

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 | 500 RSD | / |
| One time fee | / | / | / | For amount up to 10.000 RSD one time fee 100 RSD/ 10.001 RSD – 15.000 RSD one time fee 250 RSD |
| 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 | 10 transactions, RSD 60.000 | 10 transactions, RSD 60.000 | 10 transactions, RSD 80.000 | 8 transactions, RSD 15.000 |
| Daily limit POS - merchants | 20 transactions, RSD 150.000 | 20 transactions, RSD 150.000 | 20 transactions, RSD 240.000 | 8 transactions, RSD 15.000 |
| Total daily limit ATM+POS | 30 transactions RSD 210.000 | 30 transactions RSD 210.000 | 30 transactions RSD 320.000 | 16 transactions, RSD 15.000 |
| 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%.