



## FEE INFORMATION DOCUMENT

### for a payment service user – a legal entity



**Name of the payment service provider:** Erste bank ad Novi Sad

**Name (package) of a payment account:** RSD Current Account

**Payment service user:** Legal entity in Corporate division

**Date:** 03.05.2023.

This document contains an informative fee information document **for the most frequently used and most significant services linked to the said payment account (payment account package).**

The payment service provider may charge also the fees for services linked to the payment account which are not stated in this document, consisting only of fees for the most frequently used and most significant services linked to the said payment account. Information on all fees that the payment service provider charges to the payment service user – a legal person is available in Corporate division and real estate and special financing department pricelist.

A detailed description of the following services (the list of representative services) and additional explanations, if provided by the payment service provider, may be found at counters on the premises of the payment service provider and its website. The payment service provider shall submit those documents to the payment service user at its request and free of charge.

| SERVICE |   | FEES (percentage of the amount of transaction and/or in the amount of money)   |   |
|---------|---|--|---|
| 1       | General services linked to the payment account  |  |   |
| 1.1     | <p><b>Payment account keeping (name of the payment account or a package)</b></p> <p><b>Within this payment account and/or a package of services, it shall be possible to use the following services:</b></p> <p><b>Opening, maintenance and closing of domestic payment account fee, Cashless money transfer in RSD, Electronic banking, Direct Debit, Debit Cards, Credit Cards, Cash pay- out and cash pay- in, Authorised overdraft facility</b></p> | <p>Payment account opening fee to domestic corporate entities and entrepreneur:</p> <p>Payment account opening fee to non-residents:</p> <p>Payment account maintenance fee:</p> <p>Account closing fee:</p> | <p>Free of charge</p> <p>RSD 55.000</p> <p>Per month<br/>RSD 500</p> <p>One – off<br/>RSD 600</p> |

**Note: The text below shows fees for the most frequently used and most significant services linked to this payment account and/or package of services that are charged, in addition to the fee for keeping the payment account, if the user agrees to establish these services, i.e. if it uses such services.**

**At the request of a user, a payment service provider shall offer clear and unambiguous information on the fees for services included in this payment account, i.e. the package of services that are not shown below.**

|     |  |  |   |
|-----|--|--|---|
| 1.2 | Electronic banking   | Client's access to electronic banking:<br>NovoKlik – Halcom                        | One - off RSD<br>8.500,00                                     |
|     |  | Office Banking   | One - off RSD<br>8.500,00                                     |
|     |  | Erste eBiz   | Free of charge  |
|     |  | Service use:   | Per month   |
|     |  | NovoKlik – Halcom  | RSD 600,00  |
|     |  | Office banking   | Free of charge  |
|     |  | Erste eBiz   | Per month<br>RSD 200,00                                       |
| 1.3 | Mobile banking   | Client's access to mobile banking:<br>Erste mBiz                                   | Free of charge  |
|     |  | Service use:<br>Erste mBiz   | Free of charge  |
|     |  | Activation of the Erste mBiz service<br>is possible only via Erste eBiz<br>service |   |
| 2   | Cashless payment transactions (except card-based transactions)                   |  |   |
| 2.1 | Cashless transfer of dinar funds in the Republic of Serbia                       |  |   |
|     | At the counter of the payment service provider                                   |  |   |
|     | To a payment account of the same<br>payment service provider (internal transfer) |  | 0.06% of the<br>amount; min. RSD<br>65,00, max. RSD<br>650,00 |
|     | Urgent/instant payment order   |  | 0.06% of the<br>amount; min. RSD<br>65,00, max. RSD<br>650,00 |

|            |   |  |
|------------|---|--|
|            | To a payment account of another payment service provider (external transfer)  | Clearing - until 2 PM: 0,10% of the amount, min. RSD 100,00<br>Clearing - after 2 PM : 0,10% of the amount, min. RSD 100,00<br>RTGS orders - until 2 PM: 0,15% of the amount, max. RSD 6.500,00<br>RTGS orders - after 2 PM: 0,17% of the amount, max. RSD 7.000,00  |
|            | Urgent/instant payment order  | 0,10% of the amount, min. RSD 125,00   |
|            | <b>By using electronic and/or mobile banking services</b>                     |  |
|            | To a payment account of the same payment service provider (internal transfer) | RSD 25,00 per order  |
|            | Urgent/instant payment order  | RSD 25,00 per order  |
|            | To a payment account of another payment service provider (external transfer)  | Clearing - until 2 PM: 0,066% of the amount, min. RSD 40,00<br>Clearing - after 2 PM : 0,066% of the amount, min. RSD 40,00<br>RTGS orders - until 2 PM: 0,075% of the amount, max. RSD 3.000,00<br>RTGS orders - after 2 PM: 0,08% of the amount, max. RSD 3.800,00 |
|            | Urgent/instant payment order  | 0,066% of the amount, min. RSD 40,00   |
| <b>2.2</b> | <b>Cashless transfer of euro funds from FX-current account in euros</b>       |  |
|            | <b>At the counter of the payment service provider</b>                         |  |
|            | At the payment account in the Republic of Serbia                              | The service is not available within the payment account (package)  |

|            |   |   |
|------------|---|---|
|            | Urgent payment order  | The service is not available within the payment account (package) |
|            | At the payment account abroad   | The service is not available within the payment account (package) |
|            | Urgent payment order  | The service is not available within the payment account (package) |
|            | <b>By using electronic and/or mobile banking services</b>                     |   |
|            | At the payment account in the Republic of Serbia                              | The service is not available within the payment account (package) |
|            | Urgent payment order  | The service is not available within the payment account (package) |
|            | At the payment account abroad   | The service is not available within the payment account (package) |
|            | Urgent payment order  | The service is not available within the payment account (package) |
| <b>2.3</b> | <b>The receipt of funds from abroad to the FX-current account in euros</b>    |   |
|            |   | The service is not available within the payment account (package) |
| <b>2.4</b> | <b>Standing order</b>   |   |
|            | Establishing and/or using the service   | The service is not available within the payment account (package) |
|            | <b>For executing a transaction</b>  |   |
|            | To a payment account of the same payment service provider (internal transfer) | The service is not available within the payment account (package) |

|            |   |  |   |
|------------|---|--|---|
|            | To a payment account of another payment service provider (external transfer)  |  | The service is not available within the payment account (package) |
| <b>2.5</b> | <b>Direct debits</b>  |  |   |
|            | Establishing and/or using the service   |  | Free of charge  |
|            | <b>For executing a transaction</b>  |  |   |
|            | To a payment account of the same payment service provider (internal transfer) |  | RSD 25,00 per order   |
|            | To a payment account of another payment service provider (external transfer)  |  | RSD 25,00 per order   |
| <b>3</b>   | <b>Payment cards and cash</b>   |  |   |
| <b>3.1</b> | <b>Debit card issuance</b>  |  |   |
|            | Debit card issuance   | DINACARD BUSINESS CARD:                        | Free of charge  |
|            |   | Visa Business Classic:                         | Free of charge  |
|            | Periodic membership fees for using a debit card                               | DINACARD BUSINESS CARD:                        | Free of charge  |
|            |   | Visa Business Classic:                         | Free of charge  |
| <b>3.2</b> | <b>Debit card cash pay-outs</b>   |  |   |
|            | <b>Upon executed transaction</b>  |  |   |
|            | In the country  |  |   |
|            | At the counter  | DINACARD BUSINESS CARD:                        | 3,00%, min. RSD 200,00  |
|            |   | Visa Business Classic:                         | 3,00%, min. RSD 200,00  |
|            | At ATM  | At Erste Bank ATMs (DINACARD BUSINESS CARD)    | Free of charge  |
|            |   | At Erste Bank ATMs (Visa Business Classic)     | Free of charge  |
|            |   | At other banks' ATMs (DINACARD BUSINESS CARD): | 2,00%, min. RSD 150,00  |
|            |   | At other banks' ATMs (Visa Business Classic):  | 2,00%, min. RSD 150,00  |

|            |   |  |                                   |
|------------|---|--|-----------------------------------|
|            | Abroad  |  |                                   |
|            | At the counter  | Visa Business Classic:                           | 3,33%, min. RSD 600,00            |
|            | At ATM  | At Erste Group ATMs (Visa Business Classic):     | Free of charge                    |
|            |   | At other ATMs abroad (Visa Business Classic):    | 3,25%, min. RSD 350,00            |
| <b>3.3</b> | <b>Credit card issuance</b>                               |  |                                   |
|            | Credit card issuance                                      | Basic card creation (Visa Business Charge):      | One- off, RSD 1.500,00            |
|            |   | + 1 Credit Bureau Report:                        | RSD 1.440,00                      |
|            |   | + 4 bills of exchange fee                        | RSD 200,00                        |
|            | Periodic membership fees for using a credit card          | Visa Business Charge:                            | RSD 3.500,00 per annum (per card) |
| <b>3.4</b> | <b>Credit card payments at a merchant's point of sale</b> |  |                                   |
|            | <b>Upon executed transaction</b>                          |  |                                   |
|            | In the country  | Visa Business Charge:                            | Free of charge                    |
|            | Abroad  | Visa Business Charge:                            | 2,00% of the transaction amount   |
|            | Annual nominal interest rate                              | 0,00% fixed, conform interest calculation method |                                   |
|            | Annual effective interest rate                            | 0,43%  |                                   |
|            | Other fees  | Internet transactions:                           | 2,00% of transaction amount       |
| <b>3.5</b> | <b>Credit card cash pay-outs</b>                          |  |                                   |
|            | <b>Upon executed transaction</b>                          |  |                                   |
|            | In the country  |  |                                   |
|            | At the counter  | Visa Business Charge:                            | 3,00%, min. RSD 300,00            |
|            | At ATM  | At Erste Bank ATMs (Visa Business Charge):       | 2,50%, min. RSD 150,00            |
|            |   | At other banks' ATMs (Visa Business Charge):     | 3,00%, min. RSD 200,00            |
|            | Abroad  |  |                                   |
|            | At the counter  | Visa Business Charge:                            | 3,33%, min. RSD 600,00            |

|     |  |  |   |
|-----|--|--|---|
|     | At ATM   | At Erste Group ATMs (Visa Business Charge):  | 2,50%, min. RSD<br>150,00               |
|     |  | At other banks' ATMs abroad (Visa Business Charge):                                | 3,25%, min. RSD<br>350,00               |
|     | Annual nominal interest rate   | 0,00% fixed, conform interest calculation method                                   |   |
|     | Annual effective interest rate   | 0,51%  |   |
|     | Other fees   | The service is not available within the payment account (package)                  |   |
| 3.6 | Cash pay-out from an account by submitting a pay-out order   |  |   |
|     |  | 0,50% of the amount, min. RSD<br>75,00   |   |
| 3.7 | Cash pay-in to an account by submitting a pay-in order   |  |   |
|     |  | Payment of Corporate clients at the account in Erste Bank:                         | 0,04% of the amount, min. RSD<br>75,00  |
|     |  | Payment of Corporate clients at the account in other bank:                         | 0,60% of the amount, min. RSD<br>200,00 |
|     |  | Payment of Corporate clients at the account in other bank – instant payment order: | 1,00% of the amount, min. RSD<br>250,00 |
| 4   | Accepting payment instrument   |  |   |
| 4.1 | Accepting payment cards at a point of sale   |  |   |
|     | Merchant fee   |  |   |
|     | At point of sale   |  |   |
|     | A payment service provider is both the acquirer and the issuer of the card that is accepted          | Based on industry, location, turnovers of goods and services:                      | min. 0,00% - max. 5%                    |
|     | An issuer of a card that is accepted is another payment service provider from the Republic of Serbia | Based on industry, location, turnovers of goods and services:                      | min. 0,00% - max. 5%                    |
|     | An issuer of a card that is accepted is a payment service provider from abroad                       | Based on industry, location, turnovers of goods and services:                      | min. 0,00% - max. 5%                    |

|            |   |   |   |
|------------|---|---|---|
|            | At internet point of sale   |   |   |
|            | A payment service provider is both the acquirer and the issuer of the card that is accepted   |   | The service is not available within the payment account (package) |
|            | An issuer of a card that is accepted is another payment service provider from the Republic of Serbia  |   | The service is not available within the payment account (package) |
|            | An issuer of a card that is accepted is a payment service provider from abroad  |   | The service is not available within the payment account (package) |
|            | Other fees  |   |   |
|            |   |   | The service is not available within the payment account (package) |
| <b>4.2</b> | <b>Accepting instant credit transfers at a point of sale</b>  |   |   |
|            | A payment service provider – the acquirer is both the issuer of the payment instrument for executing instant credit transfer that is accepted |   | The service is not available within the payment account (package) |
|            | A payment instrument issuer for executing instant credit transfer that is accepted is another payment service provider                        |   | The service is not available within the payment account (package) |
| <b>4.3</b> | <b>Accepting electronic money at a point of sale</b>  |   |   |
|            |   |   | The service is not available within the payment account (package) |
| <b>5</b>   | <b>Authorised overdraft facility</b>  |   |   |
|            | Establishing and/or using the service   | Processing and management fee:  | min. 0,00% - max. 3,00%   |
|            |   | + 1 Credit Bureau Report:   | RSD 1.440,00  |
|            |   | + 6 bills of exchange fee   | RSD 300,00  |
|            | Annual nominal interest rate  | From 0,00%+3M Belibor up to 17,95%+3M Belibor, variable interest rate, proportional interest calculation method |   |



|  |                                |                                     |
|--|--------------------------------|-------------------------------------|
|  | Annual effective interest rate | min 5,16% - max 27,31% <sup>1</sup> |
|--|--------------------------------|-------------------------------------|

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<sup>1</sup> Calculated on 8<sup>th</sup> February 2023, for a period of 1 year, at the amount of RSD 10.000.000,00.