

Date of publication: 30.04.2026.

Date of application: 04.05.2026.

TARIFF OF FEES FOR SERVICES OF BANCA INTESA AD BEOGRAD FOR LEGAL ENTITIES AND ENTREPRENEURS

Banca Intesa ad Beograd

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Banca Intesa Beograd, članica

INTESA  **SANPAOLO**

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 MAINTAINING OF THE PAYMENT ACCOUNT

1. OPENING OF THE PAYMENT (RSD AND FX) ACCOUNT

No fee

2. OPENING AND MAINTAINING ESCROW OF THE PAYMENT RSD AND FX ACCOUNT

1%, min 10.000,00 RSD

3. MAINTAINING OF THE PAYMENT ACCOUNT - RSD

	Amount of fee per month
3.1. Basic payment account (amount of fee depending on the number of changes per account)	
3.1.1. From 1 - 10 changes	595,00 RSD
3.1.2. From 11 - 30 changes	485,00 RSD
3.1.3. From 31 - 100 changes	405,00 RSD
3.1.4. Over 100 changes per month	295,00 RSD
3.2. BizStart payment account package*	790,00 RSD
3.3. BizSmart payment account package*	990,00 RSD
3.4. BizComfort payment account package*	1.490,00 RSD
3.5. BizPro payment account package*	2.200,00 RSD

* available to legal entities and entrepreneurs with business income of up to EUR 3 million in dinar equivalent (income from the last publicly published final account, converted at the middle exchange rate of the National Bank of Serbia on December 31 of the specified year)

4. MAINTAINING OF THE PAYMENT ACCOUNT - FX

4.1. Maintaining of the payment account - fx

No fee

5. CLOSING OF THE PAYMENT ACCOUNT AT CLIENT'S REQUEST (RSD and/or FX)

500,00 RSD*

* Tariff paragraph does not apply on entrepreneurs, i.e. fee shall not be charged (fee equals 0 RSD)

6. PAYMENT ACCOUNT CHANGE SERVICE*

No fee

*Payment account closing is charged in accordance with tariff item 5 "Closing of the payment account at client's request (RSD and/or FX)

II DOMESTIC OPERATIONS

1. NON CASH TRANSFER OF MONETARY ASSETS IN RSD IN THE REPUBLIC OF SERBIA

1.1 Onto the payment account of the same payment service provider (Internal orders up to 50.000,00 RSD)

Order type	Amount of fee
1.1.1. Order initiated at Bank's branches (paper form)*	65,00 RSD
1.1.2. Order initiated electronically (In-house) or mobile banking*	35,00 RSD
1.1.2.1. Order initiated electronically (In-house) or mobile banking for BizComfort payment account package users*	33,25 RSD
1.1.2.2. Order initiated electronically (In-house) or mobile banking for BizPro payment account package users*	31,50 RSD
1.1.3. Order initiated electronically- Halcom*	50,00 RSD
1.1.4. Order initiated via SWIFT message MT101, Payment factory*	50,00 RSD
1.1.5. Between the accounts of the same legal person	No fee
1.1.6. Order initiated electronically or mobile banking crediting individuals' current accounts	No fee

1.1.7. Standing order (crediting Bank's account)	No fee
1.1.8. Order initiated using business debit payment cards**	39,00 RSD
1.1.9. Order initiated using instant payment on merchants point of sale	No fee
* Orders in favor of the Bank have 50% lower fees	
** Calculation and charge of fees at the moment of transaction processing	

1.2. Onto the payment account of the same payment service provider (Internal orders from 50.000,01 RSD)

Order type	Amount of fee
1.2.1. Order initiated at Bank's branches (paper form)*	120,00 RSD
1.2.2. Order initiated electronically (In-house) or mobile banking*	60,00 RSD
1.2.2.1. Order initiated electronically (In-house) or mobile banking for BizComfort payment account package users*	57,00 RSD
1.2.2.2. Order initiated electronically (In-house) or mobile banking for BizPro payment account package users*	54,00 RSD
1.2.3. Order initiated electronically- Halcom*	80,00 RSD
1.2.4. Order initiated via SWIFT message MT101, Payment factory*	80,00 RSD
1.2.5. Between the accounts of the same legal person	No fee
1.2.6. Order initiated electronically or mobile banking crediting individuals' current accounts	No fee
1.2.7. Standing order (crediting Bank's account)	No fee
1.2.8. Order initiated using business debit payment cards**	39,00 RSD
1.2.9. Order initiated using instant payment on merchants point of sale	No fee
* Orders in favor of the Bank have 50% lower fees,	
** Calculation and charge of fees at the moment of transaction processing	

1.3. Onto the payment account of the other payment service provider up to 50.000,00 RSD*

Order type	Amount of fee
1.3.1. Order initiated at Bank's branches (paper form)	105,00 RSD
1.3.1.1. Order initiated at Bank's branches (paper form) - urgent/instant order	105,00 RSD
1.3.2. Order initiated electronically (In-house) or mobile banking	60,00 RSD
1.3.2.1. Order initiated electronically (In-house) or mobile banking- urgent/instant order	60,00 RSD
1.3.2.2. Order initiated electronically (In-house) or mobile banking for BizComfort payment account package users	57,00 RSD
1.3.2.3. Order initiated electronically (In-house) or mobile banking for BizComfort payment account package users - urgent/instant order	57,00 RSD
1.3.2.4. Order initiated electronically (In-house) or mobile banking for BizPro payment account package users	54,00 RSD
1.3.2.5. Order initiated electronically (In-house) or mobile banking for BizPro payment account package users- urgent/instant order	54,00 RSD
1.3.3. Order initiated electronically- Halcom	70,00 RSD
1.3.3.1. Order initiated electronically- Halcom - urgent/instant order	70,00 RSD
1.3.4. Order initiated via SWIFT message MT101, Payment factory	70,00 RSD
1.3.5. Order initiated using instant payment on merchants point of sale	No fee
* Orders in favor of investment fund account managed by Intesa Invest - free of charge	

1.4. Onto the payment account of the other payment service provider from 50.000,01 RSD to RSD300.000,00*

Order type	Amount of fee
1.4.1. Order initiated at Bank's branches (paper form)	180,00 RSD
1.4.1.1. Order initiated at Bank's branches (paper form) - urgent/instant order	180,00 RSD
1.4.2. Order initiated electronically (In-house) or mobile banking	80,00 RSD
1.4.2.1. Order initiated electronically (In-house) or mobile banking- urgent/instant order	80,00 RSD
1.4.2.2. Order initiated electronically (In-house) or mobile banking for BizComfort payment account package users	76,00 RSD
1.4.2.3. Order initiated electronically (In-house) or mobile banking for BizComfort payment account package users - urgent/instant order	76,00 RSD

1.4.2.4. Order initiated electronically (In-house) or mobile banking for BizPro payment account package users	72,00 RSD
1.4.2.5. Order initiated electronically (In-house) or mobile banking for BizPro payment account package users- urgent/instant order	72,00 RSD
1.4.3. Order initiated electronically- Halcom	95,00 RSD
1.4.3.1. Order initiated electronically- Halcom - urgent/instant order	95,00 RSD
1.4.4. Order initiated via SWIFT message MT101, Payment factory	95,00 RSD
1.4.5. Order initiated using instant payment on merchants point of sale	No fee
* Orders in favor of investment fund account managed by Intesa Invest - free of charge	

1.5. Onto the payment account of the other payment service provider (RTGS orders up to 300.000,00 RSD)*

Order type	Amount of fee
1.5.1. Order initiated at Bank's branches (paper form)	300,00RSD
1.5.2. Order initiated electronically (In-house) or mobile banking	150,00 RSD
1.5.2.1. Order initiated electronically (In-house) or mobile banking for BizComfort payment account package users	142,50 RSD
1.5.2.2. 1.4.2.2. Order initiated electronically (In-house) or mobile banking for BizPro payment account package users	135,00 RSD
1.5.3. Order initiated electronically- Halcom	170,00 RSD
1.5.4. Order initiated via SWIFT message MT101, Payment factory	170,00 RSD
1.5.5. Order initiated using instant payment on merchants point of sale	No fee
* Orders in favor of central securities depository and clearing house	

1.6. Onto the payment account of the other payment service provider (RTGS orders from 300.000,01 RSD)*

Order type	% of amount	Maximum
1.6.1. Order initiated at Bank's branches (paper form)	0,130%	6.000,00 RSD
1.6.2. Order initiated electronically (In-house) or mobile banking	0,075%	3.600,00 RSD
1.6.2.1. Order initiated electronically (In-house) or mobile banking for BizComfort payment account package users	0,071%	3.420,00 RSD
1.6.2.2. Order initiated electronically (In-house) or mobile banking for BizPro payment account package users	0,068%	3.240,00 RSD
1.6.3. Order initiated electronically- Halcom	0,10%	4.800,00 RSD
1.6.4. Order initiated via SWIFT message MT101, Payment factory	0,10%	4.800,00 RSD
* Orders in favor of investment fund account managed by Intesa Invest - free of charge		

2. CASH PAYMENT OPERATIONS

2.1. Cash deposits onto the payment account by submission of pay-in orders

Type of transaction	Minimum	% of amount
2.1.1. Deposits on the bank account on ATS device	55,00 RSD	0,06%
2.1.1.1. Deposits on the bank account on ATS device for BizComfort payment account package users	49,50 RSD	0,054%
2.1.1.2. Deposits on the bank account on ATS device for BizPro payment account package users	44,00 RSD	0,048%
2.1.2. Deposits on the bank account in the branch counter*	95,00 RSD	0,06%
2.1.3. Deposits on the account of the other payment service provider	100,00 RSD	0,50%
2.1.4. Deposits of monthly amount higher than RSD 200 million	up to 0.50%	
*Exchange offices are exempt from fees for transactions arising out of exchange office transactions		

2.2. Cash withdrawals from the account by submission of the pay-out orders

Type of transaction	Minimum	% of amount	Maximum
2.2.1. Withdrawals from the bank account*	55,00 RSD	0,5%	120.000,00
2.2.2. Withdrawals in coins*	55,00 RSD	1%	

* Tariff paragraph does not apply on entrepreneurs, i.e. fee shall not be charged (fee equals 0 RSD). Exchange offices are exempt from fees for transactions arising out of exchange office transactions

2.3. Other cash operations services

Type of transaction	Minimum	% of amount	Maximum
2.3.1. Replacement of foreign banknotes for smaller or larger denominations	80,00 RSD	0,5%	
2.3.2. Replacement of the damaged foreign currency banknotes	10,00 RSD	2%	

3. OTHER FEES

3.1. E-BANKING AND MOBILE BANKING

3.1.1. E-BANKING (IN-HOUSE SOFTWARE SOLUTION)

Order type	Amount of fee
3.1.1.1. E-service activation	1.000,00 RSD
3.1.1.2. Card issuing or replacement	1.000,00 RSD
3.1.1.3. Smart card reader issuing	1.500,00RSD
3.1.1.4. Utilization of In-house service (monthly)	100,00 RSD
3.1.1.4.1. Utilization of In-house service (monthly) for BizStart payment account package users	No fee
3.1.1.4.2. Utilization of In-house service (monthly) for BizSmart payment account package users	No fee
3.1.1.4.3. Utilization of In-house service (monthly) for BizComfort payment account package users	No fee
3.1.1.4.4. Utilization of In-house service (monthly) for BizPro payment account package users	No fee

3.1.2. E-BANKING (HALCOM SOFTWARE SOLUTION)

Order type	Amount of fee
3.1.2.1. E-service activation (without card issuing)	3.000,00 RSD
3.1.2.2. Smart card reader issuing	1.500,00 RSD
3.1.2.3. Utilization of Halcom service - standard package (monthly)	1.000,00 RSD

3.1.3. MOBILE BANKING

Order type	Amount of fee
3.1.3.1. BizMobi service activation	No fee
3.1.3.2. Utilization of BizMobi service (monthly)	200,00 RSD
3.1.3.2.1. Utilization of BizMobi service (monthly) for BizStart payment account package users	No fee
3.1.3.2.2. Utilization of BizMobi service (monthly) for BizSmart payment account package users	No fee
3.1.3.2.3. Utilization of BizMobi service (monthly) for BizComfort payment account package users	No fee
3.1.3.2.4. Utilization of BizMobi service (monthly) for BizPro payment account package users	No fee

3.2. BILLS OF EXCHANGE AND DIRECT-DEBIT AUTHORIZATIONS

Order type	Amount of fee
3.2.1. Registration/cancelling of B/E received at Bank's counter	200,00 RSD
3.2.2. Cancelling direct debit authorization	200,00 RSD
3.2.3. Registration/cancelling of B/E where the bank is a creditor and cancelling B/E which is enforced for the account of the borrower in the Bank	No fee
3.2.4. Cancelling direct debit authorization where the bank is a creditor and cancelling direct debit authorization which is enforced for the account of the borrower in the Bank	No fee
3.2.5. Registration and transfer of electronic B/E to the first creditor	50,00 RSD
3.2.6. Validation of an electronic B/E	100,00 RSD
3.2.7. Transfer of electronic B/E to a new creditor without endorsement	50,00 RSD

3.2.8. Transfer of electronic B/E to a new creditor with endorsement	100,00 RSD	
3.2.9. Sending a payment order for the collection of an electronic B/E	10,00 RSD	
3.2.10. Withdrawal of the basis for collection submitted at the bank counter	1.000,00 RSD	
3.2.11. Sending a revocation of a payment order for the collection of an electronic B/E	150,00 RSD	
3.2.12. Request to withdraw the order for enforced collection of the electronic B/E from enforced collection***	50,00 RSD	
3.2.13. NBS fee for the preparation and delivery of an official statement of the electronic B/E in paper form to an address in the Republic of Serbia	400,00 RSD	
3.2.14. NBS fee for the preparation and submission of an official statement on an electronic B/E in electronic form	300,00 RSD	
3.2.15. Charge of direct-debit authorizations and enforced collection up to 50.000,00 RSD – Internally*, **	65,00 RSD	
3.2.16. Charge of direct-debit authorizations and enforced collection over 50.000,00 RSD – Internally*, **	120,00 RSD	
3.2.17. Charge of direct-debit authorizations and enforced collection up to 300.000,00 RSD – Externally (RTGS)*	300,00 RSD	
3.2.18. Charge of direct-debit authorizations and enforced collection over 300.000,00 RSD – Externally (RTGS)*	0,13%	6.000,00 RSD
* Direct-debit: B/E, direct debit authorization and consent ** Orders in favor of the Bank have 50% lower fees *** By withdrawing the enforced collection order, the Bank shall also charge the fee of the National Bank of Serbia for withdrawal of the enforced collection order - Tariff No. 12, Tariff Item 4, in accordance with the valid Decision on Uniform Tariff according to which the National Bank of Serbia charges a fee for services rendered		

3.3. CERTIFICATE ISSUANCE

Order type	Amount of fee
3.3.1. Certificate issuance upon request of the client	1.000,00 RSD
3.3.2. Final order execution certificate issuance	100,00 RSD
3.3.3. Certificate for depositing of founding share and execution of the vehicle registration order	500,00 RSD
3.3.4. Archive statement of the RSD account	100,00 RSD + 20,00 RSD per page
3.3.5. Issuance of statement of RSD account in branches	150,00 RSD per month

3.4. SMS BANKING (SMS REQUEST)

Order type	Amount of fee
3.4.1. For Yettel network users	6,00 RSD + VAT*
3.4.2. For MTS network users	6,00 RSD + VAT*
3.4.3. For A1 network users	6,00 RSD + VAT*
3.4.4. For Globaltel users	6,00 RSD + VAT*
* The amount of the fee is increased by the price of the standard SMS message charged by each mobile operator in accordance with its pricing policy	

3.5 TRANSFER OF SALARIES ACCORDING TO COORDINATED TXT FILE FORMAT

Order type	Amount of fee
3.5.1. Within the Bank	No fee
3.5.2. To other domestic bank	35,00 RSD

3.6 OTHER

Order type	Amount of fee
3.6.1. Accepting instant payments on point of sale – for merchants	Up to 1,5%, min up to 11 rsd

NOTE: Tariff rate calculation and charge for domestic payment operations is set on ten days basis (except for the fees marked as monthly or upon request)

III INTERNATIONAL PAYMENTS

1. NON CASH TRANSFER OF MONETARY ASSETS FROM FX CURRENT ACCOUNT

1.1. Non cash transfer of monetary assets from the FX current account in all currencies from the Bank exchange rate- cross-border payment (nostro remittances), payment onto accounts at other domestic banks and settlement of liabilities against L/Cs

Order type	Minimum	% of amount	Maximum
1.1.1. Order initiated at Bank's branches (paper form)	1.500,00 RSD	0,3%	40.000,00 RSD
1.1.1.1. Order initiated at Bank's branches (paper form) for BizPro payment account package users	5% discount compared to the basic tariff	5% discount compared to the basic tariff	5% discount compared to the basic tariff

Order type	Minimum	% of amount	Maximum
1.1.2. Order initiated electronically (in-house / Halcom), Order initiated via SWIFT message MT101, Payment factory	1.300,00 RSD	0,15%	24.000,00 RSD
1.1.2.1. Order initiated electronically (in-house / Halcom), Order initiated via SWIFT message MT101, Payment factory for BizPro payment account package users	5% discount compared to the basic tariff	5% discount compared to the basic tariff	5% discount compared to the basic tariff

Order type	Minimum	% of amount	Maximum
1.1.3. Order initiated through mobile banking	1.300,00 RSD	0,15%	24.000,00 RSD
1.1.3.1. Order initiated through mobile banking for BizPro payment account package users	5% discount compared to the basic tariff	5% discount compared to the basic tariff	5% discount compared to the basic tariff

1.2. Non cash transfer of monetary assets from the FX current account in the currencies that are not listed in the Bank exchange rate – cross-border outgoing payments (nostro remittances) and settlement of liabilities against L/Cs

Order type	Minimum	% of amount	Maximum
1.2.1. Order initiated at Bank's branches (paper form), Order initiated electronically (in-house / Halcom), Order initiated via SWIFT message MT101, Payment factory	2.000,00 RSD	1,00%	72.000,00 RSD
1.2.1.1. Order initiated at Bank's branches (paper form), Order initiated electronically (in-house / Halcom), Order initiated via SWIFT message MT101, Payment factory for BizPro payment account package users	5% discount compared to the basic tariff	5% discount compared to the basic tariff	5% discount compared to the basic tariff

Order type	Minimum	% of amount	Maximum
1.2.2. Order initiated through mobile banking	2.000,00 RSD	1,00%	72.000,00 RSD
1.2.2.1. Order initiated through mobile banking for BizPro payment account package users	5% discount compared to the basic tariff	5% discount compared to the basic tariff	5% discount compared to the basic tariff

1.3. Non cash transfer of monetary assets in RSD and in foreign currencies in the Republic of Serbia from the FX current account in favor of non-resident account in the Bank

1.000,00 RSD

1.4. Non cash transfer of monetary assets in RSD in the Republic of Serbia from the FX current account in favor of non-resident account of other domestic bank

Minimum	% of amount	Maximum
1.500,00 RSD	0,4%	60.000,00 RSD

1.5. Non cash transfer of monetary assets from the FX current account in the Bank onto the own FX account with another domestic bank

Minimum	% of amount	Maximum
1.500,00 RSD	0,3%	60.000,00 RSD

1.6. Non cash transfer of monetary assets from the FX current account – other not stated payments in the country

Type of payment	Amount of fee		
1.6.1. From the life insurance account within the Bank	300,00 RSD		
1.6.2. Under charity donations	No fee		
Type of payment	Minimum	% of amount	Maximum
1.6.3. Non cash transfers within the Bank*	800,00 RSD	0,1%	8.000,00 RSD
1.6.4. Non cash transfers onto another domestic bank*	1.500,00 RSD	0,2%	16.000,00 RSD
1.6.5. Non cash transfer of advance payment or final calculation of business trip costs abroad onto the FX account of the individual with the Bank	400,00 RSD	0,15%	
1.6.6. Non cash transfer of advance payment or final calculation of business trip costs abroad onto the FX account of the individual with another domestic bank	800,00 RSD	0,30%	
1.6.7. Withdrawal of unused advance payment from the payment account for individuals after the final calculation of business trip expenses, onto the account of the legal entity with the Bank	400,00 RSD	0,15%	

* Non-cash transfer in favor of investment fund account managed by Intesa Invest - free of charge

1.7. Charging option OUR (the receiver of funds receives the full amount of the remittance, not reduced by other banks' fees) with EUR payments**, ***

Order amount in EUR	Amount of fee
1.7.1 Up to 5.000,00	1.150,00 RSD
1.7.2 From 5.000,01 to 12.500,00	1.500,00 RSD
1.7.3 From 12.500,01 to 50.000,00	2.300,00 RSD
1.7.4 Above 50.000,01	4.000,00 RSD

1.8. Charging option OUR (the receiver of funds received the full amount of the remittance, not reduced by other banks' fees) with payments in other currencies**, ***

1.800,00 RSD

** The charge related to payments abroad and transfers in the country

*** Non-cash transfer in favor of investment fund account managed by Intesa Invest - free of charge

1.9. Non cash transfer of monetary assets from the FX current account in EUR currency through international and interbank clearing of the NBS*

Type of payment	Minimum	% od naloga	Maksimum
1.9.1 Order initiated at Bank's branches (paper form) cross-border outgoing payments (nostro remittances), payment onto non-residents accounts at other domestic banks and settlement of liabilities against L/Cs	540,00 RSD	0,135%	5.400,00 RSD
1.9.1.1. Order initiated at Bank's branches (paper form) cross-border outgoing payments (nostro remittances), payment onto non-residents accounts at other domestic	513,00 RSD	0,128%	5.130,00 RSD

banks and settlement of liabilities against L/Cs for BizPro payment account package users			
1.9.2. Order initiated electronically (in-house / Halcom), Order initiated via SWIFT message MT101, Payment factory - cross-border outgoing payments (nostro remittances), payment onto non-residents accounts at other domestic banks and settlement of liabilities against L/Cs	270,00 RSD	0,072%	2.700,00 RSD
1.9.2.1. Order initiated electronically (in-house / Halcom), Order initiated via SWIFT message MT101, Payment factory - cross-border outgoing payments (nostro remittances), payment onto non-residents accounts at other domestic banks and settlement of liabilities against L/Cs for BizPro payment account package users	256,50 RSD	0,068%	2.565,00 RSD
1.9.3. Order initiated through mobile banking - cross-border outgoing payments (nostro remittances), payment onto non-residents accounts at other domestic banks and settlement of liabilities against L/Cs	270,00 RSD	0,072%	2.700,00 RSD
1.9.3.1. Order initiated through mobile banking - cross-border outgoing payments (nostro remittances), payment onto non-residents accounts at other domestic banks and settlement of liabilities against L/Cs for BizPro payment account package users	256,50 RSD	0,068%	2.565,00 RSD
1.9.4. Non cash transfer of monetary assets from the FX current account in the Bank onto the own FX account with another domestic bank	540,00 RSD	0,135%	5.400,00 RSD
1.9.5. Non cash transfers onto another domestic bank - other not stated payments **	270,00 RSD	0,072%	2.700,00 RSD
1.9.6. Non cash transfer of advance payment or final calculation of business trip costs abroad onto the FX account of the individual with another domestic bank - other not stated payments	270,00 RSD	0,072%	
* The beneficiary's bank operating on the territory of the Republic of Serbia, Bosnia and Herzegovina and Montenegro is a participant in the NBS clearing system, charge option SHA			
** Non-cash transfer in favor of investment fund account managed by Intesa Invest - free of charge			

1.10. Non cash transfer of monetary assets from the FX current account in EUR currency – SEPA payments*

Type of payment	Minimum	% od naloga	Maksimum
1.10.1 Order initiated at Bank's branches (paper form) cross-border outgoing payments (nostro remittances), payment onto non-residents accounts at other domestic banks and settlement of liabilities against L/Cs	600,00 RSD	0,15%	6.000,00 RSD
1.10.1.1. Order initiated at Bank's branches (paper form) cross-border outgoing payments (nostro remittances), payment onto non-residents accounts at other domestic banks and settlement of liabilities against L/Cs for BizPro payment account package users	570,00 RSD	0,143%	5.700,00 RSD
1.10.2. Order initiated electronically (in-house / Halcom), Order initiated via SWIFT message MT101, Payment factory - cross-border outgoing payments (nostro remittances), payment onto non-residents accounts at other domestic banks and settlement of liabilities against L/Cs	300,00 RSD	0,08%	3.000,00 RSD
1.10.2.1. Order initiated electronically (in-house / Halcom), Order initiated via SWIFT message MT101, Payment factory - cross-border outgoing payments (nostro remittances), payment onto non-residents accounts at other domestic banks and settlement of liabilities against L/Cs for BizPro payment account package users	285,00 RSD	0,076%	2.850,00 RSD
1.10.3. Order initiated through mobile banking - cross-border outgoing payments (nostro remittances), payment onto	300,00 RSD	0,08%	3.000,00 RSD

non-residents accounts at other domestic banks and settlement of liabilities against L/Cs			
1.10.3.1. Order initiated through mobile banking - cross-border outgoing payments (nostro remittances), payment onto non-residents accounts at other domestic banks and settlement of liabilities against L/Cs for BizPro payment account package users	285,00 RSD	0,076%	2.850,00 RSD
1.10.4. Non cash transfer of monetary assets from the FX current account in the Bank onto the own FX account with another domestic bank	600,00 RSD	0,15%	6.000,00 RSD
1.10.5. Non cash transfers onto another domestic bank - other not stated payments **	300,00 RSD	0,08%	3.000,00 RSD
1.10.6. Non cash transfer of advance payment or final calculation of business trip costs abroad onto the FX account of the individual with another domestic bank - other not stated payments	300,00 RSD	0,08%	
* SEPA payments are executed exclusively in EUR using the SHA cost model (each party bears the costs of their own bank) between bank accounts within the Single Euro Payments Area			
** Non-cash transfer in favor of investment fund account managed by Intesa Invest - free of charge			

2. INCOMING CROSSBORDER PAYMENTS ONTO THE FX CURRENT ACCOUNT

2.1. Incoming cross-border payments onto the FX current account

No fee

2.2. Collection of foreign cheques

2 % + actual foreign bank expenses, min. 2.000,00 RSD

2.3. Refund fee for uncollected for foreign cheques

Actual expense of the foreign bank issued to the bank

2.4. Incoming payments onto the FX current account with transfer of dinar equivalent value

Type of transaction	Minimum	% of amount
2.4.1. Transfer before the due date of payment from the NBS*	1.200,00 RSD	0,2%
2.4.2. Transfer after the maturity of payment from the NBS*	1.200,00 RSD	0,1%

* The tariff rate does not apply to inflows based on donations, as well as inflows in RSD from non-residents/in favor of non-residents

3. CASH PAYMENTS

3.1. Cash withdrawal from the account by submission of pay-out order

Type of transaction	Minimum	% of amount	Maximum
3.1.1. Withdrawal of advance payment for business trips abroad in FX cash*	1.200,00RSD	0,30%	5.000,00 RSD

* Tariff paragraph does not apply on entrepreneurs, i.e. fee shall not be charged (fee equals 0 RSD)

3.2. Cash deposits by submission of pay-in order

Type of transaction	Minimum	% of amount	Maximum
3.2.1. Payment of FX on account	500,00 RSD	0,2%	20.000,00 RSD
3.2.2. Payment of FX and RSD based on payments for founding investment	800,00 RSD	0,2%	40.000,00 RSD
3.2.3. Withdrawal of unused advance payment in FX cash after the final calculation of business trip expenses, onto the account of the legal entity with the Bank	400,00 RSD	0,15%	

3.3. Authorized exchange dealers

Type of transaction	Amount of fee
3.3.1. Purchase of foreign cash from authorized exchange dealers	Free of charge
3.3.2. Selling foreign cash to authorized exchange dealers	Free of charge

4. NON-RESIDENTS

4.1. Opening and maintaining of the payment account

Type of account	Amount of fee (One-off payment)
4.1.1. Basic (RSD and FX) payment account	50.000,00 RSD
4.1.2. Special-purpose FX accounts	5.000,00 RSD

4.2. Cash payments onto the account by submission on the pay-in order

Type of transaction	Minimum	% of amount	Maximum
4.2.1. Placement of cash in foreign currency and RSD	500,00 RSD	0,2%	20.000,00 RSD

4.3. Cash withdrawals from the account by submission on the pay-out order

Type of transaction	Minimum	% of amount	Maximum
4.3.1. Withdrawal of cash as advance for business trip abroad	800,00 RSD	0,3%	
4.3.2. Withdrawal of FX cash in dinars	800,00 RSD	0,1%	

4.4. Non cash transfer of monetary assets from the FX current account

Order type	Minimum	% of amount	Maximum
4.4.1. Non cash transfer for the purpose of outgoing cross-border payments	1.200,00 RSD	0,2%	40.000,00 RSD
4.4.2. Non cash transfer onto the account of the same payment service provider*	1.000,00 RSD		
4.4.3. Non cash transfer in FX in favor of the client of another domestic Bank*	1.500,00 RSD	0,3%	80.000,00 RSD

* Non-cash transfer in favor of investment fund account managed by Intesa Invest - free of charge

4.5. Non cash transfer of monetary funds in RSD in the Republic of Serbia

Minimum	% of amount	Maximum
500,00 RSD*	0,15%	50.000,00 RSD

* Non-cash transfer in favor of investment fund account managed by Intesa Invest - free of charge

4.6. Cash incoming cross-border payments onto the FX current account

Order type	Minimum	% of amount	Maximum
4.6.1. Cash incoming cross-border payments	Free of charge		

4.7. Closing of the payment account at client's request (RSD and/or FX)

No fee

4.8. Non cash transfer of monetary assets from the FX current account in EUR currency through international and interbank clearing of the NBS*

Type of payment	Minimum	% od naloga	Maksimum
4.8.1. Non cash transfer for the purpose of outgoing cross-border payments	405,00 RSD	0,09%	4.050,00 RSD
4.8.2. Non cash transfer in EUR in favor of the client of another domestic Bank **	405,00 RSD	0,09%	4.050,00 RSD

* The beneficiary's bank operating on the territory of the Republic of Serbia, Bosnia and Herzegovina and Montenegro is a participant in the NBS clearing system, charge option SHA

** Non-cash transfer in favor of investment fund account managed by Intesa Invest - free of charge

4.9. Non cash transfer of monetary assets from the FX current account in EUR currency – SEPA payments*

Type of payment	Minimum	% od naloga	Maksimum
4.9.1. Non cash transfer for the purpose of outgoing cross-border payments	450,00 RSD	0,1%	4.500,00 RSD
4.9.2. Non cash transfer in EUR in favor of the client of another domestic Bank **	450,00 RSD	0,1%	4.500,00 RSD

* SEPA payments are executed exclusively in EUR using the SHA cost model (each party bears the costs of their own bank) between bank accounts within the Single Euro Payments Area
 ** Non-cash transfer in favor of investment fund account managed by Intesa Invest - free of charge

5. EMBASSIES

5.1. Maintaining of the payment account

No fee

5.2. Cash pay-ins onto the account by submission of the pay-in order

Type of transaction	Minimum	% of amount	Maximum
5.2.1. Placement of FX cash and dinars	500,00 RSD	0,1%	20.000,00 RSD

5.3. Cash withdrawals from the account by submission of pay-out order

Order type	Minimum	% of amount	Maximum
5.3.1. Withdrawal of foreign cash	500,00 RSD	0,2%	
5.3.2. Withdrawal of cash in RSD	500,00 RSD	0,1%	

5.4. Non cash transfer in RSD in the Republic of Serbia

Order amount	Minimum	% of amount	Maximum
5.4.1. Non-cash transfer onto the account of the same payment service provider*	800,00 RSD		
5.4.2. Non-cash transfer crediting the account with another payment service provider*	800,00 RSD	0,15%	50.000,00 RSD

* Non-cash transfer in favor of investment fund account managed by Intesa Invest - free of charge

5.5. Non cash transfer of monetary funds from the FX current account

Type of order	Minimum	% of amount	Maximum
5.5.1. Non-cash transfer by crediting the account with the other payment service provider*	1.000,00 RSD	0,2%	60.000,00 RSD
5.5.2. Non-cash transfer for the purpose of outgoing cross-border payments	1.000,00 RSD	0,15%	40.000,00 RSD

* Non-cash transfer in favor of investment fund account managed by Intesa Invest - free of charge

5.6. Incoming cross-border payments onto the FX current account

5.6.1. Loro (incoming cross-border payment) **Free of charge**

5.7. Closing of the payment account at client's request (RSD and/or FX)

No fee

5.8. Non cash transfer of monetary assets from the FX current account in EUR currency through international and interbank clearing of the NBS*

Type of payment	Minimum	% of amount	Maximum
5.8.1. Non-cash transfer by crediting the account with the other payment service provider **	405,00 RSD	0,09%	4.050,00 RSD
5.8.2. Non-cash transfer for the purpose of outgoing cross-border payments	405,00 RSD	0,09%	4.050,00 RSD

* The beneficiary's bank operating on the territory of the Republic of Serbia, Bosnia and Herzegovina and Montenegro is a participant in the NBS clearing system, charge option SHA

** Non-cash transfer in favor of investment fund account managed by Intesa Invest - free of charge

5.9. Non cash transfer of monetary assets from the FX current account in EUR currency – SEPA payments*

Type of payment	Minimum	% of amount	Maximum
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5.9.1. Non-cash transfer by crediting the account with the other payment service provider **	450,00 RSD	0,1%	4.500,00 RSD
5.9.2. Non-cash transfer for the purpose of outgoing cross-border payments	450,00 RSD	0,1%	4.500,00 RSD
* SEPA payments are executed exclusively in EUR using the SHA cost model (each party bears the costs of their own bank) between bank accounts within the Single Euro Payments Area			
** Non-cash transfer in favor of investment fund account managed by Intesa Invest - free of charge			

6. TARIFF RATE FOR BANKS

6.1. Loro remittances

Type of remittance	Minimum	% of amount	Maximum
6.1.1. Received from foreign banks with charging option „OUR“	5,00 EUR	0,1%	100,00 EUR
6.1.2. From domestic banks with charging option „OUR“	1.000,00 RSD	0,1%	8.000,00 RSD
6.1.3. From domestic banks with charging option „OUR“ under charity donations	Free of charge		

6.2. Inquiries, amendments and requests for cancellation

From	Amount of fee
6.2.1. Foreign banks	25,00 EUR
6.2.2. Domestic banks	2.500,00 RSD

6.3. Transfer of incoming payment

Type of transaction	Minimum	% of amount	Maximum
6.3.1. In favor of legal entity, client of another domestic bank	1.000,00 RSD	0,1%	8.000,00 RSD
6.3.2. In favor of private individual, client of another domestic bank	200,00 RSD	0,1%	5.000,00 RSD

6.4. Transfers by order of domestic banks

1.000,00 RSD

7. OTHER OPERATIONS

7.1. Swift messages

Type of transaction	Amount of fee
7.1.1. Activation of MT101	6.000,00 RSD
7.1.2. Swift MT101 messages per account (per month)	2.000,00 RSD
7.1.3. Sending of Swift MT 940,941,942 per account / currency / swift address (per month)	3.000,00 RSD
7.1.4. Sending of Swift order copy upon client's request*, **	500,00 RSD

* For E-banking users, mobile banking users, MT 101 and Payment factory fees are not charged

** Non-cash transfer in favor of investment fund account managed by Intesa Invest - free of charge

7.2. Complaints

Type	Amount of fee
7.2.1. Correction of payment order data for NBS statistics as per request of the client	500,00 RSD
7.2.2. Inquires and requests for cancelation or amendment of transfers in the country or transfers based on the purchase and lease of properties	2.500,00 RSD
7.2.3. Inquires and requests for cancellation or amendment of payments, corrections and amendments of faulty/incomplete orders submitted by SWIFT message MT101	2.500,00 RSD+ other bank expenses

7.3. Certificate issuance

7.3.1. Certificate issuance and other inquiries upon request of the client	1.000,00 RSD
7.3.2. Sending of statements copy (printed or send on email)	200,00 RSD
7.3.3. Issuing opinion on foreign bank solvency	3.000,00 RSD

7.4. Training for authorized currency exchange offices

Type	Amount of fee*
7.4.1. Training services for persons employed by authorized currency exchange offices	12.000,00 RSD

* The amount is defined per individual trainee.

IV GUARANTEE AND DOCUMENTARY BUSINESS AND ACCEPTANCE OF BILLS
IV.1. Small business client's fees
NOSTRO GUARANTEES

1. Guarantee issuance

Type	Amount of fee
1.1 Processing fee*	0.15%, min 4.000,00 RSD
1.2.1 Commission for guarantee issuance**	0.8% / 0.5% for 100% cash deposit coverage, min 4.000,00 RSD
1.2.2 Commission for counter guarantee issuance**	1.3% / 1% for 100% cash deposit coverage, min 4.000,00 RSD
1.3 Changes - volume increase*	Processing fee applied on the new increased amount (chapter 1.1) + commission (chapter 1.2) applied on the amount of increase
1.4 Changes - other conditions*	Processing fee (chapter 1.1) + 5.000,00 RSD
1.5 Transfer of guarantee to new beneficiary*	2%, min 12.000,00 RSD
1.6 Reception of the protest*	0.1%, min 3.000,00 RSD, max 60.000,00 RSD
1.7 SWIFT costs*	600,00 RSD
1.8 Cancellation of the request*	10.000,00 RSD
1.9 Urgent request* (within 24h)	5.000,00 RSD
1.10 Preparation/Comments for the guarantee text proposal*	min 6.000,00 RSD
1.11 Authentication of signatures and documents in relation to the guarantee*	6.000,00 RSD
1.12 Other services	By agreement

2. Advising guarantees

Type	Amount of fee
2.1. Advising of guarantee*	0.1%, min 5.000,00 RSD - max 50.000,00 RSD (if the foreign ordering party/bank bears the costs - min 100 EUR, max 500 EUR)
2.2. Advising of guarantee in case of amount increase*	0.1%, min 5.000,00 RSD - max 50.000,00 RSD (if the foreign ordering party/bank bears the costs - min 100 EUR, max 500 EUR)
2.3. Advising of guarantee in case of other changes*	6.000,00 RSD (70 eur, If the foreign ordering party/bank bears the costs)
2.4. Authentication of signatures and documents in relation to the guarantee*	6.000,00 RSD
2.5. SWIFT cost*	600,00 RSD
2.6. Protest (preparation and realization)*	0.2%, min 5.000,00 RSD - max 100.000,00 RSD
2.7. Preparation/Comments for the guarantee text proposal*	min 6.000,00 RSD
2.8. Other services	By agreement

3. Letter of intent

Type	Amount of fee
3.1 Nonbinding*	5.000,00 RSD

3.2 Binding, based on standard text provided*	10.000,00 RSD
3.3 Binding, based on non standard text*	0.1%, min 10.000,00 RSD

4. Acceptances of bills of exchange

Type	Amount of fee
4.1. Processing fee*	0.15%, min 4.000,00 RSD
4.2 Acceptances of bills in domestic payments**	0.8% / 0.5% for 100% cash deposit coverage, min 4.000,00 RSD
4.3 Receipt of the protest*	0.1%, min 3.000,00 RSD max 60.000,00 RSD

5. Documents on collection basis (D/A, D/P I CAD)

Type	Amount of fee
5.1 Sending documents on collection basis*	0,2%, min 5.000,00 RSD, max 40.000,00 RSD
5.2 Receipt documents for collection*	0.15% min 5.000,00 RSD, max 40.000,00 RSD
5.3 Delivery of documents without payment*	5.000,00 RSD
5.4 Obtaining of acceptances*	0.2% min 5.000,00 RSD, max 30.000,00 RSD
5.5 Amendment of collection instruments*	5.000,00 RSD
5.6 Protest cost*	8.000,00 RSD
5.7 Charging for bills of exchange protest*	0.3%, min 5.000,00 RSD, max 50.000,00 RSD + protest costs from chapter 5.6
5.8 Charging for other securities*	0.2%, min 5.000,00 RSD, max 90.000,00 RSD
5.9 Handling fee for transport document addressed on bank*	0.2%, min 5.000,00 RSD, max 40.000,00 RSD
5.10 Returning non paid documents*	5.000,00 RSD

6. Letter of credit – Import

Type	Amount of fee
6.1 Processing fee/amount increase*	0,15%, min 5.000,00 RSD
6.2 Issuance of L/C covered or standby L/C covered**	0.3%, min 5.000,00 RSD
6.3 Issuance of documentary L/C uncovered**	0.6%, min 7.000,00 RSD
6.4 Issuance standby L/C uncovered**	0.8%, min 7.000,00 RSD
6.5 Processing of uncovered L/C available (field 41A) with other bank**	0,3%, min 5.000,00 RSD
6.6.a. Amendment of conditions - value increase	Processing fee (chapter 6.1) + issuance fee (from chapter 6.2/6.3/6.4) on increased amount
6.6.b. Amendment of conditions - other terms	5.000,00 RSD + Processing fee (chapter 6.1) for extension of the maturity
6.7 Checking of documents*	0.2%, min 5.000,00 RSD
6.8.a. Differed payment under covered L/C***	0.3%, min 5.000,00 RSD
6.8.b. Differed payment under uncovered L/C***	0.6%, min 7.000,00 RSD
6.8.c. Differed payment under uncovered L/C available (field 41A) with other bank***	0.9% min. 7.000,00 RSD
6.9. Handling fee for transport document addressed on bank*	0.2%, min 5.000,00 RSD, max 40.000,00 RSD
6.10. Documents under reserve*	100 EUR (or RSD counter value) by set of documents - bears L/C beneficiary

7. Letter of credit - Export

Type	Amount of fee
7.1 Notification/Increase*	0.1%, min 5.000,00 RSD max 50.000,00 RSD (if the foreign ordering party/bank bears the cost, min EUR 100, max 500 EUR)

7.2 Notification of amendment*	4.000,00 RSD (if the foreign ordering party/bank bears the cost 80 EUR)
7.3 Notification of amendment related to volume increase*	4.000,00 RSD+ Notification fee from chapter 7.1, on the increased amount
7.4 Checking of documents*	0.25%, min. 7.000,00 RSD
7.5 Forwarding of documents without checking*	0.15% min. 5.000,00 RSD max. 40.000,00 RSD
7.6 Adding of confirmation**	0.5%, min. 12.000,00 RSD, (if foreign ordering party/bank bears the cost, min 125 EUR)
7.7 Transfer of L/C to another beneficiary*	0.35%, min. 12.000,00 RSD
7.8 L/C forwarding to another Bank*	0.15%, min 5.000,00 RSD max 60.000,00 RSD
7.9 Documents pre-checking*	0.2%, min 7.000,00 RSD
7.10 Adding of confirmation for received documents by loro L/C with deferred payment	0.5%, min. 12.000,00RSD (If the foreign ordering party/bank bears the costs - min 125 EUR)

8. Other services with documentary business

Type	Amount of fee
8.1. Consulting services	min. 6.000,00 RSD
8.2. Other services	By agreement
8.3. SWIFT costs	600,00 RSD
8.4 L/C cancellation*	10.000,00 RSD
8.5. Urgent request (within 24h)	5.000,00 RSD
* One-off payment	
** Quarterly calculation and payment (at the beginning of each quarter)	
*** Price is related to quarter basis but will be calculated on real number of days until maturity date	

IV.2. Corporate clients' fees

1. Guarantee issuance

Type	Amount of fee
1.1 Processing fee*	By agreement, min 4.000,00 RSD, max 0.15%
1.2. Commission for guarantee issuance**	By agreement, min 4.000,00 RSD, max 0.7%
1.2.1 Commission for counter guarantee issuance**	By agreement, min 4.000,00 RSD, max 1.2%
1.3 Changes - volume increase*	Processing fee applied on the new increased amount (chapter 1.1)* + commission (chapter 1.2) applied on the amount of increase**
1.4 Changes - other conditions*	Processing fee (chapter 1.1) + 5.000,00 RSD
1.5 Transfer of guarantee to new beneficiary*	By agreement, min 12.000,00 RSD, max 2%
1.6 Reception of the protest*	0.1%, min 3.000,00 RSD, max 60.000,00 RSD
1.7 SWIFT costs*	600,00 RSD
1.8 Cancellation of the request*	10.000,00 RSD
1.9 Urgent request* (within 24h)	5.000,00 RSD
1.10 Preparation/Comments for the guarantee text proposal*	By agreement, min 6.000,00 RSD
1.11 Authentication of signatures and documents in relation to the guarantee*	6.000,00 RSD
1.12 Guarantee issuance based on counter guarantee	By agreement, min 125 EUR

1.13 Other services	By agreement
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2. Advising guarantees

Type	Amount of fee
2.1. Advising of guarantee*	0.1%, min 5.000,00 RSD - max 50.000,00 RSD (If the foreign party/bank bears the costs - min 100 EUR, max 500 EUR)
2.2. Advising of guarantee in case of amount increase*	0.1%, min 5.000,00 RSD - max 50.000,00 RSD (If the foreign party/bank bears the costs min 100 EUR, max 500 eur)
2.3. Advising of guarantee in case of other changes*	6.000,00 RSD(70 EUR, If the foreign party/bank bears the costs)
2.4. Authentication of signatures and documents in relation to the guarantee*	6.000,00 RSD
2.5. SWIFT cost*	600,00 RSD
2.6. Protest (preparation and realization)*	0.2%, min 5.000.00 RSD - max 100.000,00 RSD
2.7. Preparation/Comments for the guarantee text proposal*	By agreement, min 6.000,00 RSD
2.8. Forwarding to other bank*	7.000,00 RSD (100 eur, if the foreign bank bears the costs)
2.9. Other services	By agreement

3. Letter of intent

Type	Amount of fee
3.1 Nonbinding*	5.000,00 RSD
3.2 Binding, based on standard text provided*	10.000,00 RSD
3.3 Binding, based on non standard text*	By agreement, min 10.000,00 RSD, max 0.1%

4. Acceptances of bills of exchange

Type	Amount of fee
4.1. Processing fee*	By agreement, min 4.000,00 RSD, max 0.15%
4.2 Acceptances of bills (in RSD)**	By agreement, min 4.000,00 RSD, max 0.8%
4.3 Receipt of the protest*	0.1%, min 3.000,00 RSD, max 60.000,00 RSD

5. Documents on collection basis (D/A, D/P I CAD)

Type	Amount of fee
5.1 Sending documents on collection basis*	up to 0,2%, min 5.000,00 RSD, max 40.000,00 RSD
5.2 Receipt documents for collection*	up to 0.15% min 5.000,00 RSD, max 40.000,00 RSD
5.3 Delivery of documents without payment*	5.000,00 RSD
5.4 Obtaining of acceptances*	up to 0.2% min 5.000,00 RSD, max 30.000,00RSD
5.5 Amendment of collection instruments*	5.000,00 RSD
5.6 Protest cost*	8.000,00 RSD
5.7 Charging for bills of exchange protest*	up to 0.3%, min 5000,00 RSD, max 50.000,00 RSD + cost of protest (chapter 5.6)
5.8 Charging for other securities*	0.2%, min 5.000,00 RSD, max 90.000,00 RSD
5.9 Handling fee for transport document addressed on bank*	0.2%, min 5.000,00 RSD, max 40.000,00 RSD
5.10 Returning non paid documents*	5.000,00 RSD

6. Letter of credit – Import

Type	Amount of fee
6.1 Processing fee/amount increase/other change*	By agreement, min 5.000,00 RSD, max up to 0.2%
6.2 Issuance/Increase of documentary L/C covered or standby L/C covered**	By agreement, min 5.000,00 RSD, max up to 0.3%
6.3 Issuance/Increase of documentary L/C uncovered**	By agreement, min 7.000,00 RSD, max up to 0.5%
6.4 Issuance/Increase standby L/C uncovered**	By agreement, min 7.000,00 RSD, max up to 0.7%
6.5 Processing of uncovered L/C available (field 41A) with other bank**	By agreement, min 5.000,00 RSD, max up to 0.3%
6.6 Amendment of L/C conditions*	5.000,00 RSD
6.7 Document checking*	By agreement, min 5.000,00 RSD, max up to 0.20%
6.8.a. Differed payment under covered L/C***	By agreement, min 5.000,00 RSD, max up to 0.3%
6.8.b. Differed payment under uncovered L/C***	By agreement, min 7.000,00 RSD, max up to 0.5%
6.8.c. Differed payment under uncovered L/C available (field 41A) with other bank***	By agreement, min 7.000,00 RSD, max up to 0.8%
6.9 Handling fee for transport document addressed on bank*	0.2%, min 5.000,00 RSD, max 40.000,00 RSD
6.10 Documents under reserve	100 EUR (or RSD counter value) by set of documents – L/C beneficiary is charged

7. Letter of credit – Export

Type	Amount of fee
7.1 Notification/Increase*	Up to 0.1%, min 5.000,00 RSD, max 50.000,00 RSD
7.2 Notification of amendment*	4.000,00 RSD
7.3 Checking of documents*	Up to 0.3%, min 7.000,00 RSD
7.4 Forwarding of documents without checking*	Up to 0.15%, min 5.000,00 RSD, max 40.000,00 RSD
7.5 Adding of confirmation**	By agreement, min 12.000,00 RSD, up to 0.5% (If the foreign party/bank bears the costs - min 125 EUR)
7.6 Transfer of L/C on another beneficiary	By agreement, min. 12.000,00 RSD, up to 0.35%
7.7 L/C forwarding to another Bank*	0.15%, min 5.000,00 RSD, max 60.000,00 RSD
7.8 Document pre-checking*	Up to 0.2%, min 7.000,00 RSD
7.9 Adding of confirmation for received documents by loro L/C with deferred payment***	By agreement, min 12.000,00 RSD, max up to 0,5% If the foreign party/bank bears the costs - min 125 EUR)

8. Other services with documentary business

Type	Amount of fee
8.1. Consulting services	By agreement
8.2. Other services	By agreement
8.3. SWIFT cost	600,00 RSD
8.4 L/C cancellation*	10.000,00 RSD
8.5 Urgent request (within 24h)	5.000,00 RSD

Note: In case that above mentioned fees bears a foreign beneficiary, the fee in the amount EUR 80 + EUR 10 Swift cost is applied

* One-off payment

** Quarterly payment(at the beginning of each quarter)

*** Price is related to quarter basis but will be calculated on real number of days until maturity date

V FINANCIAL INSTITUTIONS

1. FOREIGN BANKS (LORO ACCOUNTS)

1.1. Payment account maintenance

Type of transaction	Amount of fee
1.1.1. Payment account balance certificate at foreign bank request, in addition to regular notification	5.900,00 RSD
1.1.2. Replies to inquiries on payment account debit/credit older than 3 months	5.900,00 RSD
1.1.3. Replies to inquiries on payment account debit/credit older than 12 months	11.800,00 RSD

1.2. Payments

In favor of	Minimum	% of amount	Maximum
1.2.1. Financial institutions	590,00 RSD		
1.2.2. Other persons where it is stated that the originator bears expenses (OUR)	590,00 RSD	0,1%	11.800,00 RSD
<i>NOTE: The Bank may charge an account in case the Bank of the funds beneficiary or its intermediary bank sends a request for collection of their expenses. In case of RSD payments, the account shall be charged also for the amount of tax for certain transactions in accordance with the Law on Payment Operations.</i>			
1.2.3. Request for payment order revocation after its execution	5.900,00 RSD		
1.2.4. Changes after the payment has been executed	5.900,00 RSD		

VI LOANS, PROJECT AND STRUCTURAL FINANCING, OTHER OPERATIONS

1. LOANS

1.1. Processing and realization of loan application maturing within 24 months

Client	Amount of fee
1.1.1. SME, LC and MNC	up to 0,5%
1.1.2. SB	up to 2%

1.2. Processing and realization of the loan application for long-term loans

Client	Amount of fee
1.2.1. SME, LC and MNC	up to 1%
1.2.2. SB	up to 3%

1.3. Overdraft

Segment	Amount of fee
1.3.1. Request processing for SME, LC and MNC clients	up to 0,5%
1.3.2. Request processing for SB clients	up to 1%
1.3.2.1. Request processing for SB clients for BizSmart payment account package users	No fee
1.3.2.2. Request processing for SB clients for BizComfort payment account package users	No fee
1.3.2.3. Request processing for SB clients for BizPro payment account package users	No fee

1.4. Other fees

Type of fee	Amount of fee
1.4.1. For unused part of the loan - commitment fee (only for long-term loans)*	up to 0.5% quarterly for the unused portion
1.4.2. For early loan repayments (only for long-term loans)*	up to 4% on the amount repaid early
1.4.3. Monitoring*	1% per annum (at the beginning of the business year on the amount of debt balance)
1.4.4. For irregular fulfillment of contractual obligation	1% of the outstanding loan amount for SME, LC and MNC clients
	up to 2% of the outstanding loan amount for SB clients

*** Only in case it is defined as a requirement by the decision of the competent decision-making body**

Note: Fees for standard products are defined while creating credit products.

2. PROJECT AND STRUCTURAL FINANCING

Type of transaction	Amount of fee
2.1. Fee for processing and realization of loan application	Up to 1,5%
2.2. Fee for processing requests for changing loan conditions	In case of the increased loan amount the tariff rate shall be as fee for processing and realization of loan application or up to 1,5% and for other changes will be determined by each specific request
2.3. Fee for the unused amount of the loan	up to 2% per year for the unused amount of the loan
2.4. Fee for an early loan repayment	up to 3,5% for the early repaid amount, and for loans for financing the construction of housing, the fee may also be related to the approved amount of the loan (not the amount that is early repaid), but this fee may not exceed 1.5 % of the approved loan amount
2.5. Monitoring fee	up to 1% per year
2.6. Arrangement fee	up to 1%
2.7. Security agent fee	up to 0.5%
2.8. Fee for syndicated financing / financing in the club of banks	by agreement with the other members of the syndicate/club
2.9. Fee for approval of the deviation of any element defined in the loan agreement (waiver fee)	up to 1,5%
<i>Note: For each actual project/structural financing the type of the fee and the percentage of the fee within the given range, as well as the method of charging, shall be determined</i>	

3. OTHER OPERATIONS

Type of transaction	Amount of fee
3.1. Commission operations in usage and repayment for which the Bank performs services for account of clients	interest is charged in the amount of 4% increased by the VAT
3.2. Preparation of daily statements of account	No fee
3.3. Taking measures against debtor and guarantor in default	100,00 RSD per warning letter
3.4. Various services to clients (service for financial and accounting operations on the basis of loans and other)	according to the agreement
3.5. Settling sales agreement certificates arriving from the Central Securities Registry, Depository and Clearing House for the Bank Clients who use the investment services of other investment companies	0.2 % on the market value per transaction/contract note
3.6. Settling sales agreement certificates arriving from the Central Securities Registry, Depository and Clearing House for the Clients who use the investment services of the Banca Intesa ad Beograd	0.1% of the market value per transaction/contract note
3.7. Issuing of a document that is disclaimer of the Bank's right to an appeal according to the decision on deleting the pledge right	5.000,00 RSD per document

3.8. Registration of international credit operations and registration of realization of international credit operations with NBS

Type of transaction	Amount of fee
3.8.1. Initial registration of credit / debit authorization	10.000,00 RSD
3.8.2. Realization of utilization-repayment plan /payment plan of lending transaction	10.000,00 RSD per plan preparation
3.8.3. Realization of loan repayment of credit / debit authorization	6.000,00 RSD per each amendment
3.8.4. Change of contractual terms per credit debit authorization	10.000,00 RSD
3.8.5. Transferring a lending transaction to another bank / Taking over of a lending transaction from another bank	10.000,00 RSD

VII BROKER OPERATIONS AND INVESTMENT SERVICES

The Tariff for the brokerage operations and investment services are defined by the Rulebook on the tariff for Banks investment services provision which can be found on the official web site of Banca Intesa ad Beograd.

VIII. PAYMENT CARDS

1. PAYMENT CARD ISSUING

1.1 DEBIT CARD ISSUING

Type of card	Periodical membership fee
1.1.1 Visa Business Debit	No fee
1.1.2 Visa Platinum Business	1.500,00 RSD monthly
1.1.2.1. Visa Platinum Business for BizComfort payment account package users	750,00 RSD monthly
1.1.2.2 Visa Platinum Business for BizPro payment account package users	750,00 RSD monthly
1.1.3. Dina Business debit	No fee

1.2. CREDIT CARD ISSUING

Type of card	Periodical membership fee
1.2.1. MC Business for small business	2.500,00 RSD annually
1.2.1. 1.MC Business for small business for BizSmart payment account package users	1.250,00 RSD annually
1.2.1.2.MC Business for small business for BizComfort payment account package users	1.250,00 RSD annually
1.2.1.3. MC Business for small business BizPro payment account package users	1.250,00 RSD annually
1.2.2. MC Business	4.000,00 RSD annually
1.2.2.1. MC Business for BizSmart payment account package users	2.000,00 RSD annually
1.2.2.2. MC Business for BizComfort payment account package users	2.000,00 RSD annually
1.2.2.3. MC Business for BizPro payment account package users	2.000,00 RSD annually
1.2.3. Visa Business Gold	6.900,00 RSD annually

2. REPLACEMENT OF LOST OR STOLEN CARD, CARD REPLACEMENT AT THE CLIENT'S REQUEST

Type of card	Amount of fee
2.1. MC Business	1.500,00 RSD
2.1.1.MC Business for BizSmart payment account package users	No fee
2.1.2.MC Business for BizComfort payment account package users	No fee
2.1.3.MC Business for small business BizPro payment account package users	No fee
2.2. Visa Business Debit	300,00 RSD
2.2.1. Visa Business Debit for BizSmart payment account package users	No fee
2.2.2. Visa Business Debit for BizComfort payment account package users	No fee
2.2.3. Visa Business Debit for BizPro payment account package users	No fee
2.3. Visa Business Gold	1.800,00 RSD
2.3.1. Visa Business Gold for BizSmart payment account package users	No fee
2.3.2. Visa Business Gold for BizComfort payment account package users	No fee
2.3.3. Visa Business Gold for BizPro payment account package users	No fee
2.4. Visa Platinum Business	1.500,00 RSD

2.4.1. Visa Platinum Business for BizSmart payment account package users	No fee
2.4.2. Visa Platinum Business for BizComfort payment account package users	No fee
2.4.3. Visa Platinum Business for small business for BizPro payment account package users	No fee
2.5. Dina Business debit	300,00 RSD
2.5.1. Dina Business debit for BizSmart payment account package users	No fee
2.5.2. Dina Business debit for BizComfort payment account	No fee
2.5.3. Dina Business debit for BizPro payment account package users	No fee

3. CARD BLOCKING FEE

Type of card	Amount of fee
3.1. MC Business	No fee
3.2. Visa Business Debit	No fee
3.3. Visa Business Gold	No fee
3.4. Visa Platinum Business	No fee
3.5. Dina Business debit	No fee

4. TRANSACTIONS' PROCESSING

4.1. Cash withdrawals using payment cards

4.1.1. Cash withdrawals using debit payment cards

Type of transaction	Minimum	% of amount
4.1.1.1. Withdrawals on the Bank ATMs using business debit payment cards*	55,00 RSD	0,3%
4.1.2.1. Withdrawals on the ATMs of another banks by using business debit payment cards	60,00 RSD	2%
4.1.3.1. POS terminal withdrawals*	60,00 RSD	2%

* Tariff paragraph does not apply on entrepreneurs, i.e. fee shall not be charged (fee equals 0 RSD)

4.1.2. Cash withdrawals using credit cards abroad

Type of card	Minimum	% of amount
4.1.2.1. MC Business	5,00 eur	3%
4.1.2.2. Visa Business Gold	5,00 eur	3%

4.1.3. Cash withdrawals using credit cards at the Banks' ATMs

Type of card	Minimum	% of amount
4.1.3.1. MC Business	60,00 RSD	3%
4.1.3.2. Visa Business Gold	60,00 RSD	3%

4.1.4. Cash withdrawals using credit cards at ATMs and counters of other domestic Banks

Type of card	Minimum	% of amount
4.1.4.1. MC Business	200,00 RSD	3%
4.1.4.2. Visa Business Gold	200,00 RSD	3%

4.1.5. Cash withdrawals using debit cards abroad

Type of card	Minimum	% of amount
4.1.5.1. Visa Business Debit	5,00 eur	3%
4.1.5.2. Visa Platinum Business	5,00 eur	3%

5. ACCEPTING PAYMENT CARDS AT POINTS OF SALE (OVER THE INTERNET AND POS TERMINALS)

Type of card	Fee	Term of payment
5.1. Master Card, Maestro, VISA, American Express, DINA and UnionPay International	Up to 15% with possibility of applying of additional commission models within following ranges: <ul style="list-style-type: none"> • Minimum (up to 200,00 RSD) • Maximum (up to 1.000,00 RSD) • Percentage part of commission increased up to 200,00 RSD 	up to 5 business days

6. OTHER FEES FOR ACCEPTING PAYMENT CARDS AT POINTS OF SALE

Place of origin	Amount of fee
6.1. Activation of the E-commerce service	up to 200.000,00 RSD
6.1.1. Activation of the E-commerce service for BizStart payment account package users	No fee
6.1.2. Activation of the E-commerce service for BizSmart payment account package users	No fee
6.1.3. Activation of the E-commerce service for BizComfort payment account package users	No fee
6.1.4. Activation of the E-commerce service for BizPro payment account package users	No fee
6.2. Monthly maintenance service fee for E-commerce	up to 4.000,00 RSD
6.2.1. Monthly maintenance service fee for E-commerce for BizComfort payment account package users	No fee
6.2.2. Monthly maintenance service fee for E-commerce for BizPro payment account package users	No fee
6.3. Monthly fee for unfulfilled turnover over POS terminals	up to 1.300,00 RSD

7. PAYMENTS USING CREDIT CARDS AT MERCHANT'S POINT OF SALE

Type of card	Fee
7.1. Master Card, VISA	Free of charge

8. CASH WITHDRAWAL AT ATMS OF BANCA INTESA AD BELGRADE FOR CARDHOLDERS OF PAYMENT CARDS ISSUED ABROAD

Transaction	Amount of fee
8.1. Cash withdrawal fee per transaction for cardholders of payment cards issued abroad	550,00 RSD

IX 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.

The fees for all services in FX transactions provided by the Bank to the users in the country shall be charged in RSD, while for the fees for services where the Bank is liable to foreign currency or indexed in foreign currency, is shown in and paid in euros

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.