

FEES FOR PAYMENT SERVICES

Version
4

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No.	Type of service	Amount or/and percentage
A	PAYMENT SERVICES TO NATURAL PERSONS	
A1	PAYMENT SERVICES IN RSD – ACCOUNTS AND PACKAGES	
1.	MAINTENANCE OF CONSUMER'S PAYMENT ACCOUNT	
1.1	Maintenance of account for payroll clients	RSD 120 monthly
1.2	Maintenance of dormant account for payroll clients	RSD 84 monthly
1.3	Opening of current account for non-payroll clients unless required by other deposit or loan products	RSD 140
1.4	Maintenance of account for non-payroll clients	bez naknade
1.5	Maintenance of package account Standard	RSD 200 monthly
1.6	Maintenance of package account Premium	RSD 300 monthly
1.7	Maintenance of account with basic service	RSD 150 monthly
1.8	Maintenance of the Adriatic VIP Privilege package for natural persons	RSD 300 monthly
2.	SERVICES RELATED TO THE TRANSACTION ACCOUNT	
2.1	Various certificates and documents issuance for accounts upon owner request	RSD 250
2.2	Certificate for initial capital	RSD 500
2.3	Printing statements on request for period	RSD 35 per printed paper
2.4	Replacement of card upon holder's request (card damage)	RSD 100
2.5	SMS Alarm (ougoing for card transactions and incomings on account)	RSD 35 monthly
2.6	Annual renewal of documentation, changes in documetation of natural persons - Adriatic VIP Privilege package	RSD 1.200 monthly
3.	NON-CASH TRANSFER OF FUNDS IN DINARS IN THE REPUBLIC OF SERBIA	
3.1	Transfer of money in RSD by transfer of funds from sales contracts for properties within the Bank unless the funds come from the bank loan	0.14% min RSD 1.500 max RSD 5.600
3.2	Transfer of money in RSD – from RSD accounts of natural persons to other banks' accounts	1.00% min RSD 80 max RSD 5.000
3.2.1	Transfer of money in RSD – from RSD accounts of natural persons to other banks' accounts using Ebanking	0.25% min RSD 30 max RSD 2.500
3.2.2	Transfer of money in RSD – from RSD accounts with basic services of natural persons to other banks' accounts using Ebanking	0.175% min RSD 21 max RSD 1.750
3.3.	Transfer of money in RSD based on mortgage loan to other banks' accounts	RSD 5.600
4.	CASH SERVICES	
4.1	Payment order in cash of natural persons to the account of business customer within the bank	0.75% min RSD 60 max RSD 5.000
4.2	Payment order in cash of natural persons to the account of business customer to other banks' accounts	1.00% min RSD 80 max RSD 5.000
A2	PAYMENT SERVICES IN CURRENCIES OF OTHER COUNTRIES	
1.	INFLOW AND NONCASH TRANSFER – FOREIGN CURRENCY ACCOUNTS	
1.1.	RECEIVING FUNDS FROM ABROAD TO A FX TRANSACTION ACCOUNT IN EUR	
1.1.1	F/C inflow for natural persons – foreign expenses SHA	up to EUR 100: RSD 200 over EUR 100: 0.2% min RSD 500 max RSD 15.000
1.1.2	Loro Invoices – inflow (foreign expense – SHA) – Adriatic VIP Privilege package	0.1% min RSD 1.200
1.2	RECEIVING FUNDS FROM ABROAD TO A FX TRANSACTION ACCOUNT IN ANOTHER CURRENCY	

1.2.1	F/C inflow for natural persons – foreign expenses SHA	0,2%, min 500 RSD max 15.000 RSD
1.2.2	Loro Invoices – inflow in currencies other than EUR (ino cost-SHA) for natural persons – Adriatic VIP Privilege package	0.1% min RSD 3.000
1.3	NON-CASH TRANSFER OF FUNDS IN EUR FROM A FOREIGN TRANSACTION ACCOUNT IN EUR	
1.3.1	F/C outflow for natural persons (EUR)	0.5% min RSD 1.000 max RSD 20.000
1.3.2	Transfer of money from FCY accounts of natural persons to the FCY accounts of other banks (EUR)	0.5% min RSD 1.000 max RSD 20.000
1.3.3	Transfer of money in FCY by transfer of funds from sales contracts for properties within the bank unless the funds come from the bank loan (EUR)	0.2% min RSD 1.500 max RSD 5.000
1.3.4	Transfer of money from FCY accounts of natural persons to the FCY accounts within the bank on other basis (EUR)	0.2% min RSD 100 max RSD 3.000
1.3.5	Nostro Invoices – non-cash transfer of funds in euros from foreign currency account (EUR) natural persons per transaction – Adriatic VIP Privilege package	0.8% min RSD 2.400
1.4	NON-CASH TRANSFER OF FUNDS IN OTHER CURRENCY FROM A FOREIGN EXCHANGE TRANSACTION ACCOUNT	
1.4.1	F/C outflow for natural persons (USD)	0.5% min RSD 1.000 max RSD 20.000
1.4.2	F/C outflow for natural persons in other currencies (excluding EUR and USD)	0.5% min RSD 3.000 max RSD 20.000
1.4.3	Transfer of money from FCY accounts of natural persons to the FCY accounts of other banks(excluding EUR)	0.5% min RSD 1.000 max RSD 20.000
1.4.4	Transfer of money in FCY by transfer of funds from sales contracts for properties within the bank unless the funds come from the bank loan (excluding EUR)	0.2% min RSD 1.500 max RSD 8.000
1.4.5	Transfer of money from FCY accounts of natural persons to the FCY accounts within the bank on other basis (excluding EUR)	0.2% min RSD 100 max RSD 3.000
1.4.6	Nostro Invoices – non-cash transfer of funds in another currency from FX transaction account of natural persons in all other currencies (except EUR) per transaction – Adriatic VIP Privilege package	0.8% min RSD 2.400
1.5	OTHER FEES FOR SERVICES RELATED TO THE FOREIGN EXCHANGE ACCOUNT	
1.5.1	Foreign currency conversion upon owner's request (for particular payments -on accounts)	0,80%
1.5.2	Cash withdrawals in RSD or FCY from the savings book of another bank, with signed agreement	Per interbank agreement
1.5.3	Issuing of various statements on the FCY deposit of FCY account	RSD 250
1.5.4	Replacement of card upon holder's request (card damage)	RSD 100
1.5.5	Same value date: From 12h	RSD 1.000
1.6	OTHER FEES FROM THE SERVICE PACKAGE	
1.6.1	Opening of the Adriatic VIP Privilege package for natural persons	RSD 60.000
B.	PAYMENT SERVICES IN DINARS - LEGAL ENTITIES AND ENTREPRENEURS	
1.	NON-CASH TRANSFER OF FUNDS IN DINARS IN THE REPUBLIC OF SERBIA	
1.1	CLEARING SYSTEM (up to RSD 300.000) from 8h till the end of banking day	0.10% min RSD 60

1.1.1	CLEARING SYSTEM (up to RSD 300.000) from 8h till the end of banking day - Ebanking	0.063% min RSD 30
1.2	INSTANT PAYMENTS from 00h to 24h	0.10% min RSD 80
1.2.1	INSTANT PAYMENTS from 00h to 24h - Ebanking	0.063% min RSD 40
1.3	RTGS SISTEM (over RSD 300.000) from 8h till the end of banking day	0.10% min RSD 200 max RSD 6.000
1.3.1	RTGS SISTEM (preko RSD 300.000) from 8h till the end of banking day- Ebanking	0.07% min RSD 130 max RSD 5.000
1.4	INTERNAL PAYMENT OPERATIONS (from 8h till the end of banking day)	0.05% min RSD 20 max RSD 1.000 *
1.4.1	INTERNAL PAYMENT OPERATIONS (from 8h till the end of banking day) - Ebanking	0.03% min RSD 15 max RSD 1.000 *
* without charge: (internal orders for salary - code 240; for opening term deposit account - code 273)		
1.5	NONRESIDENTS (from 8h till the end of banking day)	0.2% min RSD 500 max RSD 20.000
2.	CASH HANDLING SERVICES	
2.1	PAYMENT OF CASH FROM THE ACCOUNT BY SUBMITTING A PAYMENT ORDER	
2.1.1	Withdrawal of cash to a Customer (legal entity)	0.50% of nominal amount min. RSD 50
2.1.2	Withdrawal of cash to a Customer (entrepreneur)	No fee
2.2	PAYMENT OF CASH ON THE ACCOUNT BY SUBMITTING A PAYMENT ORDER	
2.2.1	Payment of cash to the payment account of the client of a legal entity / entrepreneur with another payment service provider	1% min RSD 100 max RSD 5.000
2.2.2	Payment of cash to the payment account of the client of a legal entity / entrepreneur with another payment service provider – urgent order	1% min RSD 120 max RSD 5.000
3.	OTHER FEES FOR SERVICES RELATED TO THE PAYMENT ACCOUNT	
3.1	Additional production of a statement to a Customer upon his request	RSD 100 per statement
3.2	Certificate on liquidity of a customer, balance etc., upon Customer's request	RSD 500 per report
3.3	Issuing the certificate on realization of orders for the Ministry for Internal Affairs, customs, etc.	RSD 150 per report
3.4	Issuing a listing on turnover of a Customer's account	RSD 500 per demand
3.5	Cancellation of payment (blocking of account) per instruments of payment in the Agency for forced payment, upon creditor's request	RSD 500 per reason of blockade
3.6	Opening of the Adriatic VIP Privilege package for legal entities	RSD 180.000
3.7	Subsequent issuing of statements at the client's written request - Adriatic VIP Privilege package for legal entities	RSD 2.400
4.	MAINTENANCE OF A PAYMENT ACCOUNTS	
4.1	Maintenance of current accounts for legal entities and entrepreneurs (in case that the Client during the month had changes on the account, with the exception of transactions made through forced collection NBS)	RSD 250 monthly
4.2	Maintenance of current accounts for legal entities and entrepreneurs which use E-Banking application	No fee
4.3	Maintenance of the Adriatic VIP Privilege package for legal entities	RSD 4.200 monthly
4.4	Annual renewal of documentation, changes in documentation - Adriatic VIP Privilege package	RSD 18.000
4.5	Account closure - - Adriatic VIP Privilege package	RSD 12.000
The bank collects commission fee in the end of each working day. The charging of commission fee is done from the Customer's account in the end of the each working day upon end of processing of fee calculation.		
If there is no sufficient balance on the customer's account to cover the amount of fee the bank will collect a commission from the first inflow to the client's account.		

The Bank has the right to change the commissions in Domestic Payment Transactions in accordance with law regulations and the general cost of these services on the market.

Note: For VIP category of customers, commission for domestic payment service is 50% of the current fees conditions, but not less than arising costs for the Bank.

C.	INTERNATIONAL PAYMENT SERVICES IN FOREIGN CURRENCY FOR LEGAL ENTITIES AND ENTREPRENEURS	
1.	NOSTRO AND LORO INVOICES	
1.1	NOSTRO INVOICES (PAYMENT TO ABROAD AND KOSOVO) - OUTFLOW	
1.1.1	NON-CASH TRANSFER OF FUNDS IN EUR FROM THE FOREIGN CURRENCY CURRENT ACCOUNT IN EUR	
1.1.1.1	For resident legal entities	0.3% min RSD 1.200 max RSD 40.000
1.1.1.1.1	For resident legal entities - Ebanking	0.2% min RSD 700 max RSD 20.000
1.1.1.2	For non-resident legal entities	0.3% min RSD 700 max RSD 30.000
1.1.1.3	From resident business customer's account to the account of business customer or natural persons on other local bank	0.3% min RSD 1.200 max RSD 30.000
1.1.1.3.1	From resident business customer's account to the account of business customer or natural persons on other local bank - Ebanking	0.2% min RSD 700 max RSD 10.000
1.1.1.4	From resident business customer's account to the account of business customer or natural persons within the Adriatic Bank	0.2% min RSD 200 max RSD 1.000
1.1.1.5	For resident legal entities – cost coverage in RSD	Free of charge. Buying rate is defined by FO Treasury and it contains fee
1.1.1.6	Foreign payments in EUR currencies when the charges are paid by ordering party (OUR)	up to 10.000 EUR – 20 EUR over 10.000 EUR – 30 EUR
1.1.1.7	Business trip abroad (final settlement)	0,3% min. RSD 600
1.1.1.8	Non-cash transfer of funds in EUR from a foreign exchange transaction account in EUR per transaction - Adriatic VIP Privilege package for legal entities	0,5% min. RSD 3.600
1.1.2	NON-CASH TRANSFER OF FUNDS IN OTHER CURRENCIES	
1.1.2.1	For resident legal entities	0.3% min RSD 1.200 max RSD 40.000
1.1.2.1.1	For resident legal entities - Ebanking	0.2% min RSD 700 max RSD 20.000
1.1.2.2	For non-resident legal entities	0.3% min RSD 700 max RSD 30.000
1.1.2.3	From resident business customer's account to the account of business customer or natural persons within the Adriatic Bank	0.3% min RSD 1.200 max RSD 30.000
1.1.2.3.1	From resident business customer's account to the account of business customer or natural persons within the Adriatic Bank - Ebanking	0.2% min RSD 700 max RSD 10.000
1.1.2.4	From resident business customer's account to the account of business customer or natural persons within the Adriatic Bank	0.2% min RSD 200 max RSD 1.000
1.1.2.5	For resident legal entities – cover expenses in RSD	Free of charge. Buying rate is defined by FO Treasury and it contains fee
1.1.2.6	Foreign payments in USD currencies when the charges are paid by ordering party (OUR)	USD 35
1.1.2.7	Foreign payments in other currencies (excluding EUR and USD) when the charges are paid by ordering party (OUR)	EUR 30
1.1.2.8	Business trip abroad (final settlement)	0,3% min. RSD 600
1.1.2.9	Non-cash transfer of funds in another currency except EUR- Adriatic VIP Privilege package for legal entities	0,3% min. RSD 3.600
1.2	INCOMING PAYMENTS FROM ABROAD - INWARD	
1.2.1	RECEIPT OF FUNDS FROM ABROAD TO A FOREIGN CURRENCY CURRENT ACCOUNT IN EUR	

1.2.1.1	For resident business customer – F/C inflow from A.P. Kosovo and Metohija	0.2% min RSD 700 max RSD 10.000
1.2.1.2	Incoming which will be transferred on other bank account	0,2% min RSD 700 max RSD 3.000
1.2.2	OTHER FEES - RECEIVING FUNDS FROM ABROAD TO A FOREIGN EXCHANGE TRANSACTION ACCOUNT IN OTHER CURRENCIES	
1.2.2.1	For resident business customer – F/C inflow from A.P. Kosovo and Metohija	0.2% min RSD 700 max RSD 10.000
1.2.2.2	Incoming which will be transferred on other bank account	0,2% min RSD 700 max RSD 3.000
1.2.2.3	For resident business customer – RSD inflow from non-resident account in other domestic bank	0.2% min RSD 700 max RSD 10.000
1.2.2.4	Legal entity – inflow of EUR – Adriatic VIP Privilege package	0.1% min RSD 2.400
1.2.2.5	Legal entity – inflow of currencies other than EUR – Adriatic VIP Privilege package	0.1% min RSD 3.000
Note:		
*For VIP category of customers, inward and outward payment orders are charged up to the amount of arising costs for the Bank.		
* In accordance with the Instruction on the temporary execution of certain payment operations in the territory of the Federal Republic of Yugoslavia, <i>Sluzbeni Glasnik</i> , official gazette of the FRY, no. 11, dated March 12, 2001, the payment of the dinar equivalent for foreign currency sold to the National Bank of Serbia is carried out at the NBS buying rate for foreign currency on the date of service provision.		
1.3	OTHER FEES FOR CONNECTED SERVICES	
1.3.1	SWIFT service	
1.3.1.1	SWIFT costs as per all instruments	RSD 300
1.3.2	Fee on request for the same value date	
1.3.2.1	From 12h	RSD 1.000
1.4	PAYMENT OF CASH FROM THE ACCOUNT BY SUBMITTING A PAYMENT ORDER	
1.4.1	Business trip abroad (advance payment) - legal entities	0.30% min RSD 1.200 max. RSD 5.000
ote: In certain cases depending on Customers RSD and F/C turnover with Expobank JSC Belgrade accounts, the Bank and the Customer can arrange a special fees.		
E	BANKING SERVICES PER PAYMENT CARDS	
1.	ANNUAL MEMBERSHIP FEE (PER CARD)	
1.1.	Debit cards	
1.1.1	Dina Card debit	Primary - No fee Additional - RSD 250
1.1.2	Visa Classic debit	Primary - RSD 600 Additional - RSD 450
1.2.	Credit cards	
1.2.1	Dina Card credit	Primary - RSD 800 Additional - RSD 400
1.2.2	Visa Gold credit	Primary - RSD 3.500 Additional - RSD 2.500
1.3.	Business cards	
1.3.1	DinaCard business debit	Primary - no fee second Additional - RSD 1.500
1.3.2	Visa Business debit	Osnovna - no fee Additional - RSD 2.000
2.	PAYMENT OF CASH BY USING A PAYMENT CARD	
2.1	COMMISSION FOR CASH WITHDRAWAL ON EXPOBANK'S ATM AND POS – PER TRANSACTIONS	
2.1.1.	CREDIT CARDS	

2.1.1.1.	Cash withdrawal on Bank ATM	2% min RSD 100
2.1.1.2.	Cash withdrawal on desk	3% min RSD 70
2.2	COMMISSION FOR CASH WITHDRAWAL ON ANOTHER BANK'S ATM AND POS IN THE COUNTRY – PER TRANSACTIONS	
2.2.1.	Debit cards	1.5% min RSD 100
2.2.2.	Credit cards	2.5% min RSD 100
2.2.3	Business debit cards	1.5% min RSD 100
2.3	ISPLATA GOTOVINE NA BANKOMATIMA I POS TERMINALIMA DRUGIH BANAKA U INOSTRANSTVU / PO TRANSAKCIJI	
2.3.1.	Debit cards	3% min RSD 250
2.3.2.	Credit cards	3% min RSD 250
2.3.3	Business debit cards	3% min RSD 250
3.	OTHER FEES FOR PAYMENT CARDS	
3.1.	Conversion from non EUR into EUR for transaction registered by VISA International as transaction abroad. Fee is calculated by VISA International and sent to the BANK in amount of transaction increased for the amount of fee in EUR.	1.50%
3.2.	Conversion from EUR into RSD for transaction which was processed by VISA International as international transaction	1%
3.3.	Replacement card (lost, stolen, damaged, change personal data)	RSD 500; Visa Gold RSD 560
3.4.	PIN reprint	RSD 500
3.5.	Monthly POS maintenance / per POS, if monthly turnover with DinaCard cards is less than 50.000 RSD per terminal	RSD 1.500
<p>Note: For all other Fees and commissions we use Fees and Commissions according to NBS for Dina Card, Visa International for Visa cards or MasterCard International for MasterCard cards. For VIP category of customers, the Bank approves following terms: 1. Annual membership fee for DinaCard credit card – 400 RSD</p>		
G.	PREVIEW OFF FEES AND COMMISSIONS APPLIED IN ELECTRONIC BANKING	
1.	LEGAL ENTITIES AND ENTREPRENEUR (e-Banking Business)	
1.1	Monthly maintenance for NETmail and MOBILEsms channel	RSD 300
1.2	Monthly maintenance for NETbusiness channel (includes Info channel)	RSD 500
1.3	Unblocking Smart Card/USB key	RSD 500
1.4	Replacement of Smart Card/USB key (lost / stolen / damaged)	RSD 4.000 for Asseco RSD 8.500 for Halcom
1.5	Change of authorized person on Smart Card/USB key – Asseco SEE solution (on the same Smart Card/USB key)	RSD 1.000
1.6	Change of authorized person on Smart Card/USB key – Halcom solution (issuance the new Smart Card/USB key)	RSD 4.000
1.7	One-off fee for e-banking (Asseco SEE solution)	RSD 2.000
1.8	One-off fee for e-banking (Halcom solution)	RSD 8.500
1.9	Adding an account to an existing Smart card / USB key for other banks e-banking (e-banking for an external company or another bank)	RSD 500
1.10	Renewal of certificate for Asseco solution (certificate validity is 3 years)	RSD 1.000
1.11	Renewal of certificate for Halcom solution (renewal of smart card / USB key)	RSD 8.500
1.12	Switching between ebanking solutions – first time	RSD 1.000
1.13	Switching between ebanking solutions – next time	RSD 4.000
1.14	Subsequent production of additional Smart card / USB key for an existing company – per Smart card/USB key	RSD 4.000 for Asseco RSD 8.500 for Halcom
H.	OVERDRAFT FOR LEGAL ENTITIES AND ENTREPRENEURS	
1.	Overdraft approval up to 12 months	do EUR 100.000: 2% min EUR 50 in RSD Preko EUR 100.000: 1%

2.	Overdraft approval above 12 months	do EUR 100.000: 2% min EUR 50 in RSD Preko EUR 100.000: 1.50%
3.	Yearly monitoring fee	1% Charged for every forthcoming year of facility
<p>Note: All service on payment accounts which are not listed in Fees are free of charge. For all amounts in foreign currency middle FX rate will be used on the calculation date.</p>		