

Decision on Payment Service Fees for Business Entities

(Applicable as of 22.06.2024. according to the Decision – U020240418_002 of 18.04.2024.)

FEEES FOR TRANSACTIONS IN THE NATIONAL PAYMENT SYSTEM

NO.	TARIFF NO.	SERVICE TYPE	CALCULATION BASIS	FEE AMOUNT
1	1	Account register services		
1.1.	1.1.0.	Account opening	-	No fee
1.2.	1.2.0.	Account maintenance (Fee collection)	monthly per account	2.00 €
1.3.	1.3.0.	Changes in the account register	-	No fee
1.4.	1.3.2.	Changes per account	-	No fee
1.5.	1.4.0.*	Account closing – if the account is closed less than 12 months before the opening	-	10.00 €
1.6.	4.1.0.	Initial capital recording	-	5.00 €
1.7.	4.1.1.	Regular printing of statements	-	No fee
1.8.	4.1.2.	Subsequent print of statements	per page	0.50 €
1.9.	3.6.1.	Discharging an account		No fee
1.10.	15.10.0.	All types of hard-copy certificates	per certificate	5.00 €
1.11.	10.1.0.	Escrow account opening and maintaining		0.1 - 2% of deposited amount
1.12.		Change in the Specimen Signature form	Per form	10.00 €
1.13.	17.1	Dunning letter cost		3.00 €
*The Bank does not charge a fee for account closing after the expiry of 6 months from the account opening				
2	2.1.	Payments in the Bank		
2.1.	2.1.0.	Business entities' cash payments (turnover and initial capital payment)	-	No fee
2.2.	2.1.0.1.	Cash payment – return from cash box	from payment amount	0.20% min. 0.40€
2.3.	15.9.	Fee for using DNT	-	0 €

2.4.		Fee for Avista saving (demand deposit)		up to 0.50% (for amounts above 2 mln € in total)
2.5.	2.3.2/2.2	Payment/withdrawal of coins in the Bank		1% for amounts above 20 €
3	2.3.	Withdrawals in the Bank		
3.1	2.3.0.	Cash withdrawal from business entity' accounts (The maximum amount of cash withdrawal in the Bank without prior announcement is 5,000€)	from withdrawal amount	0.20% min. 0.40€
	2.3.1.	The maximum amount of cash withdrawal in the Bank without prior announcement is 5,000 €	-	-

Non-cash payments

4.	4.1.	Hard-copy orders submitted on the value date - internal		
4.1.	3.0.0.	Internal transfers between accounts of the same client	-	No fee
4.2.	3.1.0.	in the Bank (<500€)	order	0.20 €
4.3.	3.1.0.	in the Bank (500€ - 1,000€)	order	0.20 €
4.4.	3.1.0.	in the Bank (1,000€ - 1,500€)	order	1.00 €
4.5.	3.1.0.	in the Bank (1,500€ - 2,999.99€)	order	1.50 €
4.6.	3.1.0.	in the Bank (3,000€ - 9,999.99€)	order	2.00 €
4.7.	3.1.0.	in the Bank (10,000€ - 49,999.99€)	order amount	0.05%
4.8.	3.1.0.	in the Bank (50,000€ - 99,999.99€)	order amount	0.04% min. 30€
4.9.	3.1.0.	in the Bank (≥ 100.000€)	order amount	40.00 €
5.	3.2.	Electronic orders (E-banking)		
5.1.	3.2.0.	in the Bank (<500€)	order	0.13 €
5.2.	3.2.0.	in the Bank (500€ - 1,000€)	order	0.16 €
5.3.	3.2.0.	in the Bank (1,000€ - 1,500€)	order	0.80 €
5.4.	3.2.0.	in the Bank (1,500€ - 2,999.99€)	order	1.12 €
5.5.	3.2.0.	in the Bank (3,000€ - 9,999.99€)	order	1.80 €
5.6.	3.2.0.	in the Bank (10,000€ - 49,999.99€)	order amount	0.04%
5.7.	3.2.0.	in the Bank (50,000€ - 99,999.99€)	order amount	0.03% Min. 22.50€
5.8.	3.2.0.	in the Bank (≥ 100,000€)	order amount	32.00 €

6.	3.3.	Hard-copy orders submitted on the value date - external		
6.1.	3.3.0.*	in DNS and RTGS – for public revenues payment (<500€)	order	0.36 €
6.2.	3.3.1.*	in DNS and RTGS – for public revenues payment (500€ - 999.99€)	order	0.45 €
6.3.	3.3.2.**	in RTGS (<1,000€)	order	3.00 €
6.4.	3.3.2.**	in RTGS (1,000€ - 2,999.99€)	order	3.50 €
6.5.	3.3.2.**	in RTGS (3.000€ - 9.999.99€)	order amount	0.18%
6.6.	3.3.2	in RTGS (10.000€ - 49.999.99€) until 2pm	order amount	0.12% min. 15 €
6.7.	3.3.3	in RTGS (10.000€ - 49.999.99€) after 2pm	order amount	0.25%
6.8.	3.3.2	in RTGS (50.000€ - 99.999.99€) until 2pm	order amount	0.10% min. 55 €
6.9.	3.3.3	in RTGS (50.000€ - 99.999.99€) after 2pm	order amount	0.25%
6.10.	3.3.2.**	in RTGS (≥100.000€)	order	120.00 €
7	3.5.	Extended RTGS working hours		
7.1.	3.5.1.	Extended work requested by participant	per minute	20.00 €
7.2.	3.5.2.	Calculation of orders in the extended work	order amount	0.40%
* The fee for tariff items 3.3.0. and 3.3.1. increases by 40% for orders processed between 13:30 to 16:00 hours.				
** The fee for tariff item 3.3.2. increases by 40% for orders processed between 14:00 and 17:30 hours.				
8	3.4.	Electronic orders (E-banking)		
8.1.	3.4.0.*	in DNS and RTGS – for public revenues payment (<500€)	order	0.32 €
8.2.	3.4.1.*	in DNS and RTGS – for public revenues payment (<500€ - 999.99€)	order	0.35 €
8.3.	3.4.2.0**	in RTGS (<1,000€)	order	2.50 €
8.4.	3.4.2.0.**	in RTGS (1,000€ - 2,999.99€)	order	2.80 €
8.5.	3.4.2.0.**	in RTGS (3,000€ - 9,999.99€)	order amount	0.12%
8.6.	3.4.2.0.**	in RTGS (10,000€ - 49,999.99€)	order amount	0.09% min. 11€
8.7.	3.4.2.0.**	in RTGS (50,000€ - 99,999.99€)	order amount	0.075% min. 45€
8.8.	3.4.2.0.**	in RTGS (≥100.000€)	order	90.00 €

* The fee for tariff items 3.4.0. and 3.4.1. increases by 30% for orders processed between 13:30 to 16:00 hours.

** The fee for tariff item 3.4.2.0. increases by 30% for orders processed between 14:00 and 17:30 hours.

SMS services				
9		Erste info service		
9.1.	5.3.1.	Erste info fee		0.10 €
9.2.	5.3.2.	Price per SMS		0.03 €
9.3.	5.3.3.	e-Mail info		1.00 €
9.4.	5.3.4.	e-Mail info in package		1.00 €
9.5.	5.3.5.	SMS info only for the payment card		0.60 €
Electronic banking services				
10	5.1.	Erste NetBanking		
10.1.	5.1.0.	Erste Display Card issuing	per card	22.00 €
10.2.	6.3.0.	Service fee	monthly	5.00 €
10.3.	5.1.0.	Reissuing stolen, lost or damaged Erste Display Card at client's request	per card	22.00 €
10.4.	6.5 / 6.6	mToken issuing/reissuing	per mToken	No fee
11	6.1.	Office Banking		
11.1.	6.1.0.	Issuance of a digital certificate	by certificate	35.00 €
11.2.	6.1.1.	Digital certificate renewal	by certificate	25.00 €
11.3.	6.1.3.	Activation of the electronic banking service		No fee
11.4.	6.1.2.	USB		22.00 €
11.5.	6.1.6.	Installation of the OfficeBanking application		20.00 €
11.6.	6.1.7.	Fee for one authorised person	Client's account	5.20 €
11.7.	6.1.8.	Fee for two authorised persons	Client's account	8.40 €
11.8.	6.1.9.	Fee for three or more authorised persons	Client's account	11.60 €
12	13	MasterCard business revolving credit card		
12.1.	13.1.7.	Credit card initial issuing		No fee
12.2.	13.1.8.	Initial issuing of personal identification number (PIN) for credit card		No fee

12.3.	13.1.2.	Purchasing goods and services with a credit card on ETPOS terminals in the country and abroad	No fee
12.4.	13.1.9.	Monthly membership fee (depending on the number of cards)	2.66 to 5 €
12.5.	13.1.6.	SMS notification	0.60 €
12.6.	13.1.1.	Fee for cash withdrawals at Erste Bank ATMs in Montenegro	2.00% (min. 2 €)
12.7.	13.1.17.	Fee for cash withdrawals at ATMs in Montenegro outside Erste Bank network	3.00% (min. 4.50 €)
12.8.	13.1.18.	Fee for cash withdrawals at ATMs outside Erste Group	3.00% (min. 4.50 €)
12.9.	13.1.16.	Fee for cash withdrawals at Erste Group ATMs abroad	3.00% (min. 4.50 €)
12.10.	13.1.19.	Cash withdrawal from credit card at Erste Bank POS terminals in Montenegro	2.00% (min. 2 €)
12.11.	13.1.20.	Cash withdrawals from credit card at POS terminals in Montenegro outside Erste Bank network	3.00% (min 5 €)
12.12.	13.1.21.	Cash withdrawals with a credit card at POS terminals abroad	3.00% (min. 5 €)
12.13.	13.1.3.	PIN reissuing for a credit card upon client's request	5.00 €
12.14.	13.1.4.	Reissuing of stolen, lost or damaged credit card upon client's request	5.00 €
12.15.	13.1.22.	Unsubstantiated complaints related to a credit card in Montenegro	10.00 €
12.16.	13.1.23.	Unsubstantiated complaints related to credit cards outside of Montenegro	10.00 €
12.17.	13.1.27.	Minimum payment of the remaining debt –revolving	5 - 100 %
12.18.	13.1.29.	Minimum payment of the remaining debt -charge	100%
12.19.	13.1.28.	Minimum payment amount	100 €
12.20.	13.1.24.	Issuing monthly report copies upon client's request	No fee
12.21.	13.1.5.	Credit card closing (cancellation)	10.00 €
12.22.	13.1.6.	Transactions conversion from foreign currency to EUR	1.5% to the transaction amount
12.23.	13.1.25.	Inquiry about the balance at the ATM of Erste Group	0.40€
12.24.	13.1.26.	Inquiry about the ATM balance of other banks in the country and abroad	0.50€
13	14	MasterCard business debit card	
13.1.	14.1.0.	Monthly membership fee per card	2.50 €

13.2.	14.1.1.	Cash withdrawals at Erste Bank ATMs in Montenegro	0.40% (min 1 €)
13.3.	14.1.2.	Cash withdrawals at other banks' ATMs in Montenegro	2.50% (min 3 €)
13.4.	14.1.3.	Reissuing of the stolen, lost or damaged debit card upon client's request	10.00 €
13.5.	14.1.4.	PIN reissuing for debit-card upon client's request	5.00 €
13.6.		Automatic reissuance of the card upon expiry	2,00 €
13.7.	14.1.5.	Debit card closing (cancellation)	10.00 €
13.8.	14.1.6.	SMS notification	0.60 €
13.9.	14.1.7.	Debit card initial issuing	No fee
13.10.	14.1.8.	Initial issuing of a PIN for debit card	No fee
13.11.	14.1.9.	Fee for cash withdrawals by MasterCard Business Debit at Erste Group ATMs in Austria, Croatia, Hungary, Macedonia, Bosnia and Herzegovina, Czech Republic, Slovakia, Serbia and Romania	0.40% (min. 1 €)
13.12.	14.1.10.	Fee for cash withdrawals from the debit card at other banks' ATMs abroad	2.50% (min. 3 €)
13.13.	14.1.11.	Cash withdrawals with a debit card at Erste Bank POS terminals in Montenegro	0.00%
13.14.	14.1.12.	Cash withdrawals with a debit card at POS terminals in Montenegro outside Erste Bank network	2.50% (min. 5 €)
13.15.	14.1.13.	Cash withdrawals with a debit card at POS terminals abroad	2.50% (min. 5 €)
13.16.	14.1.14.	Unsubstantiated complaints related to a debit card in Montenegro	10.00 €
13.17.	14.1.15.	Unsubstantiated complaints related to debit cards abroad	10.00 €
13.18.	14.1.16.	Inquiry about the balance at the ATM of Erste Group	0.40€
13.19.	14.1.17.	Inquiry about the ATM balance of other banks in the country and abroad	0.50€
13.20.	14.1.18.	Issuing monthly report copies upon client's request	No fee
13.21.	14.1.19.	Fee for purchasing goods and services on POS terminals	No fee
13.22.	14.1.20.	Transactions conversion from foreign currency to EUR	1.5% to the transaction amount

14		Services for POS terminals and eCommerce service	
14.1.	14.3.0.	Monthly fee for the POS terminal (for transactions below 1000€ per month)	15,00 €
14.2.	14.3.1.	Monthly fee for the SoftPOS terminal (for transactions below 1000€ per month)	0,00 €
14.3.	14.3.2.	Monthly fee for the virtual POS terminal (eCommerce) (for transactions below 1000€ per month)	15,00 €
14.4.	14.3.3.	DCC - dynamic POS currency conversion	6,00 %

FEES FOR INTERNATIONAL PAYMENT OPERATIONS

No.	TARIFF No.	SERVICE	ONE-OFF FEES	MINIMUM FEES
-----	------------	---------	--------------	--------------

Money remittances

15		7.1. Money remittances abroad		
Fees for money remittances abroad with BEN and SHA option (except Serbia)				
15.1.	7.1.1.	up to 3,000 €	15 €	-
		over 3,000 €	0.50%	15 €
Fees for money remittances abroad with BEN and SHA option (to Serbia)				
15.2.	7.1.2.	up to 5.000 €	15 €	-
		up to 5.000 €	0.30%	-
15.3.	7.2.5.**	Money remittances by the order with the OUR option	Our bank's cost + 15 €	
15.4.	9.1.3.	Money remittance per executed order cancelling upon client's request	30€ + foreign bank's cost	
15.5.	9.1.2.	Money remittance or complaint per non-executed order cancelling	No fee	
15.6.	9.1.4.	Payment details changes (incomplete beneficiary data, incorrect beneficiary data, payment details missing, value date changed) upon client's request	20€ + foreign bank's cost	
15.7.	9.1.5.	Complaints/enquiries per executed order at the foreign bank's request	foreign bank's cost	
15.8.	9.1.6.	Executed payment's return by the foreign Bank) / funds' beneficiary	foreign bank's cost	

26	8.1.	Money remittances (inflow) from abroad		
		Fees for inflows from abroad		
		Up to 2,500 €	10 €	-
26.1.	8.1.0.***	2,500 – 5,000 €	15 €	-
		5,001 – 100,000 €	0.25%	min. 15 €
		100.001 - 500.000 €	0.20%	min. 250 €
		> 500.000 €	0.15%	min. 1.000 €
26.2.	8.1.1.	Request for non-executed inflow cancelling by the foreign Bank		foreign bank's cost
26.3.	8.1.2.	Request for executed inflow cancelling by the foreign Bank (with client's consent)		foreign bank's cost
26.4.	8.1.3.	Non-distributed inflow return due to incorrect instructions		foreign bank's cost
26.5.	9.1.0.	Sending SWIFT messages by fax or e-mail upon request		No fee
26.6.	9.1.1.	Sending SWIFT messages older than 6 months by fax or e-mail upon request		0.5 € per SWIFT message
26.7.		Opening accounts for national payment operations and international payment operations (non-residents)		200 €
26.8.	9.2.4.	Maintenance fee for foreign exchange account – non-residents		50.00€ annual per account
26.9.	12.1.13.	Sending a call for payments per guarantee		0.2% of the amount min. 50 € one-off
17	9	MT 101		
17.1.	9.2.2.1.	Fee for MT 101 execution (SWIFT)		50€ monthly
17.2.	9.2.2.2.	Service package MT940, MT101 for 2 accounts		130€ monthly
18	7.3	MT 940		
18.1.	7.3.1.	Fee for MT 940 execution (SWIFT)		100€ monthly
18.2.		MT942		
18.3.	7.4.0.	Fee for MT942 sending		150 € monthly per account
18.4.	7.4.1.	Package of sending services MT940, MT942		200 € monthly per account
18.5.	7.4.2.	Package of sending MT940, MT942 and receiving MT101 services		230 € monthly per account

* option BEN (all costs paid by the beneficiary)

** option SHA (senders' costs paid by principal, and recipient's costs paid by beneficiary).

*** fee from item 7.2.5. for the option OUR (all costs paid by the beneficiary).

**** DNS - the system in which interbank payment transactions are executed on a net basis in the deferred period - Deferred Net Settlement (the DNS system)

RTGS - the system in which individual payment transactions between participants are executed on a gross basis in real-time - Real Time Gross Settlement (the RTGS system)

**** The Decision on Payment Services Fees does not cover the costs of establishing collateral and payment and other administrative costs not under the Bank's jurisdiction or relating to the Bank's payment services and may occur in connection with the service use. These services include the sale of bills of exchange, collecting turnover in client's point of sale, day-night vault bags, posting aggregate lists, etc.

DOCUMENTARY COLLECTION

19	4	GUARANTEES**		
19.1.	4.1.	Issuing guarantees in national payment operations		
19.2.	4.1.1.	Customs guarantee	up to 12 months + 60 days	1% - min. 50€
			over 12 months + 60 days	1% per annum min. 50€
19.3.	4.1.2.	Bid (auction) guarantee	According to tender conditions	1% per annum – min. 50€
19.4.	4.1.3	Performance guarantee, bid guarantee and good performance guarantee	up to 3 years	1% per annum min. 50€
19.5.	4.1.4.	Advance return guarantee	up to 3 years	1% per annum min. 50€
19.6.	4.1.5.	Payable guarantee or liabilities payment guarantee	up to 3 years	0.5-1% per quarter min. 50€
20	4.2	Issuing guarantees in international payment operations		
20.1.	4.2.1.	Payable guarantee or liabilities payment guarantee	up to 3 years	0.5-1% per quarter min. 50€
20.2.	4.2.2.	Advance return guarantee	up to 3 years	1% per annum min. 50€
20.3.	4.2.3.	Performance guarantee, bid guarantee and good performance guarantee	up to 3 years	1% per annum min. 50€
20.4.	4.2.4.	Counter-guarantee***		Erste bank cost + foreign bank cost

21	4.4.	Valid for all guarantees:		
21.1.	4.4.1.	Duration extension	-	Fee for an extended deadline or minimum 50 € + foreign bank cost
21.2.	4.4.2.	Guarantee amount decrease	-	50€ + foreign bank cost
21.3.	4.4.3.	Guarantee amount increase	-	1% of additional amount + 50 € + foreign bank cost
21.4.	4.4.8.	Sending call for payment per guarantee	-	0.2% of amount, one-off, min. 50 €
21.5.	4.4.9.	Other guarantee changes		
21.6.	4.4.10.	Forwarding guarantee to another bank		50 € one-off
21.7.	4.4.11.	Withdrawal from currency		Calculated fee for approved guarantee shall be charged regardless of its withdrawal
21.8.	4.4.12.	Receiving documents and notifying the client of the received call for payment, submitting notifications and evidence of settled obligations upon the call receipt		20 € one-off
22	5	LETTERS OF CREDIT		
23	5.1.	Not-covered		
23.1.	5.1.1.	Issuing letters of credit		0.5%-2% + 0.5% per quarter; min 50 €
24	5.2.	Covered		
24.1.	5.2.1.	Issuing letters of credit		0.3%-0.7%; min 50 €
25	5.3.	Change of conditions		50.00 €
26	5.4.	Documentation non-compliance per letter of credit		70€ per set of documents

** For all guarantees, calculation and fee collection can be done quarterly.

*** Our Bank's cost for issuing a counter-guarantee depends on the guarantee type. It is listed under tariff numbers 4.1.1. to 4.1.5. and 4.2.1. to 4.2.3. Our Bank's cost, tariff numbers 4.3.1. and 4.3.2. may occur in the indicated procedures.