Cenovnik proizvoda i usluga za stanovništvo i registrovana poljoprivredna gazdinstva
Private Individual and Registered Farms Product and Service Price List

Cenovnik važi od 16.03.2020.
Price List valid from 16.03.2020.

1. Gotovinske transakcije *(Cash Transactions)*
2. Bezgotovinske transakcije *(Cashless Transactions)*
3. Platni račun *(Payment Accounts)*
4. Štednja *(Savings)*
5. Elektronsko bankarstvo, ***mobilno bankarstvo i SMS obaveštenja*** *(E-Banking, mobile banking and SMS notifications)*
6. Garancije *(Guarantees)*
7. Ostale usluge *(Other Services)*
8. Sefovi *(Safe Boxes)*
9. Naknada za izveštaj kreditnog biroa *(Credit Bureau Report Fee)*
10. Naknade za debitne kartice *(Debit Cards Fees)*
11. Naknade za kreditne kartice *(Credit Cards Fee)*

ERSTE Bank

1. Gotovinske transakcije *Cash Transactions*

	OPIS NAKNADE *Fee description*	Visina naknade *Fee amount*	Promenljivost *Variability*
1.1.	**UPLATE** *INCOMING PAYMENTS*		
1.1.1.	**Uplata na devizni i dinarski račun fizičkih lica u okviru Erste Bank** *Incoming payment to FX and RSD account of private individuals within Erste Bank*	**Bez naknade** *Free of charge*	*
1.1.2.	**Uplata na račun pravnog lica u okviru Erste Bank** *Incoming payment to the account of a corporate client within Erste Bank*	**0,70%, min 70 RSD, max 6.000 RSD** *0,70%, min RSD 70, max RSD 6,000*	*
1.1.3.	**Uplata na račun van Erste Bank** *Incoming payment to the account out of Erste Bank*	**1,00%, min 85 RSD, max 6.000 RSD** *1,00%, min RSD 85, max RSD 6,000*	*
1.1.4.	**Uplata na račun van Erste Bank do 300.000 RSD - Instant plaćanje** *Payment at the account outside Erste Bank up to RSD 300,000 - Instant payment*	**1,00%, min 100 RSD** *1,00%, min RSD 100*	*
1.2.	**ISPLATE** *OUTGOING PAYMENTS*		
1.2.1.	**Isplata sa dinarskog tekućeg računa, štednih knjižica, žiro računa, namenskih računa RPG i namenskih računa za trgovanje finansijskim instrumentima** *Disbursement from RSD current account, savings passbooks, giro accounts, escrow accounts of Registered Farms and escrow accounts for the trade in financial instruments*	**Bez naknade** *Free of charge*	*
1.2.2.	**Isplata sa deviznog računa u istoj valuti** *Outgoing payment from FX account in the same currency*	**Bez naknade** *Free of charge*	*
1.2.3.	**Isplata sa deviznog računa konverzijom u dinare** *Outgoing payment from FX account by the conversion in RSD*	**Bez naknade** *Free of charge*	*

2. Bezgotovinske transakcije *Cashless Transactions*

	OPIS NAKNADE *Fee description*	Visina naknade *Fee amount*	Promenljivost *Variability*
2.1.	**BEZGOTOVINSKI PRENOS NOVČANIH SREDSTAVA** *CASHLESS MONEY TRANSFER*		
2.1.1.	**Bezgotovinski prenos novčanih sredstava u dinarima u Republici Srbiji** *Cashless money transfer in RSD in the Republic of Serbia*		
2.1.1.1.	**Interna plaćanja sa računa** *Internal payments from account*		
2.1.1.1.1.	**Interni prenosi između računa fizičkih lica u okviru Erste Bank** *Internal transfers between the accounts of private individuals within Erste Bank*	**Bez naknade (osim u slučaju kupovine nepokretnosti)** *Free of charge (except in case of real estate purchase and sales)*	*
2.1.1.1.2.	**Plaćanje sa računa fizičkog lica u korist pravnog lica u okviru Erste Bank** *Payment from the account of private individuals in favor of corporate clients within Erste Bank*	**0,60%, min 60 RSD, max 6.000 RSD** *0,60%, min RSD 60, max RSD 6,000*	*
2.1.1.1.3.	**Prenos novčanih sredstava u dinarima po osnovu kupoprodaje nepokretnosti sa računa kupca na račun prodavca u okviru Erste Bank (po kupoprodajnom ugovoru) *** *Transfer of funds in RSD based on the purchase and sales of a real-estate from the account of the buyer to the account of the seller, within Erste Bank (based on a Purchase and Sales Agreement) **	**0,20%, max 5.000 RSD** *0.20%; max RSD 5,000*	*
2.1.1.2.	**Eksterna plaćanja sa računa** *External payments from account*		
2.1.1.2.1.	**Plaćanje sa računa fizičkog lica u korist računa van Erste Bank** *Payment from the account of a private individuals in favor of the account out of Erste Bank*	**1,00%, min 70 RSD, max 6.000 RSD** *1,00%, min RSD 70, max RSD 6,000*	*
2.1.1.2.2.	**Plaćanje sa računa fizičkog lica u korist računa van Erste Bank do 300.000 RSD - Instant plaćanje** *Payment from the account of a private individual in favor of an account outside Erste Bank up to RSD 300,000 - Instant payment*	**1,00%, min 85 RSD** *1,00%, min RSD 85*	*
2.1.1.2.3.	**Doznaka u zemlji u dinarima - između rezidenata i nerezidenata** *RSD payment transfer in Serbia- between residents non-residents*	**0,80%, min 1.000 RSD, max 40.000 RSD** *0,80%, min RSD 1,000 max RSD 40,000*	*

	OPIS NAKNADE *Fee description*	**Visina naknade** *Fee amount*	**Promenljivost** *Variability*
2.1.1.2.4.	**Prenos novčanih sredstava u dinarima po osnovu kupoprodaje nepokretnosti sa računa kupca na račun prodavca van Erste Bank (po kupoprodajnom ugovoru) *** *Transfer of funds in RSD based on the purchase and sales of a real-estate from the account of the buyer to the account of the seller, outside Erste Bank based on a Purchase and Sales Agreement) **	**1,00%, min 65 RSD, max 5.000 RSD** *1,00%, min RSD 65, max RSD 5,000*	*
2.1.2.	**Bezgotovinski prenos novčanih sredstava u evrima sa deviznog tekućeg računa u evrima** *Cashless money transfer in EUR from FX current account in EUR*		
2.1.2.1.	**Doznaka u zemlji u EUR** *Payment transfer in EUR in Serbia*	**0,80%, min 1.000 RSD, max 40.000 RSD** *0,80%, min RSD 1,000 max RSD 40,000*	*
2.1.2.2.	**Prenos novčanih sredstava u EUR po osnovu kupoprodaje nepokretnosti sa računa kupca na račun prodavca u Erste Bank (po kupoprodajnom ugovoru) *** *Transfer of funds in EUR based on the purchase and sales of a real-estate from the account of the buyer to the account of the seller, within Erste Bank (based on a Purchase and Sales Agreement) **	**0,20%, max 5.000 RSD** *0.20%; max RSD 5,000*	*
2.1.2.3.	**Prenos novčanih sredstava u EUR po osnovu kupoprodaje nepokretnosti sa računa kupca na račun prodavca van Erste Bank (po kupoprodajnom ugovoru)** *Transfer of funds in EUR based on the purchase and sales of a real-estate from the account of the buyer to the account of the seller, outside Erste Bank (based on a Purchase and Sales Agreement)*	**Po tarifi iz stava 2.1.2.1.** *According to the tariff 2.1.2.1.*	*
2.1.2.4.	**Doznaka prema inostranstvu u EUR** *International payment transfer in EUR*	**0,80%, min 1.000 RSD, max 40.000 RSD** *0,80%, min RSD 1,000 max RSD 40,000*	*
2.1.2.5.	**Doznaka prema inostranstvu u EUR u okviru Erste Grupe ** do 10.000 EUR** *International payment transfer in EUR within Erste Group ** up to EUR 10,000*	**1.000 RSD** *RSD 1,000*	*
2.1.2.6.	**Doznaka prema inostranstvu u EUR u okviru Erste Grupe ** preko 10.000 EUR** *International payment transfer in EUR within Erste Group ** of more than EUR 10,000*	**25% manja od doznake iz stava 2.1.2.4.** *25% lower than payment transfer from paragraph 2.1.2.4.*	*
2.1.2.7.	**Doznaka prema inostranstvu u EUR u okviru Erste Grupe** za Premium Gold klijente bez obzira na iznos doznake** *International payment transfer in EUR within Erste Group** for Premium Gold clients regardless of the amount of the payment transfer*	**1.000 RSD** *RSD 1,000*	*
2.1.3.	**Bezgotovinski prenos novčanih sredstava u drugim valutama sa deviznog tekućeg računa** *Cashless money transfer in other currencies from FX current account*		
2.1.3.1.	**Doznaka u zemlji u drugim valutama** *Payment transfer in other currenciesin Serbia*	**0,80%, min 1.000 RSD, max 40.000 RSD** *0,80%, min RSD 1,000 max RSD 40,000*	*
2.1.3.2.	**Prenos novčanih sredstava u drugim valutama po osnovu kupoprodaje nepokretnosti sa računa kupca na račun prodavca u Erste Bank (po kupoprodajnom ugovoru) *** *Transfer of funds in other currencies based on the purchase and sales of a real-estate from the account of the buyer to the account of the seller, within Erste Bank (based on a Purchase and Sales Agreement) **	**0,20%, max 5.000 RSD** *0.20%; max RSD 5,000*	*
2.1.3.3.	**Prenos novčanih sredstava u drugim valutama po osnovu kupoprodaje nepokretnosti sa računa kupca na račun prodavca van Erste Bank (po kupoprodajnom ugovoru)** *Transfer of funds in other currencies based on the purchase and sales of a real-estate from the account of the buyer to the account of the seller, outside Erste Bank (based on a Purchase and Sales Agreement)*	**Po tarifi iz stava 2.1.3.1.** *Po tarifi iz stava 2.1.3.1.*	*
2.1.3.4.	**Doznaka prema inostranstvu u drugim valutama** *International payment transfer in other currencies*	**0,80%, min 1.000 RSD, max 40.000 RSD** *0,80%, min RSD 1,000 max RSD 40,000*	*
2.1.3.5.	**Doznaka prema inostranstvu u USD u okviru Erste Grupe ** u protivvrednosti do 10.000 EU** *International payment transfer in USD within Erste Group ** in the counter value of up to EUR 10,000*	**1.000 RSD** *RSD 1,000*	*
2.1.3.6.	**Doznaka prema inostranstvu u USD u okviru Erste Grupe ** u protivvrednosti preko 10.000 EUR** *International payment transfer in USD within Erste Group ** in the counter value of more than EUR 10,000*	**25% manja od doznake iz stava 2.1.3.4.** *25% lower than payment transfer from paragraph 2.1.3.4.*	*
2.1.3.7.	**Doznaka prema inostranstvu u USD u okviru Erste Grupe ** za Premium Gold klijente bez obzira na iznos doznake** *International payment transfer in USD within Erste Group ** f or Premium Gold clients regardless of the amount of the payment transfer*	**1.000 RSD** *RSD 1,000*	*
2.1.4.	**Naknada troškova ino banke** *Fee for costs of foreign bank*		
2.1.4.1.	**Naknada troškova ino banke za doznake van okvira Erste Grupe** *Fee for costs of foreign bank for payment transfers outside Erste Group*		
	Doznake do 50 EUR *Payment transfers of up to RSD 50*	**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)*	*
	Doznake preko 50 EUR do 12.500 EUR *Payment transfers of EUR 50 to 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)*	*

	OPIS NAKNADE *Fee description*	**Visina naknade** *Fee amount*	**Promenljivost** *Variability*
	Doznake preko 12.500 EUR 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)*	*
	Doznake preko 50.000 EUR *Payment transfers of over RSD 50,000*	**30 EUR (po prodajnom kursu za devize na dan)** *EUR 30 (according to the selling FX currency exchange rate on the day of the payment)*	*
2.1.4.2.	**Naknada troškova ino banke za doznake ka Crnoj Gori** Fee for costs of foreign bank for payment transfers to Crna Gora	**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)*	*
2.1.4.3.	**Naknada troškova ino banke za doznake u okviru Erste Grupe **** *Fee for costs of foreign bank for payment transfers within Erste Group ***	**Bez naknade** *Free of charge*	
2.1.5.	**Ostale naknade** Other fees		
2.1.5.1.	**Naknada za promene na doznaci po zahtevu klijenta (za povraćaj, zamenu, reklamacije)** *Fee for changes on the payment transfer upon the client's request (for return, replacement, reclamations)*	**2.500 RSD + stvarni troškovi ino banke** *RSD 2,500 + actual costs of foreign bank*	
2.2.	**PRIJEM NOVČANIH SREDSTAVA** *RECEIPT OF MONEY*		
2.2.1.	**Prijem novčanih sredstava u dinarima u Republici Srbiji** *Receipt of money in RSD in the Republic of Serbia*		
2.2.1.1.	**Prilivi na račune fizičkih lica u dinarima** *Incoming payments to the accounts of private individuals in RSD*	**Bez naknade** *Free of charge*	
2.2.2.	**Prijem novčanih sredstava u stranoj valuti u Republici Srbiji** *Receipt of money in FX currencies in the Republic of Serbia*		
2.2.2.1.	**Doznaka u stranoj valuti iz druge banke u zemlji (za rezidente i nerezidente)** *International payment in FX from other bank in Serbia (for residents and non-residents)*	**0,20%, min 350 RSD, max 10.000 RSD** *0,20%, min RSD 350, max RSD 10,000*	
2.2.2.2.	**Doznaka u stranoj valuti iz druge banke u zemlji ukoliko postoje stvarni troškovi druge banke** *International payment in FX from other bank in Serbia in case of actual costs of other bank*	**Po stvarnim troškovima druge banke** *Under the actual costs of other bank*	*
2.2.3.	**Prijem novčanih sredstava iz inostranstva na devizni tekući račun u evrima** *Receipt of money from abroad to FX current account in EUR*		
2.2.3.1.	**Doznaka iz inostranstva u EUR** *International payment transfer in EUR*	**0,40%, min 500 RSD, max 16.000 RSD** *0,40%, min RSD 500, max RSD 16,000*	*
2.2.3.2.	**Doznaka iz inostranstva ukoliko je banka nalogodavca u okviru Erste Grupe **** *International payment transfer in case the bank of the orderer is within Erste Group ***	**0,25%, min 300 RSD, max 10.000 RSD** *0,25%, min RSD 300, max RSD 10,000*	*
2.2.3.3.	**Strane penzije iz SR Nemačke** *FX pensions from Germany*	**0,23%**	*
2.2.3.4.	**Strane penzije iz ostalih zemalja u EUR** *FX pensions from other countries in EUR*	**0,50% (bez naknade za iznos penzije do 100 EUR u dinarskoj protivvrednosti po srednjem kursu NBS)** *0.50% (free of charge for the amounts up to EUR 100 in RSD counter value according to middle exchange rate of NBS)*	*
2.2.4.	**Prijem novčanih sredstava iz inostranstva na devizni tekući račun u drugim valutama** *Receipt of money from abroad to FX current account in other currencies*		
2.2.4.1.	**Doznaka iz inostranstva u drugim valutama** *International payment transfer in other currencies*	**0,40%, min 500 RSD, max 16.000 RSD** *0,40%, min RSD 500, max RSD 16,000*	*
2.2.4.2.	**Doznaka iz inostranstva ukoliko je banka nalogodavca u okviru Erste Grupe **** *International payment transfer in case the bank of the orderer is within Erste Group ***	**0,25%, min 300 RSD, max 10.000 RSD** *0,25%, min RSD 300, max RSD 10,000*	

	OPIS NAKNADE *Fee description*	**Visina naknade** *Fee amount*	**Promenljivost** *Variability*
2.2.4.3.	**Strane penzije iz ostalih zemalja u drugim valutama** *FX pensions from other countries in other currencies*	**0,50% (bez naknade za iznos penzije do 100 EUR u dinarskoj protivvrednosti po srednjem kursu NBS)** *0.50% (free of charge for the amounts up to EUR 100 in RSD counter value according to middle exchange rate of NBS)*	*
2.2.5.	**Prijem novčanih sredstava sa Kosova i Metohije** *Receipt of money from Kosovo and Metohija*		
2.2.5.1.	**Prilivi sa Kosova i Metohije po računima fizičkih lica u dinarima** *Incoming payments from Kosovo and Metohija to the accounts of private individuals in RSD*	**0,50%**	*

*** Prenos novčanih sredstava sa računa kupca na račun prodavca u slučaju kupovine nepokretnosti kreditom Erste Bank (po kupoprodajnom ugovoru) - Bez naknade**
** Transfer of funds from the account of the buyer to the account of the seller, in case of purchase of a real-estate by a loan of Erste Bank (based on a Purchase and Sales Agreement) - Free of charge*

*** Erste Grupa - uključujući i Kärnter/Steiermärkische Sparkasse, Erste Bosna i Hercegovina, Erste Bank Makedonija, Erste Bank Slovenija**
** Erste Group - including Kärnter/Steiermärkische Sparkasse, Erste Bosna i Hercegovina, Erste Bank Makedonija and Erste Bank Slovenia*

3. Platni račun *Payment Accounts*

	OPIS NAKNADE Fee description	Visina naknade *Fee amount*	Vrsta naknade *Fee type*	Dinamika plaćanja *Payment rate*	Promenljivost *Variability*
3.1.	**OTVARANJE PLATNOG RAČUNA** *PAYMENT ACCOUNT OPENING*				
3.1.1.	**Dinarski tekući račun sa osnovnim uslugama** *RSD current account with basic features*	**Bez naknade** *Free of charge*		**Jednokratno, prilikom podnošenja zahteva** *One-off, when filing the application*	
3.1.2.	**Dinarski tekući račun i Premium dinarski tekućI račun** *RSD current account and Premium RSD current account:*				
3.1.2.1.	**Za klijente sa prenosom zarade** *For payroll clients*	**Bez naknade** *Free of charge*		**Jednokratno, prilikom podnošenja zahteva** *One-off, when filing the application*	*
3.1.2.2.	**Za klijente bez prenosa zarade** *For non-payroll clients*	**350 RSD** *RSD 350*		**Jednokratno, prilikom podnošenja zahteva** *One-off, when filing the application*	*
3.1.3.	**Dinarski tekući račun za mlade** *RSD Youth current account*	**Bez naknade** *Free of charge*			*
3.1.4.	**Devizni tekući račun** *Fee for opening FX current account*	**Bez naknade** *Free of charge*			*
3.1.5.	**Namenski račun za trgovanje finansijskim instrumentima na domaćem tržištu (naknada je po računu)** *Escrow accounts for the trade in financial instruments at the domestic market (fee per account)*				
3.1.5.1.	**Klijent koji trguje preko Ovlašćene banke Erste Bank a.d Novi Sad** *The client who trades through Erste Bank a.d. Novi Sad Authorized Bank*	**Bez naknade** *Free of charge*		**Jednokratno, prilikom podnošenja zahteva** *One-off, when filing the application*	****1
3.1.5.2.	**Klijent koji trguje preko drugog investicionog društva** *The client who trades through other investment company*	**200 RSD** *RSD 200*		**Jednokratno, prilikom podnošenja zahteva** *One-off, when filing the application*	****1
3.1.6.	**Namenski račun za trgovanje finansijskim instrumentima u inostranstvu** *Escrow accounts for the trade in financial instruments abroad*	**Bez naknade** *Free of charge*		**Jednokratno, prilikom podnošenja zahteva** *One-off, when filing the application*	*
3.1.7.	**Namenski dinarski račun fizičkog lica - registrovanog poljoprivrednog gazdinstva** *Escrow RSD account of a private individual - Registered farm*	**200 RSD** *RSD 200*		**Jednokratno, prilikom podnošenja zahteva** *One-off, when filing the application*	*
3.1.8.	**Namenski račun za kupoprodaju hipotekovane nepokretnosti i zaloge neposrednom pogodbom** *Escrow account for the purchase of a mortgaged real-estate and pledge over direct deal*	**200 RSD** *RSD 200*		**Jednokratno, prilikom podnošenja zahteva** *One-off, when filing the application*	*
3.2.	**VOĐENJE PLATNOG RAČUNA** *PAYMENT ACCOUNT MAINTENANCE*				
3.2.1.	**Dinarski tekući račun sa osnovnim uslugama za klijente sa prenosom zarade / penzije i mesečnim prometom većim od 1.000 RSD** *RSD current account with basic features for payroll clients and monthly turnover higher than RSD 1,000*	**200 RSD** *RSD 200*	**Promenljiva** *Variable*	**Mesečno** *Monthly*	*
3.2.2.	**Dinarski tekući račun za klijente sa prenosom zarade / penzije i mesečnim prometom većim od 1.000 RSD** *RSD current account for payroll clients and monthly turnover higher than RSD 1,000*				
3.2.2.1.	**Dinarski tekući račun za klijente sa prenosom penzije i mesečnim prometom većim od 1.000 RSD** *RSD current account for payroll clients and monthly turnover higher than RSD 1,000*	**200 RSD** *RSD 200*	**Promenljiva** *Variable*	**Mesečno** *Monthly*	*
3.2.2.2.	**Dinarski tekući račun za klijente sa prenosom zarade i mesečnim prometom većim od 1.000 RSD** *RSD current account for payroll clients and monthly turnover higher than RSD 1,000*	**250 RSD** *RSD 250*	**Promenljiva** *Variable*	**Mesečno** *Monthly*	*

	OPIS NAKNADE *Fee description*	Visina naknade *Fee amount*			Promenljivost *Variability*
3.2.3.	**Dinarski tekući račun račun / Dinarski tekući račun sa osnovnim uslugama za klijente sa prenosom zarade / penzije i mesečnim prometom većim od 1.000 RSD za klijente koji zatvore tekući račun za mlade** *RSD current account / RSD current account with basic features for payroll clients and monthly turnover higher than RSD 1,000 for clients who close their Youth current account*	**Bez naknade 12 meseci od otvaranja računa, a nakon isteka 12 meseci u skladu da članom 3.2.2. / 3.2.1.** *Free of charge 12 months as of the opening of the account, and after the expiry of the 12 months i n accordance with Article 3.2.2. / 3.2.1.*	**Promenljiva** *Variable*	**Mesečno** *Monthly*	*
3.2.4.	**Dinarski tekući račun / Dinarski tekući račun sa osnovnim uslugama za klijente sa prenosom zarade / penzije i mesečnim prometom većim od 1.000 RSD koji otvore račun putem mikro sajta Erste Bank** *Fee for the maintenance of RSD current account / RSD current account with basic features for payroll clients and monthly turnover higher than RSD 1,000 who open their account via micro-site of Erste Bank*	**Bez naknade 12 meseci od otvaranja računa, a nakon isteka 12 meseci u skladu sa članom 3.2.1./3.2.2.** *Free of charge 12 months as of the opening of account, and after the expiry of the 12 months in accordance with Article 3.2.1 /3.2.2.*	**Promenljiva** *Variable*	**Mesečno** *Monthly*	*
3.2.5.	**Dinarski tekući račun / Dinarski tekući račun sa osnovnim uslugama za klijente sa prenosom zarade / penzije i mesečnim prometom većim od 1.000 RSD koji trajno preusmere redovna mesečna primanja sa štedne knjižice** *Fee for maintaining RSD current account / RSD current account with basic features for payroll clients and monthly turnover higher than RSD 1,000 who permanently direct their monthly income from savings booklet*	**Bez naknade 12 meseci od otvaranja računa, a nakon isteka 12 meseci u skladu sa članom 3.2.1. /3.2.2.** *Free of charge 12 months as of the opening of account, and after the expiry of the 12 months in accordance with Article 3.2.1 /3.2.2.*	**Promenljiva** *Variable*	**Mesečno** *Monthly*	*
3.2.6.	**Premium dinarski tekući račun za klijente sa prenosom zarade / penzije i mesečnim prometom većim od 1.000 RSD** *Fee for maintaining Premium current account for payroll clients with monthly turnover higher than RSD 1,000*	**595 RSD** *RSD 595*	**Promenljiva** *Variable*	**Mesečno** *Monthly*	*
3.2.7.	**Dinarski tekući račun za mlade** *RSD Youth current account*	**Bez naknade** *Free of charge*			*
3.2.8.	**Devizni tekući račun** *FX current account*	**Bez naknade** *Free of charge*			*
3.2.9.	**Namenski računi za trgovanje finansijskim instrumentima** *Escrow accounts for the trade in financial instruments*	**Bez naknade** *Free of charge*			****1
3.2.10.	**Namenski dinarski račun fizičkog lica - registrovanog poljoprivrednog gazdinstva za klijente sa mesečnim prometom većim od 1.000 RSD** *Fee for maintaining Escrow RSD account of private individuals - Registered farm for clients with monthly turnover higher than RSD 1,000*	**250 RSD** *RSD 250*	**Promenljiva** *Variable*	**Mesečno** *Monthly*	*
3.2.11.	**Namenski račun za kupoprodaju hipotekovane nepokretnosti i zaloge neposrednom pogodbom** *Fee for maintaining Escrow account for the purchase of a mortgaged real-estate and pledge over direct deal*	**Bez naknade** *Free of charge*			*
3.3.	**OSTALE NAKNADE VEZANE UZ PLATNI RAČUN** *OTHER FEES RELATED TO PAYMENT ACCOUNT*				
3.3.1.	**Naknada za izdavanje izvoda po tekućem računu** *Fee for issuing excerpts under current accounts*	**Bez naknade** *Free of charge*			*
3.3.2.	**Naknada za izdavanje izvoda po tekućem računu nakon besplatnog izvoda** *Fee for issuing excerpts under current accounts after the free excerpt*	**Bez naknade** *Free of charge*			*
3.3.3.	**Naknada za slanje opomena za prekoračenje** *Fee for sending warnings for exceeding*	**200 RSD** *RSD 200*	**Promenljiva** *Variable*	**Po opomeni** *Per warning*	*
3.3.4.	**Naknada za zatvaranje računa (tekućeg računa, štedne knjižice, žiro računa, namenskog računa RPG i namenskog računa za trgovanje finansijskim instrumentima)** *Fee for closing accounts (current account, savings passbook, giro account, escrow accounts of Registered Farms and escrow accounts for the trade in financial instruments)*	**Bez naknade** *Free of charge*			*
3.3.5.	**Naknada za izdavanje ovlašćenja po dinarskim, deviznim tekućim računima i namenskim računima za trgovanje finansijskim instrumentima** *Fee for issuing authorities under RSD, FX current accounts and escrow accounts for the trade in financial instruments*	**80 RSD** *RSD 80*	**Promenljiva** *Variable*	**Jednokratno, prilikom podnošenja zahteva** *One-off, when filing the application*	*
3.3.6.	**Naknada za izdavanje ovlašćenja po računu za kupoprodaju hipotekovane nepokretnosti i zaloge neposrednom pogodbom** *Fee for issuing authorization under account for purchase and sales of mortgaged real-estate and pledge over a direct deal*	**80 RSD** *RSD 80*	**Promenljiva** *Variable*	**Jednokratno, prilikom podnošenja zahteva** *One-off, when filing the application*	*

	OPIS NAKNADE Fee description	**Visina naknade** *Fee amount*	**Vrsta naknade** *Fee type*	**Dinamika plaćanja** *Payment rate*	**Promenljivost** *Variability*
3.3.7.	**Transfer novca od kupoprodaje hipotekovane nepokretnosti i zaloge neposrednom pogodbomsa sa računa kupca na račun prodavca** *Transfer of funds from the purchase and sales of a mortgaged real-estate and pledge over direct deals from the buyer's account to the seller's account*	**1.000 RSD** *RSD 1,000*	**Promenljiva** *Variable*	**Jednokratno, po obavljenoj transakciji** *One-off, per transaction*	*
3.3.8.	**Transfer novca u korist računa van Erste Bank u slučaju zatvaranja tekućeg računa, štedne knjižice, žiro računa, namenskog računa RPG i namenskog računa za trgovanje finansijskim instrumentima** *Transfer of money in favor of the account outside Erste Bank in case of closing a current account, savings passbook, giro account, escrow accounts of Registered Farms and escrow accounts for the trade in financial instruments*	**Bez naknade** *Free of charge*			*
3.4.	**TRAJNI NALOG** *STANDING ORDER*				
3.4.1.	**Izvršenje trajnih naloga unutar Erste Bank** *Execution of standing orders within Erste Bank*	**Bez naknade** *Free of charge*			*
3.4.2.	**Izvršenje trajnih naloga van Erste Bank** *Execution of standing orders outside Erste Bank*	**1%**			*
3.4.3.	**Trajni nalozi Osiguravajuće kuće** *Standing order of insurance company*				
3.4.3.1.	**Naplata provizije za izvršenje trajnog naloga na teret klijenta** *Commission for the execution of a standing order at the charge of a client*	**0,20 % od iznosa naloga, min 15 RSD** *0.20 % of the amount, min. RSD 15*			*
3.4.3.2.	**Naplata provizije za izvršenje trajnog naloga na teret osiguravajuće kuće** *Commission for the execution of a standing order at the charge of the insurance agency*	**0,20 % od iznosa naloga, min 15 RSD** *0.20 % of the amount, min. RSD 15*			*
3.4.4.	**Naknada za naloge, koji se izvršavaju po posebnom ugovoru, na teret pravnog lica** *Fee for orders which are executed according to a special agreement, at the charge of a legal person*	**Po Ugovoru** *According to the Agreement*			*
3.5.	**DIREKTNO ZADUŽENJE** *DIRECT DEBIT*				
3.5.1.	**Usluga Direct debit za fizička lica - nalog primaoca plaćanja Banci za prenos novčanih sredstava sa računa platioca po osnovu dobijene saglasnosti** *Direct debit service for private individuals - payment order to the Bank for the money transfer from the payer's account based on the obtained consent*	**Bez naknade** *Free of charge*			*
3.6.	**ČEKOVI** *CHEQUES*				
3.6.1.	**Izdavanje čekova** *Issuance of cheques*				
3.6.1.1.	**Izdavanje čekova po dinarskom tekućem računu** *Issuance of cheques under RSD current account*	**35 RSD po čeku** *RSD 35 per cheque*			*
3.6.1.2.	**Izdavanje čekova po dinarskom tekućem računu za vojne penzionere i za zaposlene u nevladinim organizacijama** *Issuance of cheques under RSD current accounts for military pensioners and employees in NGOs*	**Bez naknade** *Free of charge*			*
3.6.2.	**Ostalo** *Other*				
3.6.2.1.	**Neopravdana reklamacija po čekovima** *Unjustified complaints under cheques*	**300 RSD** *RSD 300*			*
3.6.2.2.	**Opravdana reklamacija po čekovima** *Justified complaints under cheques*	**Bez naknade** *Free of charge*			*
3.6.2.3.	**Isplata čekova građana izdanja druge banke** *Disbursement of retail cheques issued by other banks*	**3,00%**			*

[1]Ukoliko klijent nije zadovoljan izmenjenom visinom naknade, Erste Bank mu omogućava da bez naknade podigne novac ili ga bezgotovinski prenese u drugu banku i raskine ugovor o tekućem računu (zatvori tekući račun)
[1] In case the client is not satisfied with the changed amount of the fee, Erste Bank will enable him/her to withdraw the money free of charge or to transfer it to another bank through cashless transfer and to cancel the current account agreement (close the current account)

4. Štednja *Savings*

	OPIS NAKNADE Fee description	**Visina naknade** *Fee amount*	**Vrsta naknade** *Fee type*	**Dinamika plaćanja** *Payment rate*	**Promenljivost** *Variability*
4.1.	**Naknada za otvaranje štednog računa po viđenju** *Fee for opening demand savings account*	**100 RSD** *RSD 100*		**Jednokratno, prilikom podnošenja zahteva** *One-off, when filing the application*	*
4.2.	**Naknada za otvaranje dečijeg dinarskog štednog računa po viđenju** *Fee for opening children demand savings account*	**100 RSD** *RSD 100*		**Jednokratno, prilikom podnošenja zahteva** *One-off, when filing the application*	*
4.3.	**Naknada za vođenje štednog računa po viđenju** *Fee for maintaining demand savings account*	**Bez naknade** *Free of charge*			*
4.4.	**Naknada za vođenje dečijeg dinarskog štednog računa po viđenju** *Fee for maintaining children demand savings account*	**Bez naknade** *Free of charge*			*
4.5.	**Naknada za izdavanje ovlašćenja po dinarskom i deviznom štednom ulogu** *Fee for issuing authorizations under RSD and FX savings deposit*	**80 RSD** *RSD 80*	**Promenljiva** *Variable*	**Jednokratno, prilikom podnošenja zahteva** *One-off, when filing the application*	*
4.6.	**Naknada za zamenu štedne knjižice** *Fee for the replacement of savings booklet*	**100 RSD** *RSD 100*	**Promenljiva** *Variable*	**Jednokratno, prilikom podnošenja zahteva** *One-off, when filing the application*	*
4.7.	**Naknada za izdavanje izvoda** *Fee for the issuance of excerpts*	**Bez naknade** *Free of charge*			*
4.8.	**Naknada za blokiranje računa** *Fee for blocking accounts*	**200 RSD** *RSD 200*	**Promenljiva** *Variable*	**Jednokratno, prilikom podnošenja zahteva** *One-off, when filing the application*	*
4.9.	**Naknada za zatvaranje računa** *Fee for closing accounts*	**Bez naknade** *Free of charge*			*
4.10.	**Naknada za prijavu nestanka dokumenta** *Fee for reporting the loss of a document*	**50 RSD** *RSD 50*	**Promenljiva** *Variable*	**Jednokratno, prilikom podnošenja zahteva** *One-off, when filing the application*	*

5. ELEKTRONSKO BANKARSTVO, MOBILNO BANKARSTVO I SMS OBAVEŠTENJA
E-BANKING, MOBILE BANKING AND SMS NOTIFICATIONS

	Opis naknade *Fee description*	**Visina naknade** *Fee amount*	**Promenljivost** *Variability*
5.1.	**Elektronsko bankarstvo - NetBanking** *E-BANKING (NetBanking)*		
5.1.1.	**Korišćenje usluge** *Service use*	**Bez naknade** *Free of charge*	*
5.1.1.1.	**Korišćenje usluge za klijente koji su zatvorili tekući račun za mlade i otvorili Dinarski tekući račun / Dinarski tekući račun sa osnovnim uslugama i NetBanking uslugu** *Service use for clients who have closed their Youth current account and opened RSD current account / RSD current account with basic features and NetBanking service*	**Bez naknade 12 meseci od otvaranja usluge, a nakon isteka 12 meseci u skladu da članom 5.1.1.** *Free of charge 12 months as of opening the service, and after the expiry of the 12 months in accordance with Article 5.1.1*	*
5.1.2.	**Korišćenje usluge za vojne penzionere i zaposlene u nevladinim organizacijama** *Service use for military pensioners and employees in NGOs*	**Bez naknade** *Free of charge*	*
5.1.3.	**Naknada za izdavanje izvoda po računima** *Fee for the issuance of excerpts*	**Bez naknade** *Free of charge*	*
5.1.4.	**Elektronski nalog između računa fizičkih lica u Erste Bank** *Electronic order between accounts of private individuals within Erste Bank*	**Bez naknade** *Free of charge*	*
5.1.5.	**Elektronski nalog u korist računa pravnog lica u Erste Bank** *Electronic order in favour of corporate account within Erste Bank*	**0,25%, min 15 RSD, max 1.500 RSD** *0.25%, min RSD 15, max RSD 1,500*	*
5.1.6.	**Elektronski nalog u korist računa van Erste Bank** *Electronic order in favour of non-Erste Bank account*	**0,25%, min 15 RSD, max 1.500 RSD** *0.25%, min RSD 15, max RSD 1,500*	*
5.1.7.	**Elektronski nalog u korist računa van Erste Bank do 300.000 RSD - Instant plaćanje** *Electronic order in favor of an account outside Erste Bank up to RSD 300,000 - Instant payment*	**0,25%, min 15 RSD** *0.25%, min RSD 15*	*
5.1.8.	**Interni prenos sredstava sa računa kreditnih kartica** *Internal transfer of funds from the accounts of credit cards*	**2,00%, min 15 RSD** *2.00%, min RSD 15*	*
5.1.9.	**Doznaka u zemlji u stranoj valuti** *FX payment transfer in Serbia*	**0,40%, min 500 RSD, max 20.000 RSD** *0.40%, min RSD 500, max RSD 20,000*	*
5.1.10.	**Doznaka prema inostranstvu u stranoj valuti** *FX international payment transfer*	**0,40%, min 500 RSD, max 20.000 RSD** *0.40%, min RSD 500, max RSD 20,000*	*
5.1.11.	**Naknada troškova ino banke za doznake u okviru Erste Grupe** [1] *Fee for costs of foreign bank for payment transfers within Erste Group* [1]	**Bez naknade** *Free of charge*	*
5.1.12.	**Naknada troškova ino banke za doznake van okvira Erste Grupe** [1] *Fee for costs of foreign bank for payment transfers outside Erste Group* [1]	**U skladu sa tarifom 2.1.4.1.** *Pursuant to tariff 2.1.4.1.*	*
5.1.13.	**Prva Tan tablica** *First TAN table*	**Bez naknade** *Free of charge*	*
5.1.14.	**Zamena Tan tablice na zahtev klijenta** *Replacement of TAN table upon client's request*	**300 RSD** *RSD 300*	*
5.2.	**Mobilno bankarstvo - mBanking** *MOBILE BANKING (mBanking)*		
5.2.1.	**Korišćenje usluge** *Service use*	**Bez naknade** *Free of charge*	*
5.2.2.	**Elektronski nalog između računa fizičkih lica u Erste Bank** *Electronic order between accounts of private individuals within Erste Bank*	**Bez naknade** *Free of charge*	*
5.2.3.	**Elektronski nalog u korist računa pravnog lica u Erste Bank** *Electronic order in favour of corporate account within Erste Bank*	**0,25%, min 15 RSD, max 1.500 RSD** *0.25%, min RSD 15, max RSD 1,500*	*
5.2.4.	**Elektronski nalog u korist računa van Erste Bank** *Electronic order in favour of non-Erste Bank account*	**0,25%, min 15 RSD, max 1.500 RSD** *0.25%, min RSD 15, max RSD 1,500*	*
5.2.5.	**Elektronski nalog u korist računa van Erste Bank do 300.000 RSD - Instant plaćanje** *Electronic order in favor of an account outside Erste Bank up t o RSD 300,000 - Instant payment*	**0,25%, min 15 RSD** *0.25%, min RSD 15*	*
5.2.6.	**Plaćanje na prodajnom mestu putem IPS QR koda** *Payment at point of sale using IPS QR code*	**Bez naknade** *Free of charge*	*

	OPIS NAKNADE *Fee description*	**Visina naknade** *Fee amount*	**Promenljivost** *Variability*
5.2.7.	**Interni prenos sredstava sa računa kreditnih kartica** *Internal transfer of funds from the accounts of credit cards*	**2,00%, min 15 RSD** *2.00%, min RSD 15*	*
5.2.8.	**Prva Tan tablica** *First TAN table*	**Bez naknade** *Free of charge*	*
5.2.9.	**Zamena Tan tablice** *Replacement of TAN table*	**300 RSD** *RSD 300*	*
5.3.	**SMS OBAVEŠTENJA (NovoMob)** *SMS NOTIFICATIONS (NovoMob)*		
5.3.1.	**Korišćenje usluge po uključenom računu** *Service use under the active account*	**50 RSD mesečno** *RSD 50 on monthly basis*	*
5.3.2.	**Inicirana poruka** *Initiated message*	**Po tarifi mobilnog operatera** *According to the tariff of the mobile operator*	*
5.3.3.	**Alarm poruka** *Alarm message*	**5 RSD** *RSD 5*	*

[1] **Erste Grupa - uključujući i Kärnter/Steiermärkische Sparkasse, Erste Bank Crna Gora, Erste Bosna i Hercegovina, Erste Bank Makedonija, Erste Bank Slovenija**
[1] *Erste Group - incl. Kärnter/Steiermärkische Sparkasse, Erste Bank Crna Gora, Erste Bosna i Hercegovina, Erste Bank Makedonija, Erste Bank Slovenia*

6. Garancije *Guarantees*

	Opis naknade *Fee description*	**Visina naknade** *Fee amount*	**Promenljivost** *Variability*
6.1.	**Provizija Erste Bank za izdavanje garancija** *Commission of Erste Bank for guarantee issuance*	**1,5% , min 4.000 RSD , jednokratno** *1,5% , min RSD 4,000 , one-off* **1% , min 4.000 RSD , kvartalno** *1% , min RSD 4,000 , quarterly*	* *
6.2.	**Naknada za izmene uslova garancije, produženje roka** *Fee for changes of guarantee conditions, prolongation of tenor*	**0,1%, min 1.000 RSD** *0,1%, min RSD 1,000*	**

7. Ostale usluge *Other Services*

	OPIS NAKNADE *Fee description*	**Visina naknade** *Fee amount*	**Promenljivost** *Variability*
7.1.	**Izdavanje potvrda** *Issuance of certificates*		
7.1.1.	**Potvrda o stanju duga po kreditu dva puta godišnje (01.01. i 01.07.) na način ugovoren sa klijentom** *Certificate on debt balance under the loan twice a year (1 January and 1 July) in the manner agreed with the client*	**Bez naknade** *Free of charge*	*
7.1.2.	**Izdavanje potvrda** *Issuance of certificates*	**300 RSD** *RSD 300*	*
7.1.3.	**Potvrda o zatvaranju proizvoda u Erste Bank (krediti, kreditne kartice, tekući računi...)** *Certificate on closing a product in Erste Bank (loan, credit cards, current accounts...)*	**Bez naknade** *Free of charge*	*
7.2.	**Provera ispravnosti novčanica u stranoj valuti / zamena oštećenih novčanica** *Verification of FX banknotes / replacement of damaged banknotes*		
7.2.1.	**Provera ispravnosti novčanica u stranoj valuti** *Verification of FX banknotes*	**0,80%, min 100 RSD max 5.000 RSD** *0.80%, min RSD 100, max RSD 5,000*	*
7.2.2.	**Zamena oštećenih novčanica u stranoj valuti** *Replacement of damaged FX banknotes*	**5,00% nominalne vrednosti** *5.00% of nominal value*	*
7.2.3.	**Zamena oštećenih novčanica u domaćoj valuti** *Replacement of damaged banknotes in domestic currency*	**Bez naknade** *Free of charge*	*
7.3.	**Menice** *Bills of exchange*		
7.3.1.	**Menica** *Bills of exchange*	**50 RSD** *RSD 50*	* *
7.3.2.	**Prva menica za podnosioca zahteva za gotovinski kredit uz mogućnost refinansiranja putem NetBanking-a, mBanking-a i web site-a, dozvoljeno prekoračenje računa, unapred odobreni kredit i unapred odobrenu kreditnu karticu** *First bill of exchange for applicant for cash loans including refinance option throuth NetBanking, mBanking and website, overdraft, pre-approved loans and pre-approved credit cards*	**Bez naknade** *Free of charge*	* *
7.4.	**Slanje novca putem Western Union-a** *Sending cash via Western Union*		
7.4.1.	**Naknada za slanje novca putem Western Union-a** *Fee for sending cash via Western Union*	**Prema Cenovniku Western Union-a** *According to the pricelist of Western Union*	
7.5.	**Naknada za izvode iz RPG** *Fee for excerpts from RPG (Register of Registered Farms)*		
7.5.1.	**Naknada za povlačenje izvoda iz Registra poljoprivrednih gazdinstava na osnovu dokaza o plaćenoj taksi Upravi za agrarna plaćanja od strane klijenta (ukoliko je takva taksa definisana)** *Fee for withdrawing excerpt from Register of Registered Farms based on the evidence of the paid tax to the Directorate for Agrarian Payments by the client (if such tax is defined)*	**Bez naknade** *Free of charge*	* *
7.6.	**Ostalo** *Other*		
7.6.1.	**Izvršenje sudskih rešenja i naloga drugih organa** *Enforcement of court decisions and decisions of other authorities*	**1%, min 500 RSD max 3.000 RSD** *1%, min RSD 500, max RSD 3,000*	*

8. Sefovi
Safe box

	Dimenzija *Dimension*	Mesečni zakup *Monthly lease*	Kvartalni zakup *Quarterly lease*	Polugodišnji zakup *Semi-annual lease*	Godišnji zakup *Annual lease*	Promenljivost *Variability*
8.1.	**Kategorija I** *Category I*	**500 RSD** *RSD 500*	**1.200 RSD** *RSD 1,200*	**2.100 RSD** *RSD 2,100*	**3.400 RSD** RSD 3,400	*
8.2.	**Kategorija II** *Category II*	**700 RSD** *RSD 700*	**1.700 RSD** *RSD 1,700*	**2.700 RSD** *RSD 2,700*	**4.300 RSD** RSD 4,300	*
8.3.	**Kategorija III** *Category III*	**900 RSD** *RSD 900*	**2.200 RSD** *RSD 2,200*	**3.500 RSD** *RSD 3,500*	**5.500 RSD** RSD 5,500	*
8.4.	**Zamena ključa** *Key replacement*	**12.000 RSD** *RSD 12,000*				*

9. Naknada za izveštaj kreditnog biroa
Credit Bureau Report Fee

	Opis naknade *Fee description*	Visina naknade *Fee amount*
9.1.	**Osnovni izveštaj** *Basic report*	
9.1.1.	**Za podnosioca zahteva / solidarnog dužnika / jemca** *For applicant / joint debtor / guarantor*	**246 RSD** *RSD 246*
9.1.2.	**Za podnosioca zahteva za gotovinski kredit putem NetBanking-a, mBanking-a i web site-a i dozvoljeno prekoračenje računa** *For applicant for cash loan through NetBanking, mBanking and website and overdraft*	**Bez naknade za prvi izveštaj kreditnog biroa** *Free of charge for the first report of Credit Bureau*
9.1.3.	**Za podnosioca zahteva za gotovinski kredit uz mogućnost refinansiranja putem NetBanking-a, mBanking-a i web site-a** *For applicant for cash loan including refinance option through NetBanking, mBanking and website*	**Bez naknade za prvi i drugi izveštaj kreditnog biroa** *Free of charge for the first and second report of Credit Bureau*
9.2.	**Lični izveštaj** *Personal report*	**276 RSD** *RSD 276*

10. Naknade za debitne kartice
Debit Card Fees

	Opis naknade *Fee description*	DinaCard	VISA Electron	MasterCard Faster	MasterCard Gold	Master omladinska	Maestro/ Master Card devizna kartica	VISA Gift	Vrsta naknade *Fee type*	Dinamika plaćanja *Payment rate*	Promenljivost *Variability*
10.1.	**IZDAVANJE DEBITNE KARTICE** *ISSUANCE OF A DEBIT CARD*										
10.1.1.	**· Za osnovnu karticu** *· For basic card*	**Bez naknade** *Free of charge*	**Bez naknade** *Free of charge*	**Bez naknade** *Free of charge*	**Bez naknade** *Free of charge*	**Bez naknade** *Free of charge*	**400 RSD**[1] RSD 400[1]	**250 RSD** *RSD 250*	**Promenljiva** *Variable*	**Jednokratno** *One-off*	*
10.1.2.	**· Za dodatnu karticu** *· For additional card*	**Bez naknade** *Free of charge*	**400 RSD** *RSD 400*	**400 RSD** *RSD 400*	–	–	**400 RSD**[1] RSD 400[1]	–	**Promenljiva** *Variable*	**Jednokratno** *One-off*	*
10.1.3.	**Naknada za izradu treće kartice (za vlasnika računa)** *Fee for the creation of other card (for account owner)*	–	**1.000 RSD** *RSD 1,000*	**1.000 RSD** *RSD 1,000*	–	–	–	–	**Promenljiva** *Variable*	**Jednokratno** *One-off*	*
10.2.	**REIZDAVANJE DEBITNE KARTICE** *REISSUANCE OF A DEBIT CARD*										
10.2.1.	**· Za osnovnu karticu** *· For basic card*	**Bez naknade** *Free of charge*	**Bez naknade** *Free of charge*	**Bez naknade** *Free of charge*	**Bez naknade** *Free of charge*	**Bez naknade** *Free of charge*	**400 RSD**[1] RSD 400[1]	–	**Promenljiva** *Variable*	**Jednokratno** *One-off*	*
10.2.2.	**· Za dodatnu karticu** *· For additional card*	**Bez naknade** *Free of charge*	**400 RSD** *RSD 400*	**400 RSD** *RSD 400*	–	–	**400 RSD**[1] RSD 400[1]	–	**Promenljiva** *Variable*	**Jednokratno** *One-off*	*
10.2.3.	**Naknada za izdavanje nove kartice usled gubitka / krađe ili po zahtevu korisnika** *Fee for issuance of a new card due to loss/theft or upon the client's request*	**Bez naknade** *Free of charge*	**400 RSD** *RSD 400*	**400 RSD** *RSD 400*	**400 RSD** *RSD 400*	**400 RSD** *RSD 400*	**400 RSD**[1] RSD 400[1]	–	**Promenljiva** *Variable*	**Jednokratno** *One-off*	*
10.3.	**ODRŽAVANJE DEBITNE KARTICE** *FEE FOR MAINTAINING A DEBIT CARD*										
10.3.1.	**· Osnovna kartica** *· Basic card*	**Bez naknade** *Free of charge*	**Bez naknade** *Free of charge*	**Bez naknade** *Free of charge*	**Bez naknade** *Free of charge*	**Bez naknade** *Free of charge*	**Bez naknade** *Free of charge*	–			*
10.3.2.	**· Dodatna kartica** *· Additional card*	**Bez naknade** *Free of charge*	**Bez naknade** *Free of charge*	**Bez naknade** *Free of charge*	**Bez naknade** *Free of charge*	**Bez naknade** *Free of charge*	**Bez naknade** *Free of charge*	–			*
10.4.	**ISPLATA GOTOVOG NOVCA KORIŠĆENJEM PLATNE KARTICE** *PAYMENT OF CASH USING PAYMENT CARD*										
10.4.1.	**Naknada za podizanje gotovine u zemlji** *Fee for cash withdrawal in Serbia*										
10.4.1.1.	**· Na bankomatima Erste Bank** *· At Erste Bank ATMs*	**Bez naknade** *Free of charge*	**Bez naknade** *Free of charge*	**Bez naknade** *Free of charge*	**Bez naknade** *Free of charge*	**Bez naknade** *Free of charge*	**Bez naknade** *Free of charge*	–	**Promenljiva** *Variable*	**Jednokratno, po transakciji** *One-off, per transaction*	*
10.4.1.2.	**· Na bankomatima drugih banaka** *· At other banks' ATMs*	**2%, min 150 RSD** *2%, min RSD 150*	**2%, min 150 RSD** *2%, min RSD 150*	**2%, min 150 RSD** *2%, min RSD 150*	**Bez naknade** *Free of charge*	**2%, min 150 RSD** *2%, min RSD 150*	**2%, min 150 RSD**[1] *2%, min RSD 150*[1]	–	**Promenljiva** *Variable*	**Jednokratno, po transakciji** *One-off, per transaction*	*
10.4.1.3.	**· Na šalteru Erste Bank** *· At Erste Bank teller desk*	**Bez naknade** *Free of charge*	**Bez naknade** *Free of charge*	**Bez naknade** *Free of charge*	**Bez naknade** *Free of charge*	**Bez naknade** *Free of charge*	**Bez naknade** *Free of charge*	**Bez naknade** *Free of charge*	**Promenljiva** *Variable*	**Jednokratno, po transakciji** *One-off, per transaction*	*
10.4.1.3.	**· Na šalteru drugih banaka** *· At other banks' teller desks*	**2%, min 200 RSD** *2%, min RSD 200*	**2%, min 200 RSD** *2%, min RSD 200*	**2%, min 200 RSD** *2%, min RSD 200*	**2%, min 200 RSD** *2%, min RSD 200*	**2%, min 200 RSD** *2%, min RSD 200*	**2%, min 200 RSD**[1] *2%, min RSD 200*[1]	–	**Promenljiva** *Variable*	**Jednokratno, po transakciji** *One-off, per transaction*	*
10.4.2.	**Naknada za podizanje gotovine u inostranstvu** *Fee for cash withdrawal abroad*										
10.4.2.1.	**Na bankomatima Erste Grupe** *At Erste Group ATMs*	–	**Bez naknade** *Free of charge*	**Bez naknade** *Free of charge*	**Bez naknade** *Free of charge*	**Bez naknade** *Free of charge*	**Bez naknade** *Free of charge*	–	**Promenljiva** *Variable*	**Jednokratno, po transakciji** *One-off, per transaction*	*
10.4.2.2.	**Na bankomatima u inostranstvu** *At ATMs abroad*	–	**2%, min 350 RSD** *2%, min RSD 350*	**2%, min 350 RSD** *2%, min RSD 350*	**2%, min 350 RSD** *2%, min RSD 350*	**2%, min 350 RSD** *2%, min RSD 350*	**2%, min 350 RSD**[1] *2%, min RSD 350*[1]	–	**Promenljiva** *Variable*	**Jednokratno, po transakciji** *One-off, per transaction*	*
10.4.2.3.	**Na šalteru u inostranstvu** *On teller desk abroad*	–	**3%, min 350 RSD** *3%, min RSD 350*	**3%, min 350 RSD** *3%, min RSD 350*	**3%, min 350 RSD** *3%, min RSD 350*	**3%, min 350 RSD** *3%, min RSD 350*	**3%, min 350 RSD**[1] *3%, min RSD 350*[1]	–	**Promenljiva** *Variable*	**Jednokratno, po transakciji** *One-off, per transaction*	*
10.5.	***PLAĆANJE PLATNOM KARTICOM NA PRODAJNOM MESTU TRGOVCA*** *PAYMENT USING PAYMENT CARD AT MERCHANT'S POINT OF SALE*										
10.5.1.	**· Naknada za POS transakcije u zemlji** *· Fee for POS transactions in Serbia*	**Bez naknade** *Free of charge*	**Bez naknade** *Free of charge*	**Bez naknade** *Free of charge*	**Bez naknade** *Free of charge*	**Bez naknade** *Free of charge*	**Bez naknade** *Free of charge*	**Bez naknade** *Free of charge*	**Promenljiva** *Variable*	**Jednokratno, po transakciji** *One-off, per transaction*	*
10.5.2.	**Naknada za POS transakcije u inostranstvu** *Fee for POS transactions abroad*	–	**Bez naknade** *Free of charge*	**Bez naknade** *Free of charge*	**Bez naknade** *Free of charge*	**Bez naknade** *Free of charge*	**Bez naknade** *Free of charge*	**1,50%**	**Promenljiva** *Variable*	**Jednokratno, po transakciji** *One-off, per transaction*	*
10.6.	**OSTALO** *OTHER*										
10.6.1.	**Naknada za blokadu kartice** *Fee for blocking a card*	**Bez naknade** *Free of charge*									*
10.6.2.	**Naknada za ponovno izdavanje PIN-a za debitne kartice** *Fee for reissuance of PIN for debit cards*	**300 RSD** *RSD 300*						–	**Promenljiva** *Variable*	**Jednokratno, po zahtevu** *One-off, at the order*	*
10.6.3.	**Naknada za promenu PIN-a za debitne kartice na bankomatima** *Fee for the change of PIN at the ATM for debit cards*	**150 RSD** *RSD 150*					**150 RSD**[1] *RSD 150*[1]		**Promenljiva** *Variable*	**Jednokratno, po zahtevu** *One-off, at the order*	*
10.6.4.	**Naknada za upit stanja za debitne kartice na bankomatima Erste Bank** *Fee for the inquiry of the balance for debt cards at Erste Bank ATMs*	**20 RSD** *RSD 20*					**20 RSD**[1] *RSD 20*[1]		**Promenljiva** *Variable*	**Jednokratno, po upitu** *One-off, at the order*	*
10.6.5.	**Naknada za upit stanja za debitne kartice na bankomatima drugih banaka** *Fee for the inquiry of the balance for debt cards at ATMs of other banks*	**50 RSD** *RSD 50*					**50 RSD**[1] *RSD 50*[1]		**Promenljiva** *Variable*	**Jednokratno, po upitu** *One-off, at the order*	*
10.6.6.	**Troškovi reklamacije** *Reclamation costs*	**Bez naknade** *Free of charge*							**Promenljiva** *Variable*	**Jednokratno, po reklamaciji** *One-off, per reclamation*	*
10.6.7.	**Objavljivanje kartice u biltenu nevažećih kartica** *Reporting of the card in the Invalid Card Bulletin*	**Prema tarifi kartične šeme** *According to the card scheme tariff*							**Promenljiva** *Variable*		*

[1] **Naknade izražene u RSD se obračunavaju u raspoloživoj valuti po kupovnom kursu Erste Bank na dan valute, ukoliko se radi o Kartici koja je vezana za devizni tekući račun.**
[1] *Fees given in RSD are calculated according to the available currency under Erste Bank purchase exchange rate on the day of the currency, in case of a card which is connected to an FX current account.*
[2] **Naknade izražene u EUR se obračunavaju u dinarskoj protivvrednosti po srednjem kursu NBS na dan valute, ukoliko se radi o Kartici koja je vezana za dinarski tekući račun.**
[2] *Fees given in EUR are calculated according to RSD counter value under the middle NBS exchange rate on the day of the currency, in case of a card which is connected to a RSD current account.*

11. Naknade za kreditne kartice
Credit Card Fees

	Opis naknade *Fee description*	Dina	VISA Classic	MasterCard	VISA Gold	Vrsta naknade *Fee type*	Dinamika plaćanja *Payment rate*	Promenljivost *Variability*
11.1.	**IZDAVANJE KREDITNE KARTICE** *ISSUANCE OF A CREDIT CARD*							
11.1.1.	**· Osnovna kartica** *· Basic card*	**Bez naknade** *Free of charge*	**Bez naknade** *Free of charge*	**Bez naknade** *Free of charge*	**Bez naknade** *Free of charge*	**Promenljiva** *Variable*	**Jednokratno** *One-off*	*
11.1.2.	**· Dodatna kartica** *· Additional card*	**Bez naknade** *Free of charge*	**Bez naknade** *Free of charge*	**Bez naknade** *Free of charge*	**Bez naknade** *Free of charge*	**Promenljiva** *Variable*	**Jednokratno** *One-off*	*
11.2.	**REIZDAVANJE KREDITNE KARTICE** *REISSUANCE OF A CREDIT CARD*							
11.2.1.	**· Osnovna kartica** *· Basic card*	**Bez naknade** *Free of charge*	**Bez naknade** *Free of charge*	**Bez naknade** *Free of charge*	**Bez naknade** *Free of charge*	**Promenljiva** *Variable*	**Jednokratno** *One-off*	*
11.2.2.	**· Dodatna kartica** *· Additional card*	**Bez naknade** *Free of charge*	**Bez naknade** *Free of charge*	**Bez naknade** *Free of charge*	**Bez naknade** *Free of charge*	**Promenljiva** *Variable*	**Jednokratno** *One-off*	*
11.2.3.	**Naknada za izdavanje nove kartice usled gubitka / krađe ili po zahtevu korisnika** *Fee for issuance of a new card due to loss/theft or upon the client's request*	**600 RSD** *RSD 600*	**600 RSD** *RSD 600*	**600 RSD** *RSD 600*	**600 RSD** *RSD 600*	**Promenljiva** *Variable*	**Jednokratno** *One-off*	*
11.3.	**ODRŽAVANJE KREDITNE KARTICE** *FEE FOR MAINTAINING A CREDIT CARD*							
11.3.1.	**· Osnovna kartica** *· Basic card*	**110 RSD** *RSD 110*	**195 RSD** *RSD 195*	**195 RSD** *RSD 195*	**365 RSD** *RSD 365*	**Promenljiva** *Variable*	**Mesečno** *Monthly*	*
11.3.2.	**· Dodatna kartica** *· Additional card*	**85 RSD** *RSD 85*	**110 RSD** *RSD 110*	**110 RSD** *RSD 110*	**275 RSD** *RSD 275*	**Promenljiva** *Variable*	**Mesečno** *Monthly*	*
11.4.	**ISPLATA GOTOVOG NOVCA KORIŠĆENJEM PLATNE KARTICE** *PAYMENT OF CASH USING PAYMENT CARD*							
11.4.1.	**Naknada za podizanje gotovine u zemlji** *Fee for cash withdrawal in Serbia*							
11.4.1.1.	**· Na bankomatima Erste Bank** *· At Erste Bank ATMs*	**2%, min 150 RSD** *2%, min RSD 150*	**2%, min 150 RSD** *2%, min RSD 150*	**2%, min 150 RSD** *2%, min RSD 150*	**2%, min 150 RSD** *2%, min RSD 150*	**Promenljiva** *Variable*	**Jednokratno, po transakciji** *One-off, per transaction*	*
11.4.1.2.	**· Na bankomatima drugih banaka** *· At other banks' ATMs*	**3%, min 200 RSD** *3%, min RSD 200*	**3%, min 200 RSD** *3%, min RSD 200*	**3%, min 200 RSD** *3%, min RSD 200*	**3%, min 200 RSD** *3%, min RSD 200*	**Promenljiva** *Variable*	**Jednokratno, po transakciji** *One-off, per transaction*	*
11.4.1.3.	**· Na šalteru Erste Bank** *· At Erste Bank teller desk*	**3%, min 200 RSD** *3%, min RSD 200*	**3%, min 200 RSD** *3%, min RSD 200*	**3%, min 200 RSD** *3%, min RSD 200*	**3%, min 200 RSD** *3%, min RSD 200*	**Promenljiva** *Variable*	**Jednokratno, po transakciji** *One-off, per transaction*	*
11.4.1.3.1.	**· Na šalteru Erste Bank - u slučaju zatvaranja dugovanja po Dina kartici sa revalorizacijom** *· At Erste Bank teller desk - in case of closing the debt on the Dina card with revalorisation*	**3%, min 200 RSD** *3%, min RSD 200*	**3%, min 200 RSD** *3%, min RSD 200*	**3%, min 200 RSD** *3%, min RSD 200*	**3%, min 200 RSD** *3%, min RSD 200*	**Promenljiva** *Variable*	**Jednokratno, po transakciji** *One-off, per transaction*	*
11.4.1.4.	**· Na šalteru drugih banaka** *· At other banks' teller desk*	**3%, min 250 RSD** *3%, min RSD 250*	**3%, min 250 RSD** *3%, min RSD 250*	**3%, min 250 RSD** *3%, min RSD 250*	**3%, min 250 RSD** *3%, min RSD 250*	**Promenljiva** *Variable*	**Jednokratno, po transakciji** *One-off, per transaction*	*
11.4.2.	**Naknada za podizanje gotovine u inostranstvu** *Fee for cash withdrawal abroad*							
11.4.2.1.	**· Na bankomatima Erste Grupe** *· At Erste Group ATMs*	–	**2%, min 150 RSD** *2%, min RSD 150*	**2%, min 150 RSD** *2%, min RSD 150*	**2%, min 150 RSD** *2%, min RSD 150*	**Promenljiva** *Variable*	**Jednokratno, po transakciji** *One-off, per transaction*	*
11.4.2.2.	**· Na bankomatima u inostranstvu** *· At ATMs abroad*	–	**3%, min 350 RSD** *3%, min RSD 350*	**3%, min 350 RSD** *3%, min RSD 350*	**3%, min 350 RSD** *3%, min RSD 350*	**Promenljiva** *Variable*	**Jednokratno, po transakciji** *One-off, per transaction*	*
11.4.2.3.	**· Na šalteru u inostranstvu** *· On teller desk abroad*	–	**3%, min 350 RSD** *3%, min RSD 350*	**3%, min 350 RSD** *3%, min RSD 350*	**3%, min 350 RSD** *3%, min RSD 350*	**Promenljiva** *Variable*	**Jednokratno, po transakciji** *One-off, per transaction*	*
11.5.	**PLAĆANJE PLATNOM KARTICOM NA PRODAJNOM MESTU TRGOVCA** *PAYMENT USING PAYMENT CARD AT MERCHANT'S POINT OF SALE*							
11.5.1.	**· Naknada za POS transakcije u zemlji** *· Fee for POS transactions in Serbia*	**Bez naknade** *Free of charge*	**Bez naknade** *Free of charge*	**Bez naknade** *Free of charge*	**Bez naknade** *Free of charge*	**Promenljiva** *Variable*	**Jednokratno, po transakciji** *One-off, per transaction*	*****
11.5.2.	**· Naknada za POS transakcije u inostranstvu** *· Fee for POS transactions abroad*	–	**1,50%**	**1,00%**	**1,00%**	**Promenljiva** *Variable*	**Jednokratno, po transakciji** *One-off, per transaction*	*
11.5.3.	**· Naknada za korišćenje na inostranim sajtovima** *· Fee for use on international websites*	–	**1,50%**	**1,00%**	**1,00%**	**Promenljiva** *Variable*	**Jednokratno, po transakciji** *One-off, per transaction*	*****
11.6.	**OSTALO** *OTHER*							
11.6.1.	**Naknada za blokadu kartice** *Fee for blocking a card*	**Bez naknade** *Free of charge*						*
11.6.2.	**Naknada za ponovno izdavanje PIN-a za kreditne kartice** *Fee for the reissuance of PIN for credit cards*	–	**300 RSD** *RSD 300*			**Promenljiva** *Variable*	**Jednokratno, po zahtevu** *One-off, at the order*	*
11.6.3.	**Naknada za promenu PIN-a za kreditne kartice na bankomatima** *Fee for the change of PIN at the ATM for credit cards*	–	**150 RSD** *RSD 150*			**Promenljiva** *Variable*	**Jednokratno, po zahtevu** *One-off, at the order*	*
11.6.4.	**Naknada za upit stanja za kreditne kartice na bankomatima Erste Bank** *Fee for the change of PIN at the ATM for credit cards*	**30 RSD** *RSD 30*				**Promenljiva** *Variable*	**Jednokratno, po upitu** *One-off, at the order*	*

	Opis naknade *Fee description*	Dina	VISA Classic	MasterCard	VISA Gold	Vrsta naknade *Fee type*	Dinamika plaćanja *Payment rate*	Promenljivost *Variability*
11.6.5.	**Naknada za upit stanja za kreditne kartice na bankomatima drugih banaka** *Fee for the inquiry of the balance for credit cards at ATMs of other banks*	**50 RSD** *RSD 50*				**Promenljiva** *Variable*	**Jednokratno, po upitu** *One-off, at the order*	*
11.6.6.	**Naknada za dodatne pogodnosti po Visa i MasterCard kreditnoj kartici - putno osiguranje** *Fee for additional benefits with Visa and MasterCard credit card - travel insurance*	–	**3.500 RSD** *RSD 3,500*	**3.500 RSD** *RSD 3,500*	–	**Promenljiva** *Variable*	**Pri podnošenju zahteva** *When applying*	*
11.6.7.	**Troškovi reklamacije** *Reclamation costs*	**Bez naknade** *Free of charge*						*
11.6.8.	**Objavljivanje kartice u biltenu nevažećih kartica** *Reporting of the card in the Invalid Card Bulletin*	**'Prema tarifi kartične šeme** *According to the pentality table*						*
11.6.9.	**Promena uslova po revolving kreditu** *Change of conditions under revolving loan*	**500 RSD** *RSD 500*				**Promenljiva** *Variable*	**Pri podnošenju zahteva** *When applying*	***
11.6.10.	**Naknada za prevremenu, potpunu ili delimičnu otplatu** *Fee for prepayment, full or partial repayment*	**Bez naknade** *Free of charge*						***
11.6.11.	**Naknada za slanje opomena po kreditu** *Fee for sending warnings under loans*	**200 RSD** *RSD 200*				**Promenljiva** *Variable*	**Po opomeni** *Per warning*	***
11.6.12.	**Penali u slučaju neizmirenja ugovornih obaveza** *Penalties in case of unsettled liabilities*	**Prema tabeli penala** *According to the penalty table*						

[1] **Naknade izražene u EUR se obračunavaju u dinarskoj protivvrednosti po srednjem kursu NBS na dan valute.**
[1] *Fees in EUR are calculated in RSD counter value according to the middle NBS rate as of the date of the currency.*

* **U slučaju promene Cenovnika, izmenjen Cenovnik proizvoda i usluga će se primenjivati 60 dana od dana obaveštavanja korisnika, pri čemu se smatra da korisnik prihvata nove naknade, ukoliko se u gore navedenom roku ne izjasni da nije saglasan sa promenom istih.**
In case of change of the Pricelist, the changed Product and Service Pricelist will be applied 60 days as of the day of notifying the user, providing that it is considered that the user accepts new fees, if he/she fails to declare that he/she does not agree with their change within the stated deadline.

** **U slučaju promene cena, nove će se primenjivati počev od dana objavljivanja na sajtu Erste Bank.**
In case of the change of the prices, the new ones will be applied as of the day of their disclosure on Erste Bank website.

*** **Erste Bank 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. / U slučaju promene naknada, nove će se primenjivati najranije 15 dana od dana objavljivanja na sajtu Erste Bank.**
Erste 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 inflation rate each month is published by Statistical Office of the Republic of Serbia. / In case of the change of the fees, the new ones will be applied no sooner than 15 days from the day of their disclosure on Erste Bank website.

**** **Dva puta godišnje (01.04. i 01.10.) / U slučaju promene naknada, nove će se primenjivati najranije 15 dana od dana objavljivanja na sajtu Erste Bank.**
Twice a year (1 April and 1 December) / In case of the change of the fees, the new ones will be applied no sooner than 15 days from the day of their disclosure on Erste Bank websit.