

**FEES FOR SERVICES NOT CONNECTED TO PAYMENT
ACCOUNTS**

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| Position number | Service type | Amount or percentage |
|---|---|---|
| A PREVIEW OF FEES FOR PRIVATE INDIVIDUALS | | |
| A1 RSD OPERATIONS | | |
| 1. SAVINGS IN RSD AND OTHER SAVINGS ACCOUNTS | | |
| 1.1. | Card replacement on client's request | 100 RSD |
| 1.2. | Printing statements on request for period longer than 3 months | 50 RSD per page |
| 2. OTHER FEES | | |
| 2.1. | Execution of court decisions | 1,0% on amount min RSD 500 |
| 2.2. | Calculation of interest rate upon customer's request or by court order | RSD 500 per year |
| 2.3. | Replacement of damaged notes in foreign currencies | 5% from the nominal value (1% - Bank's commission 1% - NBS commission) |
| 3. SECURITIES - INDIVIDUALS | | |
| 3.1. | For business activities that the Bank performs as a member of Central Securities Depository (money settlement transaction cost for buying/selling securities) | 0,35% of the settlement amounts for Minimum RSD 50, max RSD 6000 |
| 4. GUARANTEES FOR INDIVIDUALS | | |
| 4.1. | Guarantee for individuals in EUR – disbursement fee | 0.3% one off for 100% cash collateral, min RSD 4.000 1% one off for other collaterals, min RSD 4.000 |
| 4.2. | Guarantee for individuals in EUR – maintenance fee | 0.3% per quarter for 100% cash collateral 1% per quarter for other collaterals |
| 4.3. | Guarantee for individuals in RSD – disbursement fee | 0.3% one off for 100% cash collateral, min RSD 4.000 1% one off for other collaterals, min RSD 4.000 |
| 4.4. | Guarantee for individuals in RSD – maintenance fee | 0.3% per quarter for 100% cash collateral 1% per quarter for other collaterals |
| A2 LOANS (INDIVIDUALS) | | |
| 1.1. | Fees for granting cash loans | 0% |
| 1.2. | Fees for granting refinancing loans | 0% |
| 1.3. | Fees for granting overdrafts | 0% |
| 1.4. | Fees for granting car loans | 0% |
| 1.5. | Fees for granting housing loans in RSD, insured with the NMIC | Fee for NIMC (30 EUR middle ex rate of NBS + 1,5% to 4,7% on loan amount) |
| 1.6. | Fees for granting housing loans in RSD, without insurance with NMIC | 0%. |
| 1.7. | Fees for granting housing loans with FX, insured with the NMIC | Fee for NIMC (30 EUR middle ex rate of NBS + 1,5% to 4,7% on loan amount) |

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| 1.8. | Fees for granting housing loans with FX, without insurance with NMIC | 0% |
| 1.9. | Fees for granting loans for purchase of immovable property | 0% |
| 1.10. | Early and partial early repayment for individuals' loan | In accordance with Law on the protection of financial service consumers |
| 1.11. | Fee for changing of loan's condition on client request. | 0,5% of the current loan balance, min. RSD 3.000 |
| Note: For VIP category of customers, the Bank approved following terms: | | |
| - Temporary repayment of the loan - free of charge | | |
| - Maintenance of loan for existing lendings - 50% of the current fees conditions | | |
| A3 FOREIGN CURRENCY OPERATIONS | | |
| 1. FOREIGN EXCHANGE OPERATIONS | | |
| 1.1. Exchange operations | | |
| 1.1.1. | F/X cash sale | |
| | - selling of USD | 0,0% (for VIP category of customers, by middle exchange rate of NBS+0,6%) |
| | - selling of other currency | 0,0% (for VIP category of customers, by middle exchange rate of NBS+0,25%) |
| | | For VIP category of customers, minimum amount for selling of foreign currency at middle rate is 50 EUR/USD/CHF/RUB |
| 1.1.2. | Repurchase – the return of funds to the foreign individual | 0,80% |
| A4 FEES FOR SAFE DEPOSIT BOXES | | |
| 1. | Yearly safe rental fee - size of safe 75 mm | gross amount 4.500 RSD |
| | | net amount 3.750 RSD |
| 2. | Yearly safe rental fee - size of safe 150 mm | gross amount 5.400 RSD |
| | | net amount 4.500 RSD |
| 3. | Yearly safe rental fee - size of safe 220 mm | gross amount 6.600 RSD |
| | | net amount 5.500 RSD |
| 4. | Yearly safe rental fee - size of safe 300 mm | gross amount 7.500 RSD |
| | | net amount 6.250 RSD |
| Fee for the replacement of lock for safe deposit box due to loss of one key | | 12.500,00 RSD |
| Fee for the replacement of lock for safe deposit box due to loss of both keys | | 14.000,00 RSD |
| 20% VAT is charged and calculated to the net amount of the rental fee | | |
| B FEES FOR REGISTRATION OF COLLATERAL - LEGAL ENTITIES AND ENTREPRENEURS | | |
| 1. | Registration of Bills of exchange and Authorizations/ per Customer's request | 50 RSD per request |
| 2. | Deletion of Bills of exchange and Authorizations/ per Customer's request | 50 RSD per request |

| C FEES FOR INTERNATIONAL DOCUMENTARY BANKING SERVICES | | |
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| 1. DOCUMENTARY COLLECTION AND DRAFT COLLECTION | | |
| 1.1. | Documentary nostro and loro collection | 0,2%, min 2.500,00 RSD, max 30.000 RSD |
| 1.2. | Delivery of documents free of charge, return of documents etc. | RSD 5.000,00 |
| 1.3. | Obtaining acceptance of drafts | 0,5%, min 3.000,00 RSD, max 10.000,00 RSD |
| 1.4. | Collection of draft and promissory note without protest | 0,5%, min 3.000,00 RSD, max 10.000,00 RSD |
| 1.5. | Loro collection with protest of a draft | 0,8%, min 3.000,00 RSD, max 10.000,00 RSD |
| 1.6. | Amendments of conditions and other correspondence | 3.000,00 RSD |
| 1.7. | Discount of drafts up to 6 months, interest on annual level according to the contract | According to the contract |
| 1.8. | Discount of drafts up to 12 months, interest on annual level according to the contract | According to the contract |
| 1.9. | Discount of securities | According to the contract |
| 1.10. | Standing surety up to 5 years, interest on annual level according to the contract | According to the contract |
| 1.11. | Request processing charges for draft acceptance | 0,2%, min 3.000,00 RSD |
| 2. DOCUMENTARY LETTERS OF CREDIT | | |
| 2.1. Import (nostro) letters of credit | | |
| 2.1.1. | Opening L/C with cover | 0,3% p.q., min 5.000 RSD, max 30.000 RSD |
| 2.1.2. | Opening of standby letter of credit | According to point 3.1.1. and 3.1.2. for letter of guarantee |
| 2.1.3. | Checking of documents | 0,2%-0,5%, min 5.000 RSD, max 10.000,00 RSD |
| 2.1.4. | Amendment of letter of credit | |
| 2.1.4.1. | Increase of the amount of LC | According to the tariff for LC opening |
| 2.1.4.2. | Other amendments | 0,2%, min 3.000,00 RSD, max 5.000,00 RSD |
| 2.1.5. | Reimbursement per agreement | 5.000,00 RSD |
| 2.1.6. | Discrepancy of documents | 50,00 EUR |
| 2.1.7. | Settlement of a letter of credit | 0,2%, min 3.000,00 RSD, max 20.000,00 RSD |
| 2.1.8. | Overdue interest | According to the contract of LC issuing |
| 2.2. Export (loro) letters of credit | | |
| 2.2.1. | Notification | 0,15%, min 4.000,00 RSD, max 50.000,00 RSD |
| 2.2.2. | Increasing of a L/C value | According to tariff for LC notification |
| 2.2.3. | Other amendments | RSD 5.000,00 |
| 2.2.4. | Confirmation fee (in three months) | 0,25%-1% quarterly, min 6.000,00 RSD, max 50.000,00 RSD |
| 2.2.5. | Transfer of L/C and amendments of L/C conditions | 0,4%, min 5.000,00 RSD |
| 2.2.6. | Takeover of documents of the L/C/ Checking of documents | 0,15%-0,4%, min 5.000,00 RSD, max 40.000,00 RSD |

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| 2.2.7. | Discrepancy of a document | According to the tariff of correspondent bank |
| 2.3. Others | | |
| 2.3.1. | Consulting service | According to the written request with customer, min 5.000,00 RSD |
| 2.3.2. | Prompt opening of a LC (within 24h) | 3.000,00 RSD – 5.000,00 RSD, if all the conditions are fulfilled |
| 2.3.3. | Forwarding the SWIFT message without obligation | 3.000,00 RSD |
| <p>With telegraph or SWIFT issuing of letter of credit, besides the fee from point 2.1 and real costs, additional RSD 300,00 will be charged. All fees are charged when processing the order, and are charged 5-15 days after processing the order. Quarter fee is calculated for three months and is charged in advance. Any commenced quarter will be calculated as a whole. In case the letter of credit is used partly for any reason, the fee is not refundable. For deferred payment L/C the fee is charged before the payment obligation expires.</p> | | |
| 3. GUARANTEES | | |
| 3.1. Nostro guarantees | | |
| 3.1.1. | Issuing a guarantee | Per each arrangement |
| 3.1.2. | Amendments | |
| 3.1.2.1. | Increase of a L/G value | 0,25% payable once, min 5.000,00 RSD, max 30.000,00 RSD |
| 3.1.2.2. | Other amendments | 5.000,00 RSD |
| 3.1.3. | Handling documents for nostro guarantees | 0,5%-1% min 8.000,00 RSD |
| 3.1.4. | Payment according to claim | 0,1% min 5.000,00 RSD |
| 3.1.5. | Overdue interest | According to the contract of issuing |
| 3.2. Loro guarantees | | |
| 3.2.1. | Notification with no obligation | 0,15%, min 4.000,00 RSD, max 40.000,00 RSD |
| 3.2.2. | Passing forward the L/C | 3.000,00 RSD |
| 3.2.3. | Confirmation | 0,6% quarterly, including the fee for LG notification, min RSD 3.000,00 max RSD 50.000,00 |
| 3.2.4. | Amendments | 4.000,00 RSD |
| 3.2.5. | Takeover of documents in case of claim | 0,2% min 3.000,00 RSD, max 30.000,00 RSD |
| <p>Fee for loro guarantees is calculated for the amount up to which the Bank is liable, from the moment the liability started, and is calculated in advance for any quarter that started, for then valid guarantee amount.</p> | | |
| 4. REPORTING ON FOREIGN CREDIT TRANSACTIONS | | |
| 4.1. | Reporting on foreign credit transactions with the NBS | 30.000,00 RSD |
| 4.2. | For every next year | 10.000,00 RSD |
| 4.3. | Every change related to utilization and repayment | 3.000,00 RSD |
| 5. OTHER SERVICES | | |
| 5.1. | Issuing confirmation upon Customers' requests | 600,00 RSD |
| 5.2. | Filling in forms upon Customers' request | 600,00 RSD |
| 5.3. | Complaint on foreign payment/income - SWIFT | 20,00 EUR |
| 5.4. | Statement printing with orders | 50,00 RSD per statement |

| 6. BANK FEES FOR INFLOWS WHERE THE COSTS ARE BORNE BY THE BANK (OUR) | | |
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| 6.1. | Incoming for business customers which is transferred from other domestic bank, where the charges are paid by ordering customer (OUR) | 0,20% min 700 RSD RSD 5.000 RSD |
| 6.2. | Incoming for individual customers which is transferred from other domestic bank, where the charges are paid by ordering customer (OUR) | 0,20% min 700 RSD max 5.000 RSD |
| C1 FEES AND COMMISSIONS FOR BANK SERVICES FOR FOREIGN BANKS | | |
| 1. Payment orders and transfers | | |
| 1.1. | Payment orders | 0,15% min EUR 15 max EUR 50 |
| 1.2. | Payment with presenting documents | 0,25 % min EUR 15 |
| 2. Inquiry costs and checking the documents under disputable cases | | EUR 30 |
| 3. Claims on foreign currency payments / inflows SWIFT | | EUR 20 |
| D FEES AND SERVICES TO BUSINESS CUSTOMERS AND ENTREPRENEURS IN RSD BUSINESS OPERATIONS | | |
| 1. RSD BUSINESS OPERATIONS AND OPERATIONS WITH BUSINESS CUSTOMER (Commission business performed for the account of the creditor) | | |
| 1.1. | Long term | on agreement |
| 1.2. | Short term | on agreement |
| 2. CREDIT RELATIONS | | |
| 2.1. | Transfer of the credit to the new user and the amendments to the conditions for the loan use | on agreement |
| 2.2. | Deferral of the term to repay the loan-annexing | Up to 2,00% payable once min RSD 5.000,00 |
| 2.3. | Processing the Customer's request for revolving lines and discount B/E requests | Up to 2,00% payable once min RSD 5.000,00 |
| 2.4. | The amendments to the conditions of Customer crediting | Up to 1% payable once |
| 3. LOANS FOR LEGAL ENTITIES AND ENTREPRENEURS | | |
| 3.1. | Flat fee for loan request up to 12 months repayment period | 2%, min RSD 5.000,00 |
| 3.2. | Flat fee for loan request over 12 months repayment period | 2%, min RSD 5.000,00 |
| 3.3. | Flat fee for loan request with 100% cash collateral | 0,3%, min RSD 5.000,00 |
| 3.4. | Early repayment fee for legal entities | Up to 3% |
| 3.5. | Early repayment fee for entrepreneurs | In accordance with I Financial Services Consumer Protection Law |
| 3.6. | Yearly monitoring fee | 1% for credit lines. Charged for every forthcoming year of facility |
| 3.7. | Fee for changing of loan's condition on client request | 0,5% of the current loan balance, min. 3.000 RSD |

| 4. GUARANTEES, LETTER OF INTENTIONS AND AVALIZED DRAFTS | | |
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| 4.1. | Issuing letters of intention | Subject of arrangement, min 2.500 RSD per L/I, flat fee |
| 4.2. | Quarterly fee for LGs and Avalized Drafts | Up to 1,25% quarterly upfront min 5.000 RSD |
| 4.3. | Flat fee for issuing LGs and Avalized Drafts | Up to 1,25% upfront, min 5.000 RSD |
| 5. ASSESMENT OF INVESTMENT PROJECTS AND BUSINESS PLANS | | |
| 5.1. | Assessment of investment projects and business plans | on agreement |
| 6. ANALYSIS OF CREDIT SOLVENCY OF CUSTOMERS | | |
| 6.1. | Analysis of credit solvency of Customers | on agreement |
| 7. DOCUMENTARY LETTERS OF CREDIT | | |
| 7.1. | Quarterly fee for L/Cs | Up to 1,25% quarterly upfront min 5.000 RSD |
| 7.2. | Flat fee for issuing L/Cs | Up to 1,25% quarterly upfront min 5.000 RSD |
| Deviation from the above pricing needs to be approved by relevant approving authority, depending on classification, security package etc. | | |
| F FEES AND COMMISSIONS FOR OPERATIONS WITH SECURITIES FOR LEGAL ENTITIES | | |
| For business activities that the Bank performs as a member of Central Securities Depository (money settlement transaction cost for buying/selling securities) is 0,35% of the settlement amounts. Minimum 100 RSD, maximum 6000 RSD. | | |
| H FEES AND COMMISSIONS FOR TREASURY DEPARTMENT | | |
| 1. | FX Spot | Defined by Treasury Department, based on market conditions at the same time of receiving the request. Quotation market rate within the spreads defined in the Bank's Exchange Rate List. |
| 2. | FX Forward | For transaction up to EUR 1 MIO = market rate + 0,1% (minimum) |
| | | For transaction over EUR 1 MIO = price upon arrangement |
| 3. | FX Covered Forward | For transaction up to EUR 1 MIO = market rate + 0,1% (minimum) |
| | | For transaction over EUR 1 MIO = price upon arrangement |
| 4. | FX Swap | For transaction up to EUR 1 MIO = market rate + 0,3% (minimum) |
| | | For transaction over EUR 1 MIO = price upon arrangement |
| 5. | IR Swap | For transaction up to EUR 1 MIO = market rate + 0,2% (minimum) |
| | | For transaction over EUR 1 MIO = price upon arrangement |
| Note: All service 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. | | |