

TARIFF FOR DEBIT AND CREDIT CARDS FOR ENTREPRENEURS

Debit Cards

Debit card issuance				
Description	DINA CARD BUSINESS	VISA BUSINESS ELECTRON/VISA BUSINESS	VISA BUSINESS GOLD	PREPAID not rechargeable
Monthly fee	Free of charge	U okviru paketa	RSD 500	/
One time fee	/	/	/	RSD 200
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	RSD 300
Reprint PIN	Free of charge	RSD 200	RSD 200	
Card cancelation	Free of charge	Free of charge	Free of charge	Free of charge
Card blocking fee	Free of charge	RSD 300	RSD 300	/
Adequate reclamation	Free of charge – real costs	Free of charge – real costs	Free of charge – real costs	/
SMS notification Card alarm – per card	RSD 120	RSD 120	RSD 120	/
Daily limit ATM and number of transactions	with chip: 10 transactions, RSD 60.000	10 transactions, RSD 60.000	10 transactions, RSD 80.000	8 transactions, RSD 15.000
	no chip: 3 transactions, RSD 15.000			
Daily limit POS - merchants	with chip: 20 transactions, RSD 150.000	20 transactions, RSD 150.000	20 transactions, RSD 240.000	8 transactions, RSD 15.000
	no chip: 5 transactions, RSD 25.000			
Total daily limit ATM+POS	with chip: 30 transactions RSD 210.000	30 transactions RSD 210.000	30 transactions RSD 320.000	16 transactions, RSD 15.000
	no chip: 8 transactions, RSD 40.000			
Daily limit for Internet				8 transactions, RSD 5.500
Transactions type				
Debit card cash withdrawal				
National Settled				

Cash advance on UCB ATM	Free of charge	Free of charge	Free of charge	Free of charge
Cash advance at Bank's desk	3% - min. RSD 150,00	3% - min. RSD 150,00	3% - min. RSD 150,00	/
Cash advance on other ATM	2% - min. RSD 150,00	2% - min. RSD 150,00	2% - min. RSD 150,00	/
International settled***				
Cash advance on UCB ATM**	/	Free of charge	Free of charge	/
Cash advance at Bank's desk	/	3% - min. EUR 4*	3% - min. EUR 4*	/
Cash advance on other ATM**	/	2% - min. EUR 4*	2% - min. EUR 4*	/
Purchase by card on POS				
In country	/	Free of charge	Free of charge	Free of charge
Abroad***	/	Free of charge	Free of charge	Free of charge
Return	/	RSD 0.00	RSD 0.00	RSD 0.00
Credit card issuing				
Master Card Business				
Annual fee	RSD 2.000			
Emergency issuing fee	RSD 1.500			
Renewal of card	RSD 1.000			
Card and PIN replacement	RSD 1.500			
Reprint PIN	RSD 200			
Card cancellation	Free of charge			

Card blocking fee	RSD 300
Flat fee	do 0.5%
Penalty interest rate	Zakonska zatezna kamatna stopa koja je promenljiva. Ukoliko je stopa ugovorene kamatne stope viša od zakonske zatezne kamate, primenjuje se ugovorena kamatna stopa.
SMS Card alarm – per card	RSD 120
Credit card cash withdrawal	
National settled	
Cash advance on UCB ATM	2%, min RSD 250,00
Cash advance at Bank's desk	3%, min RSD 250,00
Cash advance on other ATM	2%, min RSD 250,00
Transakcije u inostranstvu	
Cash advance on UCB ATM	2%, min RSD 250,00
Cash advance at Bank's desk	3%, min RSD 250,00
Cash advance on other ATM	2%, min RSD 250,00
Purchase by card on POS	
Free of charge	

NOTE: Other banks toward UniCredit Bank Serbia charged separately. SWIFT costs involved. All expenses are paid in dinars calculated at the average exchange rate applicable at the date of collection.

*In dinars by offer rate of the Bank on the day of transactions 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 sale outside the EUR zone, if the original transaction currency is different from Banks settlement currency (EUR) during conversion original ammount will increased by 2%.