

CENOVNIK PROIZVODA I USLUGA ZA PREDUZETNIKE

Entrepreneur Product and Service Price List

Cenovnik važi od 24.07.2026.
Price List valid from 24.07.2026.

- 1. Platni račun** (*Payment Account*)
- 2. Platni promet** (*Payments*)
- 3. Elektronsko bankarstvo i SMS obaveštenja**
(*E-Banking and SMS notifications*)
- 4. Platne kartice** (*Payment Cards*)
- 5. Naknade za kreditne proizvode**
(*Fees for credit products*)
- 6. POS terminali** (*POS terminals*)
- 7. Menice, akreditivi i garancije** (*Bills of exchange,
Letters of Credit and Guaraantees*)
- 8. Sefovi** (*Safe Boxes*)
- 9. Ostale usluge** (*Other Services*)

1. Platni račun Payment Account

Red. br. No.	Opis naknade Fee description	Visina naknade Fee amount	Dinamika plaćanja Payment rate	Vrsta naknade Fee type
1.1.a.	DINARSKI TEKUĆI RAČUN (REDOVNI TRANSAKCIONI I NAMENSKI RAČUNI) RSD CURRENT ACCOUNTS (ORINARY TRANSACTION AND ESCROW ACCOUNTS)			
1.1.a.1.	Naknada za otvaranje dinarskog računa za domaća pravna lica i preduzetnike Fee for opening RSD account for resident corporate users and entrepreneurs	Bez naknade Free of charge	Jednokratno, prilikom podnošenja zahteva One-off, when filing application	Fiksna Fixed
1.1.a.2.	Vođenje platnog računa - dinarski račun Payment account maintenance - RSD account	500 RSD RSD 500	Mesečno Monthly	Promenljiva Variable
1.1.a.3.	Naknada za gašenje računa - po zahtevu korisnika Fee for account closing - required by user	Bez naknade Free of charge	Jednokratno, prilikom podnošenja zahteva One-off, when filing application	Promenljiva Variable
1.1.a.4.	Naknada za izdavanje redovnog izvoda o promeni na računu Fee for issuing ordinary statement on change on account	Bez naknade Free of charge	Prilikom promene na računu korisnika When a change occurs on user's account	Promenljiva Variable
1.1.a.5.	Naknada za izdavanje vanrednog izvoda, potvrde, izveštaja i kopije dokumenata iz arhive Fee for issuing extraordinary statement, confirmation, copy, and document from the archive			
1.1.a.5.1.	- izdavanje izvoda na zahtev korisnika - issuance of statement upon user's request	150 RSD RSD 150	Jednokratno, prilikom podnošenja zahteva One-off, when filing application	Promenljiva Variable
1.1.a.5.2.	- potvrde - confirmations	500 RSD RSD 500	Jednokratno, prilikom podnošenja zahteva One-off, when filing application	Promenljiva Variable
1.1.a.5.3.	- potvrda o zatvaranju proizvoda u Erste Bank (kredit, kreditne kartice, računi...) - confirmation on closing a product at Erste Bank (loans, credit cards, accounts...)	Bez naknade Free of charge	Jednokratno, prilikom podnošenja zahteva One-off, when filing application	Promenljiva Variable
1.1.a.6.	Naknada za prijem, kontrolu, izvršenje instrumenata obezbeđenja Fee for security instrument receipt, control, enforcement	300 RSD po osnovu / nalogu RSD 300 per basis / order	Jednokratno, prilikom podnošenja zahteva One-off, when filing application	Promenljiva Variable
1.1.a.7.	Naknada za overu ovlašćenja Authorisation certification fee	50 RSD po ovlašćenju RSD 50 per authorisation	Jednokratno, prilikom podnošenja zahteva One-off, when filing application	Promenljiva Variable
1.1.a.8.	Naknada za postupanje po sudskom rešenju ili rešenju drugog nadležnog organa Fee for acting upon decision of court or other competent authority	500 RSD po rešenju RSD 500 per decision	Jednokratno, prilikom podnošenja zahteva One-off, when filing application	Promenljiva Variable
1.2.a.	DEVIZNI RAČUN FX ACCOUNT			
1.2.a.1.	Naknada za otvaranje deviznog računa za domaća pravna lica i preduzetnike Fee for opening FX account for resident corporate users and entrepreneurs	Bez naknade Free of charge	Jednokratno, prilikom podnošenja zahteva One-off, when filing application	Fiksna Fixed
1.2.a.2.	Vođenje platnog računa - devizni račun Payment account maintenance - FX account	Bez naknade Free of charge	Mesečno Monthly	Promenljiva Variable
1.2.a.3.	Naknada za izdavanje potvrda, izjava i dr. prema propisima o deviznom poslovanju Fee for issuing confirmations, statements, etc., based on foreign exchange operation regulations	1.000 RSD RSD 1,000	Jednokratno, prilikom podnošenja zahteva One-off, when filing application	Promenljiva Variable
1.2.a.4.	Naknada za zatvaranje računa Account closing fee	Bez naknade Free of charge	Jednokratno, prilikom podnošenja zahteva One-off, when filing application	Promenljiva Variable
1.3.	RAČUNI SA POSEBNOM NAMENOM DINARSKI I DEVIZNI („ESCROW ACCOUNT“) RSD AND FX ESCROW ACCOUNTS			
1.3.1.	Dinarski račun sa posebnom namenom RSD escrow account			
1.3.1.1.	Naknada za otvaranje dinarskog escrow računa Fee for RSD escrow account opening	Po Ugovoru; min 1.000 RSD Per Agreement; min RSD 1,000	Jednokratno, prilikom podnošenja zahteva One-off, when filing application	Fiksna Fixed

Red. br. No.	Opis naknade Fee description	Visina naknade Fee amount	Dinamika plaćanja Payment rate	Vrsta naknade Fee type
1.3.1.2.	Vođenje platnog računa - dinarski escrow račun Payment account maintenance - RSD escrow account	350 RSD Naplata sa osnovnog dinarskog računa RSD 350 Collection from basic RSD account	Mesečno Monthly	Promenljiva Variable
1.3.1.3.	Naknada za izdavanje potvrda, izjava i dr. kod dinarskog escrow računa Fee for issuing confirmations, statements, etc. for RSD escrow account	300 RSD RSD 300	Jednokratno, prilikom podnošenja zahteva One-off, when filing application	Promenljiva Variable
1.3.1.4.	Naknada za zatvaranje dinarskog escrow računa Fee for RSD escrow account closing	Bez naknade Free of charge	Jednokratno, prilikom podnošenja zahteva One-off, when filing application	Promenljiva Variable
1.3.2.	Devizni račun sa posebnom namenom FX escrow account			
1.3.2.1.	Naknada za otvaranje deviznog escrow računa Fee for FX escrow account opening	Bez naknade Free of charge	Jednokratno, prilikom podnošenja zahteva One-off, when filing application	Fiksna Fixed
1.3.2.2.	Vođenje platnog računa - devizni escrow račun Payment account maintenance - FX escrow account	Bez naknade Free of charge	Mesečno Monthly	Promenljiva Variable
1.3.2.3.	Naknada za izdavanje potvrda, izjava i dr. kod deviznog escrow računa Fee for issuing confirmations, statements, etc. for FX escrow account	1.000 RSD RSD 1,000	Jednokratno, prilikom podnošenja zahteva One-off, when filing application	Promenljiva Variable
1.3.2.4.	Naknada za zatvaranje deviznog escrow računa Fee for FX escrow account closing	Bez naknade Free of charge	Jednokratno, prilikom podnošenja zahteva One-off, when filing application	Promenljiva Variable

2. Platni promet Cash Payments

Red. br. No.	Opis naknade Fee description	Visina naknade Fee amount	Dinamika plaćanja Payment rate	Vrsta naknade Fee type
2.1.	USLUGE U DOMAĆEM PLATNOM PROMETU DOMESTIC PAYMENT SERVICES			
2.1.1.	GOTOVINSKI PLATNI PROMET CASH PAYMENTS			
2.1.1.1.	Uplata gotovog novca na račun podnošenjem naloga za uplatu Incoming payment of cash to account by filing incoming payment order			
2.1.1.1.1.	Uplata pravnog lica na račun u Erste Bank Incoming payment by corporate user to the account at Erste Bank	0,06% od iznosa; min 120 RSD 0.06% of amount; min RSD 120	Jednokratno, po nalogu One-off, per order	Promenljiva Variable
2.1.1.1.2.	Uplata pravnog lica na račun u drugoj banci Incoming payment by corporate user to the account at other bank	0,60% od iznosa; min 200 RSD 0.60% of amount; min RSD 200	Jednokratno, po nalogu One-off, per order	Promenljiva Variable
2.1.1.1.3.	Uplata pravnog lica na račun u drugoj banci do 300.000,00 RSD - Instant plaćanje Payment of a corporate user at the account in other bank up to RSD 300,000.00 - Instant payment	1,00% od iznosa; min 250 RSD 1.00% of amount; min RSD 250	Jednokratno, po nalogu One-off, per order	Promenljiva Variable
2.1.1.1.4.	Uplata pravnog lica na račun u Erste Bank putem ATM uređaja² Incoming payment by corporate user to the account at Erste Bank through ATM ²	45 RSD po nalogu RSD 45 per order	Jednokratno, po nalogu One-off, per order	Promenljiva Variable
2.1.1.2.	Isplata gotovog novca sa računa podnošenjem naloga za isplatu Outgoing payment of cash to account by filing outgoing payment order			
2.1.1.2.1.	Isplata pravnom licu Outgoing payment to corporate user	Bez naknade Free of charge	Jednokratno, po nalogu One-off, per order	Promenljiva Variable
2.1.2.	BEZGOTOVINSKI PLATNI PROMET CASHLESS PAYMENTS			
2.1.2.1.	Bezgotovinski prenos novčanih sredstava u dinarima u Republici Srbiji Cashless money transfer in RSD in the Republic of Serbia			

Red. br. No.	Opis naknade Fee description	Visina naknade Fee amount	Dinamika plaćanja Payment rate	Vrsta naknade Fee type
2.1.2.1.1.	Bezgotovinski platni promet - RTGS nalozi (od 300.000,01 RSD) <i>Cashless payments - RTGS orders (from RSD 300,000.01)</i>			
2.1.2.1.1.1.	RTGS - u papirnoj formi do 14h <i>RTGS - in hard copy until 2 p.m.</i>	0,15% od iznosa; max 6.500 RSD <i>0.15% of amount; max RSD 6,500</i>	Jednokratno, po nalogu <i>One-off, per order</i>	Promenljiva <i>Variable</i>
2.1.2.1.1.2.	RTGS - u papirnoj formi posle 14h <i>RTGS - in hard copy after 2 p.m.</i>	0,17% od iznosa; max 7.000 RSD <i>0.17% of amount; max RSD 7,000</i>	Jednokratno, po nalogu <i>One-off, per order</i>	Promenljiva <i>Variable</i>
2.1.2.1.1.3.	RTGS - elektronski do 14h <i>RTGS - electronically until 2 p.m.</i>	0,075% od iznosa; max 3.000 RSD <i>0.075% of amount; max RSD 3,000</i>	Jednokratno, po nalogu <i>One-off, per order</i>	Promenljiva <i>Variable</i>
2.1.2.1.1.4.	RTGS - elektronski posle 14h <i>RTGS - electronically after 2 p.m.</i>	0,08% od iznosa; max 3.800 RSD <i>0.08% of amount; max RSD 3,800</i>	Jednokratno, po nalogu <i>One-off, per order</i>	Promenljiva <i>Variable</i>
2.1.2.1.2.	Bezgotovinski platni promet - Kliring nalozi (do 300.000,00 RSD) <i>Cashless payments - Clearing orders (up to RSD 300,000.00)</i>			
2.1.2.1.2.1.	Kliring - u papirnoj formi do 14h <i>Clearing - in hard copy until 2 p.m.</i>	155 RSD <i>RSD 155</i>	Jednokratno, po nalogu <i>One-off, per order</i>	Promenljiva <i>Variable</i>
2.1.2.1.2.2.	Kliring - u papirnoj formi posle 14h <i>Clearing - in hard copy after 2 p.m.</i>	155 RSD <i>RSD 155</i>	Jednokratno, po nalogu <i>One-off, per order</i>	Promenljiva <i>Variable</i>
2.1.2.1.2.3.	Kliring - Elektronski do 14h <i>Clearing - Electronically until 2 p.m.</i>	60 RSD <i>RSD 60</i>	Jednokratno, po nalogu <i>One-off, per order</i>	Promenljiva <i>Variable</i>
2.1.2.1.2.4.	Kliring - Elektronski posle 14h <i>Clearing - Electronically after 2 p.m.</i>	60 RSD <i>RSD 60</i>	Jednokratno, po nalogu <i>One-off, per order</i>	Promenljiva <i>Variable</i>
2.1.2.1.3.	Bezgotovinski platni promet - Instant plaćanja (do 300.000,00 RSD) <i>Cashless payments - Instant payments (up to RSD 300,000.00)</i>			
2.1.2.1.3.1.	Instant plaćanje - u papirnoj formi <i>Instant payment - paper-based</i>	155 RSD <i>RSD 155</i>	Jednokratno, po nalogu <i>One-off, per order</i>	Promenljiva <i>Variable</i>
2.1.2.1.3.2.	Instant plaćanje - Elektronski <i>Instant payment - electronic</i>	60 RSD <i>RSD 60</i>	Jednokratno, po nalogu <i>One-off, per order</i>	Promenljiva <i>Variable</i>
2.1.2.1.4.	Bezgotovinski platni promet - interni nalozi <i>Cashless payments - internal orders</i>			
2.1.2.1.4.1.	Interni PP - u papirnoj formi <i>Internal PP - in hard copy</i>	85 RSD <i>RSD 85</i>	Jednokratno, po nalogu <i>One-off, per order</i>	Promenljiva <i>Variable</i>
2.1.2.1.4.2.	Interni PP - elektronski <i>Internal PP - electronic</i>	25 RSD <i>RSD 25</i>	Jednokratno, po nalogu <i>One-off, per order</i>	Promenljiva <i>Variable</i>
2.1.2.1.4.3.	Prenos sredstava sa računa korisnika na račun Banke <i>Transfer of funds from user's account to the Bank account</i>	Bez naknade <i>Free of charge</i>	Jednokratno, po nalogu <i>One-off, per order</i>	Promenljiva <i>Variable</i>
2.1.2.1.4.4.	Prenos sredstava između računa unutar istog matičnog broja <i>Transfer of funds between accounts within the same registration number</i>	Bez naknade <i>Free of charge</i>	Jednokratno, po nalogu <i>One-off, per order</i>	Promenljiva <i>Variable</i>
2.1.2.2.	Ostali poslovi platnog prometa <i>Other payments</i>			
2.1.2.2.1.	Registracija papirnih menica <i>Paper bill of exchange registration</i>			
2.1.2.2.1.1.	Registracija menica / brisanje menica ili ovlašćenja po zahtevu korisnika <i>Registration of Bill of exchange / deletion of Bill of exchange and authorisation upon user's request</i>	200 RSD po menici ili ovlašćenju <i>RSD 200 per bill of exchange or authorisation</i>	Jednokratno, po menici / ovlašćenju <i>One-off, per bill of exchange / authorisation</i>	Promenljiva <i>Variable</i>

Red. br. No.	Opis naknade Fee description	Visina naknade Fee amount	Dinamika plaćanja Payment rate	Vrsta naknade Fee type
2.1.2.2.1.2.	Registracija menica / brisanje menica ili ovlašćenja gde je Erste Bank poverilac Registration of Bill of exchange / deletion of Bill of exchange and authorisation where Erste Bank is a creditor	Bez naknade Free of charge	Jednokratno, po menici / ovlašćenju One-off, per bill of exchange / authorisation	Promenljiva Variable
2.1.2.3.	Elektronska menica E-bill			
2.1.2.3.1.	Postupanje po zahtevu za registraciju i prenos elektronske menice prvom poveriocu Processing a request for registration and transfer of an electronic bill of exchange to the first creditor	50,00 RSD po zahtevu RSD 50.00 per request	Jednokratno One-off	Promenljiva Variable
2.1.2.3.2.	Postupanje po zahtevu za avaliranje elektronske menice Processing a request for avalization of an electronic bill of exchange	100,00 RSD po zahtevu RSD 100.00 per request	Jednokratno One-off	Promenljiva Variable
2.1.2.3.3.	Postupanje po zahtevu za prenos elektronske menice novom poveriocu bez indosamenta Processing a request for transfer of an electronic bill of exchange to a new creditor without endorsement	50,00 RSD po zahtevu RSD 50.00 per request	Jednokratno One-off	Promenljiva Variable
2.1.2.3.4.	Postupanje po zahtevu za prenos elektronske menice novom poveriocu sa indosamentom Processing a request for transfer of an electronic bill of exchange to a new creditor with endorsement	100,00 RSD po zahtevu RSD 100.00 per request	Jednokratno One-off	Promenljiva Variable
2.1.2.3.5.	Slanje platnog naloga za naplatu elektronske menice Sending a payment order for the collection of an electronic bill of exchange	10,00 RSD po nalogu RSD 10.00 per order	Jednokratno One-off	Promenljiva Variable
2.1.2.3.6.	Slanje opoziva platnog naloga za naplatu elektronske menice Sending a revocation of a payment order for the collection of an electronic bill of exchange	150,00 RSD po nalogu RSD 150.00 per order	Jednokratno One-off	Promenljiva Variable
2.1.2.3.7.	Postupanje po zahtevu za povlačenje platnog naloga za prinudnu naplatu elektronske menice iz prinudne naplate Processing a request for withdrawal of a payment order for enforced collection of an electronic bill of exchange from enforced collection	50,00 RSD po zahtevu RSD 50.00 per request	Jednokratno One-off	Promenljiva Variable
2.1.2.3.8.	Obrada zahteva za dostavljanje izvoda o elektronskoj menici u papirnoj formi Processing a request for issuing a statement on an electronic bill of exchange in paper form	400,00 RSD po izvodu RSD 400.00 per statement	Jednokratno One-off	Promenljiva Variable
2.1.2.3.9.	Obrada zahteva za dostavljanje izvoda o elektronskoj menici u elektronskoj formi Processing a request for issuing a statement on an electronic bill of exchange in electronic form	300,00 RSD po izvodu RSD 300.00 per statement	Jednokratno One-off	Promenljiva Variable
2.2.	USLUGE U POSLOVANJU SA INOSTRANSTVOM INTERNATIONAL TRANSACTION SERVICES			
2.2.1.	PRIJEM NOVČANIH SREDSTAVA RECEIPT OF MONEY			
2.2.1.1.	Prijem novčanih sredstava iz inostranstva na devizni tekući račun u evrima Receipt of money from abroad to FX current account in EUR			
2.2.1.1.1.	Doznake iz inostranstva (priliv) Payment transfers from abroad (inflow)	Bez naknade Free of charge	Jednokratno, po doznaci One-off, per payment transfer	Promenljiva Variable
2.2.1.1.2.	Doznaka iz inostranstva ukoliko je banka nalogodavca u okviru Erste Grupe (FIT payment)¹ International payment transfer in case the bank of the orderer is within Erste Group (FIT payment) ¹	Bez naknade Free of charge	Jednokratno, po doznaci One-off, per payment transfer	Promenljiva Variable
2.2.1.1.3.	Doznaka iz druge banke u okviru platne šeme SEPA Credit Transfer Incoming transfer via the SEPA Credit Transfer payment scheme	Bez naknade Free of charge	Jednokratno, po doznaci One-off, per payment transfer	Promenljiva Variable
2.2.1.2.	Prijem novčanih sredstava iz inostranstva na devizni tekući račun u drugim valutama Receipt of money from abroad to FX current account in other currencies			
2.2.1.2.1.	Doznake iz inostranstva (priliv) Payment transfers from abroad (inflow)	Bez naknade Free of charge	Jednokratno, po doznaci One-off, per payment transfer	Promenljiva Variable
2.2.1.2.2.	Doznaka iz inostranstva u američkim dolarima ukoliko je banka nalogodavca u okviru Erste Grupe (FIT payment)¹ International payment transfer in USD in case the bank of the orderer is within Erste Group (FIT payment) ¹	Bez naknade Free of charge	Jednokratno, po doznaci One-off, per payment transfer	Promenljiva Variable
2.2.1.3.	Prijem novčanih sredstava sa Kosova i Metohije Receipt of money from Kosovo and Metohija			

Red. br. No.	Opis naknade Fee description	Visina naknade Fee amount	Dinamika plaćanja Payment rate	Vrsta naknade Fee type
2.2.1.3.1.	Priliv sa Kosova i Metohije Inflow from Kosovo and Metohija	1.000 RSD RSD 1,000	Jednokratno, po doznaci One-off, per payment transfer	Promenljiva Variable
2.2.2.	BEZGOTOVINSKI PRENOS NOVČANIH SREDSTAVA CASHLESS MONEY TRANSFER			
2.2.2.1.	Bezgotovinski prenos novčanih sredstava u evrima sa deviznog tekućeg računa u evrima Cashless money transfer in EUR from FX current account in EUR			
2.2.2.1.1.	Bezgotovinski prenos novčanih sredstava u Republici Srbiji Cashless money transfer in the Republic of Serbia			
2.2.2.1.1.1.	Devizno plaćanje u korist računa drugog korisnika u okviru Erste Bank FX payment in favour of other user's account within Erste Bank	350 RSD RSD 350	Jednokratno, po doznaci One-off, per payment transfer	Promenljiva Variable
2.2.2.1.1.2.	Devizno plaćanje / prenos deviznih sredstava po nalogu korisnika na devizni račun kod druge banke u zemlji FX payment / transfer of FX funds per user's order to FX account with other bank in Serbia	0,30%; min 1.500 RSD; max 40.000 RSD 0.30% ; min RSD 1,500; max RSD 40,000	Jednokratno, po nalogu One-off, per order	Promenljiva Variable
2.2.2.1.1.3.	Doznaka ka drugoj banci u zemlji u EUR u okviru platne šeme SEPA Credit Transfer Transfer to another domestic bank in EUR via the SEPA Credit Transfer payment scheme			
	Do 10.000 EUR Up to EUR 10,000	900 RSD RSD 900	Jednokratno, po nalogu One-off, per order	Promenljiva Variable
	Preko 10.000 EUR Above to EUR 10,000	1.700 RSD RSD 1,700	Jednokratno, po nalogu One-off, per order	Promenljiva Variable
2.2.2.1.2.	Bezgotovinski prenos novčanih sredstava ka inostranstvu Cashless money transfer to abroad			
2.2.2.1.2.1.	Doznake u inostranstvu (nostro) valuta SPOT/D+2 Payment transfers abroad (nostro) value date SPOT/D+2	0,12% od iznosa; min 1.000 RSD 0.12% of amount; min RSD 1,000	Jednokratno, po doznaci One-off, per payment transfer	Promenljiva Variable
2.2.2.1.2.2.	Dodatna naknada za doznaku sa "same value date" D+0 Additional fee for payment transfer with "same value date" D+0	0,12% od iznosa; min 500 RSD 0.12% of amount; min RSD 500	Jednokratno, po doznaci One-off, per payment transfer	Promenljiva Variable
2.2.2.1.2.3.	Dodatna naknada za doznaku sa "next value date" D+1 Additional fee for payment transfer with "next value date" D+1	0,06%; min 500 RSD 0.06%; min RSD 500	Jednokratno, po doznaci One-off, per payment transfer	Promenljiva Variable
2.2.2.1.2.4.	Maksimalni iznos Maximum amount	35.000 RSD RSD 35,000		Promenljiva Variable
2.2.2.1.2.5.	Doznaka prema inostranstvu u okviru Erste Grupe (FIT payment)¹ International payment transfer within Erste Group (FIT payment) ¹	350 RSD RSD 350	Jednokratno, po doznaci One-off, per payment transfer	Promenljiva Variable
2.2.2.1.2.6.	Doznaka ka drugoj banci u inostranstvu u EUR u okviru platne šeme SEPA Credit Transfer Transfer to a foreign bank in EUR via the SEPA Credit Transfer payment scheme			
	Do 10.000 EUR Up to EUR 10,000	900 RSD RSD 900	Jednokratno, po nalogu One-off, per order	Promenljiva Variable
	Preko 10.000 EUR Above to EUR 10,000	1.700 RSD RSD 1,700	Jednokratno, po nalogu One-off, per order	Promenljiva Variable
2.2.2.2.	Bezgotovinski prenos novčanih sredstava u drugim valutama sa deviznog tekućeg računa Cashless money transfer in other currencies from FX current account			
2.2.2.2.1.	Bezgotovinski prenos novčanih sredstava u Republici Srbiji Cashless money transfer in the Republic of Serbia			
2.2.2.2.1.1.	Devizno plaćanje u korist računa drugog korisnika u okviru Erste Bank FX payment in favour of other user's account within Erste Bank	350 RSD RSD 350	Jednokratno, po doznaci One-off, per payment transfer	Promenljiva Variable
2.2.2.2.1.2.	Devizno plaćanje / prenos deviznih sredstava po nalogu korisnika na devizni račun kod druge banke u zemlji FX payment / transfer of FX funds per user's order to FX account with other bank in Serbia	0,30% ; min 1.500 RSD; max 40.000 RSD 0.30% ; min RSD 1,500; max RSD 40,000	Jednokratno, po nalogu One-off, per order	Promenljiva Variable
2.2.2.2.2.	Bezgotovinski prenos novčanih sredstava ka inostranstvu Cashless money transfer to abroad			
2.2.2.2.2.1.	Doznake u inostranstvu (nostro) valuta SPOT/D+2 Payment transfers abroad (nostro) value date SPOT/D+2	0,12% od iznosa; min 1.000 RSD 0.12% of amount; min RSD 1,000	Jednokratno, po doznaci One-off, per payment transfer	Promenljiva Variable

Red. br. No.	Opis naknade Fee description	Visina naknade Fee amount	Dinamika plaćanja Payment rate	Vrsta naknade Fee type
2.2.2.2.2.2.	Dodatna naknada za doznaku sa "same value date" D+0 Additional fee for payment transfer with "same value date" D+0	0,12% od iznosa; min 500 RSD 0.12% of amount; min RSD 500	Jednokratno, po doznaci One-off, per payment transfer	Promenljiva Variable
2.2.2.2.2.3.	Dodatna naknada za doznaku sa "next value date" D+1 Additional fee for payment transfer with "next value date" D+1	0,06%; min 500 RSD 0.06%; min RSD 500	Jednokratno, po doznaci One-off, per payment transfer	Promenljiva Variable
2.2.2.2.2.4.	Maksimalni iznos Maximum amount	35.000 RSD RSD 35,000		Promenljiva Variable
2.2.2.2.2.5.	Doznaka prema inostranstvu u američkim dolarima u okviru Erste Grupe (FIT payment)¹ International payment transfer in USD within Erste Group (FIT payment) ¹	350 RSD RSD 350	Jednokratno, po doznaci One-off, per payment transfer	Promenljiva Variable
2.2.2.3.	Naknada troškova ino banke Fee for costs of foreign bank			
2.2.2.3.1.	Naknada troškova ino banke za doznake van okvira Erste Grupe **** Fee for costs of foreign bank for payment transfers outside Erste Group ****			
2.2.2.3.1.1.	Doznake ka Austriji i Nemačkoj (sve valute osim USD) Payment transfers to Austria and Germany (all currencies except USD)			
2.2.2.3.1.1.1.	Doznake do 12.500 EUR Payment transfers of up to EUR 12,500	5 EUR (po prodajnom kursu za devize na dan) EUR 5 (according to the selling FX currency exchange rate on the day of the payment)	Jednokratno, po doznaci One-off, per payment transfer	Promenljiva Variable
2.2.2.3.1.1.2.	Doznake preko 12.500 EUR Payment transfers of over EUR 12,500	10 EUR (po prodajnom kursu za devize na dan) EUR 10 (according to the selling FX currency exchange rate on the day of the payment)	Jednokratno, po doznaci One-off, per payment transfer	Promenljiva Variable
2.2.2.3.1.2.	Doznake ka drugim zemljama (sve valute osim USD) Payment transfers to other countries (all currencies except USD)			
2.2.2.3.1.2.1.	Doznake do 12.500 EUR Payment transfers of up to EUR 12,500	15 EUR (po prodajnom kursu za devize na dan) EUR 15 (according to the selling FX currency exchange rate on the day of the payment)	Jednokratno, po doznaci One-off, per payment transfer	Promenljiva Variable
2.2.2.3.1.2.2.	Doznake od 12.500 do 50.000 EUR Payment transfers of EUR 12,500 to EUR 50,000	20 EUR (po prodajnom kursu za devize na dan) EUR 20 (according to the selling FX currency exchange rate on the day of the payment)	Jednokratno, po doznaci One-off, per payment transfer	Promenljiva Variable
2.2.2.3.1.2.3.	Doznake preko 50.000 EUR Payment transfers of over EUR 50,000	25 EUR (po prodajnom kursu za devize na dan) EUR 25 (according to the selling FX currency exchange rate on the day of the payment)	Jednokratno, po doznaci One-off, per payment transfer	Promenljiva Variable
2.2.2.3.1.3.	Doznake u valuti USD Payment transfers in USD			
2.2.2.3.1.3.1.	Svi iznosi doznaka Payment transfers of all amounts	10 EUR (po prodajnom kursu za devize na dan) EUR 10 (according to the selling FX currency exchange rate on the day of the payment)	Jednokratno, po doznaci One-off, per payment transfer	Promenljiva Variable
2.2.2.3.2.	Naknada troškova ino banke za doznake u okviru Erste Grupe¹ Fee for costs of foreign bank for payment transfers within Erste Group ¹			
2.2.2.3.2.1.	Naknada troškova ino banke za doznake u okviru Erste Grupe¹ Fee for costs of foreign bank for payment transfers within Erste Group ¹	Bez naknade Free of charge	Jednokratno, po doznaci One-off, per payment transfer	Promenljiva Variable
2.2.2.4.	Ostalo Other			
2.2.2.4.	Izmene po doznaci na zahtev korisnika (povrat, izmena podataka) Changes on the payment transfer upon the user's request (for return, data change)	1.500 RSD + stvarni troškovi ino banaka uključenih u izmene RSD 1,500 + actual costs of foreign banks involved in changes	Jednokratno, po zahtevu One-off, per request	Promenljiva Variable

Red. br. No.	Opis naknade Fee description	Visina naknade Fee amount	Dinamika plaćanja Payment rate	Vrsta naknade Fee type
2.2.2.5.	Dnevnice za službeni put: akontacija i konačan obračun * <i>Per diems for business travel: advance payment and final calculation *</i>			
2.2.2.5.1.	- sa deviznog računa - from FX account	0,30% ; min 650 RSD 0.30% ; min RSD 650	Jednokratno, po nalogu One-off, per order	Promenljiva Variable
2.2.2.5.2.	- kupovinom od Erste Bank - through buying from the Erste Bank	0,50% ; min 650 RSD 0.50% ; min RSD 650	Jednokratno, po nalogu One-off, per order	Promenljiva Variable
2.2.2.5.3.	Dodatna naknada troškova ino provizije za konačan obračun / prenos u drugu domaću banku <i>Additional fee of FX commission costs for the final calculation / transfer to other domestic bank</i>	2.000 RSD RSD 2,000	Jednokratno, po doznaci One-off, per payment transfer	Promenljiva Variable
2.2.2.6.	Dnevnice za službeni put: akontacija i konačan obračun u okviru platne šeme SEPA Credit Transfer <i>Per diems for business travel: advance payment and final calculation via the SEPA Credit Transfer payment scheme</i>			
2.2.2.6.1.	Isplata sa deviznog računa u evrima <i>Disbursement from a foreign currency account in EUR</i>	900 RSD RSD 900	Jednokratno, po nalogu One-off, per order	Promenljiva Variable
2.2.2.6.2.	Isplata sa dinarskog računa uz kupovinu evra od Erste Bank <i>Disbursement from RSD account through purchase of EUR from Erste Bank</i>	900 RSD RSD 900	Jednokratno, po nalogu One-off, per order	Promenljiva Variable
2.2.3.	OSTALE USLUGE OTHER SERVICES			
2.2.3.1.	Pribavljanje inostranih kredita <i>Transfer of FX funds per user's order to FX account with other bank in Serbia</i>			
2.2.3.1.1.	Registracija kreditnog posla kod Narodne banke Srbije <i>Registration of credit transaction with the National Bank of Serbia</i>	30.000 RSD uvećano za troškove NBS RSD 30,000 increased by the NBS costs	Jednokratno, prilikom podnošenja zahteva One-off, when filing application	Promenljiva Variable
2.2.3.1.2.	Za svaku sledeću godinu <i>For each next year</i>	6.000 RSD RSD 6,000	Godišnje Annual	Promenljiva Variable
2.2.3.1.3.	Izmena uslova iz ugovora - preregistracija <i>Change of conditions in agreement - pre-registration</i>	10.000 RSD uvećano za troškove NBS RSD 10,000 increased by the NBS costs	Jednokratno, prilikom podnošenja zahteva One-off, when filing application	Promenljiva Variable
2.2.3.2.	Ostalo Other			
2.2.3.2.1.	Pribavljanje podataka o bonitetu inopartnera <i>Obtaining data on foreign partner's financial standing</i>	5.000 RSD + stvarni troškovi RSD 5,000 + actual costs	Jednokratno, prilikom podnošenja zahteva One-off, when filing application	Promenljiva Variable
2.2.3.2.2.	Provizija za aranžiranje <i>Arrangement commission</i>	Po dogovoru (0,10% - 0,50% od vrednosti posla) min 12.000 RSD <i>Per agreement (0.10% - 0.50% of transaction value) min RSD 12,000</i>	Jednokratno, prilikom podnošenja zahteva One-off, when filing application	Promenljiva Variable
2.3.	NAKNADA ZA IZVEŠTAJ KREDITNOG BIROA CREDIT BUREAU SERVICES			
2.3.1.	PREDUZETNICI ENTREPRENEURS			
2.3.1.1.	- Osnovni izveštaj - Basic report	600 RSD RSD 600	Jednokratno, po Izveštaju One-off, per Report	U skladu sa tarifom KB Pursuant to the CB's tariff
2.3.1.2.	- Sintetički izveštaj - Synthetic report	360 RSD RSD 360	Jednokratno, po Izveštaju One-off, per Report	U skladu sa tarifom KB Pursuant to the CB's tariff
2.3.1.3.	- Sopstveni izveštaj - Own report	720 RSD RSD 720	Jednokratno, po Izveštaju One-off, per Report	U skladu sa tarifom KB Pursuant to the CB's tariff

Red. br. No.	Opis naknade Fee description	Visina naknade Fee amount	Dinamika plaćanja Payment rate	Vrsta naknade Fee type
2.3.2.	PRAVNA LICA CORPORATE CLIENTS			
2.3.2.1.	- Osnovni izveštaj - Basic report	1.440 RSD RSD 1,440	Jednokratno, po Izveštaju One-off, per Report	U skladu sa tarifom KB Pursuant to the CB's tariff
2.3.2.2.	- Zbirni izveštaj - Summary report	1.200 RSD RSD 1,200	Jednokratno, po Izveštaju One-off, per Report	U skladu sa tarifom KB Pursuant to the CB's tariff
2.3.2.3.	- Sintetički izveštaj - Synthetic report	960 RSD RSD 960	Jednokratno, po Izveštaju One-off, per Report	U skladu sa tarifom KB Pursuant to the CB's tariff
2.3.2.4.	- Sopstveni izveštaj - Own report	1.680 RSD RSD 1,680	Jednokratno, po Izveštaju One-off, per Report	U skladu sa tarifom KB Pursuant to the CB's tariff
2.3.3.	FIZIČKA LICA PRIVATE INDIVIDUALS			
2.3.3.1.	- Osnovni izveštaj - Basic report	246 RSD RSD 246	Jednokratno, po Izveštaju One-off, per Report	U skladu sa tarifom KB Pursuant to the CB's tariff

* Za preduzetnike, isplata akontacije za devizne dnevnice u efektivu se ne naplaćuje.

* For entrepreneurs, advance payment for FX per diems in FX is not charged.

¹Partnerske banke Erste grupe koje učestvuju u FIT (Brza intragrupna plaćanja) su navedene u Prilogu 1 ovog Cenovnika

¹Partner banks of the Erste Group participating in FIT (Fast intragroup payments) are listed in Appendix 1 of this Price List

²Do 31.01.2027. godine: Bez naknade

²Until 31.01.2027: Free of charge

NAPOMENA: Tamo gde su u Cenovniku definisani minimalni iznosi naknada, minimumi se primenjuju samo onda kada je apsolutni iznos naknade, koji je dobijen primenom procenta naknade, manji od utvrđenog minimuma.

NOTE: Where minimum fee amounts are defined in the Price List, such minimums apply only when absolute fee amount, resulting from applying fee percentage, is lower than the set-out minimum.

3. Elektronsko bankarstvo i SMS obaveštenja

E-Banking and SMS notifications

Red. br. No.	Opis naknade Fee description	Visina naknade Fee amount	Dinamika plaćanja Payment rate	Vrsta naknade Fee type
3.1.1.	NovoKlik (HALCOM) NovoKlik (HALCOM)			
3.1.1.1.	Pristup korisnika elektronskoj banci (čitač, smart kartica) User's access to e-bank (reader, smart card)	8.500 RSD RSD 8,500	Jednokratno One-off	Promenljiva Variable
3.1.1.2.	Korišćenje paketa (po matičnom broju korisnika) Package use (by user's registration number)	650 RSD RSD 650	Mesečno Monthly	Promenljiva Variable
3.1.1.3.	Naknadna instalacija programa i dodatna obuka Subsequent program installation and additional training	2.000 RSD RSD 2,000	Jednokratno One-off	Promenljiva Variable
3.1.1.4.	Zamena čitača na zahtev korisnika Replacement of reader upon user's request	2.000 RSD RSD 2,000	Jednokratno One-off	Promenljiva Variable
3.1.1.5.	Smart kartica Smart card	6.500 RSD RSD 6,500	Jednokratno, po kartici One-off, per card	Promenljiva Variable
3.1.1.6.	Sertifikacija smart kartice Smart card certification	1.300 RSD RSD 1,300	Jednokratno, po kartici One-off, per card	Promenljiva Variable
3.1.1.7.	HALCOM / B2B Integracija i godišnje održavanje HALCOM / B2B Integration and annual maintenance fee	Po tarifi HALCOM ad Beograd According to HALCOM ad Beograd pricelist	Jednokratno i godišnje One-off and annual	Promenljiva Variable
3.1.1.8.	HALCOM / B2B Mesečna naknada po ovlašćenoj osobi na pametnu karticu HALCOM / B2B Monthly fee per authorized person for Smart card	Po tarifi HALCOM ad Beograd According to HALCOM ad Beograd pricelist	Mesečno Monthly	Promenljiva Variable
3.1.1.9.	HALCOM / B2B Mesečna naknada po svakom računu uključenom u B2B HALCOM / B2B Monthly fee per each account included in B2B	Po tarifi HALCOM ad Beograd According to HALCOM ad Beograd pricelist	Mesečno Monthly	Promenljiva Variable
3.1.2.	Erste eBiz i Erste mBiz Erste eBiz and Erste mBiz			
3.1.2.1.	Korišćenje Erste eBiz (usluge elektronskog bankarstva) po matičnom broju korisnika Usage of the Erste eBiz (e-banking) by user's registration number	400 RSD RSD 400	Mesečno Monthly	Promenljiva Variable
3.1.2.2.	Korišćenje Erste mBiz* (usluge mobilnog bankarstva) po matičnom broju korisnika Usage of the Erste mBiz* (mobile banking) by user's registration number	Bez naknade Free of charge	Mesečno Monthly	Promenljiva Variable
3.1.3.	Office Banking - Asseco (samo za dinarski platni promet) Office Banking - Asseco (only for RSD payments)			
3.1.3.1.	Pristup korisnika elektronskoj banci (čitač, smart kartica) User's access to e-bank (reader, smart card)	8.500 RSD RSD 8,500	Jednokratno za pakete One-off for packages	Promenljiva Variable
3.1.3.2.	Korišćenje paketa (po matičnom broju korisnika) Package use (by user's registration number)	400 RSD RSD 400	Mesečno Monthly	Promenljiva Variable
3.1.3.3.	Naknadna instalacija programa i dodatna obuka Subsequent program installation and additional training	2.000 RSD RSD 2,000	Jednokratno One-off	Promenljiva Variable
3.1.3.4.	Zamena čitača na zahtev korisnika Replacement of reader upon user's request	2.000 RSD RSD 2,000	Jednokratno One-off	Promenljiva Variable
3.1.3.5.	Smart kartica Smart card	6.500 RSD RSD 6,500	Jednokratno, po kartici One-off, per card	Promenljiva Variable
3.1.3.6.	Sertifikacija smart kartice Smart card certification	1.300 RSD RSD 1,300	Jednokratno, po kartici One-off, per card	Promenljiva Variable
3.2.	SMS OBAVEŠTENJA NOTIFICATIONS			
3.2.1.	NovoMob NovoMob			

Red. br. No.	Opis naknade Fee description	Visina naknade Fee amount	Dinamika plaćanja Payment rate	Vrsta naknade Fee type
3.2.1.1.	Naknada za SMS uslugu Fee for SMS	40 RSD RSD 40	Mesečno Monthly	Promenljiva Variable
3.2.1.2.	Inicirana poruka Initiated message	Po tarifi mobilnog operatera According to the tariff of the mobile operator	Jednokratno, po poruci One-off, per message	Promenljiva Variable
3.2.1.3.	Alarm poruka** Alarm message**	5 RSD RSD 5	Jednokratno, po poruci One-off, per message	Promenljiva Variable

* Aktiviranje Erste mBiz usluge je moguće jedino kroz uslugu Erste eBiz

* Activation of the Erste mBiz service is possible only via Erste eBiz service

** Za plaćanja putem Apple pay i Google pay digitalnih novčanika: Bez naknade

** For payments via Apple pay and Google pay digital wallets: Free of charge

4. Platne kartice Payment Cards

Red. br. No.	Opis naknade Fee description	Visina naknade Fee amount	Dinamika plaćanja Payment rate	Vrsta naknade Fee type
4.1.	DINACARD poslovna kartica - DEBITNA DINACARD Business - DEBIT CARD			
4.1.1.	Izdavanje debitne kartice Issuance of a debit card			
4.1.1.1.	Izrada osnovne kartice Basic card creation	Bez naknade Free of charge	Jednokratno One-off	Promenljiva Variable
4.1.1.2.	Izrada dodatnih kartica / Ponovna izrada kartice Creation of additional cards / Card re-creation	Bez naknade Free of charge	Jednokratno One-off	Promenljiva Variable
4.1.2.	Održavanje debitne kartice Fee for maintaining a debit card			
4.1.2.1.	Godišnja članarina Annual membership fee	Bez naknade Free of charge	Godišnje Annual	Promenljiva Variable
4.1.3.	Isplata gotovog novca korišćenjem platne kartice Payment of cash using payment card			
4.1.3.1.	Naknada za podizanje gotovine u zemlji Fee for cash withdrawal in Serbia			
4.1.3.1.1.	Na bankomatima Erste Bank At Erste Bank ATMs	Bez naknade Free of charge	Po transakciji Per transaction	Promenljiva Variable
4.1.3.1.2.	Na bankomatima drugih banaka At other banks' ATMs	2,00% ; min 150 RSD 2,00% ; min RSD 150	Po transakciji Per transaction	Promenljiva Variable
4.1.3.1.3.	Na šalteru u zemlji On Teller desk in Serbia	3,00% ; min 200 RSD 3,00% ; min RSD 200	Po transakciji Per transaction	Promenljiva Variable
4.1.4.	Plaćanje platnom karticom na prodajnom mestu trgovca Payment using payment card at merchant's point of sale			
4.1.4.1.	Naknada za POS transakcije u zemlji Fee for POS transactions in Serbia	Bez naknade Free of charge	Po transakciji Per transaction	Promenljiva Variable
4.1.5.	Ostalo Other			
4.1.5.1.	Naknada za ponovno izdavanje PIN-a Fee for the reissuance of PIN	Bez naknade Free of charge	Jednokratno One-off	Promenljiva Variable
4.1.5.2.	Naknada za upit stanja na bankomatima Erste Bank Fee for the inquiry of the balance at Erste Bank ATMs	30 RSD RSD 30	Po upitu Per inquiry	Promenljiva Variable
4.1.5.3.	Naknada za upit stanja na bankomatima drugih banaka Fee for the inquiry of the balance at ATMs of other banks	50 RSD RSD 50	Po upitu Per inquiry	Promenljiva Variable
4.1.5.4.	Troškovi reklamacije Complaint costs	Bez naknade Free of charge	Po reklamaciji Per complaint	Promenljiva Variable
4.2.	VISA BUSINESS CLASSIC - DEBITNA KARTICA VISA BUSINESS CLASSIC - DEBIT CARD			
4.2.1.	Izdavanje debitne kartice Issuance of a debit card			
4.2.1.1.	Izrada osnovne kartice Basic card creation	Bez naknade Free of charge	Jednokratno One-off	Promenljiva Variable
4.2.1.2.	Izrada dodatnih kartica / Ponovna izrada kartice Creation of additional cards / Card re-creation	1.500 RSD RSD 1,500	Jednokratno One-off	Promenljiva Variable
4.2.1.3.	Izrada dodatnih kartica za autentifikaciju prilikom deponovanja sredstava putem ATM Creation of additional cards for authentication when depositing funds	Bez naknade Free of charge	Jednokratno One-off	Promenljiva Variable
4.2.2.	Održavanje debitne kartice Fee for maintaining a debit card			
4.2.2.1.	Godišnja članarina Annual membership fee	Bez naknade Free of charge	Godišnje Annual	Promenljiva Variable
4.2.3.	Isplata gotovog novca korišćenjem platne kartice Payment of cash using payment card			
4.2.3.1.	Naknada za podizanje gotovine u zemlji Fee for cash withdrawal in Serbia			

Red. br. No.	Opis naknade Fee description	Visina naknade Fee amount	Dinamika plaćanja Payment rate	Vrsta naknade Fee type
4.2.3.1.1.	Na bankomatima Erste Bank At Erste Bank ATMs	Bez naknade Free of charge	Po transakciji Per transaction	Promenljiva Variable
4.2.3.1.2.	Na bankomatima drugih banaka At other banks' ATMs	2,00% ; min 150 RSD 2,00% ; min RSD 150	Po transakciji Per transaction	Promenljiva Variable
4.2.3.1.3.	Na šalteru u zemlji On Teller desk in Serbia	3,00% ; min 200 RSD 3,00% ; min RSD 200	Po transakciji Per transaction	Promenljiva Variable
4.2.3.2.	Naknada za podizanje gotovine u inostranstvu Fee for cash withdrawal abroad			
4.2.3.2.1.	Na bankomatima Erste Grupe At Erste Group ATMs	Bez naknade Free of charge	Po transakciji Per transaction	Promenljiva Variable
4.2.3.2.2.	Na bankomatima u inostranstvu At ATMs abroad	3,25% ; min 350 RSD 3,25% ; min RSD 350	Po transakciji Per transaction	Promenljiva Variable
4.2.3.2.3.	Na šalteru u inostranstvu On teller desk abroad	3,33% ; min 600 RSD 3,33% ; min RSD 600	Po transakciji Per transaction	Promenljiva Variable
4.2.4.	Plaćanje platnom karticom na prodajnom mestu trgovca Payment using payment card at merchant's point of sale			
4.2.4.1.	Naknada za POS transakcije u zemlji Fee for POS transactions in Serbia	Bez naknade Free of charge	Po transakciji Per transaction	Promenljiva Variable
4.2.4.2.	Naknada za POS transakcije u inostranstvu Fee for POS transactions abroad	Bez naknade Free of charge	Po transakciji Per transaction	Promenljiva Variable
4.2.5.	Ostalo Other			
4.2.5.1.	Naknada za ponovno izdavanje PIN-a Fee for the reissuance of PIN	Bez naknade Free of charge	Jednokratno One-off	Promenljiva Variable
4.2.5.2.	Naknada za promenu PIN-a na bankomatima Fee for the change of PIN at the ATM	500 RSD RSD 500	Po upitu Per inquiry	Promenljiva Variable
4.2.5.3.	Naknada za upit stanja na bankomatima Erste Bank Fee for the inquiry of the balance at Erste Bank ATMs	30 RSD RSD 30	Po upitu Per inquiry	Promenljiva Variable
4.2.5.4.	Naknada za upit stanja na bankomatima drugih banaka Fee for the inquiry of the balance at ATMs of other banks	50 RSD RSD 50	Po upitu Per inquiry	Promenljiva Variable
4.2.5.5.	Troškovi reklamacije Complaint costs	Bez naknade Free of charge	Po reklamaciji Per complaint	Promenljiva Variable
4.2.5.6.	Objavlivanje kartice u biltenu nevažećih kartica Publishing of card in the bulletin of invalid cards	Prema tarifi Visa Intl Based on Visa Intl tariff	Jednokratno One-off	Promenljiva Variable
4.3.	VISA BUSINESS CHARGE - KREDITNA KARTICA VISA BUSINESS CHARGE - CREDIT CARD			
4.3.1.	Izdavanje kreditne kartice Issuance of a credit card			
4.3.1.1.	Izrada osnovne kartice Basic card creation	1.500 RSD RSD 1,500	Jednokratno One-off	Promenljiva Variable
4.3.1.2.	Izrada dodatnih kartica / Ponovna izrada kartice Creation of additional cards / Card re-creation	1.500 RSD RSD 1,500	Jednokratno One-off	Promenljiva Variable
4.3.2.	Održavanje kreditne kartice Fee for maintaining a credit card			
4.3.2.1.	Godišnja članarina (po kartici) Annual membership fee (per card)	3.500 RSD RSD 3,500	Godišnje Annual	Promenljiva Variable
4.3.3.	Isplata gotovog novca korišćenjem platne kartice Payment of cash using payment card			
4.3.3.1.	Naknada za podizanje gotovine u zemlji Fee for cash withdrawal in Serbia			
4.3.3.1.1.	Na bankomatima Erste Bank At Erste Bank ATMs	2,50% ; min 150 RSD 2,50% ; min RSD 150	Po transakciji Per transaction	Promenljiva Variable
4.3.3.1.2.	Na bankomatima drugih banaka At other banks' ATMs	3,00% ; min 200 RSD 3,00% ; min RSD 200	Po transakciji Per transaction	Promenljiva Variable
4.3.3.1.3.	Na šalteru u zemlji On Teller desk in Serbia	3,00% ; min 300 RSD 3,00% ; min RSD 300	Po transakciji Per transaction	Promenljiva Variable

Red. br. No.	Opis naknade Fee description	Visina naknade Fee amount	Dinamika plaćanja Payment rate	Vrsta naknade Fee type
4.3.3.2.	Naknada za podizanje gotovine u inostranstvu Fee for cash withdrawal abroad			
4.3.3.2.1.	Na bankomatima Erste Grupe At Erste Group ATMs	2,50% ; min 150 RSD 2,50% ; min RSD 150	Po transakciji Per transaction	Promenljiva Variable
4.3.3.2.2.	Na bankomatima u inostranstvu At ATMs abroad	3,25% ; min 350 RSD 3,25% ; min RSD 350	Po transakciji Per transaction	Promenljiva Variable
4.3.3.2.3.	Na šalteru u inostranstvu On teller desk abroad	3,33% ; min 600 RSD 3,33% ; min RSD 600	Po transakciji Per transaction	Promenljiva Variable
4.3.4.	Plaćanje platnom karticom na prodajnom mestu trgovca Payment using payment card at merchant's point of sale			
4.3.4.1.	Naknada za POS transakcije u zemlji Fee for POS transactions in Serbia	Bez naknade Free of charge	Po transakciji Per transaction	Promenljiva Variable
4.3.4.2.	Naknada za POS transakcije u inostranstvu Fee for POS transactions abroad	2,00% od iznosa transakcije 2.00% of transaction amount	Po transakciji Per transaction	Promenljiva Variable
4.3.4.3.	Internet transakcije Internet transactions	2,00% od iznosa transakcije 2.00% of transaction amount	Po transakciji Per transaction	Promenljiva Variable
4.3.5.	Ostalo Other			
4.3.5.1.	Naknada za izdavanje PIN-a Fee for issuance of PIN	600 RSD RSD 600	Jednokratno One-off	Promenljiva Variable
4.3.5.2.	Naknada za promenu PIN-a na bankomatima Fee for the change of PIN at the ATM	500 RSD RSD 500	Po upitu Per inquiry	Promenljiva Variable
4.3.5.3.	Naknada za upit stanja na bankomatima Erste Bank Fee for the inquiry of the balance at Erste Bank ATMs	30 RSD RSD 30	Po upitu Per inquiry	Promenljiva Variable
4.3.5.4.	Naknada za upit stanja na bankomatima drugih banaka Fee for the inquiry of the balance at ATMs of other banks	50 RSD RSD 50	Po upitu Per inquiry	Promenljiva Variable
4.3.5.5.	Troškovi reklamacije Complaint costs	Bez naknade Free of charge	Po reklamaciji Per complaint	Promenljiva Variable
4.3.5.6.	Objavljivanje kartice u biltenu nevažećih kartica Publishing of card in the bulletin of invalid cards	Prema tarifi Visa Intl Based on Visa Intl tariff	Jednokratno One-off	Promenljiva Variable
4.4.	Putno osiguranje uz Visa Business Classic i Visa Business Charge Travel insurance with Visa Business Classic and Visa Business Charge			
4.4.1.	Godišnja naknada za putno osiguranje World (sve zemlje osim SAD, Kanade, Australije i Novog Zelanda) period pokriva 30 dana, trajanje 365 dana, osigurana suma EUR 30.000 Annual World travel insurance fee (all countries except USA, Canada, Australia and New Zealand) cover period 30 days, duration 365 days, insured sum EUR 30,000	850 RSD RSD 850	Godišnje Annual	Promenljiva Variable
4.4.2.	Godišnja naknada za putno osiguranje World (sve zemlje osim SAD, Kanade, Australije i Novog Zelanda) period pokriva 90 dana, trajanje 365 dana, osigurana suma EUR 30.000 Annual World travel insurance fee (all countries except USA, Canada, Australia and New Zealand) cover period 90 days, duration 365 days, insured sum EUR 30,000	1.100 RSD RSD 1,100	Godišnje Annual	Promenljiva Variable
4.4.3.	Godišnja naknada za putno osiguranje World Wide (sve zemlje sveta) period pokriva 30 dana, trajanje 365 dana, osigurana suma EUR 30.000 Annual World travel insurance fee (all countries of the world) cover period 30 days, duration 365 days, insured sum EUR 30,000	1.100 RSD RSD 1,100	Godišnje Annual	Promenljiva Variable
4.4.4.	Godišnja naknada za putno osiguranje World Wide (sve zemlje sveta) period pokriva 90 dana, trajanje 365 dana, osigurana suma EUR 30.000 Annual World travel insurance fee (all countries of the world) cover period 90 days, duration 365 days, insured sum EUR 30,000	1.500 RSD RSD 1,500	Godišnje Annual	Promenljiva Variable

* Naknade izražene u EUR se obračunavaju u dinarskoj protivvrednosti po srednjem kursu NBS na dan valute.

* Fees given in EUR are calculated according to RSD counter value under the middle NBS exchange rate on the day of the currency.

5. Naknade za kreditne proizvode Fees for credit products

Red. br. No.	Opis naknade Fee description	Visina naknade Fee amount	Dinamika plaćanja Payment rate	Vrsta naknade Fee type
5.1.	Naknade za obradu kreditnog zahteva za** <i>Management fee for**</i>			
5.1.1.	Kredit za likvidnost i obrtna sredstva uz mogućnost refinansiranja kredita za likvidnost i obrtna sredstva u drugim bankama* <i>Liquidity and Working Capital Loan with the possibility of refinancing of liquidity and working capital loan at other banks*</i>	0,5% 0,5%	Pre plasiranja kredita <i>Before loan disbursement</i>	Promenljiva <i>Variable</i>
5.1.2.	Kredit za likvidnost i obrtna sredstva uz mogućnost refinansiranja kredita za likvidnost i obrtna sredstva u drugim bankama SPECIJALNA PONUDA* <i>Liquidity and working capital loan with possibility to refinance liquidity and working capital loan in other banks SPECIAL OFFER*</i>	0,5% 0,5%	Pre plasiranja kredita <i>Before loan disbursement</i>	Promenljiva <i>Variable</i>
5.1.3.	Kredit za likvidnost i obrtna sredstva uz mogućnost refinansiranja kredita za likvidnost i obrtna sredstva u drugim bankama - FIKSNA KAMATNA STOPA* <i>Liquidity and working capital loan with possibility to refinance liquidity and working capital loan in other banks - FIXED INTEREST RATE*</i>	0,5% 0,5%	Pre plasiranja kredita <i>Before loan disbursement</i>	Promenljiva <i>Variable</i>
5.1.4.	Kredit za likvidnost i obrtna sredstva uz mogućnost refinansiranja kredita za likvidnost i obrtna sredstva u drugim bankama - FIKSNA KAMATNA STOPA SPECIJALNA PONUDA* <i>Liquidity and working capital loan with possibility to refinance liquidity and working capital loan in other banks - FIXED INTEREST RATE SPECIAL OFFER*</i>	0,5% 0,5%	Pre plasiranja kredita <i>Before loan disbursement</i>	Promenljiva <i>Variable</i>
5.1.5.	Okvirni kredit po poslovnom računu - overdraft * <i>Framework business account loan - overdraft *</i>	Bez naknade <i>Free of charge</i>	Pre plasiranja kredita <i>Before loan disbursement</i>	Promenljiva <i>Variable</i>
5.1.6.	Revolving krediti * <i>Revolving loans *</i>	1,00% 1,0%	Pre plasiranja kredita <i>Before loan disbursement</i>	Promenljiva <i>Variable</i>
5.1.7.	Revolving krediti - FIKSNA KAMATNA STOPA * <i>Revolving loan - FIXED INTEREST RATE *</i>	1,00% 1,0%	Pre plasiranja kredita <i>Before loan disbursement</i>	Promenljiva <i>Variable</i>
5.1.8.	Okvirni višenamenski limit <i>Framework multipurpose limit</i>	Bez naknade <i>Free of charge</i>	Pre plasiranja kredita <i>Before loan disbursement</i>	Promenljiva <i>Variable</i>
5.1.9.	Kredit za trajna obrtna sredstva * <i>Permanent working capital loan *</i>	0,5% 0,5%	Pre plasiranja kredita <i>Before loan disbursement</i>	Promenljiva <i>Variable</i>
5.1.10.	Kredit za refinansiranje * <i>Refinancing loan *</i>	Bez naknade <i>Free of charge</i>	-	Promenljiva <i>Variable</i>
5.1.11.	Investicioni kredit <i>Investment loan</i>	0,25% 0,25%	Pre plasiranja kredita <i>Before loan disbursement</i>	Promenljiva <i>Variable</i>
5.1.12.	Kredit pokriven 100% novčanim depozitom - FIKSNA KAMATNA STOPA* <i>Loan covered with 100% cash deposit - FIXED INTEREST RATE *</i>	0,25% 0,25%	Pre plasiranja kredita <i>Before loan disbursement</i>	Promenljiva <i>Variable</i>
5.1.13.	Program podrške malim preduzećima za nabavku opreme u 2023. godini <i>State subsidy Program for equipment purchase in 2023</i>	Bez naknade <i>Free of charge</i>	-	Promenljiva <i>Variable</i>
5.1.14.	Kredit iz EBRD FIF 2022 kreditne linije**** <i>Loans from EBRD FIF 2022 credit line ****</i>	U skladu sa naknadom za postojeću vrstu proizvoda <i>In accordance with fees for particular product</i>	Pre plasiranja kredita <i>Before loan disbursement</i>	Promenljiva <i>Variable</i>

Red. br. No.	Opis naknade Fee description	Visina naknade Fee amount	Dinamika plaćanja Payment rate	Vrsta naknade Fee type
5.2.	Naknada za administriranje, Rezervaciju sredstava za neiskorišćeni iznos, Prevmenu potpunu ili delimičnu otplatu kredita ***, Prevmenu otplatu u slučaju refinansiranja *** <i>Administrating Fee, Provisioning Fee, Early Complete or Partial Loan Repayment ***, Early Repayment in Case of Refinancing</i>			
5.2.1.	Kredit za likvidnost i obrtna sredstva uz mogućnost refinansiranja kredita za likvidnost i obrtna sredstva u drugim bankama* <i>Liquidity and Working Capital Loan with the possibility of refinancing of liquidity and working capital loan at other banks*</i>	Bez naknade <i>Free of charge</i>	–	Promenljiva <i>Variable</i>
5.2.2.	Kredit za likvidnost i obrtna sredstva uz mogućnost refinansiranja kredita za likvidnost i obrtna sredstva u drugim bankama SPECIJALNA PONUDA* <i>Liquidity and working capital loan with possibility to refinance liquidity and working capital loan in other banks SPECIAL OFFER*</i>	Bez naknade <i>Free of charge</i>	–	Promenljiva <i>Variable</i>
5.2.3.	Kredit za likvidnost i obrtna sredstva uz mogućnost refinansiranja kredita za likvidnost i obrtna sredstva u drugim bankama - FIKSNA KAMATNA STOPA* <i>Liquidity and working capital loan with possibility to refinance liquidity and working capital loan in other banks - FIXED INTEREST RATE*</i>	Bez naknade <i>Free of charge</i>	–	Promenljiva <i>Variable</i>
5.2.4.	Kredit za likvidnost i obrtna sredstva uz mogućnost refinansiranja kredita za likvidnost i obrtna sredstva u drugim bankama - FIKSNA KAMATNA STOPA SPECIJALNA PONUDA* <i>Liquidity and working capital loan with possibility to refinance liquidity and working capital loan in other banks - FIXED INTEREST RATE SPECIAL OFFER*</i>	Bez naknade <i>Free of charge</i>	–	Promenljiva <i>Variable</i>
5.2.5.	Okvirni kredit po poslovnom računu - overdraft * <i>Framework business account loan - overdraft *</i>	Bez naknade <i>Free of charge</i>	–	Promenljiva <i>Variable</i>
5.2.6.	Revolving krediti * <i>Revolving loans *</i>	Bez naknade <i>Free of charge</i>	–	Promenljiva <i>Variable</i>
5.2.7.	Revolving krediti - FIKSNA KAMATNA STOPA * <i>Revolving loan - FIXED INTEREST RATE *</i>	Bez naknade <i>Free of charge</i>	–	Promenljiva <i>Variable</i>
5.2.8.	Okvirni višenamenski limit <i>Framework multipurpose limit</i>	Bez naknade <i>Free of charge</i>	–	Promenljiva <i>Variable</i>
5.2.9.	Kredit za trajna obrtna sredstva * <i>Permanent working capital loan *</i>	Bez naknade <i>Free of charge</i>	–	Promenljiva <i>Variable</i>
5.2.10.	Kredit za refinansiranje * <i>Refinancing loan *</i>	Bez naknade <i>Free of charge</i>	–	Promenljiva <i>Variable</i>
5.2.11.	Investicioni kredit <i>Investment loan</i>	Bez naknade <i>Free of charge</i>	–	Promenljiva <i>Variable</i>
5.2.12.	Kredit pokriven 100% novčanim depozitom - FIKSNA KAMATNA STOPA* <i>Loan covered with 100% cash deposit - FIXED INTEREST RATE *</i>	Bez naknade <i>Free of charge</i>	–	Promenljiva <i>Variable</i>
5.2.13.	Program podrške malim preduzećima za nabavku opreme u 2023. godini <i>State subsidy Program for equipment purchase in 2023</i>	Bez naknade <i>Free of charge</i>	–	Promenljiva <i>Variable</i>
5.2.14.	Kredit iz EBRD FIF 2022 kreditne linije**** <i>Loans from EBRD FIF 2022 credit line ****</i>	Bez naknade <i>Free of charge</i>	–	Promenljiva <i>Variable</i>
5.3.	Naknade tokom trajanja otplate kredita <i>Fees during loan repayment</i>			
5.3.1.	Naknade za štete za nenajavljenu uplatu - za sve proizvode osim za Revolving kredite <i>Fee for damage for unannounced incoming payment - for all products except Revolving loans</i>	Bez naknade <i>Free of charge</i>	–	Promenljiva <i>Variable</i>
5.3.2.	Naknade za štete za nenajavljenu uplatu za Revolving kredite <i>Fees for damage for unannounced payment for Revolving loans</i>	1% od iznosa ostatka duga <i>1% of debt remainder</i>	Jednokratno <i>One-off</i>	Promenljiva <i>Variable</i>

Red. br. No.	Opis naknade Fee description	Visina naknade Fee amount	Dinamika plaćanja Payment rate	Vrsta naknade Fee type
5.3.3.	Naknada za neispunjenje ugovorenih uslova o obavljanju platnog prometa - za sve proizvode osim za OVL Fee for non-settlement of agreed conditions of payment transactions - for all products except OVL	1%****	šestomesečno six-month	Promenljiva Variable
5.3.4.	Naknada za neispunjenje ugovorenih uslova o obavljanju platnog prometa - za OVL Fee for non-settlement of contractual conditions on payment transactions - for OVL	Bez naknade Free of charge	–	Promenljiva Variable
5.3.5.	Naknada za izmenu ugovorenih uslova - za sve proizvode osim za OVL i za kredite uz Program podrške malim preduzećima za nabavku opreme u 2023. godini Fee for Change of contractual conditions - for all products except for OVL and for loans with the State Subsidy Program for the purchase of equipment in 2023	0,3% 0,3%	Po izmeni Per change	Promenljiva Variable
5.3.6.	Naknada za izmenu ugovorenih uslova - za OVL i za kredite uz Program podrške malim preduzećima za abavku opreme u 2023. godini Fee for Change of contractual conditions - for OVL and for loans with the Small Business Support Program for the purchase of equipment in 2023	Bez naknade Free of charge	–	Promenljiva Variable
5.3.7.	Kredit iz EBRD FIF 2022 kreditne linije Loans from EBRD FIF 2022 credit line	U skladu sa naknadom za postojeću vrstu proizvoda In accordance with fees for particular product	Po izmeni Per change	Promenljiva Variable
5.4.	Ostale naknade Other fees			
5.4.1.	Naknada za slanje opomena po kreditu za sve proizvode Fee for sending warnings under loans for all products	maksimalno do 300 RSD up to RSD 300 max	Po opomeni Per warning	Promenljiva Variable

* U slučaju odobravanja kredita u filijalama (Macchiato), naknade su iste kao redovne.

** Naknada za obradu kreditnog zahteva, neispunjenje ugovorenih uslova o obavljanju platnog prometa i izmenu ugovorenih uslova obračunavaju se u odnosu na iznos odobrenog kredita.

Ostale naknade obračunavaju se u odnosu na ostatak duga.

Banka će jednom godišnje (01.07.) shodno promenama godišnje stope inflacije merene indeksima potrošačkih cena (april tekuće godine u odnosu na april prethodne godine) vršiti usklađivanje visine naknada za tačan iznos godišnje stope inflacije ukoliko isti bude veći od +3% (plus tri procenta) ili manji od – 3% (minus tri procenta). Godišnju stopu inflacije svakog meseca objavljuje Republički zavod za statistiku.

***Ukoliko je za period prevmene otplate kredita ugovorena fiksna nominalna kamatna stopa ili kod ugovora o kreditu čija je namena kupovina nepokretnosti ugovorena fiksna ili promenljiva kamatna stopa, Banka naplaćuje naknadu za prevmenu otplate, skladu sa ZZKFU:

-1% od iznosa prevmeno otplaćenog kredita, ukoliko je period između dana prevmene otplate i ugovorenog roka ispunjenja obaveze duži od jedne godine,

- 0,5% od iznosa prevmeno otplaćenog kredita, ukoliko je period između dana prevmene otplate i ugovorenog roka ispunjenja obaveze kraći od jedne godine, Banka naplaćuje naknadu za prevmenu otplate pod uslovom da je iznos prevmene otplate u periodu od prethodnih 12 meseci, veći od 1.200.000,00 RSD.

Naknada za prevmenu otplate ne može biti veća od visine pretrpljene štete, koja predstavlja razliku između kamate ugovorene s korisnikom i tržišne kamate po kojoj banka može da plasira iznos dobijen prevmenom otplatom u momentu ove otplate, uključujući i administrativne troškove.

Pod tržišnom kamatom podrazumeva se prosečna ponderisana kamatna stopa za tu vrstu kredita koju na svojoj internet stranici objavljuje Narodna banka Srbije.

**** Za Kredite uz Program podrške malim preduzećima za nabavku opreme u 2023. godini naknada za neispunjavanje uslova o obavljanju platnog prometa naplaćuje se do maksimalno do 1,00% od iznosa na ceo period otplate kredita

***** U skladu sa Odlukom IO broj 4-709/2022 i Ugovorom o zajmu sa EBRD broj 54055

* In case of approval of loans in branches (Macchiato), fees are the same as regular ones.

** Management fee, fee for non-settlement of contractual conditions on payment transactions and change of contractual conditions are calculated in relation to the amount of approved loan.

Other fees are calculated in relation to debt remainder.

The Bank will once per year (1 July) due to the changes of the annual rate of inflation measured by indexes of purchase prices (April of the current year in relation to the April of the previous year) adjust the amounts of the fees for the exact amount of annual rate of inflation if such is higher than +3% (plus three percent) or lower than -3% (minus three percent).

Annual rate of inflation is published by Statistical Office of the Republic of Serbia on monthly basis.

***If a fixed nominal interest rate has been contracted for the period of early loan repayment, or if the loan agreement for the purpose of purchasing real estate includes a fixed or variable interest rate, the Bank shall charge an early repayment fee in accordance with the Law on Payment Services and Electronic Money Institutions (ZZKFU):

- 1% of the amount of the early repaid loan, if the period between the date of early repayment and the agreed maturity date exceeds one year,

- 0.5% of the amount of the early repaid loan, if the period between the date of early repayment and the agreed maturity date is less than one year,

The Bank shall charge an early repayment fee provided that the amount of early repayment over the previous 12-month period exceeds RSD 1,200,000.

The early repayment fee may not exceed the amount of actual loss incurred, which represents the difference between the interest rate agreed with the borrower and the market interest rate at which the Bank can re-lend the amount received through early repayment at the time of repayment, including administrative costs.

The term market interest rate refers to the average weighted interest rate for that type of loan as published on the website of the National Bank of Serbia.

**** For loans from State Subsidy Program for equipment purchase in 2023, a Fee for non-fulfillment of the agreed conditions on the performance of payment transaction is charged up to a maximum of 1.00% of the amount for the total loan repayment period

***** In accordance with ExeCom Decision number 4-709/2022 i Loan Agreement with EBRD number 54055

6. POS TERMINALI POS TERMINALS

Red. br. No.	Opis naknade Fee description	Visina naknade Fee amount	Dinamika plaćanja Payment rate	Vrsta naknade Fee type
5.1.	Prihvatanje platnih kartica na prodajnom mestu <i>Acceptance of payment cards at points of sale</i>			
5.1.1.	Mesečna naknada <i>Monthly fee</i>	Od 0 RSD do 2.000 RSD bez PDV-a <i>From RSD 0 to RSD 2,000 excluding VAT</i>	Mesečno <i>Monthly</i>	Promenljiva <i>Variable</i>
5.1.2.	Provizija po transakcijama <i>Commission per transaction</i>	Prema Ugovoru, 0,50% do 5,00% Prema delatnosti, lokaciji i godišnjem prometu robe i usluga. Banka zadržava proviziju po transakciji, odnosno, trgovcu na račun uplaćuje iznos transakcije umanjen za iznos provizije. <i>Per Agreement, from 0.50% to 5.00%</i> <i>By activity, location, and annual turnover of goods and services.</i> <i>The Bank retains commission per transaction, i.e. merchant is paid transaction amount to its account deducted by commission amount.</i>	Po transakciji <i>Per transaction</i>	Promenljiva <i>Variable</i>

7. MENICE, AKREDITIVI I GARANCIJE

7. BILLS OF EXCHANGE, LETTERS OF CREDIT AND GUARANTEES

Red. br. No.	Opis naknade Fee description	Visina naknade Fee amount	Dinamika plaćanja Payment rate	Vrsta naknade Fee type
7.1.	DOKUMENTARNA NAPLATA I NAPLATA MENICA DOCUMENTARY COLLECTION AND BILL OF EXCHANGE COLLECTION			
7.1.1.	Dokumentarna nostro i loro naplata Documentary nostro and loro collection	0,85% ; min 3.000 RSD ; max 5.000 RSD 0,85% ; min RSD 3,000 ; max RSD 5,000		Promenljiva Variable
7.1.2.	Uručenje dokumenta bez plaćanja, vraćanja dokumenta i sl. Delivery of documents excluding payment, document return, etc.	1.000 RSD RSD 1,000		Promenljiva Variable
7.1.3.	Pribavljanje akcepta na menicama Obtaining acceptance orders for bills of exchange	0,85% ; min 3.000 RSD ; max 10.000 RSD 0,85% ; min RSD 3,000 ; max RSD 10,000		Promenljiva Variable
7.1.4.	Naplata menica promissory note bez protesta Collection of promissory notes excluding protest	0,85% ; min 3.000 RSD ; max 10.000 RSD 0,85% ; min RSD 3,000 ; max RSD 10,000		Promenljiva Variable
7.1.5.	Loro naplata sa izvršenim protestom menice Loro collection including executed bill of exchange protest	1,25% ; min 3.000 RSD ; max 10.000 RSD 1,25% ; min RSD 3,000 ; max RSD 10,000		Promenljiva Variable
7.1.6.	Izmene i duga korespodencija Modifications and other correspondence	1.000 RSD RSD 1,000		Promenljiva Variable
7.2.	ESKONT MENICA I HARTIJA OD VREDNOSTI DISCOUNT OF BILLS OF EXCHANGE AND SECURITIES			
7.2.1.	Eskont menica do 6 meseci, kamatna stopa na godišnjem nivou u visini trenutno važeće za dozvoljeno prekoračenje računa Discount of bills of exchange up to 6 months, interest rate per annum in the amount of currently applicable rate to Overdraft	0,25%	Jednokratno One-off	Promenljiva Variable
7.2.2.	Eskont menica od 6,01 do 12 meseci, kamatna stopa na godišnjem nivou u skladu sa Ugovorom Discount of bills of exchange from 6.01 to 12 months, interest rate per annum per Agreement	do 15% to 15%		Promenljiva Variable
7.2.3.	Eskont ino menica do 12 meseci, kamatna stopa na godišnjem nivou u skladu sa Ugovorom Discount of foreign bills of exchange up to 12 months, interest rate per annum per Agreement	do 15% to 15%		Promenljiva Variable
7.3.	AVALIRANJE MENICA BILL OF EXCHANGE WARRANTY			
7.3.1.	Avaliranje menica za korisnike Bill of exchange warranty for users			
7.3.1.1.	Avaliranje menica do 6 godina Bill of exchange warranty up to 6 years	0,20% - 2,00% ; min 3.000 RSD 0,20% - 1,00% ; min 3.000 RSD 0,20% - 2,00% ; min RSD 3,000 0,20% - 1,00% ; min RSD 3,000	Jednokratno Kvartalno One-off Quarterly	Promenljiva Variable

Red. br. No.	Opis naknade Fee description	Visina naknade Fee amount	Dinamika plaćanja Payment rate	Vrsta naknade Fee type
7.4.	DOKUMENTARNI AKREDITIV DOCUMENTARY LETTER OF CREDIT			
7.4.1.	Uvozni (nostro) akreditivi Import (nostro) letters of credit			
7.4.1.1.	Obrada zahteva za otvaranje akreditiva Processing of letter of credit opening application	0,20% ; min 3.000 RSD ; max 50.000 RSD 0.20% ; min RSD 3,000 ; max RSD 50,000	Jednokratno One-off	Promenljiva Variable
7.4.1.2.	Otvaranje neopozivog akreditiva sa pokrićem Opening of irrevocable letter of credit including cover	do 0,60% ; min 3.000 RSD up to 0.60% ; min RSD 3,000	Kvartalno Quarterly	Promenljiva Variable
7.4.1.3.	Otvaranje neopozivog akreditiva bez pokrića Opening of irrevocable letter of credit excluding cover	0,20% - 1,00% ; min 3.000 RSD 0.20% - 1.00% ; min RSD 3,000	Kvartalno Quarterly	Promenljiva Variable
7.4.1.4.	Otvaranje standby akreditiva Standby letter of credit opening	Po tarifnom stavu za garancijske poslove (tarifni stav 7.5.2.1. i 7.5.2.2.) Per heading for guarantee transactions (heading 7.5.2.1 and 7.5.2.2)		Promenljiva Variable
7.4.1.5.	Pregled akreditivnih dokumenata Checking of letter of credit documents	0,20% - 0,50% od iznosa dokumenata, min 4.000 RSD ; max 10.000 RSD 0.20% - 0.50% of document amount; min RSD 4,000 ; max RSD 10,000		Promenljiva Variable
7.4.1.6.	Izmena akreditiva / izmena akreditiva Letter of credit modification			
7.4.1.6.1.	Povećanje iznosa Amount increase	0,20% ; min 3.000 RSD ; max 50.000 RSD 0.20% ; min RSD 3,000 ; max RSD 50,000	Jednokratno One-off	Promenljiva Variable
7.4.1.6.2.	Ostale izmene Other changes	0,20% ; min 3.000 RSD ; max 5.000 RSD 0.20% ; min RSD 3,000 ; max RSD 5,000		Promenljiva Variable
7.4.1.7.	Likvidacija akreditiva Letter of credit settlement	0,20% ; min 3.000 RSD 0.20% ; min RSD 3,000		Promenljiva Variable
7.4.2.	Izvozni (loro) akreditivi Export (loro) letters of credit			
7.4.2.1.	Notifikacija Notification	0,15% ; min 4.000 RSD ; max 80.000 RSD 0.15% ; min RSD 4,000 ; max RSD 80,000		Promenljiva Variable

Red. br. No.	Opis naknade Fee description	Visina naknade Fee amount	Dinamika plaćanja Payment rate	Vrsta naknade Fee type
7.4.2.2.	Izmena akreditiva Letter of credit modification			
7.4.2.2.1.	Povećanje iznosa Amount increase	0,15% ; min 4.000 RSD ; max 80.000 RSD 0.15% ; min RSD 4,000 ; max RSD 80,000		Promenljiva Variable
7.4.2.2.2.	Ostale izmene Other changes	4.000 RSD RSD 4,000		Promenljiva Variable
7.4.2.3.	Preuzimanje i pregled akreditivnih dokumenata Overtaking and checking letters of credit documents	0,15% - 0,40% od iznosa dokumenata min 5.000 RSD ; max 40.000 RSD 0.15% - 0.40% of document amount; min RSD 5,000 ; max RSD 40,000		Promenljiva Variable
7.4.2.4.	Prenos akreditiva Letter of credit transfer	0,40% ; min 5.000 RSD 0.40% ; min RSD 5,000	Jednokratno One-off	Promenljiva Variable
7.4.2.5.	Konfirmacija Confirmation	0,25% - 1,00% min 8.000 RSD ; max 80.000 RSD 0.25% - 1.00% min RSD 8,000 ; max RSD 80,000	Kvartalno Quarterly	Promenljiva Variable
7.4.3.	Ostalo Other			
7.4.3.1.	Savetodavne usluge Advisory services	min 4.000 RSD min RSD 4,000		
7.4.3.2.	Promptno otvaranje akreditiva (u roku od 24h) Prompt letter of credit opening (within 24 h)	3.000 - 5.000 RSD Ukoliko su svi uslovi ispunjeni RSD 3,000 - RSD 5,000 If all conditions are met		Promenljiva Variable
7.5.	GARANCIJE GUARANTEES			
7.5.1.	Loro garancije Loro guarantees			
7.5.1.1.	Notifikacija bez obaveza Notification excluding obligations	0,10% ; min 3.000 RSD ; max 50.000 RSD 0.10% ; min RSD 3,000 ; max RSD 50,000		Promenljiva Variable
7.5.1.2.	Konfirmacija Confirmation	0,85% uključujući i naknadu za notifikaciju garancije ; min 3.000 RSD ; max 40.000 RSD 0.85% also including fee for guarantee notification; min RSD 3,000 ; max RSD 40,000	Kvartalno Quarterly	Promenljiva Variable
7.5.1.3.	Izmena garancije Guarantee modification	1.500 RSD RSD 1,500		Promenljiva Variable

Red. br. No.	Opis naknade Fee description	Visina naknade Fee amount	Dinamika plaćanja Payment rate	Vrsta naknade Fee type
7.5.2.	Nostro garancije <i>Nostro guarantees</i>			
7.5.2.1.	Izdavanje garancija sa pokrićem <i>Issuance of guarantees including cover</i>	0,30% ; min 3.000 RSD ; max 10.000 RSD Prilikom izdavanja unapred 0.30% ; min RSD 3,000 ; max RSD 10,000 In the course of issuance upfront		Promenljiva <i>Variable</i>
7.5.2.2.	Izdavanje garancija bez pokrića <i>Issuance of guarantees excluding cover</i>			
7.5.2.2.1.	Plative garancije u iznosu do 100.000 EUR <i>Payment guarantees in the amount up to EUR 100,000</i>	0,40% - 2,00% ; min 3.000 RSD 0,40% - 1,00% ; min 3.000 RSD 0.40% - 2.00% ; min RSD 3,000 0.40% - 1.00% ; min RSD 3,000	Jednokratno Kvartalno <i>One-off</i> <i>Quarterly</i>	Promenljiva <i>Variable</i>
7.5.2.2.2.	Činidbene garancije u iznosu do 100.000 EUR <i>Performance bonds in the amount up to EUR 100,000</i>	0,20% - 2,00% ; min 3.000 RSD 0,20% - 1,00% ; min 3.000 RSD 0.20% - 2.00% ; min RSD 3,000 0.20% - 1.00% ; min RSD 3,000	Jednokratno Kvartalno <i>One-off</i> <i>Quarterly</i>	Promenljiva <i>Variable</i>
7.5.2.2.3.	Plative garancije u iznosu preko 100.000 EUR <i>Payment guarantees in the amount exceeding EUR 100,000</i>	0,25% - 2,00% ; min 3.000 RSD 0,20% - 1,00% ; min 3.000 RSD 0.25% - 2.00% ; min RSD 3,000 0.20% - 1.00% ; min RSD 3,000	Jednokratno Kvartalno <i>One-off</i> <i>Quarterly</i>	Promenljiva <i>Variable</i>
7.5.2.2.4.	Činidbene garancije u iznosu preko 100.000 EUR <i>Performance bonds in the amount exceeding EUR 100,000</i>	0,20% - 2,00% ; min 3.000 RSD 0,10% - 1,00% ; min 3.000 RSD 0.20% - 2.00% ; min RSD 3,000 0.10%-1.00% ; min RSD 3,000	Jednokratno Kvartalno <i>One-off</i> <i>Quarterly</i>	Promenljiva <i>Variable</i>
7.5.2.2.5.	Izdavanje supergarancije i potvrde za plative garancije <i>Issuance of superguarantee and confirmation for payment guarantees</i>	0,25% - 2,00% ; min 3.000 RSD 0,25% - 1,00% ; min 3.000 RSD 0.25% - 2.00% ; min RSD 3,000 0.25% - 1.00% ; min RSD 3,000	Jednokratno Kvartalno <i>One-off</i> <i>Quarterly</i>	Promenljiva <i>Variable</i>
7.5.2.2.6.	Izdavanje supergarancije i potvrde za činidbene garancije <i>Issuance of superguarantee and confirmation for performance bonds</i>	0,20% - 2,00% ; min 3.000 RSD 0,20% - 1,00% ; min 3.000 RSD 0.20% - 2.00% ; min RSD 3,000 0.20%-1.00% ; min RSD 3,000	Jednokratno Kvartalno <i>One-off</i> <i>Quarterly</i>	Promenljiva <i>Variable</i>
7.5.2.3.	Izmena uslova garancije <i>Change in guarantee conditions</i>	0,25% ; min 3.000 RSD 0.25% ; min RSD 3,000	Jednokratno <i>One-off</i>	Promenljiva <i>Variable</i>

Red. br. No.	Opis naknade Fee description	Visina naknade Fee amount	Dinamika plaćanja Payment rate	Vrsta naknade Fee type
7.5.2.4.	Protest garancija Guarantee protest	0,50% - 1,00% ; min 12.000 RSD 0.50% - 1.00%; min RSD 12,000		
7.5.3.	Dinarske garancije RSD guarantees			
7.5.3.1.	Izdavanje garancija sa pokrićem Issuance of guarantees including cover	0,30% ; min 3.000 RSD ; max 10.000 RSD Prilikom izdavanja unapred 0.30% ; min RSD 3,000 ; max RSD 10,000 In the course of issuance upfront		Promenljiva Variable
7.5.3.2.	Izdavanje garancija bez pokrića Issuance of guarantees excluding cover			
7.5.3.2.1.	Plative garancije u iznosu do 8.000.000 RSD Payment guarantees in the amount up to RSD 8,000,000	0,40% - 2,00% ; min 3.000 RSD 0,40% - 1,50% ; min 3.000 RSD 0.40% - 2.00% ; min RSD 3,000 0.40% - 1.50% ; min RSD 3,000	Jednokratno Kvartalno One-off Quarterly	Promenljiva Variable
7.5.3.2.2.	Činidbene garancije u iznosu do 8.000.000 RSD Performance bonds in the amount up to RSD 8,000,000	0,30% - 2,00% ; min 3.000 RSD 0,35% - 1,50% ; min 3.000 RSD 0.30% - 2.00% ; min RSD 3,000 0.35% - 1.50% ; min RSD 3,000	Jednokratno Kvartalno One-off Quarterly	Promenljiva Variable
7.5.3.2.3.	Plative garancije u iznosu preko 8.000.000 RSD Payment guarantees in the amount exceeding RSD 8,000,000	0,40% - 2,00% ; min 3.000 RSD 0,40% - 1,50% ; min 3.000 RSD 0.40% - 2.00% ; min RSD 3,000 0.40% - 1.50% ;	Jednokratno Kvartalno One-off Quarterly	Promenljiva Variable
7.5.3.2.4.	Činidbene garancije u iznosu preko 8.000.000 RSD Performance bonds in the amount exceeding RSD 8,000,000	0,30% - 2,00% ; min 3.000 RSD 0,35% - 1,50% ; min 3.000 RSD 0.30% - 2.00% ; min RSD 3,000 0.35% - 1.50% ; min RSD 3,000	Jednokratno Kvartalno One-off Quarterly	Promenljiva Variable
7.5.3.3.	Protest garancije Guarantee protest	0,50% - 1,00% ; min 12.000 RSD 0.50% - 1.00%; min RSD 12,000		Promenljiva Variable
7.6.	PISMO O NAMERAMA LETTER OF INTENT			
7.6.1.	Neobavezujuće pismo o namerama Non-binding letter of intent	min 4.000 RSD min RSD 4,000		Promenljiva Variable
7.6.2.	Obavezujuće pismo o namerama u iznosu do 8.000.000 RSD Binding letter of intent in the amount up to RSD 8,000,000	0,20% - 2,00% ; min 3.000 RSD 0,20% - 1,00% ; min 3.000 RSD 0.20%-2.00%; min RSD 3,000 0.20%-1.00%; min RSD 3,000	Jednokratno Kvartalno One-off Quarterly	Promenljiva Variable

Red. br. No.	Opis naknade Fee description	Visina naknade Fee amount	Dinamika plaćanja Payment rate	Vrsta naknade Fee type
7.6.3.	Obavezujuće pismo o namerama u iznosu preko 8.000.000 RSD Binding letter of intent in the amount exceeding RSD 8,000,000	0,20% - 2,00% ; min 3.000 RSD 0,10% - 1,00% ; min 3.000 RSD 0.20% - 2.00% ; min RSD 3,000 0.10% - 1.00% ; min RSD 3,000	Jednokratno Kvartalno One-off Quarterly	Promenljiva Variable
7.7.	KAMATNE STOPE ZA NEBLAGOVREMENO IZMIRENJE OBAVEZA DEFAULT INTEREST RATES			
7.7.1.	Neblagovremeno izmirene obaveze Default	Primenjuje se zakonska zatezna kamata The statutory default interest rate applies		Promenljiva Variable
7.7.2.	Neblagovremeno izmirene obaveze za slučaj plaćanja i/ili kašnjenja u plaćanju po garanciji / avalu / akreditivu Default in the event of payment and/or payment delay per guarantee /warranty / letter of credit	Primenjuje se zakonska zatezna kamata The statutory default interest rate applies		Promenljiva Variable

Stvarni troškovi (DHL i sl.) kao i troškovi potvrđivanja ino banke se dodatno naplaćuju. Sve naknade iz tarife se obračunavaju i naplaćuju unapred.
The real costs (DHL and other) and confirmation of foreign banks are to be charged separately and are paid upfront.

8. Sefovi Safe Box

Red. br. No.	Opis naknade Fee description	Visina naknade Fee amount	Dinamika plaćanja Payment rate	Vrsta naknade Fee type
7.1.	MESEČNI ZAKUP MONTHLY LEASE			
7.1.1.	Kategorija I Category I	2.600 RSD RSD 2,600	Jednokratno One-off	Promenljiva Variable
7.1.2.	Kategorija II Category II	3.200 RSD RSD 3,200	Jednokratno One-off	Promenljiva Variable
7.1.3.	Kategorija III Category III	3.600 RSD RSD 3,600	Jednokratno One-off	Promenljiva Variable
7.2.	KVARTALNI ZAKUP QUARTERLY LEASE			
7.2.1.	Kategorija I Category I	7.000 RSD RSD 7,000	Jednokratno One-off	Promenljiva Variable
7.2.2.	Kategorija II Category II	8.000 RSD RSD 8,000	Jednokratno One-off	Promenljiva Variable
7.2.3.	Kategorija III Category III	9.000 RSD RSD 9,000	Jednokratno One-off	Promenljiva Variable
7.3.	POLUGODIŠNJI ZAKUP SEMI-ANNUAL LEASE			
7.3.1.	Kategorija I Category I	11.000 RSD RSD 11,000	Jednokratno One-off	Promenljiva Variable
7.3.2.	Kategorija II Category II	13.000 RSD RSD 13,000	Jednokratno One-off	Promenljiva Variable
7.3.3.	Kategorija III Category III	15.000 RSD RSD 15,000	Jednokratno One-off	Promenljiva Variable
7.4.	GODIŠNJI ZAKUP ANNUAL LEASE			
7.4.1.	Kategorija I Category I	20.000 RSD RSD 20,000	Jednokratno One-off	Promenljiva Variable
7.4.2.	Kategorija II Category II	22.000 RSD RSD 22,000	Jednokratno One-off	Promenljiva Variable
7.4.3.	Kategorija III Category III	24.000 RSD RSD 24,000	Jednokratno One-off	Promenljiva Variable
7.5.	Zamena ključa Key replacement	12.000 RSD RSD 12,000	Jednokratno One-off	Promenljiva Variable

U cenu nije uključen PDV

VAT is not included in the price

Mogućnost ugovaranja sefova imaju korisnici sa otvorenim dinarskim ili deviznim tekućim računom u Banci. Korisnici sefova mogu ostvariti popust od 50% u odnosu na navedene cene ukoliko ispunjavaju jedan od sledećih uslova:

1. tokom prethodna tri meseca imaju dinarski ili devizni tekući račun u Banci, preko kojeg je izvršeno najmanje tri transakcije, ili
2. poseduju oročene depozite i/ili depozite po viđenju u Banci, sa minimalnim prosečnim saldom od 1.000 evra, ili ekvivalentnim iznosom u drugoj valuti prema srednjem kursu NBS, u poslednja tri meseca.

Clients who have an open RSD or FX current account with the Bank are eligible to rent a safe deposit box. Safe deposit box users may receive a 50% discount on the listed prices if they meet one of the following conditions:

1. during the previous three months, they have an RSD or FX current account in the Bank, through which at least three transactions were executed; or
2. they hold term deposits and/or a vista deposits in the Bank, with a minimum average balance of EUR 1,000, or the equivalent amount in another currency according to the NBS middle exchange rate, over the past three months.

9. Ostale usluge Other Services

Red. br. No.	Opis naknade Fee description	Visina naknade Fee amount	Dinamika plaćanja Payment rate	Vrsta naknade Fee type
8.1.	OBUKE ZA OVLAŠĆENE MENJAČE TRAINING FOR AUTHORIZED CURRENCY EXCHANGE OFFICES			
8.1.1.	Usluga obuka lica zaposlenih kod ovlašćenih menjača Training services for persons employed by authorized currency exchange offices	4.000 RSD* RSD 4,000*	Jednokratno** One-off**	Promenljiva Variable

* Cena važi za sva pravna lica i preduzetnike/* The price is valid for all legal entities and entrepreneurs

** Iznos je definisan po pojedinačnom polazniku obuke/** The amount is defined per individual trainee

Prilog Cenovniku proizvoda i usluga za pravna lica i preduzetnike

Appendix to Legal Entities and Entrepreneurs Price List

Partnerske banke Erste grupe koje učestvuju u FIT (Brza intragrupna plaćanja)

Partner banks of Erste Group participating in FIT (Fast Intragroup Transfer)

Zemlja Country	Naziv banke Bank name	SWIFT / BIC Kod SWIFT / BIC Code
Austrija / Austria	Erste Bank der oesterreichischen Sparkassen AG	GIBAATWWXXX
	Erste Group Bank AG	GIBAATWGXXX
	Allgemeine Sparkasse Oberösterreich Bankaktiengesellschaft	ASPKAT2LXXX
	Kärntner Sparkasse Aktiengesellschaft	KSPKAT2KXXX
	Lienzer Sparkasse AG	LISPAT21XXX
	Sparkasse der Stadt Amstetten AG	SPAMAT21XXX
	Sparkasse Baden	SPBDAT21XXX
	Sparkasse Eferding-Peuerbach-Waizenkirchen	SPPBAT21034
	Sparkasse Hainburg-Bruck-Neusiedl Aktiengesellschaft	SPHBAT21XXX
	Sparkasse Korneuburg AG	SSKOAT21XXX
	Sparkasse Kufstein, Tiroler Sparkasse von 1877	SPKUAT22XXX
	Sparkasse Langenlois	SPLSAT21XXX
	Sparkasse Neunkirchen	SPNGAT21XXX
	Sparkasse Pottenstein NÖ	SPPOAT21XXX
	Sparkasse Pregarten-Unterweissenbach AG	SPPRAT21XXX
	Sparkasse Ried im Innkreis-Haag am Hausruck	SPRHAT21XXX
	Sparkasse der Stadt Kitzbühel	SPKIAT2KXXX
	Steiermärkische Bank und Sparkassen Aktiengesellschaft	STSPAT2GXXX
	Tiroler Sparkasse Bankaktiengesellschaft Innsbruck	SPIHAT22XXX
	Waldviertler Sparkasse Bank AG	SPZWAT21XXX
	Zweite Wiener Vereinsparkasse	GIBAAT21XXX
Bosna i Hercegovina / Bosnia and Herzegovina	Sparkasse Bank d.d.	ABSBBAA22XXX
Hrvatska / Croatia	Erste & Steiermärkische Bank d.d.	ESBCHR22XXX
Mađarska / Hungary	Erste Bank Hungary Zrt.	GIBAHUHBXXX

Severna Makedonija / North Macedonia	Sparkasse Banka AD Skopje	INSBMK22XXX
Crna Gora / Montenegro	Erste bank AD Podgorica	OPPOME PGXXX
Rumunija / Romania	Banca Comercială Română	RNCBROBUXXX
Srbija / Serbia	Erste Bank a.d. Novi Sad	GIBARS22XXX
Češka Republika / Czech Republic	Česká spořitelna, a.s.	GIBACZPXXXX
Slovačka / Slovakia	Slovenská sporiteľňa, a. s	GIBASKBXXXX
Slovenija / Slovenia	Banka Sparkasse d.d.	KSPKSI22XXX