



FEE INFORMATION DOCUMENT

for a payment service user – an entrepreneur and a legal entity



Name of the payment service provider: OTP banka Srbija a.d. Novi Sad

Name (package) of a payment account: Current account in dinars

Payment service user: Entrepreneur and legal entity from Corporate division

Date: 01.07.2022

This document contains an informative fee information document for **the most frequently used and most significant services linked to the said payment account (payment account package)**.

The payment service provider may charge also the fees for services linked to the payment account which are not stated in this document, consisting only of fees for the most frequently used and most significant services linked to the said payment account. Information on all fees that the payment service provider charges to the payment service user – an entrepreneur or a legal person is available in the Pricelist of fees and expenses of the Corporate division non-residents.

A detailed description of the following services (the list of representative services) and additional explanations, if provided by the payment service provider, may be found at counters on the premises of the payment service provider and its website. The payment service provider shall submit those documents to the payment service user at its request and free of charge.

SERVICE		FEES (percentage of the amount of transaction and/or in the amount of money)	
1	General services linked to the payment account		
1.1	Payment account keeping current account in dinars	Opening of payment account	Free of charge
		Maintenance of payment account	600 RSD monthly ¹
		Closing of payment account	600 RSD one off ²
<p><u>Note: The text below shows fees for the most frequently used and most significant services linked to this payment account and/or package of services that are charged, in addition to the fee for keeping the payment account, if the user agrees to establish these services, i.e. if it uses such services.</u></p>			

¹ The fee is calculated only for accounts that had turnover (commercial transactions) during the month.

² Free of charge for entrepreneurs.

At the request of a user, a payment service provider shall offer clear and unambiguous information on the fees for services included in this payment account, i.e. the package of services that are not shown below.

1.2	Electronic banking	Business e-bank service activation	Free of charge
		Business e-bank using the service	350 RSD monthly
		Hal E-Bank service activation	Free of charge
		Hal E-Bank using the service	500 RSD monthly
		Asseco office service activation	Free of charge
		Asseco office using the service	500 RSD monthly
1.3	Mobile banking³	Service activation	Free of charge
		Using the service	Free of charge
2	Cashless payment transactions (except card-based transactions)		
2.1	Cashless transfer of dinar funds in the Republic of Serbia		
	At the counter of the payment service provider		
	To a payment account of the same payment service provider (internal transfer)	To the account of legal entity, to the account of private individual, to the Bank account (other basis)	0,05%, min 75 RSD, max 600 RSD
		To the Bank account (deposits, buying and selling foreign currency), to the same client's account	Free of charge
	Urgent/instant payment order	To the account of legal entity, to the account of private individual, to the Bank account (other basis)	0,05%, min 75 RSD, max 600 RSD
		To the Bank account (deposits, buying and selling foreign currency), to the same client's account	Free of charge
	To a payment account of another payment service provider (external transfer)	Transfers up to 300.000 RSD	0,1%, min 95 RSD
		Transfers above 300.000 RSD until 14h	0,11%, max. 5.000 RSD
		Transfers above 300.000 RSD after 14h	0,12%, max. 6.000 RSD

³ Available only with the use of business e-banking services.

	Urgent/instant payment order	Transfers up to 300.000 RSD Transfers above 300.000 RSD until 14h Transfers above 300.000 RSD after 14h	0,1%, min 95 RSD 0,11%, max. 5.000 RSD 0,12%, max. 6.000 RSD
	By using electronic and/or mobile banking services		
	To a payment account of the same payment service provider (internal transfer)	To the account of legal entity, to the account of private individual, to the Bank account (other basis) To the Bank account (deposits, buying and selling foreign currency), to the same client's account	0,03% min. 20 RSD, max. 400 RSD Free of charge
	Urgent/instant payment order	To the account of legal entity, to the account of private individual, to the Bank account (other basis) To the Bank account (deposits, buying and selling foreign currency), to the same client's account	0,03% min. 20 RSD, max. 400 RSD Free of charge
	To a payment account of another payment service provider (external transfer)	Transfers up to 300.000 RSD Transfers above 300.000 RSD until 14h Transfers above 300.000 RSD after 14h	0,07% min. 50 RSD 0,08%, max. 4.000 RSD 0,09%, max. 5.000 RSD
	Urgent/instant payment order	Transfers up to 300.000 RSD Transfers above 300.000 RSD until 14h Transfers above 300.000 RSD after 14h	0,07% min. 50 RSD 0,08%, max. 4.000 RSD 0,09%, max. 5.000 RSD
2.2	Cashless transfer of euro funds from FX-current account in euros		
	At the counter of the payment service provider		
	At the payment account in the Republic of Serbia	The service is not available within this payment account	
	Urgent payment order	The service is not available within this payment account	
	At the payment account abroad	The service is not available within this payment account	
	Urgent payment order	The service is not available within this payment account	
	By using electronic and/or mobile banking services		
	At the payment account in the Republic of Serbia	The service is not available within this payment account	

	Urgent payment order	The service is not available within this payment account	
	At the payment account abroad	The service is not available within this payment account	
	Urgent payment order	The service is not available within this payment account	
2.3	The receipt of funds from abroad to the FX-current account in euros		
		The service is not available within this payment account	
2.4	Standing order		
	Establishing and/or using services	The service is not available within this payment account	
	For executing a transaction		
	To a payment account of the same payment service provider (internal transfer)	The service is not available within this payment account	
	To a payment account of another payment service provider (external transfer)	The service is not available within this payment account	
2.5	Direct debits		
	Establishing and/or using services	The service is not available within this payment account	
	For executing a transaction		
	To a payment account of the same payment service provider (internal transfer)	0,03% min. 20 RSD, max. 400 RSD	
	To a payment account of another payment service provider (external transfer)	Transfers up to 300.000 RSD	0,07% min. 50 RSD
		Transfers above 300.000 RSD until 14h	0,08%, max. 4.000 RSD
		Transfers above 300.000 RSD after 14h	0,09%, max. 5.000 RSD
3	Payment cards and cash		
3.1	Debit card issuance		
	Debit card issuance	DinaCard Business	Free of charge
		Mastercard Debit, Visa Platinum	Free of charge
	Periodic membership fees for using a debit card	DinaCard Business	Free of charge
		Mastercard Debit, Visa Platinum	Monthly 200 RSD
3.2	Debit card cash pay-outs		
	Upon executed transaction		
	In the country		
	At the counter	In SGS branches	Service is not available
		In other banks branches	1,95%, min. 350 RSD
	At ATM	At SGS ATMs	Free of charge
		At other banks ATMs	1,95%, min. 195 RSD
	Abroad		

	At the counter	2%, min.1.200 RSD
	At ATM	On OTP group members ATMs abroad 120,00 RSD On ATMs of other banks abroad 3%, min. 360 RSD
3.3	Credit card issuance	
	Credit card issuance	Free of charge + User's bill of exchange 200 RSD + Owner's bill of exchange 100 RSD + User's Credit Bureau 600 RSD/1.440 RSD + Owner's Credit Bureau 246 RSD
	Periodic membership fees for using a credit card	Monthly 400 RSD
3.4	Credit card payments at a merchant's point of sale	
	Upon executed transaction	
	In the country	Free of charge
	Abroad	Free of charge
	Annual nominal interest rate	Revolving repayment Fix 27% simple calculation method Charge repayment Fix 0% simple calculation method
	Annual effective interest rate	Revolving repayment 60,31% ⁴ Charge repayment 26,29% ⁵
	Other fees	
3.5	Credit card cash pay-outs	
	Upon executed transaction	
	In the country	
	At the counter	Service is not available
	At ATM	3%, min. 300 RSD
	Abroad	
	At the counter	3%, min. 300 RSD
	At ATM	On OTP group members ATMs abroad 240 RSD On ATMs of other banks abroad 3%, min. 300 RSD

⁴ EIR was calculated on April 14, 2021 for a credit limit of RSD 200,000.00, with a minimum monthly repayment rate of 5%.

⁵ EIR was calculated on April 14, 2021 for a credit limit of RSD 200,000.00, with a minimum monthly repayment rate of 100%.

	Annual nominal interest rate	Revolving repayment	Fix 27% simple calculation method
		Charge repayment	Fix 0% simple calculation method
	Annual effective interest rate	Revolving repayment	60,31% ⁶
		Charge repayment	26,29% ⁷
	Other fees		
3.6	Cash pay-out from an account by submitting a pay-out order		
			0,5%, min 75 RSD ⁸
3.7	Cash pay-in to an account by submitting a pay-in order		
		By submitting deposit payment order – daily income	0,10% min. 150 RSD
		By submitting deposit payment order – other cash deposits	Free of charge
		Cash deposit on predefined accounts for donations and humanitarian aid	Free of charge
		By submitting deposit payment order – Express cash	0,07% min. 115 RSD
		By submitting deposit on ATS device	45 RSD
4	Accepting payment instrument		
4.1	Accepting payment cards at a point of sale		
	Merchant fee		
	At point of sale		
	A payment service provider is both the acquirer and the issuer of the card that is accepted		0,3%-5% of the payments at point of sale
	An issuer of a card that is accepted is another payment service provider from the Republic of Serbia		0.5% -5% of the payments at point of sale
	An issuer of a card that is accepted is a payment service provider from abroad		0.5% -5% of the payments at point of sale
	At internet point of sale		

⁶ EIR was calculated on April 14, 2021 for a credit limit of RSD 200,000.00, with a minimum monthly repayment rate of 5%.

⁷ EIR was calculated on April 14, 2021 for a credit limit of RSD 200,000.00, with a minimum monthly repayment rate of 100%.

⁸ No fee for the entrepreneur.

	A payment service provider is both the acquirer and the issuer of the card that is accepted		0,3%-5% of the payments at point of sale
	An issuer of a card that is accepted is another payment service provider from the Republic of Serbia		0.5% -5% of the payments at point of sale
	An issuer of a card that is accepted is a payment service provider from abroad		0.5% -5% of the payments at point of sale
	Other fees		
4.2	Accepting instant credit transfers at a point of sale		
	A payment service provider – the acquirer is both the issuer of the payment instrument for executing instant credit transfer that is accepted		0,3%-5% of the payments at point of sale, min 5 RSD
	A payment instrument issuer for executing instant credit transfer that is accepted is another payment service provider		0.5% -5% of the payments at point of sale, min 5 RSD
4.3	Accepting electronic money at a point of sale		
	The service is not available within this payment account		
5	Authorized overdraft facility		
	Establishing and/or using the service	Processing costs	0%-0,50% of overdraft amount
		+ User's bill of exchange	200 RSD
		+ Owner's bill of exchange	100 RSD
		+ User's Credit Bureau for entrepreneur/legal entity	600 RSD/1.440 RSD
		+ Owner's Credit Bureau	246 RSD
	Annual nominal interest rate		Fixed, min 0.73%, max 19% proportional calculation method
	Annual effective interest rate		Min 0,74%, max 22,57% ⁹ Min 0,74%, max 22,69% ¹⁰

⁹ EIR was calculated on April 13, 2021 with the amount of allowed overdraft of 1,000,000.00 RSD

¹⁰ EIR was calculated on April 13, 2021 with the amount of allowed overdraft of 1,000,000.00 RSD.