

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: FX Current Account

Payment service user: Legal entity in Corporate division

Date: 01.12.2021.

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	Payment account keeping (name of the payment account or a package) Within this payment account and/or a package of services, it shall be possible to use the following services: Opening, maintenance and closing of FX payment account fee, Cashless transfer of euro funds from FX-current account in euros, The receipt of funds from abroad to the FX-current account in euros, Electronic banking	Payment account opening fee to domestic corporate client and entrepreneur: Payment account opening fee to non-residents: Payment account maintenance fee: Account closing fee:	Free of charge 55.000 RSD Free of charge Free of charge

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: NovoKlik – Halcom	One- off RSD 8.500
		Package use, per client ID: NovoKlik – Halcom	Per month RSD 600
1.3	Mobile banking		The service is not available within the payment account (package)
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 payment service provider (internal transfer)		The service is not available within the payment account (package)
	Urgent/instant payment order		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)
	Urgent/instant payment order		The service is not available within the payment account (package)
	By using electronic and/or mobile banking services		
	To a payment account of the same payment service provider (internal transfer)		The service is not available within the payment account (package)
	Urgent/instant payment order		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)
	Urgent/instant payment order		The service is not available within the payment account (package)
2.2	Cashless transfer of euro funds from FX-current account in euros		
	At the counter of the payment service provider		
	At the payment account in the Republic of Serbia	<p>FX Payment in favor of other client within Erste Bank:</p> <p>Transfer of FX funds upon client's order on FX account at other bank in Serbia:</p> <p>+ correspondent bank charges (OUR fee)¹</p> <p>For payments amount:</p> <p>Up to EUR 12.500</p> <p>From EUR 12.500 up to EUR 50.000</p> <p>Over EUR 50.000</p>	<p>0,08% of the amount; min. RSD 600; max. RSD 15.000</p> <p>0,30% of the amount; min. RSD 1,500; max. RSD 40,000</p> <p>EUR 15</p> <p>EUR 20</p> <p>EUR 25</p>
	Urgent payment order		The service is not available within the payment account (package)

¹ in RSD counter value according to the selling rate of Erste Bank

At the payment account abroad	<p>International payment transfer (nostro) SPOT/D+2:</p> <p>0,12% of the amount; min. RSD 1,000; max. RSD 35.000</p> <p>+ correspondent bank charges (OUR fee)²</p> <p>Payments to Austria and Germany:</p> <p>Up to EUR 12.500 EUR 5 Over EUR 12.500 EUR 10</p> <p>Payments to other countries:</p> <p>Up to EUR 12.500 EUR 15 From EUR 12.500 up to EUR 50.000 EUR 20 Over EUR 50.000 EUR 25</p> <p>Payments within Erste Group – FIT Payments: Free of charge</p> <p>Additional fee for the "same value date" payment transfer D+0: 0,12% of the amount; min. RSD 500</p> <p>Additional fee for the "next value date" payment transfer D+1: 0,06% of the amount; min. RSD 500</p> <p>Within Erste Group – FIT Payments, for transaction amounts from EUR 1 up to EUR 10.000: RSD 650</p> <p>Within Erste Group – FIT Payments, for transaction amounts over EUR 10.000: 0,096% of the amount, min. RSD 800,00, max. RSD 35.000,00</p>	
Urgent payment order		The service is not available within the payment account (package)
By using electronic and/or mobile banking services		

² in RSD counter value according to the selling rate of Erste Bank

	At the payment account in the Republic of Serbia	<p>FX Payment in favor of other client within Erste Bank: 0,08% of the amount; min. RSD 600; max. RSD 15.000</p> <p>Transfer of FX funds upon client's order on FX account at other bank in Serbia: 0,30% of the amount; min. RSD 1,500; max. RSD 40,000</p> <p>+ correspondent bank charges (OUR fee)³</p> <p>For payments amount:</p> <p>Up to EUR 12.500 EUR 15</p> <p>From EUR 12.500 up to EUR 50.000 EUR 20</p> <p>Over EUR 50.000 EUR 25</p>
	Urgent payment order	The service is not available within the payment account (package)

³ in RSD counter value according to the selling rate of Erste Bank

At the payment account abroad	<p>International payment transfer (nostro) SPOT/D+2:</p> <p>+ correspondent bank charges (OUR fee)⁴</p> <p>Payments to Austria and Germany:</p> <p>Up to EUR 12.500</p> <p>Over EUR 12.500</p> <p>Payments to other countries:</p> <p>Up to EUR 12.500</p> <p>From EUR 12.500 up to EUR 50.000</p> <p>Over EUR 50.000</p> <p>Payments within Erste Group – FIT Payments:</p> <p>Additional fee for the "same value date" payment transfer D+0:</p> <p>Additional fee for the "next value date" payment transfer D+1:</p> <p>Within Erste Group – FIT Payments, for transaction amounts from EUR 1 up to EUR 10.000:</p> <p>Within Erste Group – FIT Payments, for transaction amounts over EUR 10.000:</p>	<p>0,12% of the amount; min. RSD 1,000; max. RSD 35.000</p> <p>EUR 5</p> <p>EUR 10</p> <p>EUR 15</p> <p>EUR 20</p> <p>EUR 25</p> <p>Free of charge</p> <p>0,12% of the amount; min. RSD 500</p> <p>0,06% of the amount; min. RSD 500</p> <p>RSD 650</p> <p>0,096% of the amount, min. RSD 800,00, max. RSD 35.000,00</p>
	Urgent payment order	The service is not available within the payment account (package)
2.3	The receipt of funds from abroad to the FX-current account in euros	
	<p>International payment transfer (loro):</p> <p>Inflow from Kosovo and Metohia:</p>	<p>Free of charge</p> <p>RSD 1.000,00</p>
2.4	Standing order	

⁴ in RSD counter value according to the selling rate of Erste Bank

	Establishing and/or using the service	The service is not available within the payment account (package)
	For executing a transaction	
	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)
2.5	Direct debits	
	Establishing and/or using the service	The service is not available within the payment account (package)
	For executing a transaction	
	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)
3	Payment cards and cash	
3.1	Debit card issuance	
	Debit card issuance	The service is not available within the payment account (package)
	Periodic membership fees for using a debit card	The service is not available within the payment account (package)
3.2	Debit card cash pay-outs	
	Upon executed transaction	
	In the country	

	At the counter	The service is not available within the payment account (package)
	At ATM	The service is not available within the payment account (package)
	Abroad	
	At the counter	The service is not available within the payment account (package)
	At ATM	The service is not available within the payment account (package)
3.3	Credit card issuance	
	Credit card issuance	The service is not available within the payment account (package)
	Periodic membership fees for using a credit card	The service is not available within the payment account (package)
3.4	Credit card payments at a merchant's point of sale	
	Upon executed transaction	
	In the country	The service is not available within the payment account (package)
	Abroad	The service is not available within the payment account (package)
	Annual nominal interest rate	The service is not available within the payment account (package)
	Annual effective interest rate	The service is not available within the payment account (package)
	Other fees	The service is not available within the payment account (package)

3.5	Credit card cash pay-outs	
	Upon executed transaction	
	In the country	
	At the counter	The service is not available within the payment account (package)
	At ATM	The service is not available within the payment account (package)
	Abroad	
	At the counter	The service is not available within the payment account (package)
	At ATM	The service is not available within the payment account (package)
	Annual nominal interest rate	The service is not available within the payment account (package)
	Annual effective interest rate	The service is not available within the payment account (package)
	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	
		The service is not available within the payment account (package)
3.7	Cash pay-in to an account by submitting a pay-in order	
		The service is not available within the payment account (package)
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	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)
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)
4.2	Accepting instant credit transfers at a point of sale	
	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)
4.3	Accepting electronic money at a point of sale	
		The service is not available within the payment account (package)

5	Authorised overdraft facility	
	Establishing and/or using the service	The service is not available within the payment account (package)
	Annual nominal interest rate	The service is not available within the payment account (package)
	Annual effective interest rate	The service is not available within the payment account (package)