

PRICELIST OF FEES AND EXPENSES

RETAIL DIVISION, SMALL BUSINESS DIRECTORATE

1 PAYMENT ACCOUNT			
1.1	Account opening (current account and other accounts)	Free of charge	
1.2 PAYMENT ACCOUNT MAINTENANCE			
1.2.1	Payment account maintenance - package Biznis Praktik	595,00 RSD monthly	
1.2.2	Payment account maintenance - package Biznis Prestiž	1.095,00 RSD monthly	
1.2.3	Payment account maintenance - package Sinhro ⁽¹⁾	100,00 RSD monthly	
1.2.4	Payment account maintenance - standalone current account ⁽²⁾	595,00 RSD	
1.3	Opening and maintenance of other accounts according to special client requirements	As per agreement	
1.4	Payment account change service	1.000,00 RSD	
1.5	Closing of standalone accounts on client's request	600,00 RSD per account for legal entities, Free of charge for entrepreneurs	
1.6	Closing of payment accounts from packages and other accounts on client request	600,00 RSD for legal entities, Free of charge for entrepreneurs	
⁽¹⁾ The use of the package Sinhro is only possible for entrepreneurs, provided that the client uses the Praktik / Prestiž package as an individual.			
⁽²⁾ The fee is calculated only for accounts that had turnover (commercial transactions) within a month.			
1.7 PACKAGES NOT OFFERED BY THE BANK SINCE 30.04.2021.			
1.7.1	Payment account maintenance - Basic Biznis package ⁽³⁾	499,00 RSD monthly	
1.7.2	Payment account maintenance - Biznis bonus package ⁽³⁾	599,00 RSD monthly	
1.7.3	Payment account maintenance - Biznis gold package	1.170,00 RSD monthly	
1.7.4	Payment account maintenance - Biznis gold plus package	1.470,00 RSD monthly	
1.7.5	Payment account maintenance - package Biznis Klasik	395,00 RSD monthly	
⁽³⁾ The use of SMS banking services on the account and business card as well as checking the balance on the account at the client's request is charged in accordance with the current pricelist			
2 CASH TRANSACTIONS			
2.1 CASH TRANSACTIONS IN RSD			
2.1.1	Cash deposit on account in the Bank by submitting deposit payment order – daily income	0,10%, min. 150,00 RSD	
2.1.2	Cash deposit on account in the Bank by submitting deposit payment order – other cash deposits	Free of charge	
2.1.3	Cash deposit on account in the Bank by submitting deposit payment order – Express cash	0,07%, min. 115,00 RSD	
2.1.4	Cash deposit on account in the Bank – ATS device	45,00 RSD	
2.1.5	Cash deposit on predefined accounts for donations and humanitarian aid within/outside the Bank	Free of charge	
2.1.6	Cash deposit in dinars on accounts outside the Bank	1%, min. 150,00 RSD	
2.1.7	Instant cash deposit	1%, min. 150,00 RSD	
2.1.8	Cash deposit of daily income in personal cheques – Daily income delivered by 11h	Free of charge	
2.1.9	Cash deposit of daily income in personal cheques – Daily income delivered after 11h, per client's choice	Next day value date:	
		Free of charge	
2.1.10	Realization of cheques	Same day value date:	
		0,08% from the amount	
2.1.11	Cash deposit of daily income in personal cheques (deferred cheques)	30,00 RSD per cheque	
2.1.12	Cash withdrawal from the account with the Bank by submitting withdrawal payment order	As per agreement	
		0,5%, min. 75,00 RSD for legal entities, Free of charge for entrepreneurs	
2.1.13	Cash deposit on fund accounts managed by OTP Invest AD Belgrade	Free of charge	
2.2 CASH TRANSACTIONS IN FOREIGN CURRENCY			
2.2.1	Payment of business trip expenses in foreign currency	0,4%, min. 700,00 RSD for legal entities, Free of charge for entrepreneurs	
2.2.2	Cash withdrawal in foreign currency from the account with the Bank by submitting withdrawal payment order	0,4%, min. 700,00 RSD for legal entities, Free of charge for entrepreneurs	
2.2.3	Cash deposit in foreign currency on account in the Bank by submitting deposit payment order	0,2%, min. 500,00 RSD, max. 20.000,00 RSD	
2.2.4	Repurchase of damaged foreign currency bills in EUR, USD and CHF	5,00% of the nominal value in RSD calculated at the purchase rate of the Bank valid on the day of execution	
3 WIRE TRANSFERS IN DINARS IN REPUBLIC OF SERBIA			
	Paper orders	Electronic orders ⁽⁴⁾	
3.1.1	Internal transfer to the account of legal entity, to the account of private individual, to the Bank account (other basis)	0,12%, min. 140,00 RSD	0,04%, min. 50,00 RSD
3.1.2	Internal transfer to the Bank account (deposits, buying and selling foreign currency), transfer to the same client's account	Free of charge	Free of charge

3.1.3	External transfer - Kliring / IPS	0,12%, min. 140,00 RSD	0,07%, min. 80,00 RSD
3.1.4	External transfer - RTGS	0,12%, max. 8.000,00 RSD	0,09%, max. 8.000,00 RSD
3.1.5	Internal transfer to the account of legal entity, to the account of private individual, to the Bank account (other basis) - package Biznis Praktik	100,00 RSD	20,00 RSD
3.1.6	Internal transfer to the Bank account (deposits, buying and selling foreign currency), transfer to the same client's account - package Biznis Praktik	Free of charge	Free of charge
3.1.7	External transfer - Kliring / IPS - package Biznis Praktik	100,00 RSD	45,00 RSD
3.1.8	External transfer - RTGS - package Biznis Praktik	0,12%, max. 8.000,00 RSD	0,09%, max. 8.000,00 RSD
3.1.9	Internal transfer to the account of legal entity, to the account of private individual, to the Bank account (other basis) - package Biznis Prestiž	100,00 RSD	15,00 RSD
3.1.10	Internal transfer to the Bank account (deposits, buying and selling foreign currency), transfer to the same client's account - package Biznis Prestiž	Free of charge	Free of charge
3.1.11	External transfer - Kliring / IPS - package Biznis Prestiž	100,00 RSD	35,00 RSD
3.1.12	External transfer - RTGS - package Biznis Prestiž	0,12%, max. 8.000,00 RSD	0,09%, max. 8.000,00 RSD
3.1.13	Internal transfer to predefined accounts for donations and humanitarian aid	Free of charge	Free of charge
3.1.14	External transfer to predefined accounts for donations and humanitarian aid	Free of charge	Free of charge
3.1.15	Transfer the remaining funds from the RSD account in the account closing procedure	Free of charge	Free of charge
3.1.16	External transfer to fund accounts managed by OTP Invest AD Belgrade	Free of charge	Free of charge

⁽⁴⁾ Orders of users of Sinhro package entered through e-banking application for private individuals are charged according to the Pricelist of Fees and Expenses, Private Individuals and Private Individuals registered as Agricultural Households.

3.2 FORCED COLLECTION

3.2.1	Forced collection orders	0,12%, min. 175,00 RSD, max. 8.000,00 RSD
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3.3 DIRECT DEBIT

	Internal order	External order
3.3.1	Direct debit orders	In accordance with the fee for external transfer - Kliring/IPS - electronic and RTGS - electronic
3.3.2	Fee for direct debit services	As per agreement

4 INTERNATIONAL PAYMENTS / WIRE TRANSFERS IN INTERNATIONAL PAYMENTS

4.1 NOSTRO REMITTANCES AND TRANSFERS (IN EUR FROM EUR CURRENT ACCOUNT AND FROM OTHER ACCOUNTS IN FOREIGN CURRENCIES AND RSD)

	Paper orders	Electronic orders
4.1.1	Payment in EUR from current account in EUR / in foreign currency from foreign currency account	0,30%, min. 1.200,00 RSD, max. 36.000,00 RSD
4.1.2	Payment on foreign currency with RSD coverage	1.500,00 RSD
4.1.3	Payment in EUR from current account in EUR / in foreign currency from foreign currency account - OTP ekspres	0,1%, min. 800,00 RSD, max. 25.000,00 RSD
4.1.4	Payment on foreign currency with RSD coverage - OTP ekspres	800,00 RSD
4.1.5	Internal payment to the account of other user with the Bank	1.000,00 RSD
4.1.6	Payment in RSD on the account of non-resident in other bank	0,30%, min. 1.000,00 RSD, max. 40.000,00 RSD
4.1.7	Transfer within same legal entity accounts within the Bank	Free of charge
4.1.8	Transfer in EUR and other currencies from foreign currency account to same legal entity account in other bank	0,4%, min. 2.000,00 RSD, max. 40.000,00 RSD
4.1.9	Transfer of funds from foreign currency account in EUR based on the schedule of inflows to another bank	0,4%, min. 2.000,00 RSD, max. 40.000,00 RSD
4.1.10	Fee for nostro remittances with option OUR charges (in EUR)	Up to 5.000,00: 1.200,00 RSD 5.000,01-12.500,00: 1.400,00 RSD 12.500,01-25.000,00: 2.400,00 RSD 25.000,01-50.000,00: 2.800,00 RSD >50.000,00: 4.800,00 RSD
4.1.11	Fee for nostro remittances with option OUR charges (other currencies and RSD)	1.800,00 RSD
4.1.12	Fee for nostro remittances with option OUR charges (in favor of OTP Hungary clients / other)	<100,00: Free of charge 100,00-12.500,00: 500,00 RSD/1.200,00 RSD 12.500,01-50.000,00: 700,00 RSD/1.800,00 RSD >50.000,00: 1.200,00 RSD/2.600,00 RSD
4.1.13	Payment from foreign currency account in currencies that are not at the Bank official exchange list	1,00%, min. 1.500,00 RSD, max. 50.000,00 RSD
4.1.14	Transfer the remaining funds in RSD from foreign currency account closing procedure	Free of charge
4.1.15	External payment to predefined accounts for donation and humanitarian aid	Actual costs of correspondent banks

4.2 RECEIVING FUNDS – LORO REMITTANCES AND TRANSFERS			
4.2.1	Incoming transfers to foreign currency account in EUR	Free of charge	
4.2.2	Incoming transfers to foreign currency account in EUR - OTP ekspres	Free of charge	
4.2.3	Incoming transfers to foreign currency account in other currencies (other than EUR)	Free of charge	
4.2.4	Incoming transfers to foreign currency account in other currencies (other than EUR) - OTP ekspres	Free of charge	
4.2.5	Incoming transfers from Kosovo	0,20%, min. 1.200,00 RSD, max. 40.000,00 RSD	
4.3 BUSINESS TRIP ABROAD		Paper orders	Electronic orders
4.3.1	Transfer of business trip expenses in foreign currency within the Bank / by order	0,40%, min. 500,00 RSD	0,40%, min. 500,00 RSD
4.3.2	Transfer of business trip expenses in foreign currency outside the Bank / by order	0,60%, min. 1.200,00 RSD	0,50%, min. 1.000,00 RSD
4.4 REGISTRATION OF FOREIGN LENDING TRANSACTIONS			
4.4.1	Preparation of forms and registration of foreign borrowing transactions at NBS		30.000,00 RSD one off
4.4.2	Preparation of forms and registration foreign lending at NBS		10.000,00 RSD
4.4.3	Monitoring of client's international loans	3.000,00 RSD usage and repayment evidencing per change 6.000,00 RSD change of repayment schedule	
5 OTHER FEES			
5.1	Delivering of current and other account statements		
5.1.1	· e mail		Free of charge
5.1.2	· printed statements at bank counter		250,00 RSD monthly
5.1.3	· by mail in country		250,00 RSD pre statement
5.2	Sending orders for enforced collection		500,00 RSD per order
5.3	Certification of consent to direct debit		100,00 RSD per consent
5.4	Complaint due to incorrect invoice recipient of payments in non-cash transfer of funds in RSD in the Republic of Serbia - at the request of the User - User's error		Free of charge
5.5	Special reports at the request of the User		As per agreement, min. 1.000,00 RSD
5.6	Fee for standing order services		As per agreement
5.7	Issuing of certificates of executed order (on a client's request)		Free of charge
5.8	Issuing of various certificates, statements, certifications, copies of statements, copies of SWIFT messages, listing of total turnover, etc.		Requests submitted at the branch: 1.000,00 RSD per document Requests submitted online: 500,00 RSD per document
5.9	Changes in remittances and other inquiries to other banks in international payment operations		2.000,00 RSD + foreign bank costs + SWIFT
5.10	Other services to clients in dealings with NBS		1.500,00 RSD
5.11	SWIFT for payment services		500,00 RSD
5.12	Research costs, data and information collection, bank rating, advisory services		From 1.000,00 to 10.000,00 RSD depending on the work invested
5.13	Purchase and sale of effective foreign currency from authorized exchange offices		As per agreement
5.14	Transfer of funds from the purchase and sale of foreign currency for clients without an account		min. 500,00 RSD
5.15 BILLS OF EXCHANGE			
5.15.1	Fees for registration/deletion of bill of exchange/Direct debit authorizations that did not arise from client's business with the Bank		200,00 RSD
5.15.2	Fees for registration/deletion of bill of exchange/Direct debit authorizations that arise from client's business with the Bank		Free of charge
5.15.3	Sales of bills of exchange		50,00 RSD per bill of exchange
5.15.4	Internal collection of bills of exchange and other payment instruments		0,09%, min. 109,00 RSD
5.15.5	External collection of bills of exchange and other payment instruments		0,12%, min. 175,00 RSD, max. 8.000,00 RSD
5.16. SWIFT SERVICES			
5.16.1	Activation of MT 101 service		5.000,00 RSD
5.16.2	MT101 - monthly fee per account and SWIFT address		2.500,00 RSD
5.16.3	MT940 via SWIFT - monthly fee per account and SWIFT address		2.500,00 RSD
5.16.4	MT942 via SWIFT - monthly fee per account and SWIFT address		2.500,00 RSD
5.16.5	MT940 via email/Hal E-Bank - monthly fee per account and SWIFT address		2.500,00 RSD
5.16.6	Activation of package of SWIFT services		As per agreement
5.16.7	Package of SWIFT services including 5 accounts for all services within package: MT940/MT942 via SWIFT MT940 via e-mail/Hal E-Bank		6.250,00 RSD monthly

MT101⁽⁵⁾5.16.8 Additional account within packages of SWIFT services⁽⁶⁾ 1.250,00 RSD monthly⁽⁵⁾ Execution of MT101 orders: according to the tariff for electronic orders of domestic and international payment transactions⁽⁶⁾ The account is added to package and is available for all services within package

6. DIRECT CHANNELS		
6.1 E-BANKING – HAL E-BANK		
6.1.1	Fee for e-banking service activation	Free of charge
6.1.2	Using the Electronic Banking service	500,00 RSD monthly
6.1.3	Use of the Electronic Banking service per additional user	100,00 RSD monthly
6.1.4	Halcom certificate	9.000,00 RSD
6.1.5	Smart card reader	1.500,00 RSD
6.1.6	B2B solution ⁽⁷⁾	Free of charge
6.1.7	Remote signing	500,00 RSD monthly
6.1.8	Issuance of a new password for remote signing	Free of charge
6.1.9	E-invoices	As per agreement
6.2 E-BANKING – ASSECO OFFICE		
6.2.1	Fee for e-banking service activation	Free of charge
6.2.2	Using the Electronic Banking service	500,00 RSD monthly
6.2.3	Asseco certificate	4.500,00 RSD
6.2.4	Smart card reader	1.500,00 RSD
6.2.5	Certificate unblocking	500,00 RSD
6.3 E-BANKING – HAL E-BANK WEB		
6.3.1	Fee for e-banking service activation	Free of charge
6.3.2	Using the Electronic Banking service	200,00 RSD monthly
6.3.3	SMS one-time password	Free of charge
6.4 BUSINESS E-BANK AND M-BANK		
6.4.1	Fee for e-banking service activation	Free of charge
6.4.2	Using the Electronic Banking service	350,00 RSD monthly
6.4.3	Use of the Electronic Banking service per additional user	100,00 RSD monthly
6.4.4	Fee for certificate renewal	Free of charge
6.4.5	Fee for certificate unblocking	Free of charge
6.5 SMS BANKING		
6.5.1	SMS service fee	3,00 RSD per message
6.5.2	SMS service fee for account balance inquiry per message	7,00 RSD + price of an SMS message per tariff package of the mobile operator + VAT (charged by the mobile operator)

⁽⁷⁾ The B2B solution is directly contracted with Halcom.

7. PAYMENT CARDS		
	DEBIT CARDS	CREDIT CARDS
7.1	Card issuing	Free of charge
7.2	Monthly maintenance fee for card	Free of charge
7.3	Payment with card at the point of sale of a merchant in country	DinaCard Free of charge, MC debit and Visa Platinum within the package free of charge, without the package 200,00 RSD monthly
7.4	Payment with card at the point of sale of a merchant abroad	400,00 RSD monthly
7.5	Balance inquiry at the Bank's ATM	Free of charge
7.6	Balance inquiry at other banks ATM	Free of charge
7.7	Cash withdrawal with card in other banks branches in the country	15,00 RSD
7.8	Cash withdrawal with card at the Bank's ATM	In country: 40,00 RSD per inquiry Abroad: 60,00 RSD per inquiry
7.9	Cash withdrawal with card on ATMs of other banks in the country	In country: 40,00 RSD per inquiry Abroad: 60,00 RSD per inquiry
7.10	Cash withdrawal with card in other banks branches abroad	1,95%, min. 350,00 RSD
7.11	Cash withdrawal with card on ATMs of other banks abroad	3%, min. 300,00 RSD
7.12	Cash withdrawal with card on OTP group members ATMs abroad	2%, min. 1.200,00 RSD
7.13	Plastic replacement	3%, min. 360,00 RSD
7.14	Blocking of lost/stolen card	120,00 RSD
7.15	Claims with negative outcomes	500,00 RSD
7.16	Emergency card issuing on client's request	500,00 RSD
7.17	PIN modification on ATMs	Free of charge
7.18	PIN delivery by SMS	Free of charge
		Service is charged by mobile operator in Serbia 5 RSD + VAT + price of SMS per sent SMS
		Service is charged by mobile operator in Serbia 5 RSD + VAT + price of SMS per sent SMS

8. POS TERMINALS		
8.1 ACCEPTANCE OF PAYMENT CARDS AT THE POINT OF SALES		
8.1.1	Provider of payment services is both the acquirer and issuer of the card being accepted - Merchant fee	0,3%-5% of the payments at point of sale with the possibility of the introduction of additional modalities for small amount transactions
8.1.2	Issuer of payment card being accepted is other provider of payment services from the Republic of Serbia - Merchant fee	0,5%-5% of the payments at point of sale with the possibility of the introduction of additional modalities for small amount transactions
8.1.3	Issuer of payment card being accepted is the provider of services from abroad - Merchant fee	0,5%-5% of the payments at point of sale with the possibility of the introduction of additional modalities for small amount transactions
8.2 ACCEPTANCE OF INSTANT DEBIT TRANSFERS ON THE POINT OF SALE		
8.2.1	Provider of payment services is both the acquirer and issuer of the payment instrument for execution of instant debit transfers being accepted	0,3%-5% of the payments at point of sale, min. 5,00 RSD
8.2.2	Issuer of the payment instrument for execution of instant debit transfer being accepted in other provider of payment services	0,5%-5% of the payments at point of sale, min. 5,00 RSD
8.3 FEE FOR UNREALIZED TURNOVER VIA POS TERMINAL		
8.3.1	Dial-up, Ethernet and Soft POS POS terminals (turnover less than 100.000 RSD)	1.200,00 RSD (monthly)
8.3.2	GPRS POS terminals (turnover less than 100.000 RSD)	1.800,00 RSD (monthly)
8.3.3	Provision of payment cards acquiring services with other banks	As per contract
8.4 FEE FOR FINANCING INSTALLMENT PAYMENTS		
8.4.1	Fee for financing installment payments	From 2% to 18%
9 E-COMMERCE		
9.1	E-commerce-Acceptance of payment cards at the Internet points of sales	0,5%-5% of the payments at point of sale with the possibility of the introduction of additional modalities for small amount transactions
9.2	E-commerce- Acceptance of instant debit transfers on the Internet points of sales	0,3%-5% of the payments at Internet point of sale, min. 5,00 RSD
10. DOCUMENTARY PAYMENTS AND GUARANTEES		
10.1 DOCUMENTARY COLLECTION		
10.1.1	Import and export documentary collection	0,25%, min. 2.000,00 RSD, max. 30.000,00 RSD
10.1.2	Delivery of documents without payment, amendment	1.000,00 RSD one off
10.1.3	Acceptances of bill of exchange	0,1%, min. 1.000,00 RSD, max. 30.000,00 RSD
10.1.4	Protest of bill of exchange by bill of exchange	0,2%, min. 4.000,00 RSD, max. 30.000,00 RSD
10.1.5	Keeping of bills of exchange in the safe box	600,00 RSD
10.1.6	Assignment of transport documents issued to the order of the bank (endorsement or statement)	0,2%, min. 3.000,00 RSD
10.2 LETTER OF CREDIT⁽⁸⁾		
10.2.1 NOSTRO (IMPORT) LETTERS OF CREDIT		
10.2.1.1	Letter of credit processing fee	As per agreement, max. 2%, min. 5.000,00 RSD
10.2.1.2	Quarterly fee	As per agreement, max. 1%, min. 5.000,00 RSD
10.2.1.3	Amendments - increase of amount	As per agreement, max. 2%, min. 5.000,00 RSD
10.2.1.4	Amendments or cancellation	5.000,00 RSD
10.2.1.5	Taking up and checking of documentation	0,2%, min. 5.000,00 RSD
10.2.1.6	Differed payment under LC	0,2%, min. 2.000,00 RSD, max. 30.000,00 RSD
10.2.1.7	Providing of confirmation (per quarter, increased by expenses)	As per agreement
10.2.1.8	Assignment of transport documents issued to the order of the bank	0,2%, min. 5.000,00 RSD
10.2.1.9	Documents received with reserve-fees charged by foreign users	80,00 EUR / 100,00 USD (or RSD equivalent) per set of documents-fee is charged from the beneficiary of the letter of credit
10.2.2 LORO (EXPORT) LETTER OF CREDIT		
10.2.2.1	Advising	0,15%, min. 3.000,00 RSD, max. 100.000,00 RSD
10.2.2.2	Amendments - increase of amount for letter of credit	0,15%, min. 3.000,00 RSD, max. 100.000,00 RSD
10.2.2.3	Amendments or cancellation	3.000,00 RSD
10.2.2.4	Taking up and checking of documentation	0,3%, min. 4.000,00 RSD
10.2.2.5	Maturity control	1.000,00 RSD
10.2.2.6	Letter of credit forwarding to another user	0,3%, min. 4.000,00 RSD
10.2.2.7	Letter of credit forwarding to another bank	0,2%, min. 3.000,00 RSD, max. 30.000,00 RSD
10.2.2.8	Confirmation	As per agreement
10.2.2.9	Non standardized letter of credit types (stand by, personal, revolving)	As per agreement
10.2.2.10	Preliminary checking of documentation	0,2%, min. 2.000,00 RSD
⁽⁸⁾ Or in accordance with the pricelist defined in credit file		
10.3 GUARANTEES⁽⁹⁾		
10.3.1 NOSTRO GUARANTEES		

10.3.1.1	Approval for issuing of guarantees and annual renewal	0,5%, min. 5.000,00 RSD one off
10.3.1.2	Quarterly fee for guarantees	0,75%, min. 5.000,00 RSD
10.3.1.3	Approval of issuing guarantees and annual renewal of guarantees with 100% coverage	0,5%, min. 5.000,00 RSD one off
10.3.1.4	Quarterly guarantee fee with 100%, coverage	0,5%, min. 4.000,00 RSD
10.3.1.5	Amendments - increase of amount, annual renewal	As per agreement, max. 2%, min. 5.000,00 RSD
10.3.1.6	Amendments or cancellation	5.000,00 RSD
10.3.1.7	Protest/payment upon guarantee	0,5%, min. 10.000,00 RSD
10.3.1.8	Reception of the protest	5.000,00 RSD
10.3.1.9	Confirmation or issuing of nostro guarantee based on loro counter guarantee	As per agreement
10.3.2	BINDING LETTERS OF INTENT	
10.3.2.1	Fee for issuing a letter of intent with cover	0,5%, min. 5.000,00 RSD one off
10.3.2.2	Fee for issuing a letter of intent without cover	1%, min. 10.000,00 RSD one off
10.3.3	COUNTER GUARANTEE	
10.3.3.1	Approval for issuing of counter guarantees	As per agreement, max. 2%, min. 5.000,00 RSD
10.3.3.2	Quarterly fee for counter guarantees	As per agreement, max. 1%, min. 5.000,00 RSD
10.3.3.3	Amendments - increase of amount	As per agreement, max. 2%, min. 5.000,00 RSD
10.3.3.4	Amendments or cancellation	5.000,00 RSD
10.3.3.5	Payment/protest under counter guarantee	1%, min. 10.000,00 RSD
10.3.3.6	Reception of the protest	5.000,00 RSD
10.3.4	LORO GUARANTEES	
10.3.4.1	Advising	0,15%, min. 4.000,00 RSD, max. 50.000,00 RSD
10.3.4.2	Amendments - increase of amount	0,15%, min. 4.000,00 RSD, max. 50.000,00 RSD
10.3.4.3	Amendments or cancellation	5.000,00 RSD
10.3.4.4	Protest (sending of documentation included)	0,2%, min. 4.000,00 RSD, max. 30.000,00 RSD
10.3.4.5	Issuing of nostro guarantee based on loro counter guarantee	As per agreement
10.3.4.6	Non standardized guarantees	As per agreement
10.3.4.7	Authenticity of the guarantee on client's request	3.000,00 RSD
10.3.5	GUARANTEED BILLS	
10.3.5.1	Approval of guaranteed bills	As per agreement, max. 2%, min. 5.000,00 RSD
10.3.5.2	Quarterly fee for guaranteed bills	As per agreement, max. 1%, min. 5.000,00 RSD
10.3.5.3	Protest upon guaranteed bill	1%, min. 10.000,00 RSD

⁽⁹⁾ Or in accordance with the pricelist defined in credit file

10.4	OTHER FEES	
10.4.1	Issuing of letter of intent	3.000,00 RSD
10.4.2	DHL and other costs	Per invoice
10.4.3	SWIFT for opening of L/C and L/G	500,00 RSD
10.4.4	Consulting (depending on time)	minimum 4.000,00 RSD
10.4.5	Expertise of business plans and feasibility studies	As per agreement
10.4.6	Urgent requests (within one day)	3.000,00 RSD
10.4.7	Guarantee or letter of credit draft preparation on client's request	4.000,00 RSD
10.4.8	Certificates for off balance items (i.e. audit)	3.000,00 RSD
10.4.9	Withdrawal of request for the prepared commitments	4.000,00 RSD
10.4.10	Urgencies and transmission of messages on clients' request	3.000,00 RSD

NOTE: All fees are charged before or at the moment of request processing. The fees calculated on three months bases are collected in advance. Each started three months period is calculated as a whole. In cases when L/C is not used up entirely or L/G is returned to the bank prior to its expiration date, the fee charged shall not be reimbursed. For letters of credit the fee is to be calculated up to the expiry date of the bank's commitment. The bank may charge fee without announcement. For clients having significant volume of paying transactions and depending on risk assessment and the amount of specific transaction, the bank keeps right to negotiate specific fee different from those from this Pricelist.

If necessary, in the annex to the contract, the Bank separately negotiates fees with the client for: Assumption of obligations by confirmation with Loro (export) letters of credit, Non-standard types of letters of credit, Provision of foreign bank confirmation or issuance of foreign bank guarantee based on Nostro counter guarantee, issuance of nostro guarantees based on loro contra guarantees, Non-standard guarantees, Consulting and Expertise Services of business plans and programs.