

## 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: 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.

	<b>SERVICE</b>	<b>FEES (percentage of the amount of transaction and/or in the amount of money)</b>
1	<b>General services linked to the payment account</b>	
1.1	<b>Payment account keeping (name of the payment account or a package)</b> <b>Within this payment account and/or a package of services, it shall be possible to use the following services:</b> <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>	Payment account opening fee to domestic corporate entities and entrepreneur: Free of charge Payment account opening fee to non-residents: RSD 55.000 Payment account maintenance fee: Per month RSD 500 Account closing fee: One – off RSD 600

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

	Urgent/instant payment order		0,06% of the amount; min. RSD 65,00, max. RSD 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
		Clearing - after 2 PM :	0,10% of the amount, min. RSD 100,00
		RTGS orders - until 2 PM:	0,15% of the amount, max. RSD 6.500,00
		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
		Clearing - after 2 PM :	0,066% of the amount, min. RSD 40,00
		RTGS orders - until 2 PM:	0,075% of the amount, max. RSD 3.000,00
		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 Electron:	Free of charge
	Periodic membership fees for using a debit card	DINACARD BUSINESS CARD:	Free of charge
		Visa Business Electron:	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 Electron:	3,00%, min. RSD 200,00

	At ATM	At Erste Bank ATMs (DINACARD BUSINESS CARD)	Free of charge
		At Erste Bank ATMs (Visa Business Electron)	Free of charge
		At other banks' ATMs (DINACARD BUSINESS CARD):	2,00%, min. RSD 150,00
		At other banks' ATMs (Visa Business Electron):	2,00%, min. RSD 150,00
Abroad			
	At the counter	Visa Business Electron:	3,33%, min. RSD 600,00
	At ATM	At Erste Group ATMs (Visa Business Electron):	Free of charge
		At other ATMs abroad (Visa Business Electron):	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	0,51%	
	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 150,00
		At other banks' ATMs abroad (Visa Business Charge):	3,25%, min. RSD 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)	
<b>3.6</b>	<b>Cash pay-out from an account by submitting a pay-out order</b>		
			0,50% of the amount, min. RSD 75,00
<b>3.7</b>	<b>Cash pay-in to an account by submitting a pay-in order</b>		
		Payment of Corporate clients at the account in Erste Bank:	0,04% of the amount, min. RSD 75,00
		Payment of Corporate clients at the account in other bank:	0,60% of the amount, min. RSD 200,00
		Payment of Corporate clients at the account in other bank – instant payment order:	1,00% of the amount, min. RSD 250,00

<b>4</b>	<b>Accepting payment instrument</b>		
<b>4.1</b>	<b>Accepting payment cards at a point of sale</b>		
	<b>Merchant fee</b>		
	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, conform interest calculation method
	Annual effective interest rate	min 2,71% - max 25,57%