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

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 OPENING, MAINTAINING AND CLOSING OF RSD AND FX ACCOUNTS

1. OPENING OF RSD AND FX ACCOUNT

No fee

2. MAINTAINING OF RSD ACCOUNT (MONTHLY)

Number of changes	Amount of fee
2.1. From 1 - 10 change per month	595,00 rsd
2.2. From 11 - 30 change per month	485,00 rsd
2.3. From 31 - 100 change per month	405,00 rsd
2.4. Over 100 change per month	295,00 rsd

3. MAINTAINING OF FX ACCOUNT

No fee

4. CLOSING OF RSD / FX ACCOUNT AT CLIENT'S REQUEST

500,00 rsd*

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

II DOMESTIC OPERATIONS

1. INTERNAL ORDERS

1.1 Internal orders up to 50.000,00 rsd

Order type	Amount of fee
1.1. Paper form	65,00 rsd
1.2. Electronic in-house	35,00 rsd
1.3. Electronic Halcom	50,00 rsd
1.4. SWIFT message MT101, Payment factory	50,00 rsd
1.5. Between the accounts of the same legal person	No fee
1.6. Electronic crediting individuals' current accounts in Bank	No fee

- Orders in favor of the Bank have 50% lower fees, while orders executed as a result of Visa Business payment card transactions have 40% lower fees.

- Standing order in favor of the Bank – No fee

1.2 Internal orders from 50.000,01 rsd

Order type	Amount of fee
1.2. Paper form	120,00 rsd
1.2. Electronic in-house	60,00 rsd
1.4. Electronic Halcom	80,00 rsd
1.4. SWIFT message MT101, Payment factory	80,00 rsd
1.5. Between the accounts of the same legal person	No fee
1.6. Electronic crediting individuals' current accounts in Bank	No fee

* Orders in favor of the Bank have 50% lower fees, while orders executed as a result of Visa Business payment card transactions have 40% lower fees.

** Standing order in favor of the Bank – No fee

2. EXTERNAL ORDERS

2.1. Clearing orders up to 50.000,00 rsd

Order type	Amount of fee
2.1.1. Paper form	75,00 rsd
2.1.2. Electronic in-house	50,00 rsd
2.1.3. Electronic Halcom	60,00 rsd
2.1.4. Swift message MT 101, Payment factory	60,00 rsd

2.2. Clearing orders from 50.000,01 rsd to rsd 300.000,00

Order type	Amount of fee
2.2.1. Paper form	140,00 rsd
2.2.2. Electronic in-house	75,00 rsd
2.2.3. Electronic Halcom	90,00 rsd
2.2.4. Swift message MT 101, Payment factory	90,00 rsd

2.3. RTGS orders up to 300.000,00 rsd

Order type	Amount of fee
2.3.1. Paper form	300,00 rsd
2.3.2. Electronic in-house	150,00 rsd
2.3.3. Electronic Halcom	170,00 rsd
2.3.4. Swift message MT 101, Payment factory	170,00 rsd

2.4. RTGS orders from 300.000,01 rsd

Order type	% of amount	Maximum
2.4.1. Paper form	0,130%	6.000,00
2.4.2. Electronic in-house	0,075%	3.600,00
2.4.3. Electronic Halcom	0,10%	4.800,00
2.4.4. Swift message MT 101, Payment factory	0,10%	4.800,00

3. CASH PAYMENT OPERATIONS
3.1. Deposits

Type of transaction	Minimum	% of amount
3.1.1. Deposits on the bank account	55,00 rsd	0,06%
3.1.2. Deposits on the account in another bank	100,00 rsd	0,50%
3.1.3. Deposits with monthly amount higher than RSD 200 million	up to 0.50%	

3.2. Withdrawals

Type of transaction	Minimum	% of amount	Maximum
3.2.1. Withdrawals from the bank account*	55,00 rsd	0,5%	120.000,00
3.2.2. Withdrawals in coins*	55,00 rsd	1%	
3.2.3. Withdrawals on the Bank ATMs using VISA business electron payment cards*	55,00 rsd	0,3%	
3.2.4. Withdrawals on the ATMs of another banks by using VISA business payment cards	60,00 rsd	2%	
3.2.5. POS terminal withdrawals*	60,00 rsd	2%	
3.2.6. Change of foreign banknotes for smaller or larger denominations	80,00 rsd	0,5%	
3.2.7. Change of the damaged foreign currency banknotes	10,00 rsd	2%	

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

4. OTHER FEES
4.1. E-BANKING TRANSACTION
4.1.1. IN-HOUSE SOFTWARE SOLUTION

4.1.1.1. E-service activation	1.000,00 rsd
4.1.1.2. Card issuing or substitution	1.000,00 rsd
4.1.1.3. Smart card reader issuing	1.500,00 rsd
4.1.1.4. Utilization of In-house service (monthly)	100,00 rsd

4.1.2. HALCOM SOFTWARE SOLUTION

4.1.2.1. E-service activation (without card issuing)	3.000,00 rsd
4.1.2.2. Smart card reader issuing	1.500,00 rsd
4.1.2.3. Utilization of Halcom service (standard package)	1.000,00 rsd monthly

4.1.3.

4.1.3.1.	Free of charge
4.1.3.2.	200,00 rsd

4.2. REGISTRATION OF BILLS OF EXCHANGE AND DIRECT-DEBIT AUTHORIZATIONS

4.2.1. Registration/dischARGE of Bills/Authorizations, received on Banks counter	200,00 rsd bills/dda
4.2.2. Registration / deregistration of Bills of exchange / direct debit authorization where the bank is a payee, and for deregistration of the bills of exchange / direct debit authorization which are enforced for the account of the borrower in the Bank	No fee

4.3. CERTIFICATE ISSUANCE

4.3.1. Certificate issuance upon request of the client	1.000,00 rsd
4.3.2. Final order execution certificate issuance	100,00 rsd
4.3.3. Archive statement of the RSD account	100,00 rsd + 20,00 rsd per page
4.3.4. Issuance of statement of RSD account in branches	150,00 rsd per month

4.4. SMS BANKING (SMS REQUEST)

4.4.1. For TELENOR network users	6,00 rsd + VAT
4.4.2. For MTS network users	6,00 rsd + VAT
4.4.3. For VIP network users	6,00 rsd + VAT

4.5. WITHDRAWAL OF THE COLLECTION BASIS

1.000,00 rsd per basis

NOTE: Tariff rate calculation and collection for domestic payment operations is effected every 10th, 20th and last day in a month (except for the fees marked as monthly or upon request)

4.6. SALARY PAYMENT ACCORDING TO COORDINATED TXT FILE FORMAT

Order type	Amount of fee
4.6.1. Within the Bank	No fee
4.6.2. To other domestic banks	35,00 rsd

III INTERNATIONAL PAYMENTS

1. OUTGOING PAYMENTS (NOSTRO REMITTANCES)

1.1. From F/X account (nostro remittances and settlement of liabilities for L/Cs)

Order type	Minimum	% of amount	Maximum
1.1.1. Paper form	1.200,00 rsd	0,20%	40.000,00 rsd
1.1.2. Electronic form	1.200,00 rsd	0,18%	36.000,00 rsd
1.1.3. SWIFT message MT101, Payment factory	1.200,00 rsd	0,18%	36.000,00 rsd

1.2. From FX account in the currencies that are not listed in the NBS Exchange rate for Foreign Exchange

Order type	Minimum	% of amount	Maximum
1.2.1. Paper form	2.000,00 rsd	1,00%	80.000,00 rsd
1.2.2. Electronic form	2.000,00 rsd	0,90%	72.000,00 rsd
1.2.3. SWIFT message MT101, Payment factory	2.000,00 rsd	0,90%	72.000,00 rsd

1.3. From purchased foreign currency in EUR and/or USD for the purpose of nostro remittances, transfers in the country and settlement of liabilities for L/Cs *

Order amount	Amount of fee
1.3.1. Up to 10.000,00	1.200,00 rsd
1.3.2. From 10.000,01 to 25.000,00	1.800,00 rsd
1.3.3. From 25.000,01 to 49.999,99	3.000,00 rsd
1.3.4. Above 50.000,00	Free of charge

1.4. From purchased foreign currency in other currencies for the purpose of nostro remittances, transfers in the country, settlement of liabilities for L/Cs and settlement of liabilities for loans and bonds *

Order amount	Amount of fee
1.4.1. Up to 49.999,99	1.500,00 rsd
1.4.2. From 50.000,00	Free of charge

1.5. From purchased foreign currency for the payment of other obligations

Sales type	Amount of fee
1.5.1. For the settlement of liabilities in relation to the credit cards	0,2%
1.5.2. For the settlement of liabilities in relation to the fx loan	0,2%

1.6. In favor of non-resident accounts in the Bank

1.000,00 rsd

1.7. Payment in RSD in favor of clients of other domestic banks

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

1.8. 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
1.8.1. Up to 5.000,00	1.150,00 rsd
1.8.2. From 5.000,01 to 12.500,00	1.500,00 rsd
1.8.3. From 12.500,01 to 50.000,00	2.300,00 rsd
1.8.4. Above 50.000,01	4.000,00 rsd

1.9. 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 Bank reserves the right to agree with the client another tariff in case of disruption on the interbank foreign exchange market.**

NOTE: Clients who effect more remittances at the same time, in favour of the same foreign partner, the fee shall be calculated according to the total amount of remittances.

2. INCOMING CROSSBORDER PAYMENTS INCLUDING K&M (LORO REMITTANCES)

2.1. From abroad

No fee

2.2. From Kosovo and Metohija

Pay out in rsd counter value	Minimum	% of amount
2.2.1. Prior to the due date of payment from the NBS	1.200,00 rsd	0,2%
2.2.2. After maturity of payment from the NBS	1.200,00 rsd	0,1%

2.3. Collection of foreign cheques

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

3. TRANSFERS AND PAYMENTS IN THE COUNTRY

3.1. From FX account (transfer of funds from the FX account in the Bank to the FX account with another domestic bank)

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

3.2. Other transfers in the country

Transfer type	Amount of fee
3.2.1. From the life insurance accounts within Bank	300,00 rsd
3.2.2. Under charity donations	Free of charge

Transfer type	Minimum	% of amount	Maximum
3.2.3. Within the Bank	800,00 rsd	0,1%	8.000,00 rsd
3.2.4. To other domestic banks	1.500,00 rsd	0,2%	16.000,00 rsd

4. CASH PAYMENTS

4.1. Business trip expenses

Pay out in rsd counter value	Minimum	% of amount	Maximum
4.1.1. Withdrawal of cash as advance for business trip*	800,00 rsd	0,30%	5.000,00 rsd
4.1.2. Transfer of advance payment or final calculation onto the FX account of the individual with the Bank	400,00 rsd	0,15%	
4.1.3. Transfer of advance payment or final calculation onto the FX account of the individual with another domestic bank	800,00 rsd	0,30%	
4.1.4. Withdrawal of unused advance payment after the final settlement to the account of a legal entity within the Bank	400,00 rsd	0,15%	

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

4.2. Cash deposits

Type of transaction	Minimum	% of amount	Maximum
4.2.1. FX on account	500,00 rsd	0,2%	20.000,00 rsd
4.2.2. FX nad RSD based on payments for founding investment	800,00 rsd	0,2%	40.000,00 rsd

4.3. Authorized exchange dealers

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

5. NON-RESIDENTS

5.1. Opening and maintaining of account

Type of account	Amount of fee
5.1.1. Basic (RSD and FX)	EUR 300,00 in dinar equivalent at the middle exchange rate of NBS
5.1.2. Special-purpose fx accounts	5.000,00 rsd

5.2. Cash

Type of transaction	Minimum	% of amount	Maximum
5.2.1. Placement of cash in foreign currency and RSD	500,00 rsd	0,2%	20.000,00 rsd
5.2.2. Withdrawal of cash as advance for business trip	800,00 rsd	0,3%	
5.2.3. Withdrawal of cash in RSD	800,00 rsd	0,1%	

5.3. Remittances

Order type	Minimum	% of amount	Maximum
5.3.1. Loro (remittance from abroad)	No fee		
5.3.2. Nostro (remittance abroad)	1.200,00 rsd	0,2%	40.000,00 rsd

5.4. RSD payments in the country

Minimum	% of amount	Maximum
500,00 rsd	0,15%	50.000,00 rsd

5.5. Transfers

Order type	Minimum	% of amount	Maximum
5.5.1. Within the Bank	1.000,00 rsd		
5.5.2. In foreign currency in favor of clients of other domestic banks	1.500,00 rsd	0,3%	80.000,00 rsd

6. EMBASSIES

6.1. Opening and maintaining of account

No fee

6.2. Cash

Type of transaction	Minimum	% of amount	Maximum
6.2.1. Placement of cash	500,00 rsd	0,1%	20.000,00 rsd
6.2.2. Withdrawal of foreign cash	500,00 rsd	0,2%	
6.2.3. Withdrawal of cash in RSD (limit 100.000,00 RSD)	500,00 rsd	0,1%	

6.3. Remittances

Order type	Minimum	% of amount	Maximum
6.3.1. Loro (remittance from abroad)	No fee		
6.3.2. Nostro (remittance abroad)	1.000,00 rsd	0,15%	40.000,00 rsd

6.4. Payments in the country

Order amount in RSD	Minimum	% of amount	Maximum
6.4.1. In favor of Bank's clients	800,00 rsd		
6.4.2. RSD payments in favor of clients of another domestic bank	800,00 rsd	0,15%	50.000,00 rsd
6.4.3. FX payments in favor of clients of other domestic banks	1.000,00 rsd	0,2%	60.000,00 rsd

7. TARIFF RATE FOR BANKS

7.1. Incoming payments (Loro remittances)

Type of remittance	Minimum	% of amount	Maximum
7.1.1. Received from foreign banks with charging option „OUR“	5,00 eur	0,1%	100,00 eur
7.1.2. From domestic banks with charging option „OUR“	1.000,00 rsd	0,1%	8.000,00 rsd
7.1.3. From domestic banks with charging option „OUR“ under charity donations	Free of charge		

7.2. Inquires, amendments and requests for cancellation

From	Amount of fee
7.2.1. Foreign banks	25,00 eur
7.2.2. Domestic banks	2.500,00 rsd

7.3. Transfer of incoming payment

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

7.4. Transfers by order of domestic banks

No fee

8. OTHER OPERATIONS

8.1. Swift messages

Type of transaction	Amount of fee
8.1.1. Activation of MT101	6.000,00 rsd
8.1.2. Swift MT101 messages per account (per month)	2.000,00 rsd
8.1.3. Sending of Swift MT 940,941,942 per account / currency / swift address (per month)	3.000,00 rsd
8.1.4. Sending of Swift order copy upon client's request	500,00 rsd

- For e-banking users, MT 101 and Payment factory fees are not charged

8.2. Complaints

Type	Amount of fee
8.2.1. Correction of payment order data for NBS statistics as per request of the client	500,00 rsd
8.2.2. 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
8.2.3. 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

8.3. Certificate issuance

8.3.1. Certificate issuance and other inquiries upon request of the client	1.000,00 rsd
8.3.2. Sending of statements copy	200,00 rsd
8.3.3. Issuing opinion on foreign bank solvency	3.000,00 rsd

IV GUARANTEE AND DOCUMENTARY BUSINESS AND ACCEPTANCE OF BILLS

IV.1. Small business clients 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 Autentification 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. Autentification 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 RSD)**	0.8% / 0.5% for 100% cash deposit coverage, min 5.000,00 rsd
4.3. Receipt of the protest*	0.1%, min 3.000,00 rsd, max 60.000,00 rsd

5. DOCUMENTS ON COLLECTION BASES (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/other change *	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. Deffered payment under covered L/C ***	0.3%, min 5.000,00 rsd
6.8.b. Deffered payment under uncovered L/C ***	0.6%, 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

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 cost	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 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%
1.2.1 Commission for guarantee issuance**	By agreement, min 4.000,00 rsd, max 0.7%
1.2.2 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 Autentification 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

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 Autentification of signitures 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 BASES (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 30.000,00 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*	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 f 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. Deferred payment under covered L/C ***	By agreement, min 5.000,00 rsd, max up to 0.3%
6.8.b. Deferred payment under uncovered L/C ***	By agreement, min 7.000,00 rsd, max up to 0.5%
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% (In case that foreign beneficiary bears the cost, 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

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

Remark: In case that above mentioned fees bears foreign beneficiary, fee in 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. Account maintenance

Type of transaction	Amount of fee
1.1.1. Account balance certificate at foreign bank request, in addition to regular notification	50,00 eur
1.1.2. Replies to inquiries on account debit/credit older than 3 months	50,000 eur
1.1.3. Replies to inquiries on account debit/credit older than 12 months	100,00 eur

1.2. Payments

In favor of	Minimum	% of amount	Maximum
1.2.1. Financial institutions	5,00 eur		
1.2.2. Other persons where it is stated that the originator bears expenses (OUR)	5,00 eur	0,1%	100,00 eur
<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	50,00 eur		
1.2.4. Changes after the payment has been executed	50,00 eur		
<i>NOTE: The fees shall be charged in the currency in which the account is maintained and shall represent equivalents of the fees expressed in EUR.</i>			

2. OTHER OPERATIONS

Type of transaction	Amount of fee
2.1. Authentication of client's signatures at foreign bank request	40,00 eur
2.2. Issuing opinion on client solvency at foreign bank request	50,00 eur

VI LOANS, PROJECT AND STRUCTURAL FINANCING, OTHER OPERATIONS

1. LOANS

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

Client	Minimum	Maximum
1.1.1. SME, LC and MNC	3.000,00 rsd for RSD loans 1.000,00 rsd per tranche of RSD revolving loan 25,00 eur for FX loans 10,00 eur per tranche of FX revolving loan	up to 0,5%
1.1.2. SB	up to 2%	

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

Client	Minimum	Maximum
1.2.1. SME, LC and MNC	10.000,00 rsd for RSD loans 100,00 eur for FX loans	up to 1%
1.2.2. SB	15,00 eur (for 100% secured loans)	up to 3%

1.3. Other fees

Type of fee	Amount of fee
1.3.1. For unused part of the loan - commitment fee (only for long-term loans) *	up to 0.5% p.a. for the unused portion
1.3.2. For early loan repayment-(only for long-term loans) *	up to 4% on the amount repaid early
1.3.3. Monitoring *	% per annum (at the beginning of the business year on the amount of debt balance)
1.3.4. 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 realisation of loan application	Minimum 6.500,00 rsd (for RSD loans and loans with foreign currency clause) Minimum 100,00 eur (for FX loans) up to 1%
2.2. Fee for processing requests for changing loan conditions	In case of the increased loan amount the tariff rate shall be as in 2.1., and for other changes 6.500,00 rsd fixed
2.3. Fee for the unused amount of the loan	up to 2% for the unused amount of the loan
2.4. Fee for an early loan repayment	up to 2% for the early repaid 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%

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

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 perc. points 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	0.20% on the market value of sales agreement certificates
3.6. Settling sales agreement certificates arriving from the Central Securities Registry, Depository and Clearing House for the clients of the Brokerage Dealing -Team	0.1% on the market value of sales agreement certificates
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 realisation 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 po izradi plana
3.8.3. Realization of loan repayment of credit / debit authorization	6.000,00 rsd po svakoj promeni
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

1. BROKERAGE FEE IN TRADING SHARES

Kind of trading	Amount of fee
1.1. Brokerage fee in trading shares at the MTP and regulated market	1% calculated on market value per transaction or sales agreement certificate
1.2. Provision for trade equity securities of issuing orders for depositing, acquisition and disposal, forced purchases and sales of dissenting shareholders	1% calculated on market value per transaction or sales agreement certificate

2. Brokerage fee for trading in debt securities (bills, bonds and other) in local currency the issuer of which is the Republic of Serbia, the NBS, municipality or other local government entities-For trading in debt securities (bills, bonds, etc.) whose issuer is the Republic of Serbia, the NBS and the municipality or other local units that are denominated in foreign currencies, brokerage fee is determined as a percentage of the market value of the transaction (per transaction or sales agreement certificate) translated into dinars at the mid exchange rate of NBS on the day of placing the order, unless otherwise agreed.

Amount	% of amount
2.1. RSD from 100.000-500.000	1%
2.2. RSD from 500.000-1.000.000	0,8%
2.3. RSD 1.000.000-5.000.000	0,6%
2.4. RSD 5.000.000-10.000.000	0,4%
2.5. RSD 10.000.000-30.000.000	0,2%
2.6. RSD 30.000.000-50.000.000	0,17%
2.7. RSD 50.000.000-100.000.000	0,16%
2.8. Over RSD 100.000.000	0,15%

3. TRADING DEBT SECURITIES BUSSINES ENTITIES

Amount	% of amount
3.1. Up to RSD 5.000.000	1%
3.2. RSD 5.000.000-10.000.000	0,9%
3.3. RSD 10.000.000-20.000.000	0,8%
3.4. Over RSD 20.000.000	0,7%

Type of service	Minimum	% of amount	Maximum
4. CHANGE AND/OR REVORKING ORDERS	RSD 500		
5. SUBSCRIPTION AND PAYMENT OF THE SECURITIES FOR BUYERS (INVESTITORS)	500,00 rsd per order	1%	100.000,00 rsd per order
6. BORROWING OR MEDIATION IN BORROWING SECURITIES	1% calculated on nominal value of the lent securities		

7. Services as a member of Central securities depositor and clearing house and corporate agent services

Type of service	Amount of fee
7.1 For opening proprietary account	1.000,00 rsd
7.2 For opening escrow account	1.000,00 rsd
7.3. For opening depo securities account	20.000,00 rsd
7.4. For opening securities deposit account	10.000,00 rsd
7.5. For opening emission account	10.000,00 rsd
7.6. For closing account	500,00 rsd
7.7. For closing depo securities account	5.000,00 rsd
7.8. For transfer of securities ownership from propriety to custody account (per ISIN number)	2.000,00 rsd
7.9. For transferring securities from proprietary account opened through one member of the Central Securities Registry proprietary account of the same owner to another member of the Central Securities Registry (change depositories, per ISIN number)	1.000,00 rsd
7.10. For transfer of securities based on the contracts of gift and other contracts (per ISIN number)	2.000,00 rsd
7.11. For transfer of securities based on final court decision and requirements (inheritance and other solution, per ISIN number)	2.000,00 rsd
7.12. Subscription prohibition of disposal (per ISIN number)	2.000,00 rsd
7.13. Deleting prohibition of disposal (per ISIN number)	2.000,00 rsd
7.14. Enrollment of restriction (per ISIN number)	2.000,00 rsd
7.15. Assigning CFI code and ISIN number	5.000,00 rsd
7.16. Submission of a single shareholder book	5.000,00 rsd
7.17. Changes of ID Number for clients	1.000,00 rsd
7.18. Divident payments, for the issuer	3% of amount of dividend, min 20.000,00 rsd
7.19. Payment of dividends or coupons to holders of securities (per order)	0.05%
7.20. Publication of the notice on the website of Central Securities Registry	2.000,00 rsd

8. Services that Banca Intesa provides in connection with opening and maintenance of special-purpose fx account for purchase or sale of fx bonds
a. Opening special-purpose FX account

Client	Amount of fee
8.1.1. Domestic legal person	600,00 rsd (collection shall be made at account opening)
8.1.2. Foreign legal person	2.000,00 rsd (collection shall be made at account opening)

VIII. PAYMENT CARDS
1. ANNUAL MEMBERSHIP

Type of card	Amount of fee
1.1. MC Business for small business	2.500,00 rsd
1.2. MC Business	4.000,00 rsd
1.3. MC Business Affinity PKB	No fee
1.4. Visa Business Electron	No fee
1.5. Visa Business Gold	6.900,00 rsd

*The tariff line is applied if the stated number of cards is activated in the same months.

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

Type of card	Amount of fee
2.1. MC Business	1.500,00 rsd
2.2. MC Business Affinity PKB	1.500,00 rsd
2.3. Visa Business Electron	300,00 rsd
2.4. Visa Business Gold	1.800,00 rsd

3. CARD BLOCKING FEE

Type of card	Amount of fee
3.1. MC Business	3.000,00 rsd
3.2. MC Business Affinity PKB	3.000,00 rsd
3.3. Visa Business Electron	300,00 rsd
3.4. Visa Business Gold	3.000,00 rsd

4. TRANSACTIONS' PROCESSING

4.1. Cash withdrawals at the counters of Bank

Type of card	Minimum	% of amount
4.1.1. MC Business	150,00 rsd	3%
4.1.2. MC Business Affinity PKB	150,00 rsd	3%
4.1.3. Visa Business Gold	150,00 rsd	3%

4.2. Cash withdrawals abroad

Type of card	Minimum	% of amount
4.2.1. MC Business	5,00 eur	3%
4.2.2. MC Business Affinity PKB	5,00 eur	3%
4.2.3. Visa Business Electron	5,00 eur	3%
4.2.4. Visa Business Gold	5,00 eur	

4.3. Cash withdrawal at the ATMs of Bank

Type of card	Minimum	% of amount
4.3.1. MC Business	60,00 rsd	3%
4.3.2. MC Business Affinity PKB	60,00 rsd	3%
4.3.3. Visa Business Gold	60,00 rsd	3%

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

Type of card	Minimum	% of amount
4.4.1. MC Business	200,00 rsd	3%
4.4.2. MC Business Affinity PKB	200,00 rsd	3%
4.4.3. Visa Business Gold	200,00 rsd	3%

4.5. Expenses of processing unfounded complaints

Place of origin	Amount of fee
4.5.1. In the country	1.000,00 rsd
4.5.2. Abroad	15,00 eur

5. ACCEPTING PAYMENT CARDS OVER THE INTERNET (E-COMMERCE) AND POS TERMINALS

Type of card	Fee	Term of payment
5.1. Master Card, Maestro, VISA, American Express and DINA	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 50 business days

6. OTHER FEES FOR ACCEPTING PAYMENT CARDS

Place of origin	Amount of fee
6.1. The activation of the E-commerce service	up to 200.000,00 rsd
6.2. Monthly maintenance service fee for E-commerce	up to 4.000,00 rsd
6.3. Monthly fee for unfulfilled turnover over POS terminals	up to 1.300,00 rsd

IX SAFE-DEPOSIT BOXES

1. REPLACING OF LOCKS/ ELECTRONIC CARDS

Type of replacement	Amount of fee
1.1. Replacing lock on mechanical safe-deposit-box	500,00 rsd + actual expenses increased by the VAT
1.2. Replacing lost or damaged card of electronic self-service safe-deposit box	200,00 rsd
1.3. Replacing lock on electronic self-service for safe-deposit box 60X300X400	500,00 rsd + 160,00 eur increased by the VAT
1.4. Replacing lock on electronic self-service for safe-deposit box 90X300X400	500,00 rsd + 170,00 eur increased by the VAT
1.5. Replacing lock on electronic self-service for safe-deposit box 120X300X400	500,00 rsd + 180,00 eur increased by the VAT
1.6. Replacing lock on electronic self-service for safe-deposit box 180X300X400	500,00 rsd + 190,00 eur increased by the VAT
1.7. Replacing lock on electronic self-service for safe-deposit box 210X300X400	500,00 rsd + 200,00 eur increased by the VAT

2. ELECTRONIC SELF-SERVICE SAFE DEPOSIT BOX

Safe-deposit-boxes dimensions	1 month	3 months	6 months	12 months
2.1. 60x300x400	1.400,00 rsd	2.000,00 rsd	4.000,00 rsd	8.000,00 rsd
2.2. 90x300x400	1.800,00 rsd	3.000,00 rsd	6.000,00 rsd	12.000,00 rsd
2.3. 120x300x400	2.000,00 rsd	4.000,00 rsd	8.000,00 rsd	16.000,00 rsd
2.4. 180x300x400	3.000,00 rsd	5.000,00 rsd	10.000,00 rsd	20.000,00 rsd
2.5. 210x300x400	4.000,00 rsd	7.000,00 rsd	12.000,00 rsd	24.000,00 rsd

3. MECHANICAL SAFE-DEPOSIT BOX

Safe dimensions	1 month	3 months	6 months	12 months
3.1. 45x240x330	1.000,00 rsd	1.800,00 rsd	3.000,00 rsd	6.000,00 rsd
3.2. 75x300x370				
3.3. 60x280x390				
3.4. 60x300x400				
3.5. 40x250x350				
3.6. 60x280x390				
3.7. 75x300x500				
3.8. 70x300x495				
3.9. 75x310x500				
3.10. 60x250x330				
3.11. 75x240x326				
3.12. 70x240x330	1.200,00 rsd	2.400,00 rsd	5.000,00 rsd	8.000,00 rsd
3.13. 100x250x350				
3.14. 100x300x370				
3.15. 120x300x400				
3.16. 130x280x390				
3.17. 100x300x500				
3.18. 100x310x500				
3.19. 120x250x330				
3.20. 90x220x470	1.400,00 rsd	3.000,00 rsd	6.000,00 rsd	10.000,00 rsd
3.21. 180x300x400				
3.22. 200x300x370				
3.23. 150x300x500				
3.24. 150x310x500				
3.25. 155x310x500				
3.26. 240x250x330				
3.27. 220x240x326				
3.28. 280x240x326				
3.29. 140x300x470				
3.30. 240x300x400	1.600,00 rsd	4.000,00 rsd	8.000,00 rsd	14.000,00 rsd

3.31. 200x300x500				
3.32. 200x310x500				
3.33. 230x310x500				
3.34. 600x250x330				
3.35. 180x300x470	1.800,00 rsd	6.000,00 rsd	10.000,00 rsd	20.000,00 rsd
3.36. 295x310x500				
3.37. 300x300x470				
3.38. 300x300x500				
3.39. 310x350x500				
3.40. 1200x250x330				

X 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 at middle price.

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.

President of the Board of Directors

Giovanni Boccolini