



OVERVIEW OF SERVICES AND FEES

for Payment Services Users - consumers



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

Name (package) payment account: Current account

Payment Services User: CustomerName

Date: PackageCreateDate

This document provides an informative overview of fees **for the most commonly used and most important services tied to the aforementioned payment account (payment account package).**

The Payment Services Provider may charge fees for services related to the payment account which have not been listed in this document, which contain only fees for the most commonly used and most important services tied to the mentioned payment account. Information on all fees the Payment Services Provider collects from the Payment Services User - Consumer, is available in the Price List for PIs.

A detailed description of the listed services is provided below (list of representative services) and further explanation, if given by the Payment Services Provider, can be found at the counters and within the commercial premises of the Payment Services Provider and on its website, 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)
1.	Basic Services Tied to the Payment Account
1.1.	Payment Account Maintenance (name of the payment account or package) Opening a current account (RSD, EUR) Internet/mobile banking free of charge (transactions according to Price list) Debit payment card issued Dina Flex Savings with interest paid monthly,

	(RSD, EUR)	
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Note: The fees for the most commonly used and most important services tied to this payment account i.e., package of services are provided below and are charged in addition to the account maintenance fees, if the user agrees to establish said services, i.e. if the client uses these services.

The Payment Services Provider is obliged to provide clear and unambiguous information regarding the fees for the services included with this payment account or package upon the request of the client and which are NOT listed below.

1.2.	Electronic Banking		RSD 0,00 per month
1.3.	Mobile Banking		RSD 0,00 per month
2.	Non-cash Payment Transactions (excluding transactions made via payment cards)		
2.1.	Non-cash transfer of RSD cash funds in the Republic of Serbia		
	At the counter of the Payment Services Provider		
	To the payment account of the same 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)

	To 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)
	Use of e-Banking and/or m-Banking Services		
	To the payment account of the same payment services provider (internal transfer)		RSD 20 (up to RSD 300,000, including instant payment order) RSD 200 (urgent payment orders over RSD 300,000)
	Urgent/instant payment order		RSD 200
	To the payment account of another payment services provider (external transfer)		RSD 20 (up to RSD 300,000, including instant payment order) RSD 200 (urgent payment orders over RSD 300,000)
	Urgent/instant payment order		RSD 200
2.2.	Non-cash transfer of EUR cash funds from an FX current EUR account		
	At the counter of the Payment Services Provider		

	To a payment account in the Republic of Serbia	Payment order Foreign bank commission	0.80% (min. RSD 1,500, max. RSD 40,000) for payments - EUR 5.00 for Germany / EUR 15.00 for other countries
	Urgent payment order	Foreign bank commission	0.80% (min. RSD 1,500, max. RSD 40,000) Same value date 0.10% (min. RSD 1,200) for payments - EUR 5.00 for Germany / EUR 15.00 for other countries
	To a payment account abroad	Foreign bank commission	0.80% (min. RSD 1,500, max. RSD 40,000) for payments - EUR 5.00 for Germany / EUR 15.00 for other countries

	Urgent payment order	0.80% (min. RSD 1,500, max. RSD 40,000) Same value date 0.10% (min. RSD 1,200) Foreign bank commission for payments - EUR 5.00 for Germany / EUR 15.00 for other countries
	Use of e-Banking and/or m-Banking Services	
	To a payment account 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).
	To a payment account abroad	This service is not available with this payment account (package).
	Urgent payment order	This service is not available with this payment account (package).
2.3.	Receipt of cash funds from abroad into the FX current account in the EUR	
		0.40% (min. RSD 600 - max. RSD 50,000)
2.4.	Standing order	
	Establishing i.e., use of this service	This service is not available with this payment account (package).
	Executing Transactions	
	To the payment account of the same payment services provider (internal transfer)	This service is not available with this payment account (package).
	To the payment account of another payment services provider (external transfer)	This service is not available with this payment account (package).
2.5.	Direct Debit	
	Establishing i.e., use of this service	This service is not available with this payment account (package).
	Executing Transactions	

	To the payment account of the same payment services provider (internal transfer)	This service is not available with this payment account (package).
	To the payment account of another payment services provider (external transfer)	This service is not available with this payment account (package).
2.6.	Issuing Cheques	
		This service is not available with this payment account (package).
3.	Payment Cards and Cash	
3.1.	Issuing Debit Cards	
	Issuing Debit Card	Dina payment card free of charge
	Periodical membership fee for the use of debit cards	Free of charge
3.2.	Pay-out of Cash via Debit Card	
	Per executed transaction	
	Domestic transactions	
	At the counter	/
	At an ATM	At ProCredit Bank ATMs Free of charge At ATMs of other banks 2.00% (min. RSD 130)
	Abroad	
	At the counter	/
	At an ATM	At ATMs of other banks 2.00% (min. RSD 130)
3.3.	Issuing Credit Cards	
	Issuing Credit Cards	This service is not available with this payment account (package).
	Periodical membership fee for the use of credit cards	This service is not available with this payment account (package).

3.4.	Payments made via credit card at points of sale of the merchant	
	Per executed transaction	
	Domestic transactions	This service is not available with this payment account (package).
	Abroad	This service is not available with this payment account (package).
	Annual nominal interest rate	This service is not available with this payment account (package).
	Annual effective interest rate	This service is not available with this payment account (package).
	Other fees	This service is not available with this payment account (package).
3.5.	Pay-out of cash via a credit card	
	Per executed transaction	
	Domestic transactions	
	At the counter	This service is not available with this payment account (package).
	At an ATM	This service is not available with this payment account (package).
	Abroad	
	At the counter	This service is not available with this payment account (package).
	At an ATM	This service is not available with this payment account (package).
	Annual nominal interest rate	This service is not available with this payment account (package).
	Annual effective interest rate	This service is not available with this payment account (package).
	Other fees	This service is not available with this payment account (package).
4.	Approved overdraft	
	Establishing i.e., use of this service	This service is not available with this payment account (package).
	Annual nominal interest rate	This service is not available with this payment account (package).

	Annual effective interest rate	This service is not available with this payment account (package).
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*In the RSD equivalent at the middle exchange rate of the National Bank of Serbia

Bank

Client

Client's signature

Stamp and signature of the Bank's authorised persons