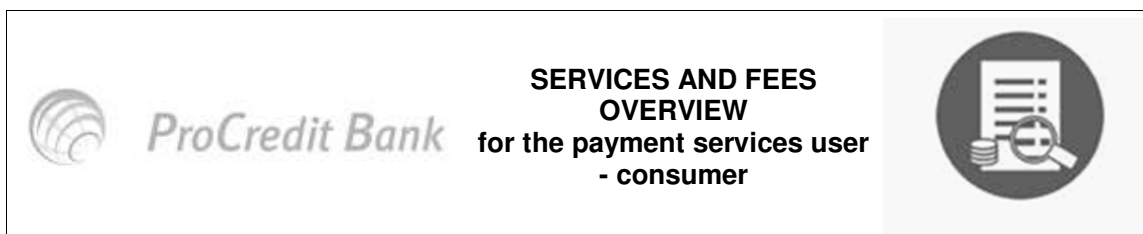


Annex 1

SERVICES AND FEES OVERVIEW APPLYING TO PAYMENT SERVICES USERS - CONSUMERS



Name of the payment services provider: ProCredit Bank ad Beograd

Name of the payment account (package): Total Account

Payment services user: CustomerName,

Date: PackageCreateDate

This document provides an informative overview of the fees for the **most commonly 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 the payment account, not listed in this document, including 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 are available in the Price List for Private Individuals.

A detailed description of the mentioned services (example list of services) and 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 submits said documents to the payment services user at his/her request, free of charge.

SERVICE	FEES (percentage of the transaction amount and/or the cash amount)
1.	General terms that apply to the payment account
1.1. Payment account maintenance (Total Account) Opening a current account and standing order Withdrawals and deposits at 24/7 Zones Debit payment cards issued (Dina, MasteCard)	(Monthly) RSD 595

	<p>Free internet/mobile banking with max 10 transactions per month free of charge</p> <p>Flex Savings with interest paid monthly РСД, ЕУР</p> <p>Classic Savings with interest paid monthly</p> <p>Free monthly SMS texts informing you of outgoing payments on your account and payment card transactions</p> <p>5 free cash withdrawals at ATMs of other banks, national (and all transactions executed at ProCredit Bank ATMs)</p> <p>FlexFund (Overdraft)</p> <p>Median exchange rate applies to transactions up to EUR 1,000 (monthly)</p>	
<p>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 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.</p> <p>The payment services provider shall provide, at the request of the user, clear and unambiguous information regarding the service fees charged to this payment account, i.e. package, which are not provided below.</p>		
1.2	E-Banking	Free of charge
1.3	Mobile banking	Free of charge
2.	Non-cash payments (excluding payment card transactions)	
2.1.	Non-cash transfers of cash funds in RSD within the Republic of Serbia	
	At the payment services provider's front desk	
	Onto the payment account of the same payment services provider (internal transfer)	<p>1.50% (min RSD 200) up to RSD 300,000</p> <p>2.00% (min 300, max 8,000) over RSD 300,000</p>

	Urgent/instant payment order	2.00% (min RSD 300; max RSD 8,000)
	To the payment account of another payment services provider (external transfer)	1.50% (min RSD 200) up to RSD 300,000 2.00% (min 300, max 8,000) over RSD 300,000
	Urgent/instant payment order	2.00% (min RSD 300; max RSD 8,000)
Use of E-banking and/or mobile banking		
	Onto the payment account of the same payment services provider (internal transfer)	max 10 transactions per month free of charge (with urgent/instant payment order) 20 РСД (up to РСД 300.000) 200 РСД (over РСД 300.000)
	Urgent/instant payment order	200 РСД (over РСД 300.000)
	To the payment account of another payment services provider (external transfer)	max 10 transactions per month free of charge (with urgent/instant payment order) 20 РСД (up to РСД 300.000) 200 РСД (over РСД 300.000)
	Urgent/instant payment order	200 РСД
2.2.	Non-cash transfers of EUR cash funds from a EUR foreign currency current account	
At the payment services provider's front desk		
	To a payment account held by the Republic of Serbia	0.80% (min RSD 1,500; max RSD 40,000) *Foreign bank charges outgoings for Germany EUR 5/ to other countries EUR 15
	Urgent payment order	0.80% (min RSD 1,500; max RSD 40,000) Same value date 0.10% (min RSD 1,200) *Foreign bank charges outgoings for Germany EUR 5/ to other countries EUR 15
	To an international payment account	0.80% (min RSD 1,500; max RSD 40,000) *Foreign bank charges outgoings for Germany EUR 5/ to other countries EUR 15

	Urgent payment order	0.80% (min RSD 1,500; max RSD 40,000) Same value date 0.10% (min RSD 1,200) *Foreign bank charges outgoings for Germany EUR 5/ other countries EUR 15
Use of E-banking and/or mobile banking		
	To a payment account held by the Republic of Serbia	Service is not available
	Urgent payment order	Service is not available
	To an international payment account	Service is not available
	Urgent payment order	Service is not available
2.3.	Incoming international payment to a EUR foreign currency current account	
		0.40% (min RSD 600; max RSD 50,000)
2.4.	Standing order	
	Establishment, i.e. service use	Free of charge
To execute transactions		
	Onto the payment account of the same payment services provider (internal transfer)	Free of charge
	To the payment account of another payment services provider (external transfer)	Free of charge
2.5.	Direct debit	
	Establishment, i.e. service use	Service is not available
To execute transactions		
	Onto the payment account of the same payment services provider (internal transfer)	Service is not available
	To the payment account of another payment services provider (external transfer)	Service is not available
2.6.	Issuing cheques	
		Service is not available
3.	Payment cards and cash	
3.1.	Issuing a debit card	
	Issuing a debit card	Free of charge, (Dina, MasterCard)

	Periodic membership for use of the debit card	Free of charge
3.2.	Cash withdrawals using a debit card	
	Per executed transaction	
	National	
	Front desk	/
	ATMs	Free of charge at ProCredit Bank ATMs 5 free cash withdrawals per month at the ATMs of other banks, after which at 2.00% (min RSD 130) charge applies
	International	
	Front desk	/
	ATMs	At the ATMs of other banks 2.00% (min RSD 130)
3.3.	Issuing a credit card	
	Issuing a credit card	Service is not available
	Periodic membership for use of the credit card	Service is not available
3.4.	Payments made via credit card at a merchant outlet	
	Per executed transaction	
	National	Service is not available
	International	Service is not available
	Nominal Interest Rate per annum	Service is not available
	Effective Interest Rate per annum	Service is not available
	Other fees	Service is not available
3.5.	Cash withdrawals using a credit card	
	Per executed transaction	
	National	
	Front desk	Service is not available
	ATMs	Service is not available
	International	
	Front desk	Service is not available
	ATMs	Service is not available
	Nominal Interest Rate per annum	Service is not available

	Effective Interest Rate per annum	Service is not available
	Other fees	Service is not available
4.	Overdraft	
	Establishment, i.e. service use	Free of charge The Bank applies the conformal method of interest calculation for Overdraft (Flex Fund).
	Nominal Interest Rate per annum	9.00% (Fixed interest rate)
	Effective Interest Rate per annum	9.62%

* according to the official median exchange rate of the National Bank of Serbia

Bank

Client

Client Signature

Stamp and signature of the authorised Bank employee