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TARIFF OF FEES FOR SERVICES OF BANCA INTESA AD BEOGRAD FOR RETAIL

GENERAL PROVISIONS

Fees shall be collected for the services Banca Intesa ad Beograd (hereinafter: the Bank) provides in the country and abroad on the basis of banking operations, the level of which shall be determined in accordance with market business conditions, as well as depending on the transaction risk level, for the purpose of covering actual expenses of performed banking services and realized income on that basis.

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I RSD OPERATIONS

1. OPENING PAYMENT ACCOUNT AND RSD DEPOSIT

No fee

2. MAINTAINING RSD DEPOSIT

No fee

3. MAINTAINING PAYMENT ACCOUNT

Type of account	Amount of fee
3.1. Payment account with basic services*	RSD 220 per month
3.2. „Intesa Hit“ account *	RSD 350 per month
3.3. „Intesa Hit Plus“ account *	RSD 475 per month
3.4. „Intesa Magnifica“ account *	RSD 799 per month
3.5. Special purpose payment account for Farmer*	RSD 220 per month
3.6. Dinar a vista payment account for residents*	RSD 220 per month
3.7. Dinar a vista payment account for non-residents*	RSD 220 per month
3.8. Blocked payment accounts	No fee

* Fee for payment account maintaining is charged from the available funds, regardless of any financial transaction on the account within the month. If the client on his payment account doesn't provide funds for full charge on the day of maintenance fee charging, the Bank shall form a claim in amount of matured unpaid fee and shall charge full fee amount upon providing funds on the account.

4. STATEMENT

Type of statement	Amount of fee
4.1. Statement for Payment account	One statement per month - no fee, each subsequent RSD 100
4.2. Statement for Special purpose payment account for Farmer	One statement per month - no fee, each subsequent RSD 100

5. WITHDRAWAL FROM PAYMENT ACCOUNT AND RSD DEPOSIT

No fee

6. NON-CASH TRANSFER IN DINARS IN THE REPUBLIC OF SERBIA

Type of service	Minimum	% of amount	Maximum
6.1. Transfer to individuals residents accounts within the Bank		No fee	
6.2. Transfer from Payment account with basic services*	RSD 130	1,10%	RSD 8.000
6.3. Transfer from „Intesa Hit“, „Intesa Hit Plus“, „Intesa Magnifica“ payment account*	RSD 100	1,00%	RSD 8.000
6.4. Transfer from Special-purpose account for Farmer*	RSD 100	1,00%	RSD 5.000
6.5. Transfer from other clients' dinar payment account*	RSD 150	1,20%	RSD 8.000
6.6. Transfer ordered by non-residents on the account opened with the bank or some other domestic bank, based on payments for utilities, telecommunications and similar services, for orders in the amount up to 60,000 RSD****	RSD 130	1,10%	RSD 660
6.7. Transfer ordered by non-residents on the account opened with the Bank for payments for utilities, telecommunications and similar services, for orders in the amount above 60,000 RSD, and also for all other payments regardless of the amount		RSD 1.000	
6.8. Transfer ordered by non-residents on the account opened with some other domestic bank for payments for utilities, telecommunications and similar services, for orders in the amount above 60,000 RSD, and also for all other payments*** regardless of the amount	RSD 1.000	0,8%	RSD 50.000
6.9. Transfer ordered by residents on the non-residents account opened with the Bank		RSD 500	
6.10. Transfer ordered by residents on the non-residents account opened with some other domestic bank***	RSD 1.000	0,7%	RSD 40.000
6.11. Transfer under charity donations*		No fee	
6.12. Transfer based on the purchase of investment units of all opened investment funds with a public offer managed by Intesa Invest ad Beograd**		No fee	

* Transfers to legal entities accounts within the bank and outside the bank, as well as transfers to individuals accounts outside the bank. All transfers up to RSD 300.000 (including this amount) will be executed in the IPS payment system.

** All transfers up to RSD 300.000 (including this amount) will be executed in the IPS payment system. Without fee for all channels

*** Except for the Bank's fee, the user according to the OUR option also bears the costs of the foreign bank or other domestic bank, in the following amount, depending on the amount of the payment transaction:

Amount of payment transaction	Fee amount:
do RSD 600.000	RSD 1.150
od RSD 600.000,01 do RSD 1.500.000	RSD 1.500
od RSD 1.500.000,01 do RSD 6.000.000	RSD 2.300
od RSD 6.000.000,01	RSD 4.000

**** Orders will be executed in the IPS payment system

7. PAYMENT TO A PAYMENT ACCOUNT

Type of service	Minimum	% of amount	Maximum
7.1. Payment to accounts of individuals within the Bank	No fee		
7.2. Payment by the owner of the Payment account with basic services*	RSD 130	1,10%	RSD 8.000
7.3. Payment by the owner of the „Intesa Hit“, „Intesa Hit Plus“, „Intesa Magnifica“ payment account*	RSD 100	1,00%	RSD 8.000
7.4. Payment by owner of Special-purpose account for Farmer*	RSD 100	1,00%	RSD 5.000
7.5. Payment by other clients*	RSD 150	1,20%	RSD 8.000
7.6. Payment of liquidity loans (by the founder) to legal entity account***	RSD 30	0,30%	RSD 2.000
7.7. Payment under charity donations*	No fee		
7.8. Payment based on the purchase of investment units of all opened investment funds with a public offer managed by Intesa Invest ad Beograd **	No fee		

* Payments to legal entities accounts within the bank and outside the bank, as well as payments to individuals accounts outside the bank. All transfers up to amount of RSD 300.000 (including this amount) will be executed in the IPS payment system.

** All transfers up to amount of RSD 300.000 (including this amount) will be executed in the IPS payment system. Without fee for all channels.

*** All transfers up to amount of RSD 300.000 (including this amount) will be executed in the IPS payment system.

8. ISSUING CHEQUES ACCORDING TO CURRENT ACCOUNTS

Issuing cheque on payment account	Amount of fee
8.1. Issuing cheque on Payment account with basic services	RSD 35
8.2. Issuing cheque on Intesa Hit payment account	RSD 30
8.3. Issuing cheque on Intesa Hit Plus payment account	RSD 25
8.4. Issuing cheque on Intesa Magnifica payment account	No fee

9. STANDING INSTRUCTIONS FOR UTILITY PROVIDERS

Type of service	Amount of fee
Fee for utility services payment by standing instructions from dinar payment accounts*	RSD 15 per transaction

* No fee in case when it is contracted with the utility provider in that manner

10. DIRECT DEBIT

Direct debit on processor's request	No fee
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11. CURRENT ACCOUNT OVERDRAFT

Current account overdraft approval fee	RSD 300
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II FX OPERATIONS

1. OPENING FX PAYMENT ACCOUNT AND FX DEPOSIT

No fee

2. MAINTAINING FX PAYMENT ACCOUNT AND FX DEPOSIT

Type of account	Amount of fee*
2.1 FX payment account** for resident***	RSD 120 per month
2.2. FX payment account** for non resident	RSD 120 per month
2.3. FX deposit	No free
2.4. Blocked FX payment accounts	No free

* In RSD counter-value by NBS middle exchange rate.
 ** Fee for payment account maintaining is charged from the available funds, regardless of any financial transaction on the account within the month. If the client on his payment account doesn't provide funds for full charge on the day of maintenance fee charging, the Bank will not form a claim in amount of matured unpaid fee, ie. fee will not be charged for that month. For single-currency FX payment accounts and FX payment accounts that retained the number of the multi-currency account from which they arose during the migration in November 2019, the fee will be charged upon this Tariff of fees for services of BIB for retail comes into effect, while for all automatically new-opened FX accounts which arose from multi-currency accounts and FX payment accounts which were an integral part of the Intesa Hit / Intesa Magnifica accounts, the fee will be charged starting from the fee for January 2022.
 *** Fee is not charged on one FX payment account in currency EUR, for the users of the "Intesa Hit Plus" and "Intesa Magnifica" payment account

3. DEPOSIT OF FX CASH

No fee

4. CONVERSION AT REQUEST OF THE FX PAYMENT ACCOUNT HOLDER

Type of service	Amount of fee
4.1. For concrete payments abroad *	0,4%
4.2. For FX cash withdrawal **	No fee
4.3. For withdrawal or transfer, at the owner's request	0,4%
4.4. For payments of payment card expenditure	No fee

* If client wants that the payment is effected in the currency that he/she does not have at his FX payment account (conversion for payment is carried out according to purchase exchange rate of the BIB exchange list).
 ** If client wants that withdraw effective FX banknotes in the currency that he/she does not have at his FX payment account, and Bank cannot perform it (conversion is performed applying mid exchange rate of the NBS exchange list)

5. WITHDRAWAL FROM FX PAYMENT ACCOUNT AND FX DEPOSIT

Currency	Amount of fee
5.1. In RSD ****	No fee
5.2. in FX cash *****	No fee

**** Amounts of RSD paying-out transactions, exceeding RSD 600.000 are to be announced to the branch at least 24 hours in advance
 ***** Amounts of effective FX paying-out transactions exceeding countervalue of RSD 600.000, are to be announced to the branch at least 24 hours in advance.

III FX TRANSFER/COLLECTION

1. NON-CASH TRANSFER IN EUR FROM FX CURRENT ACCOUNT IN EUR

Type of service	Minimum	% of amount*	Maximum
1.1. Non-cash transfer ordered by individuals*****	RSD 1.000	0,7%	RSD 40.000
1.2. Inquires and requests for reimbursement or amendment of non-cash transfer	RSD 2.500 + actual foreign bank expenses		
1.3. Non-cash transfer in Eur with option OUR for actual foreign bank expenses up to RSD 600.000,00* *****	RSD 1.150		
1.4. Non-cash transfer in Eur with option OUR for actual foreign bank expenses from RSD 600.000,01 to RSD 1.500.000,00* *****	RSD 1.500		
1.5. Non-cash transfer in Eur with option OUR for actual foreign bank expenses from RSD 1.500.000,01 to RSD6.000.000,00* *****	RSD 2.300		
1.6 . Non-cash transfer in Eur with option OUR for actual foreign bank expenses from RSD 6.000.000,01* *****	RSD 4.000		
1.7. Non-cash transfers** within the bank for clients*** who receive salary/pension in Banca Intesa *****	RSD 800	0,3%	RSD 10.000

1.8. Non-cash transfers** within the bank for clients who do not receive salary/pension in Banca Intesa *****	RSD 1.500	0,3%	RSD 16.000
1.9. Non-cash transfers**** to other***** domestic banks *****	RSD 1.500	0,3%	RSD 16.000
1.10. Return of funds per final calculation of business trip expenses to the account with other domestic bank	RSD 600	0,2%	
1.11. Inquires and requests for cancellation or amendment of transfers to other domestic bank	RSD 2.500		
1.12. Non-cash transfer under charity donations within the country	No fee		
<i>* In RSD counter value on the bases of NBS middle exchange rate</i> <i>** Purchase, sale and lease of real estates</i> <i>*** No fee for clients of the Bank who pay the purchase price from the mortgage realized in Banca Intesa</i> <i>**** Purchase, sale and lease of real estates, life insurance and clean transfer (among the own accounts)</i> <i>***** 50% tariff reduction for all owners of "Intesa Magnifica" payment account</i> <i>***** Fee is not charged for FX transfers based on the purchase of investment units of all opened investment funds with a public offer managed by Intesa Invest ad Beograd</i>			

2. NON-CASH TRANSFER IN OTHER CURRENCIES FROM FX CURRENT ACCOUNT

Type of service	Minimum	% of amount*	Maximum
2.1. Non-cash transfer ordered by individuals*****	RSD 1.000	0,7%	RSD 40.000
2.2. Inquires and requests for reimbursement or amendment of non-cash transfer	RSD 2.500 + actual foreign bank expenses		
2.3. Non-cash transfer in other currencies with option OUR for actual foreign bank or other domestic banks expenses	RSD 1.800		
2.4. Non-cash transfers** within the bank for clients*** who receive salary/pension in Banca Intesa	RSD 800	0,3%	RSD 10.000
2.5. Non-cash transfers** within the bank for clients who do not receive salary/pension in Banca Intesa	RSD 1.500	0,3%	RSD 16.000
2.6. Non-cash transfers**** to other domestic banks*****	RSD 1.500	0,3%	RSD 16.000
2.7. Return of funds per final calculation of business trip expenses to the account with other domestic bank	RSD 600	0,2%	
2.8. Inquires and requests for cancellation or amendment of transfers to other domestic bank	RSD 2.500		
2.9. Non-cash transfer under charity donations within the country	No fee		
<i>* In RSD counter value on the bases of NBS middle exchange rate</i> <i>** Purchase, sale and lease of real estates</i> <i>*** No fee for clients of the Bank who pay the purchase price from the mortgage realized in Banca Intesa</i> <i>**** Purchase, sale and lease of real estates, life insurance and clean transfer (among the own accounts)</i> <i>***** 50% tariff reduction for all owners of "Intesa Magnifica" payment account</i>			

3. CASH INFLOW TO FX CURRENT ACCOUNT IN EUR

Type of service	Minimum	% of amount*	Maximum
3.1. Cash inflow from other domestic banks, based on charity Donations	No fee		
3.2. Cash** inflow in EUR ***	RSD 300	0,35%	RSD 60.000
3.3. Foreign pensions from Federal Republic of Germany	0,23%		
<i>* In RSD counter value on the bases of NBS middle exchange rate</i> <i>**50% tariff reduction for all owners of "Intesa Magnifica" payment account</i> <i>*** Fee is not charged for cash inflow in EUR from Intesa Invest ad Beograd</i>			

4. CASH INFLOW TO FX CURRENT ACCOUNT IN OTHER CURRENCIES

Type of service	Minimum	% of amount*	Maximum
4.1. Cash inflow from other domestic banks, based on charity Donations	No fee		
4.2. Cash inflow in other currencies (other than EUR) **	RSD 300	0,35%	RSD 60.000
<i>* In RSD counter value on the bases of NBS middle exchange rate</i> <i>** 50% tariff reduction for all owners of "Intesa Magnifica" payment account</i>			

IV FX OPERATIONS AND FOREIGN BANKS

Type of service	Minimum	% of amount
1.1. Purchase of effective FX banknotes		No fee
1.2. Sales of effective FX banknotes		No fee
1.3. Change of effective FX banknotes for smaller or bigger denominations	RSD 80	0,5%
1.4. Change of damaged effective FX banknotes	RSD 10	2%

2. DEPOSITING AND PAY-OFF OF LORO CHEQUES FROM FX PAYMENT ACCOUNT

Type of cheque	Minimum	% of amount
2.1. Banking cheque	RSD 300	1,2%
2.2. Traveler's cheque	RSD 300	1,2%
2.3. Pension cheque	RSD 300	0,5%
2.4. Private cheque	RSD 300	2 %
2.5. Collection of inkaso cheques	RSD 600	2 % + real expenses
2.6. Fees for refund on unpaid cheques		real expenses of FX bank issued to the Bank

3. FOREIGN BANKS

Type of service	Minimum	% of amount	Maximum
3.1. Inflows when the ordering party covers expenses	EUR 5	0,1%	EUR 100

V TARIFF RATES REGARDING FINANCIAL INSTRUMENTS

1. OPENING AND KEEPING OF DINAR AND FX SPECIFIC PURPOSES ACCOUNTS OF FINANCIAL INSTRUMENTS

Clients	Amount of fee
1.1. Clients of the Authorized bank of the Banca Intesa ad Beograd	No fee
1.2. Clients of other brokerage institutions	RSD 500

2. CASH BALANCING FEE – TRADING WITH FINANCIAL INSTRUMENTS

Clients	Minimum	% of amount
2.1. Clients of the –Authorized bank of the Banca Intesa ad Beograd*	RSD 20	0,1%
2.2. Clients of other brokerage institutions *	RSD 20	0,2%

* calculated according to the market value per transaction

VI LOANS

Type of Service	Amount of fee
1.1. Loan disbursement fee	0% - 3%
1.2. Sending warning notice to the loan user	RSD 300 per warning notice
1.3. Premature loans repayment fee – contracts signed up to 04.12.2011.	In case of precisely stated premature repayment fee the provisions of the signed contract have to be applied; Otherwise, provisions of premature repayment fee won't be charged
1.4. Request for change of the real estate that is the subject of the mortgage	RSD 5.900

VII OTHER OPERATIONS

Type of service	Amount of fee
1.1. Return of inflow abroad upon the request of the ordering party	EUR 25
1.2. Liquidation – cash balancing of RSD and FX payment account and deposit	No fee
1.3. Issuing of various confirmations*	RSD 300
1.4. Blocking of accounts	No fee

1.5. Sending default warning notice	RSD 300 per warning notice
1.6. Canceling of partial and full amount RSD and FX deposit, before expiry of the first term saving period	No fee
1.7. Issuing of confirmation - SWIFT message**	RSD 250
1.8. Issuing of confirmations for the effected depositing of founding investment according to the order of non-resident	RSD 300 per confirmation
1.9. Issue of certificate for paid sale price based on purchase agreement	RSD 5,000 per certificate
* Without charge for issuing of confirmation that the account has been terminated	
** Fee is not charged for issuing of confirmation - SWIFT message for FX transfers based on the purchase of investment units of all opened investment funds with a public offer under the management of Intesa Invest ad Beograd	

2. REGISTRATION OF INTERNATIONAL CREDIT OPERATIONS (FOREIGN BORROWING TRANSACTION AND FOREIGN LENDING TRANSACTION) AND REGISTRATION OF REALIZATION OF INTERNATIONAL CREDIT OPERATIONS WITH NBS

Type of service	Amount of fee
2.1. Preparation of forms and registration of foreign borrowing transaction or registration of Realization or foreign borrowing transaction with NBS when the creditor is member of Intesa SanPaolo group	RSD 1.500 Per each transaction
2.2. Preparation of forms and registration of foreign borrowing transaction or registration of Realizations or foreign borrowing transaction with NBS when the creditor is not member of Intesa SanPaolo group	RSD 2.500 Per each transaction
2.3. Preparation of forms and registration of foreign lending transaction or registration of Realization or foreign lending transaction with NBS	RSD 1.500 Per each transaction
2.4. Delivery of Statements with regard to international credit operations registered with NBS	RSD 500 Per Statement

VIII ELECTRONIC AND MOBILE BANKING

1. ELECTRONIC AND MOBILE BANKING

Type of service	Amount of fee
1.1. Service activation	No fee
1.2. Service use for owners of Current account with basic services, Intesa Hit, Intesa Hit Plus, Intesa Magnifica payment account	No fee
1.3. Service use for other clients	RSD 50 per month

2. SMS – MO SMS

Users	Amount of fee
3.1. For Yettel network users	RSD 6,00 + VAT*
3.2. For MTS network users	RSD 6,00 + VAT*
3.3. For A1 network users	RSD 6,00 + VAT*
3.4. For Globatel users	RSD 6,00 + VAT*
* The amount of the fee is increased by the price of the standard SMS message that is charged by each mobile operator in accordance with its pricing policy	

3. NON-CASH TRANSFER IN DINARS IN THE REPUBLIC OF SERBIA THROUGH ELECTRONIC AND MOBILE BANKING

Type of users	Amount of fee
3.1. Transfer to individuals accounts within the bank	No fee
3.2. Transfer from Payment account with basic services*	RSD 30 per order
3.3. Transfer from „Intesa Hit“ payment account*	RSD 20 per order
3.4. Transfer from „Intesa Hit Plus“ payment account*	RSD 15 per order
3.5. Transfer from „Intesa Magnifica“ payment account*	No fee
3.6. Transfer from Special purpose payment account for Farmer*	RSD 30 per order

3.7. Transfer from non-resident account in RSD based on payments for utilities, telecommunications and similar services, for orders in the amount up to 60,000 RSD * and **	RSD 30 per order
3.8. Transfer from dinar payment account for other clients	RSD 30 per order
* Transfers to legal and individuals accounts outside the bank. All transfers up to amount of RSD 300.000 (including this amount) will be executed in the IPS payment system	
** It is not possible to make payments on this basis in the amount of more than 60,000 RSD through the electronic and mobile banking channels	

4. NON-CASH TRANSFER IN EUR FROM FX CURRENT ACCOUNT IN EUR THROUGH ELECTRONIC AND MOBILE BANKING

Type of service	Minimum	% of amount*	Maximum
4.1. Non-cash transfer ordered by individuals****	RSD 700	0,5%	RSD 30.000
4.2. Non-cash transfer in Eur with option OUR for actual foreign bank expenses up to RSD 600.000,00* *****		RSD 1.150	
4.3. Non-cash transfer in Eur with option OUR for actual foreign bank expenses from RSD 600.000,01 to RSD 1.500.000,00* *****		RSD 1.500	
4.4. Non-cash transfer in Eur with option OUR for actual foreign bank expenses from RSD 1.500.000,01 to RSD6.000.000,00* *****		RSD 2.300	
4.5. Non-cash transfer in Eur with option OUR for actual foreign bank expenses from RSD 6.000.000,01* *****		RSD 4.000	
4.6. Non-cash transfers** within the bank*****	RSD 600	0,2%	RSD 7.000
4.7. Non-cash transfers*** to other domestic***** banks*****	RSD 1.200	0,25%	RSD 12.000
* In RSD counter value on the bases of NBS middle exchange rate			
** Purchase, sale and rent of real estate.			
*** Purchase, sale and rent of real estate, life insurance and clear transfer (within the owner's accounts)			
**** 50% tariff reduction for all owners of "Intesa Magnifica" payment account			
***** Fee is not charged for FX transfers based on the purchase of investment units of all opened investment funds with a public offer managed by Intesa Invest ad Beograd			

5. NON-CASH TRANSFER IN OTHER CURRENCIES FROM FX CURRENT ACCOUNT THROUGH ELECTRONIC AND MOBILE

Type of users	Minimum	% of amount*	Maximum
5.1. Non-cash transfer ordered by individuals****	RSD 700	0,5%	RSD 30.000
5.2. Non-cash transfer in other currencies with option OUR for actual foreign bank or other domestic banks expenses		RSD 1.800	
5.3. Non-cash transfers within the bank**	RSD 600	0,2%	RSD 7.000
5.4. Non-cash transfers*** to other domestic banks*****	RSD 1.200	0,25%	RSD 12.000
* In RSD counter value on the bases of NBS middle exchange rate			
** Purchase, sale and rent of real estate.			
*** Purchase, sale and rent of real estate, life insurance and clear transfer (within the owner's accounts)			
**** 50% tariff reduction for all owners of "Intesa Magnifica" payment account			

IX PAYMENT CARDS

1. DEBIT CARD ISSUING

1.1. DEBIT CARD ISSUING¹

Type of Card	Amount of fee
1.1.1. Dina debit card – basic and additional	No fee
1.1.2. Visa Inspire – basic *	RSD 200, one-time fee
1.1.3. Visa Inspire – additional *	RSD 100, one-time fee
1.1.4. Banca Intesa Internet	RSD 200, one-time fee
1.1.5. Visa Classic Debit - basic **	RSD 200, one-time fee
1.1.6. Visa Classic Debit - additional **	RSD 100, one-time fee
1.1.7. Visa Platinum – basic and additional	No fee

¹ Debit card issuing is charged in shown one-time amounts, upon debit card initial issuing and renewal.

1.1.8. Visa Infinite – basic and additional	No fee
* All Visa Inspire payment card users (basic and additional) issued within the "Intesa Hit" / "Intesa Hit Plus" / "Intesa Magnifica" payment account, are exempt from the debit card issuance fee	
** Debit card issuance fee is not charged for all users of the Visa Classic Debit payment card (basic and additional) issued within FX payment account in EUR for the owners of the "Intesa Hit Plus" / "Intesa Magnifica" payment account, who are exempt from account maintenance fee charging in accordance with the item II FX Operations – tariff item 2.1.	

1.2. PERIODICAL MEMBERSHIP FEE FOR DEBIT CARD USING

Type of Card	Amount of fee
1.2.1. Dina debit card – basic and additional	No fee
1.2.2. Visa Inspire - basic and additional	No fee
1.2.3. Banca Intesa Internet	No fee
1.2.4. Visa Classic Debit - basic and additional	No fee
1.2.5. Visa Platinum – basic*	RSD 1.300 monthly
1.2.6. Visa Platinum – additional*	RSD 975 monthly
1.2.7. Visa Infinite – basic	RSD 6.000 monthly
1.2.8. Visa Infinite – additional	RSD 3.000 monthly

*All Visa Platinum payment card users (basic and additional) issued within the "Intesa Hit Plus" payment account, have an annual membership fee reduced for 25%. All Visa Platinum payment card users (basic and additional) issued within the "Intesa Magnifica" payment account, have an annual membership fee reduced for 30%

2. CREDIT CARD ISSUING²

Type of Card	Amount of fee
2.1. MC within payment account bundle (Standard) - basic and additional card	no fee
2.2. MC Standard - basic	RSD 200 monthly
2.3. MC Standard - additional	RSD 100 monthly
2.4. MC Gold – basic*	RSD 500 monthly
2.5. MC Gold – additional*	RSD 300 monthly
2.6. MC Platinum – basic**	RSD 1.400 monthly
2.7. MC Platinum – additional**	RSD 975 monthly
2.8. Visa Classic - basic	RSD 200 monthly
2.9. Visa Classic - additional	RSD 100 monthly
2.10. Visa Classic Affinity Paralympic - basic	RSD 160 monthly
2.11. Visa Classic Affinity Paralympic - additional	RSD 70 monthly
2.12. Visa Gold - basic	RSD 500 monthly
2.13. Visa Gold - additional	RSD 300 monthly
2.14. AMEX Green - basic	RSD 3.600 yearly, monthly billing
2.15. AMEX Green - additional	RSD 2.400 yearly, monthly billed
2.16. AMEX Green Affinity LK – basic***	RSD 2.200 yearly, monthly billing
2.17. AMEX Green Affinity LK – additional***	RSD 1.000 yearly, monthly billed
2.18. AMEX Gold – basic****	RSD 6.600 yearly, monthly billing
2.19. AMEX Gold – additional****	RSD 3.500 yearly, monthly billed
2.20. AMEX Blue - basic	RSD 1.800 yearly, monthly billing
2.21. AMEX Blue - additional	RSD 900 yearly, monthly billed
2.22. AMEX Green with 100% deposit - basic	RSD 3.600 yearly, monthly billing
2.23. AMEX Green with 100% deposit - additional	RSD 2.400 yearly, monthly billed
2.24. AMEX Blue within payment account bundle – basic and additional	no fee

* All MC Gold payment card users (basic and additional) who are also users of the „Intesa Magnifica“ payment account, are exempt from paying the membership fee

** All MC Platinum payment card users (basic and additional) who are also users of the „Intesa Hit Plus“ payment account, have a monthly membership fee reduced for 25%. All MC Platinum payment card users (basic and additional) who are also users of the „Intesa Magnifica“ payment account, have a monthly membership fee reduced for 30%

² No charge for issuing credit card - basic and additional. Membership fee is charged in the amounts shown in the table.

*** All AMEX Green Affinity Lekarska Komora card users are exempt from paying the membership fee in the first year of card's using

**** All AMEX Gold payment card users (basic and additional) who are also users of the „Intesa Magnifica“ payment account, have annual membership fee reduced for 50%

3. BLOCKADE OF THE LOST OR STOLEN CARD, INCLUDING REPLACEMENT OF LOST OR STOLEN CARD

Type of Card	Amount of fee
3.1. Dina debit card	RSD 400
3.2. MC within payment account bundle (Standard)	RSD 800
3.3. MC Standard	RSD 800
3.4. MC Gold	RSD 1.500
3.5. MC Platinum	RSD 1.500
3.6. Visa Classic Debit	RSD 400
3.7. Banca Intesa Internet	RSD 400
3.8. Visa Inspire	RSD 400
3.9. Visa Platinum	RSD 400
3.10. Visa Infinite	RSD 400
3.11. Visa Classic	RSD 800
3.12. Visa Classic Affinity Paralympic	RSD 800
3.13. Visa Gold	RSD 1.500
3.14. AMEX Green	RSD 1.000
3.15. AMEX Green Affinity LK	RSD 1.000
3.16. AMEX Gold	RSD 1.500
3.17. AMEX Blue	RSD 200
3.18. AMEX Green with 100% deposit	RSD 1.000
3.19. AMEX Blue within payment account bundle	RSD 200

4. PIN REISSUE AT THE CLIENT'S REQUEST

Type of Card	Amount of fee
4.1. MC within payment account bundle (Standard)	RSD 300
4.2. MC Standard	RSD 300
4.3. MC Gold	RSD 300
4.4. MC Platinum	RSD 300
4.5. Visa Classic Debit	RSD 350
4.6. Visa Inspire	RSD 350
4.7. Visa Platinum	RSD 350
4.8. Visa Infinite	RSD 350
4.9. Visa Classic	RSD 300
4.10. Visa Classic Affinity Paralympic	RSD 300
4.11. Visa Gold	RSD 300
4.12. AMEX Green	RSD 300
4.13. AMEX Green Affinity LK	RSD 300
4.14. AMEX Gold	RSD 300
4.15. AMEX Blue	RSD 200
4.16. AMEX Green with 100% deposit	RSD 300
4.17. AMEX Blue within payment account bundle	RSD 200

5. CANCELLATION OF A CARD UTILIZATION

Type of Card	Amount of fee
5.1. Debit cards	No fee
5.2. Credit cards	No fee

6. URGENT CARD PRODUCTION

Type of Card	Amount of fee
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6.1. MasterCard and Visa credit cards	RSD 1.500
6.2. Debit cards	RSD 600

7. MASTERCARD SECURECODE AND VERIFIED BY VISA

Type of Card	Amount of fee
7.1. Issuing fee for MasterCard SecureCode CAP (Chip Authentication Program) and Verified by VISA DPA (Dynamic Password Authentication) package (1 payment card reader)	RSD 1,000 one-time fee
7.2. Monthly fee for MasterCard SecureCode and Verified by VISA	Free of charge

8. CASH WITHDRAWAL BY USING PAYMENT CARD

8.1. Cash withdrawal abroad

Type of Card	Amount of fee
8.1.1. MC within payment account bundle (Standard)	3% (Min. EUR 3)
8.1.2. MC Standard	3% (Min. EUR 3)
8.1.3. MC Gold	3% (Min. EUR 3)
8.1.4. MC Platinum	3% (Min. EUR 3)
8.1.5. Visa Inspire*	2% (Min. EUR 2)
8.1.6. Visa Platinum	2% (Min. EUR 2)
8.1.7. Visa Infinite	2% (Min. EUR 2)
8.1.8. Visa Classic Debit	2% (Min. EUR 3)
8.1.9. Visa Classic	3% (Min. EUR 3)
8.1.10. Visa Classic Affinity Paraolimpik	3% (Min. EUR 3)
8.1.11. Visa Gold	3% (Min. EUR 3)
8.1.12. AMEX Green	3% (Min. EUR 5)
8.1.13. AMEX Green Affinity LK	3% (Min. EUR 5)
8.1.14. AMEX Gold	3% (Min. EUR 5)
8.1.15. AMEX Blue	3% (Min. EUR 5)
8.1.16. AMEX Green with 100% deposit	3% (Min. EUR 5)
8.1.17. AMEX Blue within payment account bundle	3% (Min. EUR 5)

* Cash withdrawals at ATM-s within the Intesa Sanpaolo Group – without fee

8.2. Cash withdrawal at the ATMs of BIB

Type of Card	Amount of fee
8.2.1. Dina debit card	no fee
8.2.2. MC within payment account bundle (Standard)	3% (Min. RSD 90)
8.2.3. MC Standard	3% (Min. RSD 90)
8.2.4. MC Gold	3% (Min. RSD 90)
8.2.5. MC Platinum	3% (Min. RSD 90)
8.2.6. Visa Classic Debit	no fee
8.2.7. Visa Inspire	no fee
8.2.8. Visa Platinum	no fee
8.2.9. Visa Infinite	no fee
8.2.10. Visa Classic	3% (Min. RSD 90)
8.2.11. Visa Classic Affinity Paralympic	3% (Min. RSD 90)
8.2.12. Visa Gold	3% (Min. RSD 90)
8.2.13. AMEX Green	3% (Min. RSD 150)
8.2.14. AMEX Green Affinity LK	3% (Min. RSD 150)
8.2.15. AMEX Gold	3% (Min. RSD 150)
8.2.16. AMEX Blue	3% (Min. RSD 150)
8.2.17. AMEX Green with 100% deposit	3% (Min. RSD 150)
8.2.18. AMEX Blue within payment account bundle	3% (Min. RSD 150)
	RSD 550

8.3. Cash withdrawal at the ATMs and counters of other domestic principals

Type of Card	Amount of fee
8.3.1. Dina debit card	2% (Min. RSD 90)
8.3.2. MC within payment account bundle (Standard)	3% (Min. RSD 150)
8.3.3. MC Standard	3% (Min. RSD 150)
8.3.4. MC Gold	3% (Min. RSD 150)
8.3.5. MC Platinum	3% (Min. RSD 150)
8.3.6. Visa Classic Debit	2% (Min. RSD 150)
8.3.7. Visa Inspire	2% (Min. RSD 90)
8.3.8. Visa Platinum	2% (Min. RSD 90)
8.3.9. Visa Infinite	2% (Min. RSD 90)
8.3.10. Visa Classic	3% (Min. RSD 150)
8.3.11. Visa Classic Affinity Paralympic	3% (Min. RSD 150)
8.3.12. Visa Gold	3% (Min. RSD 150)

9. PAYMENT BY PAYMENT CARDS IN INSTALLMENTS AT THE MERCHANT'S POINT OF SALE³

Type of Card	Amount of fee
9.1. Dina debitna kartica*	RSD 50
9.2. Visa Inspire*	RSD 50
9.3. Visa Platinum*	RSD 50
9.4. Visa Infinite*	RSD 50
9.5. MC within payment account bundle (Standard)**	RSD 50
9.6. MC Standard	RSD 50
9.7. MC Gold***	RSD 50
9.8. MC Platinum***	RSD 50
9.9. Visa Classic	RSD 50
9.10. Visa Classic Affinity Paralympic	RSD 50
9.11. Visa Gold	RSD 50
9.12. AMEX Green	RSD 50
9.13. AMEX Green Affinity Lekarska Komora	RSD 50
9.14. AMEX Gold***	RSD 50
9.15. AMEX Blue	RSD 50
9.16. AMEX Green with 100% deposit	RSD 50
9.17. AMEX Blue within payment account bundle****	RSD 50

* For all users of Dina debit card, Visa Inspire, Visa Platinum and Visa Infinite payment cards issued within the "Intesa Hit Plus" payment account, fee amount is RSD 40. All users of Dina debit cards, Visa Inspire, Visa Platinum and Visa Infinite payment cards issued within the "Intesa Magnifica" payment account, are exempted from this fee charging.

** For all users of MC within the payment account package (Standard) payment card issued within the "Intesa Hit Plus" payment account, the amount of the fee is RSD 40.

*** For all users of MC Gold, MC Platinum and AMEX Gold payment card who are also users of the "Intesa Hit Plus" payment account, fee amount is RSD 40. All MC Gold, MC Platinum and AMEX Gold payment card users who are also users of the "Intesa Magnifica" payment account are exempt from this fee charging

**** For all users of the AMEX Blue within the payment account package issued within the "Intesa Hit Plus" payment account, fee amount is RSD 40. All users of the AMEX Blue within the payment account package issued within the "Intesa Magnifica" payment account, are exempt from this fee charging.

10. QUERY FOR ACCOUNT BALANCE STATUS ON ATM

Transaction	Amount of fee
10.1. Query for account balance status with credit and debit cards on Banca Intesa ATM's	RSD 15
10.2. Query for account balance status with credit and debit cards on ATM's of other banks in country and abroad	RSD 50

³ Calculation and collection of fee for payment transaction on installments at merchant's point of sale, is performed on each installment in accordance with the conditions valid in the moment of each installment processing and it is applied for payment transactions on installments at points of sale which have an agreement with the Bank on accepting the Bank's payment cards with the option of payment in installments.

11. PIN CHANGE ON ATM'S

Transaction	Amount of fee
11.1. PIN change for credit and debit cards on Banca Intesa ATM's	RSD 100
11.2. PIN change for credit and debit cards on ATM's of other banks in country and abroad	RSD 100

12. CASH WITHDRAWAL AT THE ATMS OF BANCA INTESA AD BEOGRAD FOR CARDHOLDERS OF PAYMENT CARDS ISSUED ABROAD

Transaction	Amount of fee
12.1 Cash withdrawal fee for cardholders of payment cards issued abroad *	550 rsd

* Cash withdrawal with Visa Inspire and Mastercard cards issued by Intesa Sanpaolo Group - without fee

X BROKER OPERATIONS

The Tariff for the brokerage operations is defined by the Regulation on the tariff of the Authorized Bank located on the official website of Banca Intesa ad Beograd.

XI SAFE-DEPOSIT-BOXES

1. REPLACING OF LOCKS/ ELECTRONIC CARDS

Type of replacement	Amount of fee
1.1. Replacing lock on mechanical safe-deposit-box	RSD 500+ actual expenses increased for VAT
1.2. Replacing lost or damaged card of electronic self-service safe-deposit Box	RSD 200
1.3. Replacing lock on electronic self-service for safe-deposit box 60X300X400	RSD 500 + RSD 18.900 increased for VAT
1.4. Replacing lock on electronic self-service for safe-deposit box 90X300X400	RSD 500 + RSD 20.100 increased for VAT
1.5. Replacing lock on electronic self-service for safe-deposit box 120X300X400	RSD 500 + RSD 21.300 increased for VAT
1.6. Replacing lock on electronic self-service for safe-deposit box 180X300X400	RSD 500 + RSD 22.400 increased for VAT
1.7. Replacing lock on electronic self-service for safe-deposit box 210X300X400	RSD 500 + RSD 23.600 increased for VAT

2. ISSUING OF SAFE-DEPOSIT BOXES

2.1. SAFE-DEPOSIT BOXES WITH MECHANICAL/ELECTRONIC LOCKS FOR RESIDENTS

Safe-deposit box category *	Monthly fee for owners of „Payment account with basic services“	Monthly fee for owners of „Intesa Hit payment account“	Monthly fee for owners of „Intesa Hit Plus payment account“	Monthly fee for owners of „Intesa Magnifica payment account“	Monthly fee for clients which don't have payment account in BIB, with purposed deposit
Category 1	RSD 700	RSD 500	RSD 400	RSD 300	RSD 1.400
Category 2	RSD 800	RSD 600	RSD 500	RSD 400	RSD 1.600
Category 3	RSD 900	RSD 700	RSD 600	RSD 500	RSD 1.800
Category 4	RSD 1.000	RSD 800	RSD 700	RSD 600	RSD 2.000
Category 5	RSD 1.200	RSD 1.000	RSD 800	RSD 700	RSD 2.400
Category 6	RSD 1.400	RSD 1.200	RSD 1.000	RSD 800	RSD 2.800

2.2. SAFE-DEPOSIT BOXES WITH MECHANICAL/ELECTRONIC LOCKS FOR NON-RESIDENTS

Safe-deposit box category *	Monthly fee for owners of payment account in BIB	Monthly fee for clients which don't have payment account in BIB, with purposed deposit
Category 1	RSD 700	RSD 1.400
Category 2	RSD 800	RSD 1.600
Category 3	RSD 900	RSD 1.800
Category 4	RSD 1.000	RSD 2.000
Category 5	RSD 1.200	RSD 2.400
Category 6	RSD 1.400	RSD 2.800

*Categories of safe-deposit boxes with mechanical/electronic locks:

Safe-deposit box dimension (height x width x depth)	Category
45x240x330	Category 1
75x300x370	
60x280x390	
75x300x500	
70x300x495	
75x310x500	
70x240x330	Category 2
100x300x370	
130x280x390	
100x300x500	
100x310x500	
60x300x400	Category 3
90x220x470	
200x300x370	
150x300x500	
150x310x500	
155x310x500	
90x300x400	Category 4
140x300x470	
240x300x400	
200x300x500	
200x310x500	
230x310x500	
120x300x400	Category 5
180x300x470	
295x310x500	
300x300x470	

300x300x500	Category 6
350x310x500	
180x300x400	
210x300x400	

XII OTHER PROVISIONS

The Bank shall collect fee for the provided service by the service user or originator, unless otherwise stipulated by the agreement between the client and the Bank or between the clients themselves.

The fee for provision of services which are not stipulated by this Tariff but appear in the Bank's operations and its level shall be determined by the agreement between the clients and the Bank, in accordance with the fee level for similar operations stipulated by this Tariff. Besides the service fees stipulated by this Tariff, the Bank shall also charge and collect the actual expenses arising in the country and abroad.

The following outlays shall be deemed actual expenses:

1. postage for registered mail, express mail and airmail, with receipt and other special mail handling, package postage, as well as transport expenses;
2. telex, telegram and telephone call expenses, except for local telephone calls;
3. telephone, telex and telegraph transfer expenses;
4. special package material expenses;
5. expenses charged by other banks in the country participating in the execution of transaction;
6. commission and expenses charged by foreign banks;
7. dues and similar paid by the Bank for account of the service user;
8. legal representation expenses, court expenses and similar;
9. expenses of outsourcing for work at the request of service users;
10. outlays relating to the loan application when the loan has not been approved;
11. expenses relating to obtaining information at the request of domestic clients and foreign business partners;
12. expenses of special obligations in foreign transactions;
13. other actual outlays made at the service user's request;
14. expenses of representative's office in providing help to depositors for purchase of domestic goods, durable consumer goods and flats with in-country delivery, as well as in providing other services to the Bank depositors and our other citizens temporarily residing abroad.

Postage for ordinary mail as well as postage for airmail destined for foreign countries shall not be deemed actual expense. Actual expenses shall also be collected when this Tariff stipulates that the relevant service shall be performed without charging a fee.

Expenses may be determined and collected as lump sum for particular types of services that occur more frequently, and in the performance of which several different types of expenses arise, as well as when the expense level is directly dependent on the transaction value. The level of the lump sum expenses, minimum and maximum levels for the mentioned tariff rates shall be determined by the Bank's Executive Board by its decision, depending on the actual trend of expenses in the previous period (the rate of retail price increase and published minimum cost of labor).

The Decision referred to in the previous paragraph shall be an integral part of this Decision.

The fees for all services in FX transactions provided by the Bank to the users in the country shall be charged in RSD, while the fee for services, where the Bank has obligation in foreign currency, shall be shown in EUR. If the FX transactions in the country are performed through several domestic banks, the fees shall be shared according to agreement between the participating banks, in proportion to their respective share in the transaction performed.

For all its services, the Bank shall collect all fees that may arise from any change in current legal regulations or change in current NBS Tariff (the NBS transfer commission) in the manner and in the amount prescribed. The fees for the services the Bank provides to foreign correspondents shall be calculated in foreign currency according to current Tariff for services in transactions with foreign banks and other foreign entities.

In particular cases of interest to the Bank, the Executive Board, or a person authorized by the Book of Authorization, may depart from this Tariff and agree on lower or higher tariff rates in agreement with the clients.

In case of any change in the circumstances material for determining the elements from this Decision, when the Bank's interest requires so, the Executive Board or the person authorized by the Book of Authorization may change this Decision temporarily or amend it, the final decision on which shall be made by the Board of Directors at its first following ordinary meeting.

The clients, affected by the implementation of this decision in the way that the previously agreed terms and conditions for using Bank products are changed, are hereby informed on the changed terms and conditions in the manner prescribed by the General operating terms and conditions.

This Decision shall come into force as of the day of its adoption and apply after the expiry of the two months from the day of its posting in the Bank's business premises.

President of the Board of Directors

Ignacio Jose Jaquotot Calvo