (per issued card) – Package 3*		RSD 600
<b>VISA Electron – fee for cards without insurance package, contract signed before 17.02.2017.</b>		
Monthly maintenance (per issued card)		RSD 250
<b>VISA Gold – fee for cards without insurance package, contract signed before 17.02.2017.</b>		
Monthly maintenance (per issued card)		RSD 500
<b>Other fees</b>		
Card blockage (on client request)	DinaCard Business	Free of charge
	VISA Electron/VISA Business	RSD 300
	VISA Gold	RSD 300
Card replacement	DinaCard Business	Free of charge
	VISA Electron/VISA Business	RSD 1.500
	VISA Gold	RSD 2.400
Daily limit for ATM Cash withdrawal (amount/number of transactions)	DinaCard Business	RSD 60.000/10 transactions
	VISA Electron/VISA Business	RSD 60.000/10 transactions
	VISA Gold	RSD 80.000/10 transactions
Daily limit for payments of goods and services (amount/number of transactions)	DinaCard Business	RSD 150.000/20 transactions
	VISA Electron/VISA Business	RSD 150.000/20 transactions
	VISA Gold	RSD 240.000/20 transactions
Daily limit for total ATM Cash Withdrawal and payments of goods and services (amount/number of transactions)	DinaCard Business	RSD 210.000/30 transactions
	VISA Electron/VISA Business	RSD 210.000/30 transactions

	VISA Gold	RSD 320.000/30 transactions
Urgent card personalization (up to 3 working days)	DinaCard Business	Free of charge
	VISA Electron/VISA Business	RSD 1.500
	VISA Gold	RSD 1.500
PIN reprint (VISA cards)		RSD 200
Unfounded complaints for abroad transactions		Real expenses + RSD 600
SMS notification (per card)	Card alarm service	RSD 120
<b>VISA Business- transactions</b>		
Payment with debit card at merchant point of sale ****	No fees	
Cash withdrawal with debit card from ATMs**** of UniCredit Group (domestic/international)*****	No fees	
Cash withdrawal with debit card from other ATM's in Serbia	2% min RSD 150	
Cash withdrawal with debit card from other ATM's**** abroad *****	2% min EUR 4	
Cash withdrawal/payment with debit card in other bank counter/post office in Serbia	3% min RSD 150	
Cash withdrawal/payment with debit card in other bank counter abroad*****	3% min EUR 4	
Bill payment on UCB ATM	RSD 15	
<b>DinaCard Business - transactions</b>		
Payment with debit card at merchant point of sale	Free of charge	
Cash withdrawal with debit card from ATMs of UniCredit Bank in Serbia	Free of charge	
Cash withdrawal with debit card from other ATM's in Serbia	2% min RSD 150	
Cash withdrawal/payment with debit card in other bank counter/post office in Serbia	3% min RSD 150	
Bill payment on UCB ATM	RSD 15	
<b>Credit cards</b>		
Credit card issuing	Free of charge	
<b>MASTERCARD - maintenance</b>		
Basic card maintenance - annual	RSD 3.000	
Additional card maintenance – annual – Package 1*	RSD 3.600	
Additional card maintenance – annual – Package 2*	RSD 4.000	
Additional card maintenance – annual – Package 3*	RSD 4.200	
Annual fee for basic card without insurance package, contract signed before 17.02.2107.	RSD 3.000	
Annual fee for additional card without insurance package, contract signed before 17.02.2107.	RSD 3.000	
Card blockade (on client request)	RSD 300	
Card replacement	RSD 900	
PIN reprint	RSD 200	
Unfounded complaints for abroad transactions	RSD 300 + 10% of amount	
Daily limit (number of transactions)	10 transactions	
SMS notification (per card)	Card alarm service	RSD 120
<b>MASTERCARD - transactions</b>		



Payment with credit card at merchant point of sale	Free of charge	
Cash withdrawal with credit card from ATMs ****of UniCredit Group (domestic/international)	Free of charge	
Cash withdrawal with credit card from other ATM's in Serbia	2% min RSD 100	
Cash withdrawal with credit card from other ATM's ****abroad	2% min RSD 250	
Cash withdrawal/payment with credit card in other bank counter/post office in Serbia	3% min RSD 100	
Cash withdrawal/payment with credit card in other bank counter abroad	3% min RSD 250	
Bill payment on UCB ATM	RSD 15	
Interest rate RSD	Up to 30% per year	
Penalty interest rate RSD	Up to 42% per year	
<b>PREPAID non rechargeable card</b>		
Funds transfer to new plastic	RSD 300	
One time issuing fee	For payments up to RSD 10.000	RSD 100
	For payments over RSD 10.001 up to RSD 15.000	RSD 250
<b>PAYMENT CARDS ACCEPTANCE AT MERCHANT POINT OF SALE</b>		
<b>POS Terminal</b>		
Fees per POS terminal provided by Bank		
Monthly turnover per installed POS terminal		
Up to RSD 50.000	RSD 1.500	
From RSD 50.001 up to RSD 100.000	RSD 1.000	
From RSD 100.001 up to RSD 150.000	RSD 500	
Over RSD 150.000	Free of charge	
Fee per transaction	Up to 5%	
POS terminal installation	Free of charge	
<b>E-Commerce (on-line acceptance)</b>		
Set up fee	Up to RSD 50,000	
Monthly fee	Up to RSD 5,000	
Commission per transaction (in %)	Up to 5%	
<b>INSTANT TRANSFER ACCEPTANCE AT MERCHANT POINT OF SALE</b>		
Instant payment commission per transaction (in %)	Up to 5%	
Instant payment commission per transaction at on-line point of sale (in %)	Up to 5%	
<b>Note :</b>		
Package 1: Payment card + Insurance Package 1 (International Travel Insurance)		
Package 2: Payment card + Insurance Package 2 ( International Travel Insurance + Insurance for lost luggage)		
Package 3: Payment card + Insurance Package 3 (International Travel Insurance + Insurance for lost luggage + Road assistance)		
* For cardholders non-residents card packages include only payment card without insurance package		
** For users of MasterCard credit business cards is possible to choose only one type of insurance package on the level of approved company limit		
*** In case when Merchant has more installed POS terminals provided by Bank, the fee is applicable per each POS terminal, depending of turnover, which is defined as average turnover per POS terminal (total Merchant turnover, over all POS terminals provided by the bank, divided with the total number of POS terminals)		

\*\*\*\*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, and 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.

\*\*\*\*\* When Cardholder uses his payment card from the Visa program at ATMs outside of the EUR zone, or at merchant point of sale outside the EUR zone, if the original transaction currency is different from Banks settlement currency (EUR) during conversion original amount will be increased by 2%.