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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 195 per month
3.2. »Intesa Hit« account *	RSD 300 per month
3.3. Blocked payment accounts	No fee
3.4. Other types of payment accounts **	No fee
3.5. »Intesa Magnifica« account *	RSD 400 per month
3.6. Special purpose payment account for Farmer*	RSD 195 monthly

* Fee for Payment account is charged from the available funds, regardless of whether there were any financial changes in the account during the month. If on the payment account on the day the fee is paid, the client does not have all the funds for the payment in full, the Bank will form a claim for the amount of matured unpaid fee and charge the entire fee after the funds are secured on the account.

** Other types of payment accounts are the Dinars payment account a vista for residents, the Dinars payment account a vista for non-residents

4. STATEMENT

Type of statement	Amount of fee
4.1. Statement from payment account	One statement a month - no fee, each subsequent RSD 50.00 a month
4.2. Statement of purpose payment account for Farmers	No fee
4.3. Monthly fee, for sending to the home address confirmation of payment made electronically, at the request of client	RSD 40

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 by HIT / Intesa Magnifica payment account owner*	RSD 80	1,00%	RSD 8.000
6.2. Transfer by the owner of the Payment account with basic services*	RSD 100	1,10%	RSD 8.000
6.3. Transfer by other clients*	RSD 150	1,20%	RSD 8.000
6.4. Transfer by owner of special-purpose account for Farmer*	RSD 80	1,00%	RSD 5.000
6.5. Transfer ordered by non-residents on the account opened with the Bank***		RSD 1.000	
6.6. Transfer ordered by non-residents on the account opened with some other domestic bank***	RSD 1.000	0,8%	RSD 50.000
6.7. Transfer ordered by residents on the non-residents account opened with the Bank***		RSD 500	
6.8. Transfer ordered by residents on the non-residents account opened with some other domestic bank***	RSD 1.000	0,7%	RSD 40.000
6.9. Transfer to accounts of individuals within the Bank			No fee
6.10. Transfer under charity donations*			No fee
6.11. Transfer for the purchase of investment units of Intesa Invest funds*			No fee**

* All payments up to RSD 300,000 (including this amount) will be made 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

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 HIT / Intesa Magnifica payment account owner*	RSD 80	1,00%	RSD 8.000
7.3. Payment by the owner of the Payment account with basic services*	RSD 100	1,10%	RSD 8.000
7.4. Payment by other clients*	RSD 150	1,20%	RSD 8.000
7.5. Payment of liquidity loans (by the founder)*	RSD 30	0,30%	RSD 2.000
7.6. Payment by owner of special-purpose account for Farmer*	RSD 80	1,00%	RSD 5.000
7.7. Payment under charity donations*			No fee
7.8. Payment for the purchase of investment units of Intesa Invest funds*			No fee**

* All payments up to RSD 300,000 (including this amount) will be made in the IPS payment system

** Without fee for all channels

8. ISSUING CHEQUES ACCORDING TO CURRENT ACCOUNTS

8.1. Issuing cheque on payment account	RSD 20
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9. PAYMENT BY CHEQUES AND BOOKLETS OF OTHER BANKS

3%

II FX OPERATIONS

1. MAINTAINING PAYMENT ACCOUNT

Opening and maintaining FX payment account and FX deposit	Amount of fee
1.1 FX payment account for resident	no fee
1.2. FX payment account for non resident	no fee
1.3. FX deposit	no fee

2. DEPOSIT OF FX CASH

No fee

3. CONVERSION AT REQUEST OF THE FX PAYMENT ACCOUNT HOLDER

Type of service	Amount of fee
3.1. For concrete payments abroad *	0,4%
3.2. For FX cash withdrawal **	No fee
3.3. For withdrawal or transfer, at the owner's request	0,4%
3.4. 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)

4. WITHDRAWAL FROM FX PAYMENT ACCOUNT AND FX DEPOSIT

Currency	Amount of fee
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4.1. In RSD ****	No fee
4.2. 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		

* In RSD counter value on the bases of NBS middle exchange rate

** Purchase, sale and lease of real estates

*** No fee for clients of the Bank who pay the purchase price from the mortgage realized in Banca Intesa

**** Purchase, sale and lease of real estates, life insurance and clean transfer (among the own accounts)

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		

* In RSD counter value on the bases of NBS middle exchange rate

** Purchase, sale and lease of real estates

*** No fee for clients of the Bank who pay the purchase price from the mortgage realized in Banca Intesa

**** Purchase, sale and lease of real estates, life insurance and clean transfer (among the own accounts)

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 €	RSD 300	0,35%	RSD 60.000
3.3. Foreign pensions from Federal Republic of Germany		0,23%	

* In RSD counter value on the bases of NBS middle exchange rate

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 over counter value €	RSD 300	0,35%	RSD 60.000

* In RSD counter value on the bases of NBS middle exchange rate

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. Purchase of loro cheques through exchange operations	RSD 300	1,2%
2.6. Collection of inkaso cheques	RSD 600	2 % + real expenses
2.7. 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

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 BANKING

Type of service	Amount of fee
1.1. Activation of Banca Intesa Online	Free of charge
1.2. Banca Intesa Online monthly fee	Free of charge

2. MOBILE BANKING

Type of service	Amount of fee
2.1. Activation of Intesa Mobi service	Free of charge
2.2. Intesa Mobi monthly fee for users of "Intesa HIT" , "Intesa Magnifica" and Payment account with basic services	Free of charge
2.3. Intesa Mobi monthly fee for other users	RSD 50 per month

3. SMS – MO SMS

Users	Amount of fee
3.1. For TELENOR network users	RSD 6,00 + VAT
3.2. For MTS network users	RSD 6,00 + VAT
3.3. For VIP network users	RSD 6,00 + VAT

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

Users	Minimum	% of amount	Maximum
4.1. For users of "Intesa HIT", „Intesa Magnifica“, Payment account with basic services and Special purpose payment account for Farmer**	Free of charge		
4.2. "Other" clients	RSD 60	1,00%	RSD 5.000

* All transfers up to amount of RSD 300.000 (including this amount) will be executed in the IPS payment system, after appropriate technical conditions

** For users of a special purpose current account for farmers only for the transfer of cash through electronic banking (mobile banking services not available)

IX PAYMENT CARDS

1. DEBIT CARD ISSUING¹

Card	Amount of fee
1.1. Dina debit card – basic and supplement card	no fee
1.2. Visa Inspire - basic and supplement card	no fee
1.3. Banca Intesa Internet	RSD 800 (one-off payment)
1.4. Visa Classic Debit - basic and supplement card	no fee
1.5. Visa Platinum - basic	RSD 1.300 monthly
1.6. Visa Infinite - basic	RSD 6.000 monthly
1.7. Visa Platinum - supplement	RSD 975 monthly
1.8. Visa Infinite - supplement	RSD 3.000 monthly

2. CREDIT CARD ISSUING²

¹ No charge for issuing debit card, except for Banca Intesa Internet card. Membership fee is charged in the amounts shown in the table (for Banca Intesa Internet Card is shown one-off expense for issuing card)

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

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

* No membership fee is charged in first year

** Amex Gold credit card users (main and additional users) with opened Intesa Magnifica payment account – 50% decrease of annual fee

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

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. Visa Classic Debit	RSD 400
3.6. Banca Intesa Internet	RSD 400
3.7. Visa Inspire	RSD 400
3.8. Visa Platinum	RSD 400
3.9. Visa Infinite	RSD 400
3.10. Visa Classic	RSD 800
3.11. Visa Classic Affinity Paralympic	RSD 800
3.12. Visa Gold	RSD 1.500
3.13. AMEX Green	RSD 1.000
3.14. AMEX Green Affinity LK	RSD 1.000
3.15. AMEX Gold	RSD 1.500
3.16. AMEX Blue	RSD 200
3.17. AMEX Green with 100% deposit	RSD 1.000
3.18. AMEX Blue within payment account bundle	RSD 200

4. PIN REISSUE AT THE CLIENT'S REQUEST

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. Visa Classic Debit	RSD 350
4.5. Visa Inspire	RSD 350
4.6. Visa Platinum	RSD 350
4.7. Visa Infinite	RSD 350
4.8. Visa Clasic	
4.9. Visa Classic Affinity Paralympic	RSD 300
4.10. Visa Gold	RSD 300
4.11. AMEX Green	RSD 300
4.12. AMEX Green Affinity LK	RSD 300
4.13. AMEX Blue	RSD 200
4.14. AMEX Gold	RSD 300
4.15. AMEX Green with 100% deposit	RSD 300
4.16. AMEX Blue within payment account bundle	RSD 200

5. CANCELLATION OF A CARD UTILIZATION

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

6. URGENT CARD PRODUCTION

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

7. MASTERCARD SECURECODE AND VERIFIED BY VISA

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

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. Visa Inspire*	2% (Min. EUR 2)
8.1.5. Visa Platinum	2% (Min. EUR 2)
8.1.6. Visa Infinite	2% (Min. EUR 2)
8.1.7. Visa Classic Debit	2% (Min. EUR 3)
8.1.8. Visa Classic	3% (Min. EUR 3)
8.1.9. Visa Classic Affinity Paraolimpik	3% (Min. EUR 3)
8.1.10. Visa Gold	3% (Min. EUR 3)
8.1.11. AMEX Green	3% (Min. EUR 5)
8.1.12. AMEX Green Affinity LK	3% (Min. EUR 5)
8.1.13. AMEX Gold	3% (Min. EUR 5)
8.1.14. AMEX Blue	3% (Min. EUR 5)
8.1.15. AMEX Green with 100% deposit	3% (Min. EUR 5)
8.1.16. AMEX Blue within payment account bundle	3% (Min. EUR 5)

* Cash withdrawals at ATM-s within the Intesa Sanpaolo Group – without fee, Change made by decision number IO/4/31/11 from

06.10.2011.

8.2. Cash withdrawal at the ATMs of BIB

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. Visa Classic	no fee
8.2.6. Visa Inspire	no fee
8.2.7. Visa Platinum	no fee
8.2.8. Visa Infinite	no fee
8.2.9. Visa Classic	3% (Min. RSD 90)
8.2.10. Visa Classic Affinity Paralympic	3% (Min. RSD 90)
8.2.11. Visa Gold	3% (Min. RSD 90)
8.2.12. AMEX Green	3% (Min. RSD 150)
8.2.13. AMEX Green Affinity LK	3% (Min. RSD 150)
8.2.14. AMEX Gold	3% (Min. RSD 150)
8.2.15. AMEX Blue	3% (Min. RSD 150)
8.2.16. AMEX Green with 100% deposit	3% (Min. RSD 150)
8.2.17. AMEX Blue within payment account bundle	3% (Min. RSD 150)

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

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. Visa Inspire	2% (Min. RSD 90)
8.3.6. Visa Classic Debit	2% (Min. RSD 150)
8.3.7. Visa Platinum	2% (Min. RSD 90)
8.3.8. Visa Infinite	2% (Min. RSD 90)
8.3.9. Visa Classic	3% (Min. RSD 150)
8.3.10. Visa Classic Affinity Paralympic	3% (Min. RSD 150)
8.3.11. Visa Gold	3% (Min. RSD 150)

9. QUERY FOR ACCOUNT BALANCE STATUS ON ATM

Transaction	Iznos naknade
9.1. Query for account balance status with credit and debit cards on Banca Intesa ATM's	RSD 15
9.2. Query for account balance status with credit and debit cards on ATM's of other banks in country and abroad	RSD 50

10. PIN CHANGE ON ATM's

Transaction	Iznos naknade
10.1. PIN change for credit and debit cards on Banca Intesa ATM's	RSD 100
10.2. PIN change for credit and debit cards on ATM's of other banks in country and abroad	RSD 100

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. SAFE-DEPOSIT BOXES WITH MECHANICAL/ELECTRONIC LOCKS

Safe deposit boxes dimensions	Monthly fee
2.1. 45x240x330	RSD 250
2.2. 75x300x370	RSD 250
2.3. 60x280x390	RSD 250
2.4. 60x300x400	RSD 350
2.5. 40x250x350	RSD 250
2.6. 60x280x390	RSD 250
2.7. 75x300x500	RSD 250
2.8. 70x300x495	RSD 250
2.9. 75x310x500	RSD 250
2.10. 60x250x330	RSD 250
2.11. 75x240x326	RSD 250
2.12. 70x240x330	RSD 300
2.13. 100x250x350	RSD 300
2.14. 100x300x370	RSD 300
2.15. 120x300x400	RSD 500
2.16. 130x280x390	RSD 300
2.17. 100x300x500	RSD 300
2.18. 100x310x500	RSD 300
2.19. 120x250x330	RSD 300
2.20. 90x220x470	RSD 335
2.21. 90x300x400	RSD 420

2.22. 180x300x400	RSD 670
2.23. 200x300x370	RSD 335
2.24. 150x300x500	RSD 335
2.25. 150x310x500	RSD 335
2.26. 155x310x500	RSD 335
2.27. 240x250x330	RSD 335
2.28. 220x240x326	RSD 335
2.29. 280x240x326	RSD 335
2.30. 140x300x470	RSD 420
2.31. 240x300x400	RSD 420
2.32. 200x300x500	RSD 420
2.33. 200x310x500	RSD 420
2.34. 230x310x500	RSD 420
2.35. 600x250x330	RSD 420
2.36. 180x300x470	RSD 500
2.37. 210x300x400	RSD 840
2.38. 295x310x500	RSD 500
2.39. 300x300x470	RSD 500
2.40. 300x300x500	RSD 500
2.41. 310x350x500	RSD 500
2.42. 1200x250x330	RSD 500

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