

TARIFF OF FEES FOR PAYMENT CARDS FOR PRIVATE INDIVIDUALS AND AGRICULTURISTS

	DINACARD DEBIT	VISA ELECTRON/VISA CLASSIC	VISA GOLD DEBIT	VISA PLATINUM DEBIT	MAESTRO/MASTERCARD DEBIT	DINACARD CREDIT	VISA INSTALLMENT	MASTERCARD FLEXIA	MASTERCARD PLATINUM	PREPAID NOT RECHARGEABLE
Cash withdrawal										
<i>Domestic transaction</i>										
Cash withdrawals from ATMs of UniCredit Bank	Free of charge					2% min RSD 250	2% min RSD 250	2% min RSD 250	2% min RSD 250	Free of charge
Cash withdrawals from ATMs of other bank	1% min. 50 RSD	1% min. RSD 150				2% min RSD 250	2% min RSD 250	2% min RSD 250	2% min RSD 250	-
Cash withdrawal/payment on counter in other bank/post office	3% min. 50 RSD	3% min. RSD 150				3% min RSD 250	3% min RSD 250	3% min RSD 250	3% min RSD 250	-
<i>International transactions</i> ⁶										
Cash withdrawals from ATMs of UniCredit Group ⁵	-	Free of charge				-	2% min RSD 250	2% min RSD 250	2% min RSD 250	-
Cash withdrawals from ATMs ⁵	-	1% min EUR 3				-	2% min RSD 250	2% min RSD 250	2% min RSD 250	-
Cash withdrawal/payment in other bank counter	-	1% min EUR 3				-	3% min RSD 250	3% min RSD 250	3% min RSD 250	-
Payments with card on merchant point of sale										
<i>Domestic transaction</i>										
Free of charge										
<i>International transactions</i> ⁶										
Free of charge										
LIMITS										
Daily limit on POS terminals	RSD 150.000	RSD 150.000	RSD 240.000	RSD 480.000	RSD 150.000	RSD 45.000	RSD 160.000	RSD 160.000	RSD 360.000	RSD 15.000
	20	20	20	20	20	8	10	10	10	8
Daily limit on ATM	RSD 60.000	RSD 60.000	RSD 80.000	RSD 160.000	RSD 60.000	RSD 35.000	RSD 18.000	RSD 80.000	RSD 120.000	RSD 15.000
	10	10	10	10	10	8	10	10	10	8
Total daily limit on ATM and POS terminals	RSD 210.000	RSD 210.000	RSD 320.000	RSD 640.000	RSD 210.000	RSD 80.000	RSD 178.000	RSD 240.000	RSD 480.000	RSD 15.000
	30	30	30	30	30	16	20	20	20	16
MEMBERSHIP FEE										
<i>Basic card</i>										
Basic package	Free of charge	-				Free of charge	-	RSD 100 monthly	RSD 15.000 yearly ²	-
Account Selektor	Free of charge	Free of charge	RSD 60 monthly	-	Free of charge	Free of charge	-	RSD 100 monthly	RSD 15.000 yearly ²	-
Account Package Selektor ¹	Free of charge	Free of charge	RSD 60 monthly	-	Free of charge	Free of charge	RSD 80 monthly	RSD 100 monthly	RSD 15.000 yearly ²	-
Account Package Platinum	Free of charge	Free of charge	Free of charge	RSD 500 monthly	Free of charge	Free of charge	-	RSD 100 monthly	RSD 15.000 yearly ²	-

	DINACARD DEBIT	VISA ELECTRON/VISA CLASSIC	VISA GOLD DEBIT	VISA PLATINUM DEBIT	MAESTRO/ MASTERCARD DEBIT	DINACARD CREDIT	VISA INSTALLMENT	MASTERCARD FLEXIA	MASTERCARD PLATINUM	PREPAID NOT RECHARGEABLE
Account Package Saving	-	-	-	-	-	-	RSD 80 monthly for Contracts for credit cards for the first time concluded after April 15 th 2013	RSD 100 monthly for Contracts for credit cards for the first time concluded after April 15 th 2013	RSD 15.000 yearly 2	-
							RSD 1000 annual for Contracts for credit cards for the first time concluded before April 15 th 2013	Free of charge for Contracts for credit cards for the first time concluded before April 15 th 2013		
Account Package non-resident	Free of charge	Free of charge	RSD 400 monthly	-	Free of charge	-	RSD 80 monthly for Contracts for credit cards for the first time concluded after April 15 th 2013	RSD 100 monthly for Contracts for credit cards for the first time concluded after April 15 th 2013	RSD 15.000 yearly 2	-
							RSD 1000 annual for Contracts for credit cards for the first time concluded before April 15 th 2013	Free of charge for Contracts for credit cards for the first time concluded before April 15 th 2013		
Credit card out of Account Package	-	-	-	-	-	RSD 100 monthly	RSD 80 monthly for Contracts for credit cards for the first time concluded after April 15 th 2013	RSD 100 monthly for Contracts for credit cards for the first time concluded after April 15 th 2013	RSD 15.000 yearly 2	-
							RSD 1000 annual for Contracts for credit cards for the first time concluded before April 15 th 2013	RSD 150 monthly for Contracts for credit cards for the first time concluded before April 15 th 2013		
	DINACARD DEBIT	VISA ELECTRON/VISA CLASSIC	VISA GOLD DEBIT	VISA PLATINUM DEBIT	MAESTRO/ MASTERCARD DEBIT	DINACARD CREDIT	VISA INSTALLMENT	MASTERCARD FLEXIA	MASTERCARD PLATINUM	PREPAID NOT RECHARGEABLE

Account Package Plus	Free of charge	Free of charge	-	-	Free of charge	Free of charge	RSD 80 monthly for Contracts for credit cards for the first time concluded after April 15 th 2013	RSD 100 monthly for Contracts for credit cards for the first time concluded after April 15 th 2013	RSD 15.000 yearly 2	-
							RSD 1000 annual for Contracts for credit cards for the first time concluded before April 15 th 2013	Free of charge for Contracts for credit cards for the first time concluded before April 15 th 2013		
Account Package Premium	Free of charge	Free of charge	Free of charge	-	Free of charge	Free of charge	RSD 80 monthly for Contracts for credit cards for the first time concluded after April 15 th 2013	RSD 100 monthly for Contracts for credit cards for the first time concluded after April 15 th 2013	RSD 15.000 yearly 2	-
							1.000 RSD godišnje za Ugovore o kreditnim karticama prvi put zaključene pre 15.04.2013	Free of charge for Contracts for credit cards for the first time concluded before April 15 th 2013		
Account Package for Students	Free of charge	Free of charge	-	-	Free of charge	Free of charge	RSD 80 monthly	RSD 100 monthly	RSD 15.000 yearly	-
Payment card out of Account Package	-	-	-	-	-	-	-	-	-	-
Additional card										
Account Package Selektor	15 RSD monthly	15 RSD monthly	RSD 400 monthly	-	RSD 15 monthly	RSD 200 yearly	RSD 80 monthly	RSD 100 monthly	RSD 10.000 yearly	-
Account Package Platinum	-	-	-	RSD 500 monthly	-	-	-	-	-	-
Account Package Saving	-	-	-	-	-	-	RSD 80 monthly for Contracts for credit cards for the first time concluded after April 15 th 2013	RSD 100 monthly for Contracts for credit cards for the first time concluded after April 15 th 2013	RSD 10.000 yearly	-

							RSD 1000 annual for Contracts for credit cards for the first time concluded before April 15 th 2013	RSD 300 annual for Contracts for credit cards for the first time concluded before April 15 th 2013		
Account Package non-resident	Free of charge	Free of charge	RSD 400 monthly	-	Free of charge	-	RSD 80 monthly for Contracts for credit cards for the first time concluded after April 15 th 2013	RSD 100 monthly for Contracts for credit cards for the first time concluded after April 15 th 2013	RSD 10.000 yearly	-
							RSD 1000 annual for Contracts for credit cards for the first time concluded before April 15 th 2013	RSD 300 annual for Contracts for credit cards for the first time concluded before April 15 th 2013		
Credit card out of Account Package	-	-	-	-	-	RSD 200 yearly	RSD 80 monthly for Contracts for credit cards for the first time concluded after April 15 th 2013	RSD 100 monthly or Contracts for credit cards for the first time concluded after April 15 th 2013	RSD 10.000 yearly	-
							RSD 1000 annual for Contracts for credit cards for the first time concluded before April 15 th 2013	RSD 300 annual for Contracts for credit cards for the first time concluded before April 15 th 2013		
Account Package Plus	RSD 15 monthly	RSD 15 monthly	-	-	RSD 15 monthly	RSD 200 yearly	RSD 80 monthly for Contracts for credit cards for the first time concluded after April 15 th 2013	RSD 100 monthly for Contracts for credit cards for the first time concluded after April 15 th 2013	RSD 10.000 yearly	-
							RSD 1000 annual for Contracts for credit cards for the first time concluded before April 15 th 2013	RSD 300 annual for Contracts for credit cards for the first time concluded before April 15 th 2013		

Account Package Premium	Free of charge	Free of charge	RSD 400 monthly	-	Free of charge	Free of charge	RSD 80 monthly for Contracts for credit cards for the first time concluded after April 15 th 2013	RSD 100 monthly for Contracts for credit cards for the first time concluded after April 15 th 2013	RSD 10.000 yearly	-
							RSD 1000 annual for Contracts for credit cards for the first time concluded before April 15 th 2013	RSD 300 annual for Contracts for credit cards for the first time concluded before April 15 th 2013		
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One-time fee										For payments up to RSD 10,000 fee is RSD 100 / For payments RSD 10,001 – RSD 15,000 fee is RSD 250
OTHER FEES										
Closure of the card	-	-	-	-	-	-	-	-	-	-
Press statements	-	-	-	-	-	-	-	-	-	-
Urgency card issuance	Free of charge	RSD 1.500	RSD 1.500	RSD 1.500	RSD 1.500	RSD 1.500	RSD 1.500	RSD 1.500	RSD 1.500	-
SMS Card Alarm	Account Package Selector 1, Selector account, Account package Premium						RSD 80			
	Account Package Platinum						Free of charge			
	Account Package for Student						RSD 50			
	All other						RSD 73			
One time fee per transaction (installment)	-	-	-	-	-	-	3-6 installments RSD 500	-	3-6 installments RSD 500	3-6 installments RSD 500
							12 installments, RSD 1 000		12 installments, RSD 1 000	12 installments, RSD 1 000
							24 installments, RSD 2 000 4		24 installments, RSD 2 000 4	24 installments, RSD 2 000 4

Reclamation										
Unfounded		Real costs plus RSD 600								
Basic		No fee plus real costs								
Blockade of the card	Free of charge	RSD 200	RSD 200	RSD 200	RSD 200	RSD 200	RSD 200	RSD 200	RSD 200	Free of charge
Change of PIN and plastic	Free of charge	RSD 900	RSD 1 400	RSD 1 400	RSD 900	800 RSD	RSD 1 400	RSD 1 400	RSD 1 400	RSD 300
Reprint PIN	Free of charge	RSD 200								-
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Minimal monthly payment (revolving)	-	-	-	-	-	8,33%; 16,67%; 33% min. RSD 500	Up to monthly due debt	5%, min. RSD 600	5%, min. RSD 5000	-
Balance inquiry on ATM										
UCB's ATMs in the country		RSD 25								Free of charge
ATMs of other bank in the country		RSD 40								-
ATMs of other bank abroad	-	RSD 50	RSD 50	RSD 50	RSD 50	-	RSD 50	RSD 50	RSD 50	-
Priority pass fee	-	-	-	-	-	-	-	-	USD 30 ³	-
Lounge fee	-	-	-	USD 27 ³	-	-	-	-	-	-
INTEREST RATE										
Regular interest rate for approved funds										
RSD interest rate for the Clients that receives salary over the account within UCB	-	-	-	-	-	24% annually	23,5% annually	22% annually	22% annually	-
RSD interest rate for the Clients that do not receives salary over the account within UCB	-	-	-	-	-	24% annually	25% annually	24% annually	24% annually	-
RSD interest rate for the Clients with guarantee deposit	-	-	-	-	-	24% annually	23,5% annually	19% annually	19% annually	-
Penalty interest rate										
RSD fee	-	-	-	-	-	Legal default interest rate is variable. If the rate of contractual interest rates higher than the default interest, the Bank applies applying the agreed rate of interest.				-
Maximum monthly limit for cash withdrawals	-	-	-	-	-	30% monthly up to amount of approved limit				-

- 1 In Banks offer until 17.03.2019.
- 2 MC Platinum – if the card POS volume in the past 12 months is equal, or more than 500,000 RSD, an annual membership fee is 10,000 RSD
- 3 In dinars by offer rate of the Bank on the day of transaction processing.
- 4 Only on the basis of specific contractual relationship.
- 5 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, 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.
- 6 When Cardholder uses his payment card from the Visa program at ATMs outside of the EUR zone, or at merchant terminals outside the EUR zone, if the original transaction currency is different from Banks settlement currency (EUR) during conversion original ammount will increased by 2%.
PrePaid Card non-rechargeable - Payment instrument with low value payment transaction
Visa Installment credit card and Maestro debit card are no longer in Bank's offer.
Note: when at UniCredit ATM payment card issued by foreign bank conclude tranacation, the cardholder has the option to choose currency of the debt and to agree with the UniCredit Bank's fee, which is charged through the applied currency conversion rate, before the transaction is realized.