

CENOVNIK PROIZVODA I USLUGA ZA PREDUZETNIKE

Entrepreneur Product and Service Price List

Cenovnik važi od 18.04.2022.
Price List valid from 18.04.2022.

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 Guarantees*)
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 clients 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 klijenta Fee for account closing - required by client	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 klijenta When a change occurs on client'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.6.	- izdavanje izvoda na zahtev klijenta - issuance of statement upon client's request	150 RSD RSD 150	Jednokratno, prilikom podnošenja zahteva One-off, when filing application	Promenljiva Variable
1.1.a.6.1.	- potvrde - confirmations	500 RSD RSD 500	Jednokratno, prilikom podnošenja zahteva One-off, when filing application	Promenljiva Variable
1.1.a.6.2.	- 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.6.3.	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 clients 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			

Red. br. No.	Opis naknade Fee description	Visina naknade Fee amount	Dinamika plaćanja Payment rate	Vrsta naknade Fee type
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
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 client to the account at Erste Bank	0,04% od iznosa; min 75 RSD 0.04% of amount; min RSD 75	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 client 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 RSD - Instant plaćanje Payment of a corporate client at the account in other bank up to RSD 300,000 - 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 uređaja Incoming payment by corporate client to the account at Erste Bank through ATM	0 RSD po nalogu RSD 0 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 client	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 RSD) <i>Cashless payments - RTGS orders (from RSD 300,000)</i>			
2.1.2.1.1.1.	RTGS - u papirnoj formi do 14h (svi iznosi platnih naloga) <i>RTGS - in hard copy until 2 p.m. (all amounts of payment orders)</i>	0,15% od iznosa; max 6.500 RSD <i>0.15% of amount;</i> <i>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 (svi iznosi platnih naloga) <i>RTGS - in hard copy after 2 p.m. (all amounts of payment orders)</i>	0,17% od iznosa; max 7.000 RSD <i>0.17% of amount;</i> <i>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 (svi iznosi platnih naloga) <i>RTGS - electronically until 2 p.m. (all amounts of payment orders)</i>	0,075% od iznosa; max 3.000 RSD <i>0.075% of amount;</i> <i>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 (svi iznosi platnih naloga) <i>RTGS - electronically after 2 p.m. (all amounts of payment orders)</i>	0,08% od iznosa; max 3.800 RSD <i>0.08% of amount;</i> <i>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 RSD) <i>Cashless payments - Clearing orders (up to RSD 300,000)</i>			
2.1.2.1.2.1.	Kliring - u papirnoj formi do 14h (svi iznosi platnih naloga) <i>Clearing - in hard copy until 2 p.m. (all amounts of payment orders)</i>	0,10% od iznosa; min 100 RSD <i>0.10% of amount;</i> <i>min RSD 100</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 (svi iznosi platnih naloga) <i>Clearing - in hard copy after 2 p.m. (all amounts of payment orders)</i>	0,10% od iznosa; min 100 RSD <i>0.10% of amount;</i> <i>min RSD 100</i>	Jednokratno, po nalogu <i>One-off, per order</i>	Promenljiva <i>Variable</i>
2.1.2.1.2.3.	Kliring - Elektronski do 14h (svi iznosi platnih naloga) <i>Clearing - Electronically until 2 p.m. (all amounts of payment orders)</i>	0,066% od iznosa; min 40 RSD <i>0.066% of amount;</i> <i>min RSD 40</i>	Jednokratno, po nalogu <i>One-off, per order</i>	Promenljiva <i>Variable</i>
2.1.2.1.2.4.	Kliring - Elektronski posle 14h (svi iznosi platnih naloga) <i>Clearing - Electronically after 2 p.m. (all amounts of payment orders)</i>	0,066% od iznosa; min 40 RSD <i>0.066% of amount;</i> <i>min RSD 40</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 RSD) <i>Cashless payments - Instant payments (up to RSD 300,000)</i>			
2.1.2.1.3.1.	Instant plaćanje - u papirnoj formi <i>Instant payment - paper-based</i>	0,10% od iznosa; min 125 RSD <i>0.10% of amount;</i> <i>min RSD 125</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>	0,066% od iznosa; min 40 RSD <i>0.066% of amount;</i> <i>min RSD 40</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>	0,06% od iznosa; min 65 RSD; max 650 RSD <i>0.06% of amount;</i> <i>min RSD 65;</i> <i>max RSD 650</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 po nalogu <i>RSD 25 per order</i>	Jednokratno, po nalogu <i>One-off, per order</i>	Promenljiva <i>Variable</i>
2.1.2.1.4.3.	Prenos sredstava sa računa klijenta na račun Banke <i>Transfer of funds from client'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.	Direktno zaduženje <i>Standing order</i>			
2.1.2.2.1.	Nalozi za naplatu po osnovu direktnog zaduženja / po nalogu <i>Collection orders based on direct debit/per order</i>	25 RSD <i>RSD 25</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
2.1.2.2.2.	Unicef - Nalozi za naplatu po osnovu direktnog zaduženja / po nalogu Unicef - Collection orders based on direct debit / per order	Bez naknade Free of charge	Jednokratno One-off	Promenljiva Variable
2.1.2.3.	Ostali poslovi platnog prometa Other payments			
2.1.2.3.1.	Registracija menica i ovlašćenja Bill of exchange and authorisation registration			
2.1.2.3.1.1.	Registracija menica ili ovlašćenja / brisanje menica ili ovlašćenja po zahtevu klijenta Bill of exchange and authorisation registration / deletion upon client's request	200 RSD po menici ili ovlašćenju RSD 200 per bill of exchange or authorisation	Jednokratno, po menici / ovlašćenju One-off, per bill of exchange / authorisation	Promenljiva Variable
2.1.2.3.1.2.	Registracija i brisanje menica ili ovlašćenja gde je Erste Bank poverilac Registration and deletion of bills of exchange and authorisations where the Erste Bank is a creditor	Bez naknade Free of charge	Jednokratno, po menici / ovlašćenju One-off, per bill of exchange / authorisation	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.	Doznake iz inostranstva - priliv FIT Payment tarifa Payment transfers from abroad FIT Payment tariff	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.	Doznake iz inostranstva - priliv FIT Payment tarifa Payment transfers from abroad FIT Payment tariff	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			
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 klijenta u okviru Erste Bank FX payment in favour of other client's account within Erste Bank	0,08%; min 600 RSD; max 15.000 RSD 0.08%; min RSD 600; max RSD 15,000	Jednokratno, po doznaci One-off, per payment transfer	Promenljiva Variable
2.2.2.1.1.2.	Devizno plaćanje / prenos deviznih sredstava po nalogu klijenta na devizni račun kod druge banke u zemlji FX payment / transfer of FX funds per client'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
2.2.2.1.2.	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

Red. br. No.	Opis naknade Fee description	Visina naknade Fee amount	Dinamika plaćanja Payment rate	Vrsta naknade Fee type
2.2.2.1.2.5.	FIT Payment tarifa za iznos transakcije od 1 do 10.000 EUR FIT Payment tariff for transaction amount from EUR 1 to 10,000 *	650 RSD RSD 650	Jednokratno, po doznaci One-off, per payment transfer	Promenljiva Variable
2.2.2.1.2.6.	FIT Payment tarifa za iznos transakcije od 10.001 EUR FIT Payment tariff for transaction amount from EUR 10,001	20% niže od dogovorene tarife za valutu SPOT (D+2) na tarifni stav 2.2.2.1.2.1. 20% lower than the agreed tariff for SPOT (D+2) value date for heading 2.2.2.1.2.1.	Jednokratno, po doznaci One-off, per payment transfer	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 klijenta u okviru Erste Bank FX payment in favour of other client's account within Erste Bank	0,08% ; min 600 RSD; max 15.000 RSD 0.08% ; min RSD 600; max RSD 15,000	Jednokratno, po doznaci One-off, per payment transfer	Promenljiva Variable
2.2.2.2.1.2.	Devizno plaćanje / prenos deviznih sredstava po nalogu klijenta na devizni račun kod druge banke u zemlji FX payment / transfer of FX funds per client'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
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.	FIT Payment tarifa za iznos transakcije od 1 do 10.000 USD ** FIT Payment tariff for transaction amount from USD 1 to 10,000 **	650 RSD RSD 650	Jednokratno, po doznaci One-off, per payment transfer	Promenljiva Variable
2.2.2.2.2.6.	FIT Payment tarifa za iznos transakcije od 10.001 USD *** FIT Payment tariff for transaction amount from USD 10,001 ***	20% niže od dogovorene tarife za valutu SPOT (D+2) na tarifni stav 2.2.2.2.1. 20% lower than the agreed tariff for SPOT (D+2) value date for heading 2.2.2.2.1.	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 RSD 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

Red. br. No.	Opis naknade Fee description	Visina naknade Fee amount	Dinamika plaćanja Payment rate	Vrsta naknade Fee type
2.2.2.3.1.2.	Doznake ka drugim zemljama (sve valute osim USD) <i>Payment transfers to other countries (all currencies except USD)</i>			
2.2.2.3.1.1.	Doznake do 12.500 EUR <i>Payment transfers of up to EUR 12,500</i>	15 EUR (po prodajnom kursu za devize na dan) <i>EUR 15 (according to the selling FX currency exchange rate on the day of the payment)</i>	Jednokratno, po doznaci <i>One-off, per payment transfer</i>	Promenljiva <i>Variable</i>
2.2.2.3.1.2.	Doznake od 12.500 do 50.000 EUR <i>Payment transfers of EUR 12,500 to EUR 50,000</i>	20 EUR (po prodajnom kursu za devize na dan) <i>EUR 20 (according to the selling FX currency exchange rate on the day of the payment)</i>	Jednokratno, po doznaci <i>One-off, per payment transfer</i>	Promenljiva <i>Variable</i>
2.2.2.3.1.3.	Doznake preko 50.000 EUR <i>Payment transfers of over RSD 50,000</i>	25 EUR (po prodajnom kursu za devize na dan) <i>EUR 25 (according to the selling FX currency exchange rate on the day of the payment)</i>	Jednokratno, po doznaci <i>One-off, per payment transfer</i>	Promenljiva <i>Variable</i>
2.2.2.3.1.3.	Doznake u valuti USD <i>Payment transfers in USD</i>			
2.2.2.3.1.1.	Svi iznosi doznaka <i>Payment transfers of all amounts</i>	10 EUR (po prodajnom kursu za devize na dan) <i>EUR 10 (according to the selling FX currency exchange rate on the day of the payment)</i>	Jednokratno, po doznaci <i>One-off, per payment transfer</i>	Promenljiva <i>Variable</i>
2.2.2.3.2.	Naknada troškova ino banke za doznake u okviru Erste Grupe **** <i>Fee for costs of foreign bank for payment transfers within Erste Group ****</i>			
2.2.2.3.2.1.	Naknada troškova ino banke za doznake u okviru Erste Grupe **** <i>Fee for costs of foreign bank for payment transfers within Erste Group ****</i>	Bez naknade <i>Free of charge</i>	Jednokratno, po doznaci <i>One-off, per payment transfer</i>	Promenljiva <i>Variable</i>
2.2.2.4.	Ostalo <i>Other</i>			
2.2.2.4.	Izmene po doznaci na zahtev klijenta (povrat, izmena podataka) <i>Changes on the payment transfer upon the client's request (for return, data change)</i>	1.500 RSD + stvarni troškovi ino banaka uključenih u izmene <i>RSD 1,500 + actual costs of foreign banks involved in changes</i>	Jednokratno, po zahtevu <i>One-off, per request</i>	Promenljiva <i>Variable</i>
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 <i>- from FX account</i>	0,30%; min 650 RSD <i>0.30%;</i> <i>min RSD 650</i>	Jednokratno, po nalogu <i>One-off, per order</i>	Promenljiva <i>Variable</i>
2.2.2.5.2.	- kupovinom od Erste Bank <i>- through buying from the Erste Bank</i>	0,50% ; min 650 RSD <i>0.50%;</i> <i>min RSD 650</i>	Jednokratno, po nalogu <i>One-off, per order</i>	Promenljiva <i>Variable</i>
2.2.2.4.3.	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 <i>RSD 2,000</i>	Jednokratno, po doznaci <i>One-off, per payment transfer</i>	Promenljiva <i>Variable</i>
2.2.3.	OSTALE USLUGE <i>OTHER SERVICES</i>			
2.2.3.1.	Pribavljanje inostranih kredita <i>Transfer of FX funds per client'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 <i>RSD 30,000 increased by the NBS costs</i>	Jednokratno, prilikom podnošenja zahteva <i>One-off, when filing application</i>	Promenljiva <i>Variable</i>
2.2.3.1.2.	Za svaku sledeću godinu <i>For each next year</i>	6.000 RSD <i>RSD 6,000</i>	Godišnje <i>Annual</i>	Promenljiva <i>Variable</i>

Red. br. No.	Opis naknade Fee description	Visina naknade Fee amount	Dinamika plaćanja Payment rate	Vrsta naknade Fee type
2.2.3.1.3	Izmena uslova iz ugovora - preregistracija <i>Change of conditions in agreement - pre-registration</i>	10.000 RSD uvećano za troškove NBS <i>RSD 10,000</i> increased by the NBS costs	Jednokratno, prilikom podnošenja zahteva <i>One-off, when filing application</i>	Promenljiva <i>Variable</i>
2.2.3.2.	Ostalo <i>Other</i>			
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 <i>RSD 5,000 + actual costs</i>	Jednokratno, prilikom podnošenja zahteva <i>One-off, when filing application</i>	Promenljiva <i>Variable</i>
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 <i>One-off, when filing application</i>	Promenljiva <i>Variable</i>
2.3.	NAKNADA ZA IZVEŠTAJ KREDITNOG BIROA <i>CREDIT BUREAU SERVICES</i>			
2.3.1.	PREDUZETNICI <i>ENTREPRENEURS</i>			
2.3.1.1.	- Osnovni izveštaj <i>- Basic report</i>	600 RSD <i>RSD 600</i>	Jednokratno, po Izveštaju <i>One-off, per Report</i>	U skladu sa tarifom KB <i>Pursuant to the CB's tariff</i>
2.3.1.2.	- Sintetički izveštaj <i>- Synthetic report</i>	360 RSD <i>RSD 360</i>	Jednokratno, po Izveštaju <i>One-off, per Report</i>	U skladu sa tarifom KB <i>Pursuant to the CB's tariff</i>
2.3.1.3.	- Sopstveni izveštaj <i>- Own report</i>	720 RSD <i>RSD 720</i>	Jednokratno, po Izveštaju <i>One-off, per Report</i>	U skladu sa tarifom KB <i>Pursuant to the CB's tariff</i>
2.3.2.	PRAVNA LICA <i>CORPORATE CLIENTS</i>			
2.3.2.1.	- Osnovni izveštaj <i>- Basic report</i>	1.440 RSD <i>RSD 1,440</i>	Jednokratno, po Izveštaju <i>One-off, per Report</i>	U skladu sa tarifom KB <i>Pursuant to the CB's tariff</i>
2.3.2.2.	- Zbirni izveštaj <i>- Summary report</i>	1.200 RSD <i>RSD 1,200</i>	Jednokratno, po Izveštaju <i>One-off, per Report</i>	U skladu sa tarifom KB <i>Pursuant to the CB's tariff</i>
2.3.2.3.	- Sintetički izveštaj <i>- Synthetic report</i>	960 RSD <i>RSD 960</i>	Jednokratno, po Izveštaju <i>One-off, per Report</i>	U skladu sa tarifom KB <i>Pursuant to the CB's tariff</i>
2.3.2.4.	- Sopstveni izveštaj <i>- Own report</i>	1.680 RSD <i>RSD 1,680</i>	Jednokratno, po Izveštaju <i>One-off, per Report</i>	U skladu sa tarifom KB <i>Pursuant to the CB's tariff</i>
2.3.3.	FIZIČKA LICA <i>PRIVATE INDIVIDUALS</i>			
2.3.3.1.	- Osnovni izveštaj <i>- Basic report</i>	246 RSD <i>RSD 246</i>	Jednokratno, po Izveštaju <i>One-off, per Report</i>	U skladu sa tarifom KB <i>Pursuant to the CB's tariff</i>

* Osim u slučajevima kada je definisan niži minimum./ Except in cases when a lower minimum is defined.

** Transakcije za FIT se realizuju isključivo sa valutom D+0, a primenjuje se diskont na cenu za valutu SPOT (D+2)./ Transactions for FIT are solely executed with D+0 value date, and discount applies to SPOT (D+2) value date.

*** Za preduzetnike, isplata akontacije za devizne dnevnicu u efektivu se ne naplaćuje./ For entrepreneurs, advance payment for FX per diems in FX is not charged.

**** Erste Grupa - uključujući i Kärnter/Steiermärkische Sparkasse, Erste Bank Crna Gora, Erste Bosna i Hercegovina, Erste Bank Makedonija, Erste Bank Slovenija

**** Erste Group - including Kärnter/Steiermärkische Sparkasse, Erste Bank Crna Gora, Erste Bosna i Hercegovina, Erste Bank Makedonija and Erste Bank Slovenia

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 klijenta elektronskoj banci (čitač, smart kartica) Client'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 klijenta) Package use (by client's registration number)	400 RSD RSD 400	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
3.1.1.a.	Naknada za izdate E fakture Fee for issued e-invoices			
3.1.1.a.1.	do 2.000 izdatih faktura mesečno up to 2,000 issued invoices per month	22 RSD RSD 22	Jednokratno, po fakturi One-off, per invoice	Promenljiva Variable
3.1.1.a.2.	2.001 - 5.000 izdatih faktura mesečno 2,001 - 5,000 issued invoices per month	20 RSD RSD 20	Jednokratno, po fakturi One-off, per invoice	Promenljiva Variable
3.1.1.a.3.	5.001 - 10.000 izdatih faktura mesečno 5,001 - 10,000 issued invoices per month	19 RSD RSD 19	Jednokratno, po fakturi One-off, per invoice	Promenljiva Variable
3.1.1.a.4.	10.001 - 50.000 izdatih faktura mesečno 10,001 - 50,000 issued invoices per month	17 RSD RSD 17	Jednokratno, po fakturi One-off, per invoice	Promenljiva Variable
3.1.1.a.5.	50.001 - 100.000 izdatih faktura mesečno 50,001 - 100,000 issued invoices per month	15 RSD RSD 15	Jednokratno, po fakturi One-off, per invoice	Promenljiva Variable
3.1.1.a.6.	100.001 - 500.000 izdatih faktura mesečno 100,001 - 500,000 issued invoices per month	12 RSD RSD 12	Jednokratno, po fakturi One-off, per invoice	Promenljiva Variable
3.1.1.a.7.	500.001 - 1.000.000 izdatih faktura mesečno 500,001 - 1,000,000 issued invoices per month	11 RSD RSD 11	Jednokratno, po fakturi One-off, per invoice	Promenljiva Variable
3.1.1.b.	Naknada za primljene E fakture Fee for received e-invoices			
3.1.1.b.1.	Naknada za primljene E fakture Fee for received e-invoices	15 RSD RSD 15	Jednokratno, po fakturi One-off, per invoice	Promenljiva Variable
3.1.2.	NetBanking NetBanking			
3.1.2.1.	Korišćenje paketa (po matičnom broju klijenta) Package use (by client's registration number)	200 RSD RSD 200	Mesečno Monthly	Promenljiva Variable
3.1.2.2.	Prva TAN tablica The first TAN table	Bez naknade Free of charge	Jednokratno One-off	Promenljiva Variable
3.1.2.3.	Zamena TAN tablice na zahtev klijenta TAN table replacement required by client	300 RSD RSD 300	Jednokratno, po kartici One-off, per card	Promenljiva Variable

Red. br. No.	Opis naknade Fee description	Visina naknade Fee amount	Dinamika plaćanja Payment rate	Vrsta naknade Fee type
3.1.3.	Erste eBiz i Erste mBiz <i>Erste eBiz and Erste mBiz</i>			
3.1.3.1.	Korišćenje Erste eBiz (usluge elektronskog bankarstva) po matičnom broju klijenta <i>Usage of the Erste eBiz (e-banking) by client's registration number</i>	200 RSD RSD 200	Mesečno Monthly	Promenljiva Variable
3.1.3.2.	Korišćenje Erste eBiz (usluge elektronskog bankarstva) po matičnom broju klijenta za klijente koji istovremeno koriste Netbanking uslugu <i>Usage of the Erste eBiz (e-banking) by client's registration number for clients that use at the same time NetBanking service</i>	Bez naknade Free of charge	Mesečno Monthly	Promenljiva Variable
3.1.3.3.	Korišćenje Erste mBiz* (usluge mobilnog bankarstva) po matičnom broju klijenta <i>Usage of the Erste mBiz* (mobile banking) by client's registration number</i>	Bez naknade Free of charge	Mesečno Monthly	Promenljiva Variable
3.1.4.	Office Banking - Asseco (samo za dinarski platni promet) <i>Office Banking - Asseco (only for RSD payments)</i>			
3.1.4.1.	Pristup klijenta elektronskoj banci (čitač, smart kartica) <i>Client's access to e-bank (reader, smart card)</i>	8.500 RSD RSD 8,500	Jednokratno za pakete One-off for packages	Promenljiva Variable
3.1.4.2.	Korišćenje paketa (po matičnom broju klijenta) <i>Package use (by client's registration number)</i>	400 RSD RSD 400	Mesečno Monthly	Promenljiva Variable
3.1.4.3.	Naknadna instalacija programa i dodatna obuka <i>Subsequent program installation and additional training</i>	2.000 RSD RSD 2,000	Jednokratno One-off	Promenljiva Variable
3.1.4.4.	Zamena čitača na zahtev korisnika <i>Replacement of reader upon user's request</i>	2.000 RSD RSD 2,000	Jednokratno One-off	Promenljiva Variable
3.1.4.5.	Smart kartica <i>Smart card</i>	6.500 RSD RSD 6,500	Jednokratno, po kartici One-off, per card	Promenljiva Variable
3.1.4.6.	Sertifikacija smart kartice <i>Smart card certification</i>	1.300 RSD RSD 1,300	Jednokratno, po kartici One-off, per card	Promenljiva Variable
3.2.	SMS OBAVEŠTENJA <i>NOTIFICATIONS</i>			
3.2.1.	NovoMob <i>NovoMob</i>			
3.2.1.1.	Naknada za SMS uslugu <i>Fee for SMS</i>	40 RSD RSD 40	Mesečno Monthly	Promenljiva Variable
3.2.1.2.	Inicirana poruka <i>Initiated message</i>	Po tarifi mobilnog operatera <i>According to the tariff of the mobile operator</i>	Jednokratno, po poruci One-off, per message	Promenljiva Variable
3.2.1.3.	Alarm poruka <i>Alarm message</i>	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

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 <i>DINACARD Business - DEBIT CARD</i>			
4.1.1.	Izdavanje debitne kartice <i>Issuance of a debit card</i>			
4.1.1.1.	Izrada osnovne kartice <i>Basic card creation</i>	Bez naknade <i>Free of charge</i>	Jednokratno <i>One-off</i>	Promenljiva <i>Variable</i>
4.1.1.2.	Izrada dodatnih kartica / Ponovna izrada kartice <i>Creation of additional cards / Card re-creation</i>	Bez naknade <i>Free of charge</i>	Jednokratno <i>One-off</i>	Promenljiva <i>Variable</i>
4.1.2.	Održavanje debitne kartice <i>Fee for maintaining a debit card</i>			
4.1.2.1.	Godišnja članarina <i>Annual membership fee</i>	Bez naknade <i>Free of charge</i>	Godišnje <i>Annual</i>	Promenljiva <i>Variable</i>
4.1.3.	Isplata gotovog novca korišćenjem platne kartice <i>Payment of cash using payment card</i>			
4.1.3.1.	Naknada za podizanje gotovine u zemlji <i>Fee for cash withdrawal in Serbia</i>			
4.1.3.1.1.	Na bankomatima Erste Bank <i>At Erste Bank ATMs</i>	Bez naknade <i>Free of charge</i>	Po transakciji <i>Per transaction</i>	Promenljiva <i>Variable</i>
4.1.3.1.2.	Na bankomatima drugih banaka <i>At other banks' ATMs</i>	2,00% ; min 150 RSD <i>2,00% ; min RSD 150</i>	Po transakciji <i>Per transaction</i>	Promenljiva <i>Variable</i>
4.1.3.1.3.	Na šalteru u zemlji <i>On Teller desk in Serbia</i>	3,00% ; min 200 RSD <i>3,00% ; min RSD 200</i>	Po transakciji <i>Per transaction</i>	Promenljiva <i>Variable</i>
4.1.4.	Plaćanje platnom karticom na prodajnom mestu trgovca <i>Payment using payment card at merchant's point of sale</i>			
4.1.4.1.	Naknada za POS transakcije u zemlji <i>Fee for POS transactions in Serbia</i>	Bez naknade <i>Free of charge</i>	Po transakciji <i>Per transaction</i>	Promenljiva <i>Variable</i>
4.1.5.	Ostalo <i>Other</i>			
4.1.5.1.	Naknada za upit stanja na bankomatima Erste Bank <i>Fee for the inquiry of the balance at Erste Bank ATMs</i>	30 RSD <i>RSD 30</i>	Po upitu <i>Per inquiry</i>	Promenljiva <i>Variable</i>
4.1.5.2.	Naknada za upit stanja na bankomatima drugih banaka <i>Fee for the inquiry of the balance at ATMs of other banks</i>	50 RSD <i>RSD 50</i>	Po upitu <i>Per inquiry</i>	Promenljiva <i>Variable</i>
4.1.5.3.	Troškovi reklamacije <i>Complaint costs</i>	Bez naknade <i>Free of charge</i>	Po reklamaciji <i>Per complaint</i>	Promenljiva <i>Variable</i>
4.2.	VISA BUSINESS ELECTRON - DEBITNA KARTICA <i>VISA BUSINESS ELECTRON - DEBIT CARD</i>			
4.2.1.	Izdavanje debitne kartice <i>Issuance of a debit card</i>			
4.2.1.1.	Izrada osnovne kartice <i>Basic card creation</i>	Bez naknade <i>Free of charge</i>	Jednokratno <i>One-off</i>	Promenljiva <i>Variable</i>
4.2.1.2.	Izrada dodatnih kartica / Ponovna izrada kartice <i>Creation of additional cards / Card re-creation</i>	1.500 RSD <i>RSD 1,500</i>	Jednokratno <i>One-off</i>	Promenljiva <i>Variable</i>
4.2.1.3.	Izrada dodatnih kartica za autentifikaciju prilikom deponovanja sredstava putem ATM <i>Creation of additional cards for authentication when depositing funds</i>	Bez naknade <i>Free of charge</i>	Jednokratno <i>One-off</i>	Promenljiva <i>Variable</i>
4.2.2.	Održavanje debitne kartice <i>Fee for maintaining a debit card</i>			
4.2.2.1.	Godišnja članarina <i>Annual membership fee</i>	Bez naknade <i>Free of charge</i>	Godišnje <i>Annual</i>	Promenljiva <i>Variable</i>
4.2.3.	Isplata gotovog novca korišćenjem platne kartice <i>Payment of cash using payment card</i>			
4.2.3.1.	Naknada za podizanje gotovine u zemlji <i>Fee for cash withdrawal in Serbia</i>			

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 promenu PIN-a na bankomatima Fee for the change of PIN at the ATM	500 RSD RSD 500	Po upitu Per inquiry	Promenljiva Variable
4.2.5.2.	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
4.2.5.3.	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
4.2.5.4.	Troškovi reklamacije Complaint costs	Bez naknade Free of charge	Po reklamaciji Per complaint	Promenljiva Variable
4.2.5.5.	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.	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
4.4.	Putno osiguranje uz Visa Business Electron i Visa Business Charge Travel insurance with Visa Business Electron 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% minimalno 3.000 RSD <i>0,5% min RSD 3,000</i>	Pre plasiranja kredita <i>Before loan disbursement</i>	Promenljiva <i>Variable</i>
5.1.2.	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>
5.1.3.	Revolving krediti * <i>Revolving loans *</i>	1,00% minimalno 3.000 RSD <i>1,0% min RSD 3,000</i>	Pre plasiranja kredita <i>Before loan disbursement</i>	Promenljiva <i>Variable</i>
5.1.4.	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>
5.1.5.	Kredit za trajna obrtna sredstva * <i>Permanent working capital loan *</i>	0,5% minimalno 3.000 RSD <i>0,5% min RSD 3,000</i>	Pre plasiranja kredita <i>Before loan disbursement</i>	Promenljiva <i>Variable</i>
5.1.6.	Kredit za refinansiranje * <i>Refinancing loan *</i>	Bez naknade <i>Free of charge</i>	-	Promenljiva <i>Variable</i>
5.1.7.	Investicioni kredit <i>Investment loan</i>	0,25% minimalno 3.000 RSD <i>0,25% min RSD 3,000</i>	Pre plasiranja kredita <i>Before loan disbursement</i>	Promenljiva <i>Variable</i>
5.1.8.	Kredit pokriven 100% novčanim depozitom * <i>Loan covered with 100% cash deposit *</i>	0,25% minimalno 3.000 RSD <i>0,25% min RSD 3,000</i>	Pre plasiranja kredita <i>Before loan disbursement</i>	Promenljiva <i>Variable</i>
5.1.9.	Kredit za likvidnost i obrtna sredstva pokriveni garancijom Republike Srbije <i>Liquidity and working capital loan covered by the guarantee of the Republic of Serbia</i>	0,20% minimalno 3.000 RSD**** <i>0,20% min RSD 3,000****</i>	Pre plasiranja kredita <i>Before loan disbursement</i>	Promenljiva <i>Variable</i>
5.1.10.	Kredit za likvidnost, obrtna sredstva ili refinansiranje za ugrožene klijente pokriven garancijom Republike Srbije <i>Liquidity, working capital and refinancing loan for endangered clients covered by the guarantee of the Republic of Serbia</i>	Bez naknade <i>Free of charge</i>	-	Promenljiva <i>Variable</i>
5.1.11.	Program podrške malim i srednjim preduzećima za nabavku opreme u 2021. godini <i>Support program for small and medium enterprises for procurement of equipment in 2021</i>	Bez naknade <i>Free of charge</i>	-	Promenljiva <i>Variable</i>
5.2.	Naknada za administriranje, Rezervaciju sredstava za neiskorišćeni iznos, Prevmenu potpunu ili delimičnu otplatu kredita ***, Prevmenu otplatu u slučaju refinansiranja *** <i>Adminstrating 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.	Okvirni kredit po poslovnom računu - overdraft * <i>Framework business account loan - overdraft *</i>	Bez naknade <i>Free of charge</i>	-	Promenljiva <i>Variable</i>
5.2.3.	Revolving krediti * <i>Revolving loans *</i>	Bez naknade <i>Free of charge</i>	-	Promenljiva <i>Variable</i>
5.2.4.	Okvirni višenamenski limit <i>Framework multipurpose limit</i>	Bez naknade <i>Free of charge</i>	-	Promenljiva <i>Variable</i>
5.2.5.	Kredit za trajna obrtna sredstva * <i>Permanent working capital loan *</i>	Bez naknade <i>Free of charge</i>	-	Promenljiva <i>Variable</i>
5.2.6.	Kredit za refinansiranje * <i>Refinancing loan *</i>	Bez naknade <i>Free of charge</i>	-	Promenljiva <i>Variable</i>

Red. br. No.	Opis naknade Fee description	Visina naknade Fee amount	Dinamika plaćanja Payment rate	Vrsta naknade Fee type
5.2.7.	Investicioni kredit <i>Investment loan</i>	Bez naknade <i>Free of charge</i>	–	Promenljiva <i>Variable</i>
5.2.8.	Kredit pokriven 100% novčanim depozitom * <i>Loan covered with 100% cash deposit *</i>	Bez naknade <i>Free of charge</i>	–	Promenljiva <i>Variable</i>
5.2.9.	Kredit za likvidnost i obrtna sredstva pokriveni garancijom Republike Srbije <i>Liquidity and working capital loan covered by the guarantee of the Republic of Serbia</i>	Bez naknade <i>Free of charge</i>	–	Promenljiva <i>Variable</i>
5.2.10.	Kredit za likvidnost, obrtna sredstva ili refinansiranje za ugrožene klijente pokriveni garancijom Republike Srbije <i>Liquidity, working capital and refinancing loan for endangered clients covered by the guarantee of the Republic of Serbia</i>	Bez naknade <i>Free of charge</i>	–	Promenljiva <i>Variable</i>
5.2.11.	Program podrške malim i srednjim preduzećima za nabavku opreme u 2021. godini <i>Support program for small and medium enterprises for procurement of equipment in 2021</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>
5.3.3.	Naknada za neispunjenje ugovorenih uslova o obavljanju platnog prometa - za sve proizvode osim za OVL i kredite za likvidnost, obrtna sredstva ili refinansiranje za ugrožene klijente pokriveni garancijom Republike Srbije <i>Fee for non-settlement of agreed conditions of payment transactions - for all products except OVL and liquidity, working capital and refinancing loan for endangered clients covered by the guarantee of the Republic of Serbia</i>	1%*****	šestomesečno <i>six-month</i>	Promenljiva <i>Variable</i>
5.3.4.	Naknada za neispunjenje ugovorenih uslova o obavljanju platnog prometa - za OVL <i>Fee for non-settlement of contractual conditions on payment transactions - for OVL</i>	Bez naknade <i>Free of charge</i>	–	Promenljiva <i>Variable</i>
5.3.5.	Naknada za izmenu ugovorenih uslova - za sve proizvode osim za OVL, za kredite iz garantne šeme i za kredite uz Program podrške malim i srednjim preduzećima za nabavku opreme u 2021. godini <i>Settlement for change of contractual conditions - for all products except OVL, for loans from guarantee scheme and loans with Support program for small and medium enterprises for procurement of equipment in 2021</i>	0,3% minimalno 3.000 RSD <i>0,3% min RSD 3,000</i>	Po izmeni <i>Per change</i>	Promenljiva <i>Variable</i>
5.3.6.	Naknada za izmenu ugovorenih uslova - za OVL, za kredite iz garantne šeme i za kredite uz Program podrške malim i srednjim preduzećima za nabavku opreme u 2021. godini <i>Fee for the change of contractual conditions - for OVL, loans from guarantee scheme and loans from Support program for small and medium enterprises for procurement of equipment in 2021</i>	Bez naknade <i>Free of charge</i>	–	Promenljiva <i>Variable</i>
5.3.7.	Naknada za nepostupanje u skladu sa ugovorom za Kredit za likvidnost i obrtna sredstva pokriveni garancijom Republike Srbije***** <i>Fee for failure to act in accordance with agreement on Liquidity and working capital loan covered by the guarantee of the Republic of Serbia*****</i>	5% od ukupnog iznosa kredita <i>5% of the approved loan amount</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
5.3.8.	Netačni podaci u Izjavi korisnika kredita za Kredit za likvidnost i obrtna sredstva pokriveni garancijom Republike Srbije <i>Incorrect data in Borrower's Statement for Liquidity and working capital loan covered by the guarantee of the Republic of Serbia*****</i>	2% od ukupnog iznosa kredita <i>2% of the approved loan amount</i>	Jednokratno <i>One-off</i>	Promenljiva <i>Variable</i>
5.4.	Ostale naknade <i>Other fees</i>			
5.4.1.	Naknada za slanje opomena po kreditu za sve proizvode osim kredita iz garantne šeme <i>Fee for sending warnings under loans for all products except loans from guarantee scheme</i>	300 RSD <i>RSD 300</i>	Po opomeni <i>Per warning</i>	Promenljiva <i>Variable</i>
5.4.2.	Naknada za slanje opomena po kreditu - za kredite iz garantne šeme <i>Fee for sending warnings under loans - for loans from guarantee scheme</i>	Bez naknade <i>Free of charge</i>	Po opomeni <i>Per warning</i>	Promenljiva <i>Variable</i>

* 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.

*** U slučajevima kada je namena kredita kupovina nepokretnosti, naknada za pre vremenu otplatu se može naplatiti u skladu sa ZZKFU, član 36:

Naknada za pre vremenu otplatu se može naplatiti samo ako je iznos pre vremene otplate za 12 meseci veći od RSD 1.000.000.

Naknada za pre vremenu otplatu je 1%, a ukoliko je period između pre vremene otplate i kraja otplate kredita kraći od jedne godine, naknada može biti maksimalno 0,5%.

Naknada za pre vremenu otplatu ne može biti veća od visine pretrpljene štete, koja predstavlja razliku između ugovorene kamatne stope i tržišne kamatne stope po kojoj se mogu plasirati pre vremenu otplaćena sredstva.

Naknada ni u jednom slučaju ne može biti veća od iznosa kamate koji bi korisnik platio za taj period.

U slučajevima kada namena kredita nije kupovina nepokretnosti, naknada za pre vremenu otplatu ne može biti naplaćena.

**** U slučaju kredita iz garantne šeme ne važi pravilo minimalnog iznosa od 3.000 RSD, obrada kredita se naplaćuje samo u procentualnom iznosu od 0,20%

***** Klijenti su u obavezi da:

a) Neće isplaćivati učešće u dobiti (dividende), niti povraćaj pozajmice osnivača u prvih godinu dana nakon zaključenja Ugovora;

b) Neće vršiti, tokom trajanja grejs perioda po kreditu, pre vremenu otplatu postojećih kredita sa istom namenom kod bilo koje druge banke.

***** Naknada za neispunjavanje uslova o obavljanju platnog prometa naplaćuje se do maksimalno 1,00% od iznosa kredita na ceo period otplate kredita.

* 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.

*** In cases when the loan purpose is the purchase of a real estate, early loan repayment fee can be charged in accordance with the Law on the Protection of Financial Service Consumers, Article 36:

Early loan repayment fee can be charged only if the amount of early loan repayment for 12 months is higher than RSD 1,000,000. Early loan repayment fee amounts 1%, and if the period between the early loan repayment and the end of loan repayment is shorter than a year, the 3 fee can be maximum 0.5%.

Early loan repayment fee cannot be higher than the amount of suffered damage, which is the difference between contractual interest rate and market interest rate under which early repaid funds can be disbursed.

The fee cannot be higher than the amount of interest the borrower could pay for the particular period in any case.

In cases when the purpose of loan is not purchase of real estate, early loan repayment fee cannot be charged.

**** In case of loan from the guarantee scheme, the rule of minimum amount of RSD 3,000 is not applied, management fee is charged in the amount of 0.20%.

***** Clients are obliged:

a) Not to pay share in profit (dividends) or return of founder's borrowing in the first year after entering into the Agreement;

b) Not to execute early loan repayment from existing loans with the same intention at any other Bank.

***** Fee for non-settlement of conditions on payment transactions is charged up to maximum 1.00% of the amount of loan for the entire period of loan repayment.

6. POS TERMINALI POS TERMINALS

Red. br. No.	Opis naknade Fee description	Visina naknade Fee amount	Dinamika plaćanja Payment rate	Vrsta naknade Fee type
6.1.	Prihvatanje platnih kartica na prodajnom mestu <i>Acceptance of payment cards at points of sale</i>			
6.1.1.	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>
6.1.2.	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 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 korespondencija 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 klijente Bill of exchange warranty for clients			
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 <i>If all conditions are met</i>		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 <i>In the course of issuance upfront</i>		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% ; min RSD 3,000	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 <i>Binding letter of intent in the amount exceeding RSD 8,000,000</i>	0,20% - 2,00% ; min 3.000 RSD 0,10% - 1,00% ; min 3.000 RSD <i>0,20% - 2,00% ; min RSD 3,000</i> <i>0,10% - 1,00% ; min RSD 3,000</i>	Jednokratno Kvartalno <i>One-off</i> <i>Quarterly</i>	Promenljiva <i>Variable</i>
7.7.	KAMATNE STOPE ZA NEBLAGOVREMENO IZMIRENJE OBAVEZA <i>DEFAULT INTEREST RATES</i>			
7.7.1.	Neblagovremeno izmirene obaveze <i>Default</i>	Primenjuje se redovna kamata ukoliko je zakonska zatezna kamata manja od redovne <i>Regular interest applies if the statutory default interest is lower than the regular one</i>		
7.7.2.	Neblagovremeno izmirene obaveze za slučaj plaćanja i/ili kašnjenja u plaćanju po garanciji / avalu / akreditivu <i>Default in the event of payment and/or payment delay per guarantee /warranty / letter of credit</i>	Primenjuje se najviša redovna kamata za plasman mikro subjektima u valuti iste ročnosti <i>The highest regular interest applies to disbursement to micros in the currency of the same maturity</i>		

8. Sefovi Safe Box

Red. br. No.	Opis naknade Fee description	Visina naknade Fee amount	Dinamika plaćanja Payment rate	Vrsta naknade Fee type
8.1.	MESEČNI ZAKUP MONTHLY LEASE			
8.1.1.	Kategorija I Category I	2.600 RSD RSD 2,600	Jednokratno One-off	Promenljiva Variable
8.1.2.	Kategorija II Category II	3.200 RSD RSD 3,200	Jednokratno One-off	Promenljiva Variable
8.1.3.	Kategorija III Category III	3.600 RSD RSD 3,600	Jednokratno One-off	Promenljiva Variable
8.2.	KVARTALNI ZAKUP QUARTERLY LEASE			
8.2.1.	Kategorija I Category I	7.000 RSD RSD 7,000	Jednokratno One-off	Promenljiva Variable
8.2.2.	Kategorija II Category II	8.000 RSD RSD 8,000	Jednokratno One-off	Promenljiva Variable
8.2.3.	Kategorija III Category III	9.000 RSD RSD 9,000	Jednokratno One-off	Promenljiva Variable
8.3.	POLUGODIŠNJI ZAKUP SEMI-ANNUAL LEASE			
8.3.1.	Kategorija I Category I	11.000 RSD RSD 11,000	Jednokratno One-off	Promenljiva Variable
8.3.2.	Kategorija II Category II	13.000 RSD RSD 13,000	Jednokratno One-off	Promenljiva Variable
8.3.3.	Kategorija III Category III	15.000 RSD RSD 15,000	Jednokratno One-off	Promenljiva Variable
8.4.	GODIŠNJI ZAKUP ANNUAL LEASE			
8.4.1.	Kategorija I Category I	20.000 RSD RSD 20,000	Jednokratno One-off	Promenljiva Variable
8.4.2.	Kategorija II Category II	22.000 RSD RSD 22,000	Jednokratno One-off	Promenljiva Variable
8.4.3.	Kategorija III Category III	24.000 RSD RSD 24,000	Jednokratno One-off	Promenljiva Variable
8.5.	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

Korisnici sefova sa aktivnim tekućim računom ili oročenim/a vista depozitom u banci dobijaju popust od 50% u odnosu na gore navedene cene. Klijentom odnosno, korisnikom sefa sa aktivnim statusom u Banci, smatraće se korisnici koji poseduju tekući račun putem kojeg je izvršeno makar tri transakcije tokom poslednja tri meseca, ili oročeni i/ili depoziti po viđenju sa minimalnim prosečnim saldom od 1.000 evra ili istog iznosa u drugoj valuti po srednjem kursu NBS tokom prethodna tri meseca.

Customers that have an active current account or term deposit in the bank get the 50% discount on prices listed above. Active current account is defined as such if it has had at least 3 transactions during the last 3 months, while the lower bound value for term or a vista deposit is a 3-month average balance of 1.000 EUR (or in RSD/USD equivalent)

9. Ostale usluge Other Services

Red. br. No.	Opis naknade Fee description	Visina naknade Fee amount	Dinamika plaćanja Payment rate	Vrsta naknade Fee type
9.1.	OBUKE ZA OVLAŠĆENE MENJAČE TRAINING FOR AUTHORIZED CURRENCY EXCHANGE OFFICES			
9.1.1.	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