



## SERVICES AND FEES OVERVIEW

### APPLYING TO PAYMENT SERVICES USERS - CONSUMERS



**Name of the Payment Services Provider: ProCredit Bank a.d. Belgrade**

**Name of the payment account (package): RSD current account (without a package)**

**Payment Services User: <%clientName%>,**

**Date: <%applicationDate%>**

This document provides an informative overview of fees **for the most commonly used and most significant services that apply to the mentioned payment account (payment account package).**

The Payment Services Provider may collect additional fees for services linked to payment accounts which have not been listed in this document, which contain only fees for the most commonly used and most significant services that apply to the mentioned payment account. Information pertaining to all fees the Payment Services Provider charges the Payment Services User - Consumer, is available in the Price List for Private Individuals.

Detailed descriptions of the listed services are provided below (list of services) including additional explanations, should the Payment Services Provider provide such, may be found at the front desks of the Payment Services Provider's premises and online, and the Payment Services Provider shall submit said documents to the Payment Services User upon his/her request and free of charge.

SERVICES		FEES (percentage of the transaction amount and/or cash amount)	
<b>1.</b>	<b>General terms that apply to the payment account</b>		
<b>1.1</b>	<b>Payment account maintenance (name of the payment account or package)</b>	Opening a payment account	Free of charge
		Maintenance of the payment account in RSD currency	RSD 0.00 per month, <b>including e-Banking</b> RSD 595.00 per month, <b>excluding e-Banking</b>

**Note: The following information provided here includes fees for the most commonly used and most significant services that apply to this payment account i.e., package of services charged in addition to the fees linked to maintaining the payment account in the event that the user signs an agreement demonstrating his/her desire to use these services i.e., if the user uses these services.**

**The Payment Services Provider shall provide clear and unambiguous information regarding the fees charged to this payment account i.e., package, upon the request of the user, which are NOT listed below.**

1.2	<b>Electronic Banking</b>		RSD 0.00 per month
1.3	<b>Mobile Banking</b>		RSD 200 per month
<b>2.</b>	<b>Non-cash payments (excluding payment card transactions)</b>		
<b>2.1</b>	<b>Non-cash transfers of cash funds in the RSD within the Republic of Serbia</b>		
	<b>At the payment services provider's front desk</b>		
	Onto the payment account of the same payment services provider (internal transfer)	Payment orders up to RSD 300,000	1.50% (min. RSD 200)
		Payment orders over RSD 300,000	2.00% (min. RSD 300 - max. RSD 8,000)
	Urgent/instant payment order		2.00% (min. RSD 300 - max. RSD 8,000)
	Onto the payment account of another payment services provider (external transfer)	Payment orders up to RSD 300,000	1.50% (min. RSD 200)
		Payment orders over RSD 300,000	2.00% (min. RSD 300 - max. RSD 8,000)
	Urgent/instant payment order		2.00% (min. RSD 300 - max. RSD 8,000)
	<b>Use of e-Banking and/or mobile banking</b>		

	Onto the payment account of the same payment services provider (internal transfer)		RSD 20 (up to RSD 300,000) RSD 200 (over RSD 300,000)
	Urgent/instant payment order		RSD 200
	Onto the payment account of another payment services provider (external transfer)		RSD 20 (up to RSD 300,000) RSD 200 (over RSD 300,000)
	Urgent/instant payment order		RSD 200
<b>2.2.</b>	<b>Non-cash transfers of EUR cash funds from a EUR foreign currency current account</b>		
	<b>At the payment services provider's front desk</b>		
	Onto a payment account held in the Republic of Serbia	Payment order	0.80% (min. RSD 1,500, max. RSD 40,000)
		Foreign bank charges outgoings	- EUR 5.00 for Germany / EUR 15.00 for other countries
	Urgent payment order		0.80% (min. RSD 1,500, max. RSD 40,000)  Value date - the same day 0.10% (min. RSD 1,200)
		Foreign bank charges outgoings	- EUR 5.00 for Germany / EUR 15.00 for other countries

	Onto an international payment account	0.80% (min. RSD 1,500, max. RSD 40,000)
	Foreign bank charges outgoings	- EUR 5.00 for Germany / EUR 15.00 for other countries
	Urgent payment order	0.80% (min. RSD 1,500, max. RSD 40,000)
	Value date - same day	0.10% (min. RSD 1,200)
	Foreign bank charges outgoings	- EUR 5.00 for Germany / EUR 15.00 for other countries
<b>Use of e-Banking and/or mobile banking</b>		
	Onto a payment account held in the Republic of Serbia	This service is not available with this payment account (package).
	Urgent payment order	This service is not available with this payment account (package).
	Onto an international payment account	This service is not available with this payment account (package).
	Urgent payment order	This service is not available with this payment account (package).
<b>2.3.</b>	<b>Incoming international payment to a EUR foreign currency account</b>	
		0.40% (min. RSD 600 - max. RSD 50,000)
<b>2.4.</b>	<b>Standing order</b>	
	Establishment i.e., service use	This service is not available with this payment account (package).
	<b>To execute transactions</b>	
	Onto the payment account of the same payment services provider (internal transfer)	This service is not available with this payment account (package).

	Onto the payment account of another payment services provider (external transfer)	This service is not available with this payment account (package).
<b>2.5.</b>	<b>Direct Debit</b>	
	Establishment i.e., service use	This service is not available with this payment account (package).
	<b>To execute transactions</b>	
	Onto the payment account of the same payment services provider (internal transfer)	This service is not available with this payment account (package).
	Onto the payment account of another payment services provider (external transfer)	This service is not available with this payment account (package).
<b>2.6.</b>	<b>Issuing cheques</b>	
		This service is not available with this payment account (package).
<b>3.</b>	<b>Payment cards and cash</b>	
<b>3.1</b>	<b>Issuing a debit card</b>	
	Issuing a debit card	DINA payment card Free of charge  MasterCard payment card (5-year validity period) RSD 1,200
	Periodic membership fee for the use of the debit card	Free of charge
<b>3.2</b>	<b>Cash withdrawals using a debit card</b>	
	<b>Per executed transaction</b>	
	National	
	Front desk	/
	ATMs	At ProCredit Bank ATMs Free of charge At the ATMs of other banks 2.00% (min. RSD 130)
	International	

	Front desk	/
	At ATMs	At ATMs of other banks 2.00% (min. RSD 130)
<b>3.3.</b>	<b>Issuing a credit card</b>	
	Issuing a credit card	Free of charge
	Periodic membership fee for the use of the credit card	RSD 1,800
<b>3.4.</b>	<b>Payments made via credit card at a merchant outlet</b>	
	<b>Per executed transaction</b>	
	National	
	International	
	Nominal Interest Rate per annum	
	Effective Interest Rate per annum	
	Other fees	
<b>3.5.</b>	<b>Cash withdrawals using a credit card</b>	
	<b>Per executed transaction</b>	
	National	
	Front desk	
	At ATMs	Cash withdrawals at ProCredit Bank's ATMs 3.00% (min. RSD 100);  Cash withdrawals at other banks' ATMs and merchant outlets  3.00% min. RSD 150
	International	
	Front desk	This service is not available with this payment account (package).

	At a ATMs	Cash withdrawals at international ATMs  3.00% (min. RSD 250) Cash withdrawals at other banks' international merchant outlets  3.00% (min. RSD 350)
	Nominal Interest Rate per annum	9.00%
	Effective Interest Rate per annum	11.08%
	Other fees	
<b>4.</b>	<b>Approved overdraft</b>	
	Establishment i.e., service use	This service is not available with this payment account (package).
	Nominal Interest Rate per annum	This service is not available with this payment account (package).
	Effective Interest Rate per annum	This service is not available with this payment account (package).

\*In the RSD equivalent according to the official median exchange rate of the National Bank of Serbia

**Bank**

**Client**

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\_\_\_\_\_  
Client's signature

Stamp and signature of the authorised Bank employee