

TARIFF FOR GENERAL BANKING SERVICES FOR SME CLIENTS		
ACCOUNT		
Payment account keeping	„Company“ RSD 599 monthly, includes:	
	Maintenance fee	RSD 599
	BusinessNet Professional - internal solution	No Fee
	Account in RSD	No Fee
	Account in foreign currency	No Fee
	Term deposit account	No Fee
	Standing order	No Fee
	DinaCard business debit	No Fee
	Visa Business Electron	No Fee
	Mobile banking – monthly membership	No Fee
	„Premium Company“ RSD 899 monthly, includes:	
	Maintenance fee	RSD 599
	Halcom	RSD 300
	Account in RSD	No Fee
	Account in foreign currency	No Fee
	Term deposit account	No Fee
	Standing order	No Fee
	DinaCard business debit	No Fee
	Visa Business Electron	No Fee
	Mobile banking – monthly membership	No Fee
Transfer of payment account	free of charge	
Account opening for Non-residents	RSD 60.000 flat fee	
Payroll monthly fee per employee	RSD 50	
Daily Account statement	free of charge	
Additional copy of Account statement	RSD 100 per statement	
Issuing of confirmation for effected per transactions	RSD 140 per confirmation	
Issuing of group confirmation for effected transactions (above 4 transactions)	RSD 700 per confirmation	
Issuing of confirmation for effected transactions by e-banking	RSD 70 per confirmation	
Issuing of confirmation for Account turnover	RSD 500 per confirmation	
Issuing of duplicate of confirmation for closed account	RSD 1000 per confirmation	
Issuing other type of confirmation at the client request	RSD 500 per confirmation	
Issuing an annual report on collected fees at the request of the client	RSD 500 per confirmation	

Copy /change of order	RSD 200
Change of order (International payments) – for orders from previous decade	RSD 1.000
Change of order (International payments) – for orders from current decade	RSD 300
Written Reminder on debts (first; second; third)	RSD 500; RSD 1.000; RSD 2.000
Request for registration or erasing of Bills of exchange at the counter	RSD 200 per Bill of exchange
Request for registration or erasing of Bills of exchange in electronic form	RSD 100 per Bill of exchange
Account closing	RSD

CASH TRANSACTIONS	
Cash pay-in to an account by submitting a pay-in order	
Cash deposit on RSD account in UniCredit branch	150 RSD
Cash deposit on RSD account at UniCredit ATM device	Free of charge
Cash deposit on FCY account in UniCredit branch	Free of charge
Cash pay-outs from an account by submitting a pay-out order	
Cash withdraw from RSD account in UniCredit branch	0.3% of the amount, min RSD 25
Cash withdraw from RSD account at UniCredit ATM device	Free of charge
Cash withdraw – FCY account	0.5% of the amount

SMS SERVICES	
SMS info (current account balance at the end of day)	RSD 99 monthly
SMS info for incoming payments	RSD 180 monthly
SMS on request - Account balance and exchange rates list enquiry through SMS message for users of Telenor, VIP and MTS network	Fee for each SMS 7,8 RSD with VAT + price of basic SMS per SMS depending on the operator

DOMESTIC PAYMENTS

CASHLESS TRANSFER OF DINAR FUNDS IN THE REPUBLIC OF SERBIA		
DOMESTIC PAYMENT TRANSACTIONS – REGULAR		
Amount	Time	
Up to RSD 50.000,	16:00h	RSD 150
RSD 50.000,01 – 300.00,00	16:00h	RSD 250
From RSD 300.000,01		0.1%, min RSD 400, max RSD 8.000
DOMESTIC PAYMENT TRANSACTIONS-URGENT		
Amount	Time	
Up to RSD 300.000,00 (instant transfer)*	16:00h	0,1%, min RSD 180

From RSD 300.000,01	16:00h	0.1%, min RSD 400, max RSD 8.000
OTHER FEES IN DOMESTIC PAYMENTS		
Realization of bill of exchange in favour of third parties		0.30% of amount, min RSD 150, max RSD 8.000
Withdrawal of payment order from forced payment		RSD 2.500 per order
Internal payments		RSD 70
Transfers on demand of NBS Forced payment Agency		until 16:00 : 0.03% of the amount, min RSD 100, max RSD 800 after 16:00 : 0.03% of the amount, min RSD 120, max RSD 800

INTERNATIONAL PAYMENTS

CASHLESS TRANSFER OF EURO FUNDS FROM THE FX CURRENT ACCOUNT IN EUROS		
Latest time for delivering the order regardless of the amount 13:00h		
INTERNATIONAL PAYMENT TRANSACTIONS – PAPER ORDERS – STANDARD ORDERS value date T+2		
From own assets	up to RSD 2.500.000	0.40% of the amount, min RSD 1.000 , max RSD 7.500
From own assets	RSD 2.500.000,01-5.500.000	0.30% of the amount, max RSD 11.000
From own assets	over RSD 5.500.000,01	0.20% of the amount, max RSD 35.000
Payment from assets purchased from the Bank	all amounts	RSD 500
TRANSFERS FROM OWN ASSETS TO OTHER DOMESTIC BANKS WITHIN THE SAME CLIENT		
All amounts		0,50%, min RSD 1.500, max RSD 45.000
PAYMENT WITHIN UNICREDIT BANK until 14:30h		
All amounts		Free of charge
INTERNATIONAL PAYMENT TRANSACTIONS – PAPER ORDERS – URGENT ORDERS		
Payment orders received from 13:00h to 14:00h		
All amounts marked as urgent		0.45% of the amount, min RSD 1.500, max RSD 40.000
INTERNATIONAL PAYMENT TRANSACTIONS – PAPER ORDERS –SDV payment orders received until 13:00h		
Orders value date T+0 outside UniCredit Group		0.5% of amount, min RSD 3.000, max RSD 60.000
Flash payments for Banks members of UniCredit Group T+0		0.15%, min 650 RSD, max 40.000 RSD
INCOMING PAYMENTS		
Incoming payments from abroad		Free of charge
Incomings from Kosovo	up to RSD 5.500.000	0.30% of the amount, min RSD 1.400

Incomings from Kosovo	over RSD 5.500.000, 01	0.20% of the amount, max RSD 35.000
MT101		
MT101 – service activation		RSD 5.000
MT101 – per month		RSD 3.000
MT101 orders – domestic payments all amounts	<i>for RSD Accounts</i>	* fees for electronic RTGS orders
	<i>For FC Account</i>	* fees for electronic orders per Tariff

CASHLESS TRANSFER OF FOREIGN FUNDS FROM THE FX CURRENT ACCOUNT IN FOREIGN CURRENCY		
Latest time for delivering the order regardless of the amount 13:00h		
INTERNATIONAL PAYMENT TRANSACTIONS – PAPER ORDERS – STANDARD ORDERS value date T+2		
From own assets	up to RSD 2.500.000	0.40% of the amount, min RSD 1.000 , max RSD 7.500
From own assets	RSD 2.500.000,01-5.500.000	0.30% of the amount, max RSD 11.000
From own assets	over RSD 5.500.000,01	0.20% of the amount, max RSD 35.000
Payment from assets purchased from the Bank	all amounts	Free of charge
RSD ORDERS – NON-RESIDENTS AND REP-OFFICES value date T+0		
Up to RSD 2.500.000	until 13:00h	0.30%, min RSD 200, max RSD 5.000
RSD 2.500.000,01-5.500.000	until 13:00h	0.20%, max RSD 8.250
Over RSD 5.500.000,01	until 13:00h	0.15% max RSD 35.000
TRANSFERS FROM OWN ASSETS TO OTHER DOMESTIC BANKS WITHIN THE SAME CLIENT		
All amounts		0,50%, min RSD 1.500, max RSD 45.000
PAYMENT WITHIN UNICREDIT BANK until 14:30h		
All amounts		Free of charge
INTERNATIONAL PAYMENT TRANSACTIONS – PAPER ORDERS – URGENT ORDERS		
Payment orders received from 13:00h to 14:00h		
All amounts marked as urgent		0.45% of the amount, min RSD 1.500, max RSD 40.000

INTERNATIONAL PAYMENT TRANSACTIONS – PAPER ORDERS –SDV payment orders received until 13:00h		
Orders value date T+0 outside UniCredit Group	0.5% of amount, min RSD 3.000, max RSD 60.000	
Flash payments for Banks members of UniCredit Group T+0	0.15%, min 650 RSD, max 40.000 RSD	
INCOMING PAYMENTS		
Incoming payments from abroad	Free of charge	
Incomings from Kosovo	up to RSD 5.500.000	0.30% of the amount, min RSD 1.400
Incomings from Kosovo	over RSD 5.500.000, 01	0.20% of the amount, max RSD 35.000
MT101		
MT101 – service activation	RSD 5.000	
MT101 – per month	RSD 3.000	
MT101 orders – domestic payments all amounts	<i>for RSD Accounts</i>	* fees for electronic RTGS orders
	<i>For FC Account</i>	* fees for electronic orders per Tariff

ELECTRONIC AND MOBILE BANKING

E-BANKING (BUSINESSNET PROFESSIONAL)	
Replacement of token (in case of losing or damaging)	RSD 1.500
MOBILE BANKING (M BUSINESS)	
Activation of service	Free of charge
E-BANKING (HALCOM)	
Smart card reader	RSD 3.000
First/Additional/Replacement of smart card	RSD 8.000
Program installation and trainings (MC and Halcom)	RSD 5.000
MultiCash (monthly)	RSD 2.000

CASHLESS TRANSFER OF DINAR FUNDS IN THE REPUBLIC OF SERBIA		
E-BANKING AND MOBILE BANKING DOMESTIC PAYMENTS – STANDARD ORDERS		
Amount	Time	
Up to RSD 50.000,00	17:00h	RSD 35
RSD 50.000,01 – 300.000,00	17:00h	RSD 45
Over RSD 300.000,01	do 17:00h	0.05% of the amount, min RSD 200, max RSD 2.200
E-BANKING AND MOBILE BANKING DOMESTIC PAYMENTS – URGENT ORDERS		
Amount	Time	
Up to RSD 50.000,00 (instant transfer)*	24/7	RSD 45
RSD 50.000,01 – 300.000,00 (instant transfer)*	24/7	RSD 55
Over RSD 300.000,01	do 17:00h	0,06% of the amount, min RSD 300, max RSD 5.500
Instant payment at merchant point of sale	24/7	Free of charge
Internal payments all amounts		Free of charge
PAYMENTS AT UNICREDIT ATM DEVICES		
Fee for payments at UNICREDIT BANK ATM devices with payment cards from other banks		RSD 49
CASHLESS TRANSFER OF EURO FUNDS FROM THE FX CURRENT ACCOUNT IN EUROS		
STANDARD ORDERS , value date T+1		
Latest time for delivering the order for all amounts 13:00		
From own assets	Up to RSD 2.500.000	0.20%, min RSD 800
From own assets	RSD 2.500.000,01-5.500.000	0.15%
From own assets	over RSD 5.500.000,01	0.10%, max RSD 20.000
Payment from assets purchased from the Bank	Free of charge	
RSD ORDERS – NON-RESIDENTS AND REP-OFFICES value date T+0		
Up to RSD 2.500.000	until 13:00h	0.20%, min RSD 200, max RSD 3.750
RSD 2.500.000,01-5.500.000	until 13:00h	0.15%, max RSD 5.500

Over RSD 5.500.000,01	until 13:00h	0.10%, max RSD 35.000
TRANSFERS FROM OWN ASSETS TO OTHER DOMESTIC BANKS WITHIN THE SAME CLIENT		
All amounts	until 13:00h	0.20%, min RSD 750, max RSD 20.000
PAYMENT WITHIN UNICREDIT BANK until 14:30h		
All amounts	Free of charge	
E-BANKING INTERNATIONAL PAYMENT - URGENT ORDERS		
Payment orders received from 13:00h to 14:30h		
All amounts marked as urgent	until 14:30	0.30%, min RSD 750, max RSD 20.000
INTERNATIONAL PAYMENT TRANSACTIONS – URGENT ORDERS- SDV		
Orders, value date T+0 outside UniCredit Group	0.40% of the amount, min RSD 2.000, max RSD 40.000	
Flash payments for Banks members of UniCredit Group T+0	0.10%, min 650 RSD, max 20.000 RSD	
E-BANKING INTERNATIONAL PAYMENTS – INCOMING PAYMENTS		
Incoming payments from abroad	Free of charge	

CASHLESS TRANSFER OF FUNDS FROM THE FX CURRENT ACCOUNT IN FOREIGN CURRENCY		
STANDARD ORDERS , value date T+1		
Latest time for delivering the order for all amounts 13:00		
From own assets	Up to RSD 2.500.000	0.20%, min RSD 800
From own assets	RSD 2.500.000,01-5.500.000	0.15%
From own assets	over RSD 5.500.000,01	0.10%, max RSD 20.000
Payment from assets purchased from the Bank	Free of charge	
RSD ORDERS – NON-RESIDENTS AND REP-OFFICES value date T+0		
Up to RSD 2.500.000	until 13:00h	0.20%, min RSD 200, max RSD 3.750
RSD 2.500.000,01-5.500.000	until 13:00h	0.15%, max RSD 5.500
Over RSD 5.500.000,01	until 13:00h	0.10%, max RSD 35.000
TRANSFERS FROM OWN ASSETS TO OTHER DOMESTIC BANKS WITHIN THE SAME CLIENT		
All amounts	until 13:00h	0.20%, min RSD 750, max RSD 20.000
PAYMENT WITHIN UNICREDIT BANK until 14:30h		

All amounts	Free of charge	
E-BANKING INTERNATIONAL PAYMENT - URGENT ORDERS		
Payment orders received from 13:00h to 14:30h		
All amounts marked as urgent	until 14:30	0.30%, min RSD 750, max RSD 20.000
INTERNATIONAL PAYMENT TRANSACTIONS – URGENT ORDERS- SDV		
Orders, value date T+0 outside UniCredit Group	0.40% of the amount, min RSD 2.000, max RSD 40.000	
Flash payments for Banks members of UniCredit Group T+0	0.10%, min 650 RSD, max 20.000 RSD	
E-BANKING INTERNATIONAL PAYMENTS – INCOMING PAYMENTS		
Incoming payments from abroad	Free of charge	

OTHER COMMISSIONS AND FEES FOR INTERNATIONAL PAYMENTS		
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	

LOAN REGISTRATION WITH NATIONAL BANK OF SERBIA		
Initial registration of loan, monitoring and reporting to NBS (KZ-2)	RSD 40.000+VAT	
Amendment per Annex of Agreement on credit obligations (KZ-5)	RSD 18.000+VAT	

SAFE DEPOSIT BOX	FEE (With VAT)
380 x 255 x 76 / 400 x 300 x 65 mm	RSD 3.500 annually VAT included
380 x 255 x 154 / 400 x 300 x 130 mm	RSD 4.500 annually VAT included
380 x 255 x 230 / 400 x 300 x 245 mm	RSD 6.000 annually VAT included
Key deposit	RSD 3.000
Key replacement	RSD 4.500

DOCUMENTARY BUSINESS

DOCUMENTARY BUSINESS	
Letter of intent – binding	flat fee 1% of the amount, minimum RSD 4.000, maximum RSD 10.000
Letter of intent – non binding	flat fee RSD 2.000
Fee for issuing of guarantees	0.75%, minimum RSD 5.000
Quarterly fee for servicing of guarantees	0.75% of the amount
Monthly fee for servicing of guarantees	0.25% of the amount
Protest of guaranties	0.25% of amount; minimum RSD 7.000, maximum RSD 30.000
Changes on guarantees	flat fee RSD 5.000
Cancelling of guarantees	flat fee RSD 7.000
Urgent requests for guarantees (24h)	flat fee RSD 3.000
Other documentary business services	By the agreement
CHEQUES ISSUED BY FOREIGN BANK	
Amendment of payment order	RSD 1.000 plus expenses
Collection of cheques	0.50% of amount, min RSD 1.400, max RSD 35.000
Returned, rejected cheque	RSD 1.500
Cancellation of cheque	RSD 2.000 plus expenses
Investigation fee	RSD 1.000 plus expenses
Other services	By agreement
SECURITIES TRADING	
Provision for settlement of transactions with financial instruments	0.30% of the amount

TARIFF FOR PAYMENT CARDS

Issuing of debit card			
Description	DINACARD DEBIT BUSINESS	VISA BUSINESS ELECTRON/VISA BUSINESS	VISA BUSINESS GOLD
Monthly fee	Free of charge	Within a package	RSD 500
Card renewal	Free of charge	RSD 1.000	RSD 6.000
Emergency issuing fee	Free of charge	RSD 1.500	RSD 1.500
Card and PIN replacement	Free of charge	RSD 1.500	RSD 2.400
PIN reprint	Free of charge	RSD 200	RSD 200
Card cancellation	Free of charge	RSD 1.000	RSD 1.000
Card blocking fee	Free of charge	RSD 300	RSD 300
Justified reclamation	Free of charge	Free of charge + actual costs	Free of charge plus actual costs
SMS Card alarm – per card	Free of charge – actual costs	RSD 120	RSD 120
Daily limit on ATM	with chip: 10 transactions, max RSD 60.000 without chip: 3 transactions, max RSD 15.000	10 transactions, max RSD 60.000	10 transactions, max RSD 80.000
Daily limit on POS terminals	with chip: 20 transactions, max RSD 150.000 without chip: 5 transactions, max RSD 25.000	20 transactions, max RSD 150.000	20 transactions, max RSD 240.000
Total daily limit on ATM and POS terminals	with chip: 30 transactions / RSD 210.000 without chip: 8 transactions, max RSD 40.000	30 transactions / RSD 210.000	30 transactions / RSD 320.000
Transaction type	DINACARD DEBIT BUSINESS	VISA BUSINESS ELECTRON/VISA BUSINESS	VISA BUSINESS GOLD
Cash withdrawal with debit card			
Domestic transaction			
Cash withdrawals from ATMs of UniCredit Bank	Free of charge	Free of charge	Free of charge
Cash withdrawal on counters in other banks	3%, min RSD 150	3%, min RSD 150	3%, min RSD 150

Cash withdrawals from ATMs of other banks	2%, min RSD 150	2%, min RSD 150	2%, min RSD 150
International transactions****			
Cash withdrawals from ATMs of UniCredit Bank***	/	Free of charge	Free of charge
Cash withdrawal on counters in other banks	/	3%, min EUR 4**	3%, min EUR 4**
Cash withdrawals from ATMs of other banks***	/	2%, min EUR 4**	2%, min EUR 4**

Payment with debit cards at merchant point of sale****			
Domestic transaction	/	Free of charge	Free of charge
International transaction	/	Free of charge	Free of charge
Return	/	RSD 0.00	RSD 0.00
Bill payment on UCB ATM	RSD 15		
Issuing of credit card	Free of charge		
Master Card Business			
Annual fee for main card	RSD 2.000		
Emergency issuing fee	RSD 1.500		
Card and PIN replacement	RSD 1.500		
Card cancellation	RSD 1.000		
PIN reprint	RSD 200		
Card blocking fee	RSD 200		
One-time fee	0,5%		
SMS Card alarm – per card	RSD 120		
Cash withdrawal with credit card			
Domestic transactions			
Cash withdrawals from ATMs of UniCredit Bank	2%, min RSD 250		

Cash withdrawal on counters in other banks	3%, min RSD 250					
Cash withdrawals from ATMs of other banks	2%, min RSD 250					
International transactions						
Cash withdrawals from ATMs of UniCredit Bank***	2%, min RSD 250					
Cash withdrawal on counters in other banks	3%, min RSD 250					
Cash withdrawals from ATMs of other bank***	2%, min RSD 250					
Payment with credit cards at merchant point of sale						
Free of charge						
Bill payment on UCB ATM	RSD 15					
PREPAID not rechargeable card						
One – time fee	RSD 200					
LIMITS	Daily limit for POS terminals		Daily limit for ATMs		Daily limit for Internet	
	15.000 RSD	8 transactions	0 RSD	0 transactions	5.500 RSD	8 transactions

FEES FOR POS

Accepting payment cards at merchant point of sale	
POS terminal	
Fees for POS terminals (when POS is rented)	
Turnover (monthly)	Monthly fee
Up to RSD 50.000	RSD 1.500
Up to RSD 50.001RSD – 100.000	RSD 1.000
Up to RSD 100.001RSD – 150.000	RSD 500
Over RSD 150.000	No fee
Fee per transaction	Up to 5%
Installation of POS	Free of charge
E-commerce (payments on internet)	
Set up fee	Up to RSD 50,000
Monthly fee	Up to RSD 5,000

Commision per card transaction (in %)	Up to 5%
Acceptance of instant payment approval at merchant point of sale	
Commision per transaction of instant payment order	Up to 5%
Commision per transaction of instant payment order at merchant point of sale	Up to 5%
Remark: In case when Acceptor has several installed POS terminals, rent by the Bank, the fee is applied to each POS terminal, depending on the volume of turnover, which is determined as the average of the turnover performed per individual POS terminal (total turnover of the Acceptor on all POS terminals rented by the Bank, divided by the number of POS terminals)	

FEEES FOR CREDIT BUREAU REPORTS

Fees for Credit Bureau Reports		Including VAT
Basic Reports	Applicant of the request	RSD 1.440
	For guarantor	RSD 600
Summary reports	Applicant of the request	RSD 1.200
	For guarantor	RSD 480
Synthetic report	Applicant of the request	RSD 960
	For guarantor	RSD 360
Personal report		RSD 1.680

VALUE	INTEREST RATE ON CURENT ACCOUNT	
CHF/AUD/CAD/NOK/SEK/DKK/RSD/EUR/USD/GBP	NKS	EKS
	0	0

* Payment orders are processed through the IPS payment system, except for banks and payment institutions in the Republic of Serbia which according to the relevant regulations are not in the IPS payment system.

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

*** 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 sales outside the EUR zone, if the original transaction currency is different from Banks settlement currency (EUR) during conversion original ammount will increased by 2%.