

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

Cenovnik važi od 01.08.2021.
Price List valid from 01.08.2021

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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	0,80%, min 80 RSD, max 7.000 RSD 0,80%, min RSD 80, max RSD 7,000	*
1.1.3.	Uplata na račun van Erste Bank Incoming payment to the account out of Erste Bank	1,00%, min 95 RSD, max 7.000 RSD 1,00%, min RSD 95, max RSD 7,000	*
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, purpose accounts of Registered Farms and purpose 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	0,70%, min 70 RSD, max 7.000 RSD 0,70%, min RSD 70, max RSD 7,000	*
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 7.000 RSD 0,20%; max RSD 7,000	*
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 85 RSD, max 7.000 RSD 1,00%, min RSD 85, max RSD 7,000	*
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 90 RSD 1,00%, min RSD 90	*
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 1.200 RSD, max 40.000 RSD 0,80%, min RSD 1,200 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)¹ <i>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 Agreement¹</i>	1,00%, min 85 RSD, max 7.000 RSD <i>1,00%, min RSD 85, max RSD 7,000</i>	*
2.1.2.	Bezgotovinski prenos novčanih sredstava u evrima sa deviznog tekućeg računa u evrima <i>Cashless money transfer in EUR from FX current account in EUR</i>		
2.1.2.1.	Doznaka u zemlji u EUR <i>Payment transfer in EUR in Serbia</i>	0,80%, min 1.200 RSD, max 40.000 RSD <i>0,80%, min RSD 1,200 max RSD 40,000</i>	*
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)¹ <i>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)¹</i>	0,20%, max 7.000 RSD <i>0.20%; max RSD 7,000</i>	*
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) <i>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)</i>	Po tarifi iz stava 2.1.2.1. <i>According to the tariff 2.1.2.1.</i>	*
2.1.2.4.	Doznaka prema inostranstvu u EUR <i>International payment transfer in EUR</i>	0,80%, min 1.200 RSD, max 40.000 RSD <i>0,80%, min RSD 1,200 max RSD 40,000</i>	*
2.1.2.5.	Doznaka prema inostranstvu u EUR u okviru Erste Grupe² do 10.000 EUR <i>International payment transfer in EUR within Erste Group² up to EUR 10,000</i>	1.000 RSD <i>RSD 1,000</i>	*
2.1.2.6.	Doznaka prema inostranstvu u EUR u okviru Erste Grupe² preko 10.000 EUR <i>International payment transfer in EUR within Erste Group² of more than EUR 10,000</i>	0,60%, max 30.000 RSD <i>0,60%, max RSD 30,000</i>	*
2.1.2.7.	Doznaka prema inostranstvu u EUR u okviru Erste Grupe² za Premium Gold klijente bez obzira na iznos doznake <i>International payment transfer in EUR within Erste Group² for Premium Gold clients regardless of the amount of the payment transfer</i>	1.000 RSD <i>RSD 1,000</i>	*
2.1.3.	Bezgotovinski prenos novčanih sredstava u drugim valutama sa deviznog tekućeg računa <i>Cashless money transfer in other currencies from FX current account</i>		
2.1.3.1.	Doznaka u zemlji u drugim valutama <i>Payment transfer in other currencies in Serbia</i>	0,80%, min 1.200 RSD, max 40.000 RSD <i>0,80%, min RSD 1,200 max RSD 40,000</i>	*
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)¹ <i>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)¹</i>	0,20%, max 7.000 RSD <i>0.20%; max RSD 7,000</i>	*
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) <i>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)</i>	Po tarifi iz stava 2.1.3.1. <i>Po tarifi iz stava 2.1.3.1.</i>	*
2.1.3.4.	Doznaka prema inostranstvu u drugim valutama <i>International payment transfer in other currencies</i>	0,80%, min 1.200 RSD, max 40.000 RSD <i>0,80%, min RSD 1,200 max RSD 40,000</i>	*
2.1.3.5.	Doznaka prema inostranstvu u USD u okviru Erste Grupe² u protivvrednosti do 10.000 EUR <i>International payment transfer in USD within Erste Group² in the counter value of up to EUR 10,000</i>	1.000 RSD <i>RSD 1,000</i>	*
2.1.3.6.	Doznaka prema inostranstvu u USD u okviru Erste Grupe² u protivvrednosti preko 10.000 EUR <i>International payment transfer in USD within Erste Group² in the counter value of more than EUR 10,000</i>	0,60%, max 30.000 RSD <i>0,60%, max RSD 30,000</i>	*
2.1.3.7.	Doznaka prema inostranstvu u USD u okviru Erste Grupe² za Premium Gold klijente bez obzira na iznos doznake <i>International payment transfer in USD within Erste Group² for Premium Gold clients regardless of the amount of the payment transfer</i>	1.000 RSD <i>RSD 1,000</i>	*
2.1.4.	Naknada troškova ino banke <i>Fee for costs of foreign bank</i>		
2.1.4.1.	Naknada troškova ino banke za doznake van okvira Erste Grupe <i>Fee for costs of foreign bank for payment transfers outside Erste Group</i>		
	Doznake do 50 EUR <i>Payment transfers of up to RSD 50</i>	5 EUR (po prodajnom kursu za devize na dan) <i>EUR 5 (according to the selling FX currency exchange rate on the day of the payment)</i>	*
	Doznake preko 50 EUR do 12.500 EUR <i>Payment transfers of EUR 50 to EUR 12,500</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>	*

	OPIS NAKNADE <i>Fee description</i>	Visina naknade <i>Fee amount</i>	Promenljivost <i>Variability</i>
	Doznake preko 12.500 EUR 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>	*
	Doznake preko 50.000 EUR <i>Payment transfers of over RSD 50,000</i>	30 EUR (po prodajnom kursu za devize na dan) <i>EUR 30 (according to the selling FX currency exchange rate on the day of the payment)</i>	*
2.1.4.2.	Naknada troškova ino banke za doznake ka Crnoj Gori <i>Fee for costs of foreign bank for payment transfers to Crna Gora</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>	*
2.1.4.3.	Naknada troškova ino banke za doznake u okviru Erste Grupe² <i>Fee for costs of foreign bank for payment transfers within Erste Group²</i>	Bez naknade <i>Free of charge</i>	
2.1.5.	Ostale naknade <i>Other fees</i>		
2.1.5.1.	Naknada za promene na doznaci po zahtevu klijenta (za povraćaj, zamenu, reklamacije) <i>Fee for changes on the payment transfer upon the client's request (for return, replacement, reclamations)</i>	2.500 RSD + stvarni troškovi ino banke <i>RSD 2,500 + actual costs of foreign bank</i>	
2.2.	PRIJEM NOVČANIH SREDSTAVA <i>RECEIPT OF MONEY</i>		
2.2.1.	Prijem novčanih sredstava u dinarima u Republici Srbiji <i>Receipt of money in RSD in the Republic of Serbia</i>		
2.2.1.1.	Prilivi na račune fizičkih lica u dinarima <i>Incoming payments to the accounts of private individuals in RSD</i>	Bez naknade <i>Free of charge</i>	
2.2.2.	Prijem novčanih sredstava u stranoj valuti u Republici Srbiji <i>Receipt of money in FX currencies in the Republic of Serbia</i>		
2.2.2.1.	Doznaka u stranoj valuti iz druge banke u zemlji (za rezidente i nerezidente) <i>International payment in FX from other bank in Serbia (for residents and non-residents)</i>	0,30%, min 350 RSD, max 30.000 RSD <i>0,30%, min RSD 350, max RSD 30,000</i>	
2.2.2.2.	Doznaka u stranoj valuti iz druge banke u zemlji ukoliko postoje stvarni troškovi druge banke <i>International payment in FX from other bank in Serbia in case of actual costs of other bank</i>	Po stvarnim troškovima druge banke <i>Under the actual costs of other bank</i>	*
2.2.3.	Prijem novčanih sredstava iz inostranstva na devizni tekući račun u evrima <i>Receipt of money from abroad to FX current account in EUR</i>		
2.2.3.1.	Doznaka iz inostranstva u EUR <i>International payment transfer in EUR</i>	0,40%, min 500 RSD, max 30.000 RSD <i>0,40%, min RSD 500, max RSD 30,000</i>	*
2.2.3.2.	Doznaka iz inostranstva ukoliko je banka nalogodavca u okviru Erste Grupe² <i>International payment transfer in case the bank of the orderer is within Erste Group²</i>	0,25%, min 300 RSD, max 10.000 RSD <i>0,25%, min RSD 300, max RSD 10,000</i>	*
2.2.3.3.	Strane penzije iz SR Nemačke <i>FX pensions from Germany</i>	0,23%	*
2.2.3.4.	Strane penzije iz ostalih zemalja u EUR <i>FX pensions from other countries in EUR</i>	0,50% (bez naknade za iznos penzije do 100 EUR u dinarskoj protivvrednosti po srednjem kursu NBS) <i>0.50% (free of charge for the amounts up to EUR 100 in RSD counter value according to middle exchange rate of NBS)</i>	*
2.2.4.	Prijem novčanih sredstava iz inostranstva na devizni tekući račun u drugim valutama <i>Receipt of money from abroad to FX current account in other currencies</i>		
2.2.4.1.	Doznaka iz inostranstva u drugim valutama <i>International payment transfer in other currencies</i>	0,40%, min 500 RSD, max 30.000 RSD <i>0,40%, min RSD 500, max RSD 30,000</i>	*
2.2.4.2.	Doznaka iz inostranstva ukoliko je banka nalogodavca u okviru Erste Grupe² <i>International payment transfer in case the bank of the orderer is within Erste Group²</i>	0,25%, min 300 RSD, max 10.000 RSD <i>0,25%, min RSD 300, max RSD 10,000</i>	

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

¹**Prenos novčanih sredstava sa računa kupca na račun prodavca u slučaju kupovine nepokretnosti kreditom Erste Bank (po kupoprodajnom ugovoru) - Bez naknade**

¹*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*

²**Erste Grupa - uključujući i Kärntner/Steiermärkische Sparkasse, Erste Bosna i Hercegovina, Erste Bank Makedonija, Erste Bank Slovenija**

²*Erste Group - including Kärntner/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	Prome- nljivost Variability
3.1.	OTVARANJE PLATNOG RAČUNA PAYMENT ACCOUNT OPENING				
3.1.1.	Dinarski tekući račun sa osnovnim uslugama¹ RSD current account with basic features ¹	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		Jednokratno, prilikom podnošenja zahteva One-off, when filing the application	*
3.1.4.	Devizni tekući račun Fee for opening FX current account	Bez naknade Free of charge		Jednokratno, prilikom podnošenja zahteva One-off, when filing the application	*
3.1.5.	Namenski račun za trgovanje finansijskim instrumentima na domaćem tržištu (naknada je po računu) Purpose 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	**** ²
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	**** ²
3.1.6.	Namenski račun za trgovanje finansijskim instrumentima u inostranstvu Purpose accounts for the trade in financial instruments abroad	Bez naknade Free of charge		Jednokratno, prilikom podnošenja zahteva One-off, when filing the application	**** ²
3.1.7.	Namenski dinarski račun fizičkog lica - registrovanog poljoprivrednog gazdinstva Purpose RSD account of a private individual - Registered farm	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	230 RSD RSD 230	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	230 RSD RSD 230	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	290 RSD RSD 290	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 sa 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 in 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 koji otvore račun putem mikro sajta Erste Bank Fee for the maintenance of RSD current account / RSD current account with basic features for clients 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	620 RSD RSD 620	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 Purpose accounts for the trade in financial instruments	Bez naknade Free of charge	 **** ²
3.2.10.	Namenski dinarski račun fizičkog lica - registrovanog poljoprivrednog gazdinstva za klijente sa mesečnim prometom većim od 1.000 RSD Fee for maintaining Purpose RSD account of private individuals - Registered farm for clients with monthly turnover higher than RSD 1,000	290 RSD RSD 290	Promenljiva Variable Mesečno Monthly *
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 slanje opomena za prekoračenje Fee for sending warnings for exceeding	200 RSD RSD 200	Promenljiva Variable Po opomeni Per warning *
3.3.3.	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, purpose accounts of Registered Farms and purpose accounts for the trade in financial instruments)	Bez naknade Free of charge	 *
3.3.4.	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 purpose accounts for the trade in financial instruments	80 RSD RSD 80	Promenljiva Variable Jednokratno, prilikom podnošenja zahteva One-off, when filing the application *
3.3.5.	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 *
3.3.6.	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 instrumentima² Transfer of money in favor of the account outside Erste Bank in case of closing a current account, savings passbook, giro account, purpose accounts of Registered Farms and purpose accounts for the trade in financial instruments ²	Bez naknade Free of charge	 *

	OPIS NAKNADE Fee description	Visina naknade Fee amount	Vrsta naknade Fee type	Dinamika plaćanja Payment rate	Prome- nljivost Variability
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	0,50%, min 30 RSD, max 3.500 RSD 0,50%, min RSD 30, max RSD 3.500			*
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	40 RSD po čeku RSD 40 per cheque			*
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%			*

¹Otvaranje ovog računa nije uslovljeno ugovaranjem dodatnih bankarskih usluga.

²Additional banking services are not required by this account opening.

³Ukoliko 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)

⁴In 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	Prome- nljivost Variability
4.1.	Naknada za otvaranje štednog računa po viđenju <i>Fee for opening demand savings account</i>	100 RSD <i>RSD 100</i>		Jednokratno, prilikom podnošenja zahteva <i>One-off, when filing the application</i>	*
4.2.	Naknada za otvaranje dečijeg dinarskog štednog računa po viđenju <i>Fee for opening children demand savings account</i>	100 RSD <i>RSD 100</i>		Jednokratno, prilikom podnošenja zahteva <i>One-off, when filing the application</i>	*
4.3.	Naknada za vođenje štednog računa po viđenju <i>Fee for maintaining demand savings account</i>	Bez naknade <i>Free of charge</i>			*
4.4.	Naknada za vođenje dečijeg dinarskog štednog računa po viđenju <i>Fee for maintaining children demand savings account</i>	Bez naknade <i>Free of charge</i>			*
4.5.	Naknada za izdavanje ovlašćenja po dinarskom i deviznom štednom ulogu <i>Fee for issuing authorizations under RSD and FX savings deposit</i>	80 RSD <i>RSD 80</i>	Promenljiva <i>Variable</i>	Jednokratno, prilikom podnošenja zahteva <i>One-off, when filing the application</i>	*
4.6.	Naknada za zamenu štedne knjižice <i>Fee for the replacement of savings booklet</i>	100 RSD <i>RSD 100</i>	Promenljiva <i>Variable</i>	Jednokratno, prilikom podnošenja zahteva <i>One-off, when filing the application</i>	*
4.7.	Naknada za izdavanje izvoda <i>Fee for the issuance of excerpts</i>	Bez naknade <i>Free of charge</i>			*
4.8.	Naknada za blokiranje računa <i>Fee for blocking accounts</i>	200 RSD <i>RSD 200</i>	Promenljiva <i>Variable</i>	Jednokratno, prilikom podnošenja zahteva <i>One-off, when filing the application</i>	*
4.9.	Naknada za zatvaranje računa <i>Fee for closing accounts</i>	Bez naknade <i>Free of charge</i>			*
4.10.	Naknada za prijavu nestanka dokumenta <i>Fee for reporting the loss of a document</i>	50 RSD <i>RSD 50</i>	Promenljiva <i>Variable</i>	Jednokratno, prilikom podnošenja zahteva <i>One-off, when filing the application</i>	*

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 <i>E-BANKING (NetBanking)</i>		
5.1.1.	Korišćenje usluge <i>Service use</i>	Bez naknade <i>Free of charge</i>	*
5.1.2.	Naknada za izdavanje izvoda po računima <i>Fee for the issuance of excerpts</i>	Bez naknade <i>Free of charge</i>	*
5.1.3.	Elektronski nalog između računa fizičkih lica u Erste Bank <i>Electronic order between accounts of private individuals within Erste Bank</i>	Bez naknade <i>Free of charge</i>	*
5.1.4.	Elektronski nalog u korist računa pravnog lica u Erste Bank <i>Electronic order in favour of corporate account within Erste Bank</i>	0,25%, min 15 RSD, max 1.500 RSD <i>0.25%, min RSD 15, max RSD 1,500</i>	*
5.1.5.	Elektronski nalog u korist računa van Erste Bank <i>Electronic order in favour of non-Firste Bank account</i>	0,25%, min 15 RSD, max 1.500 RSD <i>0.25%, min RSD 15, max RSD 1,500</i>	*
5.1.6.	Elektronski nalog u korist računa van Erste Bank do 300.000 RSD - Instant plaćanje <i>Electronic order in favor of an account outside Erste Bank up to RSD 300,000 - Instant payment</i>	0,25%, min 15 RSD <i>0.25%, min RSD 15</i>	*
5.1.7.	Interni prenos sredstava sa računa kreditnih kartica <i>Internal transfer of funds from the accounts of credit cards</i>	2,00%, min 15 RSD <i>2.00%, min RSD 15</i>	*
5.1.8.	Doznaka u zemlji u stranoj valuti <i>FX payment transfer in Serbia</i>	0,40%, min 600 RSD, max 20.000 RSD <i>0.40%, min RSD 600, max RSD 20,000</i>	*
5.1.9.	Doznaka prema inostranstvu u stranoj valuti <i>FX international payment transfer</i>	0,40%, min 600 RSD, max 20.000 RSD <i>0.40%, min RSD 600, max RSD 20,000</i>	*
5.1.10.	Doznaka prema inostranstvu u EUR i USD u okviru Erste Grupe¹ do 10.000 EUR <i>International payment transfer in EUR and USD within Erste Group¹ up to EUR 10,000</i>	500 RSD <i>RSD 500</i>	*
5.1.11.	Doznaka prema inostranstvu u EUR i USD u okviru Erste Grupe¹ preko 10.000 EUR <i>International payment transfer in EUR and USD within Erste Group¹ of more than EUR 10,000</i>	0,30%, max 15.000 RSD <i>0,30%, max RSD 15,000</i>	*
5.1.12.	Doznaka prema inostranstvu u EUR and USD u okviru Erste Grupe¹ za Premium Gold klijente bez obzira na iznos doznake <i>International payment transfer in EUR and USD within Erste Group¹ for Premium Gold clients regardless of the amount of the payment transfer</i>	500 RSD <i>RSD 500</i>	*
5.1.13.	Naknada troškova ino banke za doznake u okviru Erste Grupe¹ <i>Fee for costs of foreign bank for payment transfers within Erste Group¹</i>	Bez naknade <i>Free of charge</i>	*
5.1.14.	Naknada troškova ino banke za doznake van okvira Erste Grupe¹ <i>Fee for costs of foreign bank for payment transfers outside Erste Group¹</i>	U skladu sa tarifom 2.1.4.1. <i>Pursuant to tariff 2.1.4.1.</i>	*
5.1.15.	Prva Tan tablica <i>First TAN table</i>	Bez naknade <i>Free of charge</i>	*
5.1.16.	Zamena Tan tablice na zahtev klijenta <i>Replacement of TAN table upon client's request</i>	300 RSD <i>RSD 300</i>	*
5.2.	Mobilno bankarstvo - mBanking <i>MOBILE BANKING (mBanking)</i>		
5.2.1.	Korišćenje usluge <i>Service use</i>	Bez naknade <i>Free of charge</i>	*
5.2.2.	Elektronski nalog između računa fizičkih lica u Erste Bank <i>Electronic order between accounts of private individuals within Erste Bank</i>	Bez naknade <i>Free of charge</i>	*
5.2.3.	Elektronski nalog u korist računa pravnog lica u Erste Bank <i>Electronic order in favour of corporate account within Erste Bank</i>	0,25%, min 15 RSD, max 1.500 RSD <i>0.25%, min RSD 15, max RSD 1,500</i>	*
5.2.4.	Elektronski nalog u korist računa van Erste Bank <i>Electronic order in favour of non-Firste Bank account</i>	0,25%, min 15 RSD, max 1.500 RSD <i>0.25%, min RSD 15, max RSD 1,500</i>	*

	OPIS NAKNADE <i>Fee description</i>	Visina naknade <i>Fee amount</i>	Promenljivost <i>Variability</i>
5.2.5.	Elektronski nalog u korist računa van Erste Bank do 300.000 RSD - Instant plaćanje <i>Electronic order in favor of an account outside Erste Bank up to RSD 300,000 - Instant payment</i>	0,25%, min 15 RSD <i>0.25%, min RSD 15</i>	*
5.2.6.	Plaćanje na prodajnom mestu putem IPS QR koda <i>Payment at point of sale using IPS QR code</i>	Bez naknade <i>Free of charge</i>	*
5.2.7.	Interni prenos sredstava sa računa kreditnih kartica <i>Internal transfer of funds from the accounts of credit cards</i>	2,00%, min 15 RSD <i>2.00%, min RSD 15</i>	*
5.2.8.	Prva Tan tablica <i>First TAN table</i>	Bez naknade <i>Free of charge</i>	*
5.2.9.	Zamena Tan tablice <i>Replacement of TAN table</i>	300 RSD <i>RSD 300</i>	*
5.3.	SMS OBAVEŠTENJA (NovoMob) <i>SMS NOTIFICATIONS (NovoMob)</i>		
5.3.1.	Korišćenje usluge po uključenom računu <i>Service use under the active account</i>	Bez naknade <i>Free of charge</i>	*
5.3.2.	Inicirana poruka <i>Initiated message</i>	Po tarifi mobilnog operatera <i>According to the tariff of the mobile operator</i>	*
5.3.3.	Alarm poruka <i>Alarm message</i>	5 RSD <i>RSD 5</i>	*

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

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 (kredit, 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 through 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 plaćenju 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	Prome- nljivost Variability
8.1.	Kategorija I Category I	600 RSD RSD 600	1.500 RSD RSD 1,500	2.700 RSD RSD 2,700	4.400 RSD RSD 4,400	*
8.2.	Kategorija II Category II	800 RSD RSD 800	2.000 RSD RSD 2,000	3.200 RSD RSD 3,200	5.500 RSD RSD 5,500	*
8.3.	Kategorija III Category III	900 RSD RSD 900	2.400 RSD RSD 2,400	4.200 RSD RSD 4,200	7.000 RSD RSD 7,000	*
8.4.	Zamena ključa Key replacement	12.000 RSD RSD 12,000				*

U cenu nije uključen PDV
VAT is not included in the price

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	Po tarifi Udruženja banaka Srbije According to the tariff of the Association of Serbian Banks
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	Po tarifi Udruženja banaka Srbije According to the tariff of the Association of Serbian Banks

10. Naknade za debitne kartice Debit Card Fees

	Opis naknade Fee description	DinaCard	Visa Classic	Mastercard Faster	Mastercard Gold	Mastercard omladinska	Mastercard devizna kartica	Visa poklon kartica	Vrsta naknade Fee type	Dinamika plaćanja Payment rate	Prome- njljivost Variabil- ity
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 KORIŠĆENIEM 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	-			*
10.4.1.2.	• Na bankomatima drugih banaka • At other banks' ATMs	2%, min 200 RSD 2%, min RSD 1200	2%, min 200 RSD 2%, min RSD 1200	2%, min 200 RSD 2%, min RSD 1200	Bez naknade Free of charge	2%, min 200 RSD 2%, min RSD 1200	Bez naknade Free of charge	-	Promenljiva Variable	Jednokratno One-off, per transaction	*
10.4.1.3.	• Na šalteru Erste Bank • At Erste Bank teller desks	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 One-off, per transaction	*
10.4.1.4.	• Na šalteru drugih banaka • At other banks' teller desks	2%, min 250 RSD 2%, min RSD 250	2%, min 250 RSD 2%, min RSD 250	2%, min 250 RSD 2%, min RSD 250	2%, min 250 RSD 2%, min RSD 250	2%, min 250 RSD 2%, min RSD 250	2%, min 250 RSD ¹ 2%, min RSD 250 ¹	Bez naknade Free of charge	Promenljiva Variable	Jednokratno 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 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 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 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 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 One-off, per transaction	*
10.6.	OSTALO OTHER										
10.6.1.	Naknada za blokadu kartice Fee for blocking a card										*
10.6.2.	Naknada za ponovno izdavanje PIN-a za debitne kartice Fee for reissuance of PIN for debit cards										*
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										*
10.6.4.	Naknada za upit stanja za debitne kartice na bankomatima Erste Bank Fee for the inquiry of the balance for debit cards at Erste Bank ATMs										*
10.6.5.	Naknada za upit stanja za debitne kartice na bankomatima drugih banaka Fee for the inquiry of the balance for debit cards at ATMs of other banks										*
10.6.6.	Troškovi reklamacije Redemption costs										*
10.6.7.	Objavljivanje kartice u bitnu nevažećih kartica Reporting of the card in the invalid card Bulletin										*

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.
Fees given in RSD are calculated according to the available currency exchange rate on the day of the currency, in case of a card which is connected to an FX 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 KORIŠĆENIEM 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 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	Promenljiva Variable	Jednokratno, po transakciji One-off, per transaction	*
11.4.1.2.	• Na bankomatima drugih banaka • At other banks' ATMs	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	*
11.4.1.3.	• 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 200 RSD 2%, min RSD 200	2%, min 200 RSD 2%, min RSD 200	2%, min 200 RSD 2%, min RSD 200	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	Bez naknade Free of charge	Bez naknade Free of charge	Promenljiva Variable	Jednokratno, po zahtevu One-off, at the order	*
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	300 RSD RSD 300	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	150 RSD RSD 150	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	30 RSD RSD 30	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							
11.6.6.1.	Godišnja naknada za putno osiguranje World (sve zemlje osim SAD, Kanade, Australije i Novog Zelanda) period pokrivanja 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	-	2.100 RSD RSD 2,100	2.100 RSD RSD 2,100	-	Promenljiva Variable	Pri podnošenju zahteva When applying	
11.6.6.2.	Godišnja naknada za putno osiguranje World (sve zemlje osim SAD, Kanade, Australije i Novog Zelanda) period pokrivanja 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	-	2.600 RSD RSD 2,600	2.600 RSD RSD 2,600	-	Promenljiva Variable	Pri podnošenju zahteva When applying	
11.6.6.3.	Godišnja naknada za putno osiguranje World Wide (sve zemlje sveta) period pokrivanja 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	-	2.600 RSD RSD 2,600	2.600 RSD RSD 2,600	-	Promenljiva Variable	Pri podnošenju zahteva When applying	
11.6.6.4.	Godišnja naknada za putno osiguranje World Wide (sve zemlje sveta) period pokrivanja 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	-	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.	Objavlivanje kartice u bijtenu nevažećih kartica Reporting of the card in the invalid Card Bulletin		Prema tarifi kartične šeme According to the penalty 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 prepayment, 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.
²⁾ Fees in EUR are calculated in RSD counter value according to the middle NBS rate as of the date of the currency.

12. NAKNADE ZA KREDITNE PROIZVODE FEES FOR LENDING PRODUCTS

	OPIS NAKNADE Fee description	Visina naknade Fee amount	Vrsta naknade Fee type	Dinamika plaćanja Payment rate	Prome- nljivost Variability
12.1.	NAKNADE ZA KREDITNE PROIZVODE PRILIKOM ODOBRENJA KREDITNIH PROIZVODA I REODOBRENJA KREDITNIH PROIZVODA (ADMINISTRIRANJA) FEES FOR LENDING PRODUCTS AT APPROVAL AND MONITORING				
12.1.1.	Naknade za kreditne proizvode prilikom odobrenja za fizička lica Fees at approval and monitoring for private individuals				
12.1.1.1.	Naknade za odobrenje anuitetskih kreditnih proizvoda, osim za gotovinski kredit na bazi 100% depozita (pod Tačkom 12.1.1.2) Fees for the approval of annuity lending products, save for the cash loan based on 100% deposit (under item 12.1.1.2)	Promenljiva Variable	Bez naknade Free of charge		**
12.1.1.2.	Naknada za odobrenje gotovinskog kredita na bazi 100% depozita* Fee for approval of cash deposit based on 100% deposit	Promenljiva Variable	1,5%, max 20.000 RSD 1,5%, max RSD 20,000	Pre plasiranja kredita Prior to loan disbursement	**
12.1.1.3.	Naknada za odobrenje dozvoljenog prekoračenja računa Fee for approval of overdraft	Promenljiva Variable	1% od odobrenog dozvoljenog pre- koračenja računa 1% of overdraft	Pre plasiranja kredita Prior to loan disbursement	**
12.1.1.4.	Naknada za administriranje (monitoring) dozvoljenog prekoračenja računa Fee for the administration (monitoring) of overdraft	Promenljiva Variable	1% od odobrenog dozvoljenog pre- koračenja računa 1% of overdraft	Godišnje, po isteku godine dana od dana odobrenja dozvoljenog prekoračenja Per annum, upon the expiry of one year from the date of overdraft approval	*
12.1.1.5.	Naknada za odobrenje kreditne kartice Fee for credit card approval	Promenljiva Variable	Bez naknade Free of charge		**

*Naknada za obradu kreditnog zahteva obračunava se u odnosu na iznos odobrenog kredita.

* Management fee is calculated in relation to the amount of amount of the approved loan.

12.2.1.	Naknade za obradu kreditnog zahteva za registrovana poljoprivredna gazdinstva Fees at approval and monitoring for Registered farms				
12.2.1.1.	Kredit za obrtna sredstva RPG - fizička lica Loan for working capital of registered farms - private individuals	Promenljiva Variable	U zavisnosti od iznosa odobrenog kredita: -10.000 EUR: 2%; 10.000 EUR – 24.999 EUR: 1%; ≥ 25.000 EUR: 0,5%; a min 3.000 RSD Depending on the amount of the approved limit: -EUR 10,000: 2% EUR 10,000 - EUR 24,999: 1% ≥ EUR 25,000: 0.5%; and min RSD 3,000	Pre plasiranja kredita Prior to loan disbursement	**
12.2.1.2.	Kredit za trajna obrtna sredstva RPG - fizička lica Loan for permanent working capital of registered farms - private individuals				**
12.2.1.3.	Investicioni kredit RPG - fizička lica Investment loan of registered farms - private individuals				**
12.2.1.4.	Okvirni višenamenski limit Framework multi-purpose limit	Promenljiva Variable	Bez naknade Free of charge		**
12.2.2.	Ostale naknade za kreditne zahteva za registrovana poljoprivredna gazdinstva Other fees for Registered farms lending products				
12.2.2.1.	Administriranje Administration	Promenljiva Variable	Bez naknade Free of charge		***

	OPIS NAKNADE Fee description	Visina naknade Fee amount	Vrsta naknade Fee type	Dinamika plaćanja Payment rate	Prome- nljivost Variability
12.2.2.2.	Rezervaciju sredstava za neiskorišćeni iznos <i>Provision of funds for unused amount</i>	Promenljiva <i>Variable</i>	Bez naknade <i>Free of charge</i>		***
12.2.2.3.	Šteta za nenajavljenu uplatu <i>Indemnity for non-announced payment</i>	Promenljiva <i>Variable</i>	Bez naknade <i>Free of charge</i>		***
12.2.2.4.	Prevremenu potpunu ili delimičnu otplatu kredita <i>Complete or partial loan prepayment</i>	Promenljiva <i>Variable</i>	Bez naknade <i>Free of charge</i>		***
12.2.2.5.	Prevremenu otplatu u slučaju refinansiranja <i>Prepayment in the event of refinance</i>	Promenljiva <i>Variable</i>	Bez naknade <i>Free of charge</i>		***
12.2.2.6.	Neispunjenje ugovorenih uslova o obavljanju platnog prometa* <i>Non-fulfilment of agreed conditions in payment transaction execution*</i>	Promenljiva <i>Variable</i>	0,5% u odnosu na iznos odobrenog kredita. <i>0.5% in relation to the amount of the approved loan.</i>		***
12.2.2.7.	Izmenu ugovorenih uslova <i>Change in the agreement conditions</i>	Promenljiva <i>Variable</i>	0,3% u odnosu na iznos odobrenog kredita, min 3.000 RSD <i>0.5% in relation to the amount of the approved loan, min RSD 3,000</i>		***
12.2.	NAKNADE ZA KREDITNE PROIZVODE (u toku otplate kredita) <i>FEES FOR LENDING PRODUCTS (during loan repayment)</i>				
12.2.1.	Opšte naknade <i>General fees</i>		Vrsta naknade <i>Fee type</i>	Visina naknade <i>Fee amount</i>	Dinamika plaćanja <i>Payment rate</i>
12.2.1.1.	Penali u slučaju neizmirenja ugovornih obaveza <i>Penalties in case of non-settlement of contractual liabilities</i>		Prema tabeli penala <i>According to the penalty table</i>		***
12.2.1.2.	Naknada za slanje opomena po kreditu <i>Fee for sending credit warnings</i>	Promenljiva <i>Variable</i>	200 RSD <i>RSD 200</i>	Po opomeni <i>Per warning</i>	***
12.2.1.3.	Naknada za preindeksaciju kredita <i>Fee for pre-indexation of loans</i>		Bez naknade <i>Free of charge</i>		***
12.2.1.4.	Naknada za prevremenu otplatu kredita ukoliko se kredit otplaćuje aktivacijom kolaterala (prodaja hipoteke, životno osiguranje,...) <i>Early repayment fee if the loan is repaid by collateral activation (mortgage sales, life insurance...)</i>		Bez naknade <i>Free of charge</i>		***
12.2.2.	Naknade za nestambene kredite <i>Fees for non-housing loans</i>				
12.2.2.1.	Naknada za obradu kreditnog zahteva u slučaju kada se odobrenim kreditom preuzimaju / zatvaraju obaveze preminulog korisnika kredita <i>Management fee in case when liabilities of deceased borrower's are overtaken/closed by the approved loan</i>		Bez naknade <i>Free of charge</i>		***
12.2.2.2.	Naknada za prevremenu potpunu ili delimičnu otplatu kredita <i>Fee for complete or partly early repayment</i>		Bez naknade <i>Free of charge</i>		***
12.2.2.3.	Naknada za skraćanje roka otplate kredita <i>Fee for decrease of loan repayment tenor</i>	Promenljiva <i>Variable</i>	3.000 RSD <i>RSD 3,000</i>	Jednokratno, prilikom podnošenja zahteva <i>One-off, when filing the application</i>	***
12.2.2.4.	Mogućnost zamene instrumenata obezbeđenja u toku otplate kredita - na zahtev klijenta <i>Possibility of replacement of collateral during loan repayment - upon the client's request</i>	Promenljiva <i>Variable</i>	3.000 RSD <i>RSD 3,000</i>	Jednokratno, prilikom podnošenja zahteva <i>One-off, when filing the application</i>	***

	OPIS NAKNADE Fee description	Visina naknade Fee amount	Vrsta naknade Fee type	Dinamika plaćanja Payment rate	Prome- njljivost Variability
12.2.3.	Naknade za stambene kredite <i>Fees for housing loans</i>				
12.2.3.1.	Naknada za obradu zahteva za osiguranje kod NKOSK-a - na zahtev klijenta <i>Management fee for NKOSK insurance - upon the client's request</i>		30 RSD <i>RSD 30</i>	Jednokratno, prilikom podnošenja zahteva <i>One-off, when filing the application</i>	
12.2.3.2.	Naknada za skraćivanje roka otplate kredita - na zahtev klijenta <i>Fee for decrease of loan repayment tenor - upon the client's request</i>	Promenljiva <i>Variable</i>	5.000 RSD <i>RSD 5,000</i>	Jednokratno, prilikom podnošenja zahteva <i>One-off, when filing the application</i>	***
12.2.3.3.	Mogućnost zamene instrumenata obezbeđenja u toku otplate kredita - na zahtev klijenta <i>Possibility of replacement of collateral during loan repayment - upon the client's request</i>	Promenljiva <i>Variable</i>	5.000 RSD <i>RSD 5,000</i>	Jednokratno, prilikom podnošenja zahteva <i>One-off, when filing the application</i>	***
12.2.3.4.	Naknada za prevremenu potpunu ili delimičnu otplatu Stambenog kredita <i>Fee for complete or partly early repayment of housing loans</i>		1% odnosno 0,5%¹ <i>1% i.e. 0.5%¹</i>	Jednokratno, prilikom podnošenja zahteva <i>One-off, when filing the application</i>	***

Naknade navedene u tabeli odnose se na sve aktivne kredite koje Erste Bank ima u svom portfoliju !
Fees stated in the table refer to all active clients which Erste Bank has in its portfolio!

Naknade se obračunavaju u odnosu na ostatak duga.
Fees are calculated in relation to the debt remainder.

¹**Uz ispunjenje propisanih uslova**
¹With the settlement of stipulated conditions

12.4.	Uslovi prevremene otplate kredita <i>Conditions of early repayment</i>
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Naknada za prevremenu otplatu se može naplatiti samo ako je iznos prevremene otplate za 12 meseci veći od 1.000.000 RSD.
Fee for early repayment can be charged only if the amount of the prepayment for 12 months amounts more than RSD 1,000,000.

Naknada za prevremenu otplatu je 1%, a ukoliko je period između prevremene otplate i kraja otplate kredita kraći od jedne godine, naknada može biti maksimalno 0,5%
Fee for early repayment is 1%, and if the period between the prepayment and end of loan repayment is shorter than a year, the fee can be max. 0.5%.

Naknada za prevremenu 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 prevremeno otplaćena sredstva.
Fee for early repayment cannot be higher than the amount of the damage, which is the difference between the agreed interest rate and market interest rate according to which the prepaid funds can be disbursed.

Naknada ni u jednom slučaju ne može biti veća od iznosa kamate koji bi korisnik platio za taj period.
The fee can never be higher than the amount of interest which the borrower would pay for that period.

13. NAKNADE ZA NKOSK* NKOSK FEES*

	OPIS NAKNADE Fee description	Visina naknade Fee amount	Vrsta naknade Fee type	Dinamika plaćanja Payment rate
13.1.	Naknada za obradu zahteva kod NKOSK-a <i>Management fee with NKOSK</i>	Promenljiva <i>Variable</i>	30 EUR u dinarskoj protivvrednosti po srednjem kursu NBS <i>EUR 30 in RSD counter value according to middle NBS exchange rate</i>	Jednokratno, prilikom podnošenja zahteva <i>One-off, when filing the application</i>
13.2.	Premija osiguranja kod NKOSK-a <i>Insurance premium at NKOSK</i>	Fiksna <i>Fixed</i>	u skladu sa tabelom: Premija osiguranja kredita kod NKOSK-a <i>in accordance with the table: Loan insurance premium at NKOSK</i>	Jednokratno, prilikom podnošenja zahteva <i>One-off, when filing the application</i>
13.3.	Premija osiguranja kredita kod NKOSK-a <i>Loan insurance premium at NKOSK</i>			
	Valutna Indeksacija Kredita <i>Loan currency indexation</i>	^[1] LTV ≤ 70	70 < LTV ≤ 80	80 < LTV ≤ 90
	EUR	1,50%	2,50%	3,50%
	CHF	1,95%	2,95%	3,95%
	RSD	1,35%	2,35%	3,35%

*ukoliko korisnik kredita nema riziko životno osiguranje vinkulirano na Erste Bank navedene premije se uvećavaju za 0,25%
*if the borrower has no risk life insurance assigned to Erste Bank, the stated premiums are increased for 0.25%

*ukoliko je predmet hipoteke takozvani „objekat u izgradnji“ navedene premije se uvećavaju za 0,5%
*if the subject of the mortgage is the so-called "facility under construction", the stated premiums are increased for 0.5%

*ukoliko je predmet hipoteke objekat legalizovan po osnovu Zakona o planiranju i izgradnji („Sl. glasnik RS“ br. 72/2009) na osnovu minimalne tehničke dokumentacije iz članova 188, 189 i 191., navedene premije se uvećavaju se za 0,15%
*if the subject of the mortgage is a facility legalized based on the Law on Planning and Construction ("Official Gazette of RS", no. 72/2009) based on the minimum technical documentation from Articles 188, 189 and 191, the stated premiums are increased for 0.15%

*ukoliko je stepen kreditne zaduženosti korisnika kredita i solidarnih dužnika jednak ili veći 60% navedene premije se uvećavaju za 0,5%
*if the degree of indebtedness of the borrower and joint debtors is equal or higher than 60%, the stated premiums are increased for 0.5%

*ukoliko je stepen kreditne zaduženosti korisnika kredita i solidarnih dužnika jednak ili veći 70% navedene premije se uvećavaju za 1%
*if the degree of indebtedness of the borrower and joint debtors is equal or higher than 70%, the stated premiums are increased for 1%

*ukoliko je stepen kreditne zaduženosti korisnika kredita i solidarnih dužnika jednak ili veći 80% navedene premije se uvećavaju za 1,5% samo u slučaju kada je 80% ili više obaveza ugovoreno u dinarima
*if the degree of indebtedness of the borrower and joint debtors is equal or higher than 80%, the stated premiums are increased for 1.5% only when 80% or more of liabilities is agreed in RSD

* Samo za kreditne proizvode u otplati, a na zahtev klijenta za promenom uslova po kreditu
* Only for lending products in repayment, upon the client's request for the change of lending conditions

^[1] LTV racio predstavlja odnos iznosa kredita banke i kupoprodajne cene nekretnine (ako je predmet hipoteke nekretnina koja se kupuje) ili procenjene vrednosti nekretnine (ako predmet hipoteke nije nekretnina koja se kupuje), pomnožen sa 100
^[1] LTV ratio is the ratio of the amount of the loan of the bank and the purchase and sales price of the real-estate (if the subject of the mortgage is the real-estate purchased or the value of the real-estate (if the subject of the mortgage is not the real-estate purchased), multiplied with 100

14. Kamatne stope za kredite - u zavisnosti od kreditnog proizvoda i valute Interest rates for loans - depending on lending product and currency

15. Kamatne stope na račune i štednju - u zavisnosti od tipa štednje, valute i ročnosti depozita Interest rates for accounts and savings – depending on savings product, currency and maturity

16. PENALI PENALTIES

	Slučaj koji se penalizira <i>Penalized case</i>	Rok za ispunjenje <i>Deadline</i>	Trošak pribavljanja dokumenta (Erste Bank u ime klijenta) <i>Cost of obtaining the documents (Erste Bank in the client's name)</i>	Vrsta penala <i>Penalty type</i>	Visina penala <i>Penalty amount</i>
16.1.	Opšti penali <i>General Penalties</i>				
16.1.1.	Nedozvoljeno prekoračenje po tekućem računu <i>Unauthorized overdraft</i>	–	–	godišnje <i>per annum</i>	Jednaka Zakonskoj zateznoj kamati; 8% + RKS <i>Equal to legal default interest; 8% + RIR</i>
16.1.2.	Primanje nije usmereno u zadatom roku ili je preusmereno u toku otplate <i>Income not directed within the given tenor or redirected during repayment</i>	45 dana od zaključenja ugovora za kredite za refinansiranje 60 dana od uplate poslednje zarade <i>45 days as of the entering into refinancing loan agreements 60 days as of the payment of the final installment</i>	nema <i>none</i>	povećanje kamatne stope na visinu koja važi za nekljente <i>increase of interest rate to the amount valid for non-clients</i>	Definisana Cenovnikom (deo Kamatne stope - krediti) <i>Defined by Pricelist (part Interest rates - loans)</i>
16.1.3.	Nedostavljanje poreske prijave PPDG 2R ili Rešenje PU za klijente poreske obveznike <i>Failure to deliver tax return PPDG 2R or Decision of Police for clients who are tax payers</i>	Do 15 aprila - dostava prijave, a dostava rešenja u roku od 6 meseci until 15 April - delivery of report, and delivery of Decision within 6 months	prema tarifniku nadležne PU <i>according to the pricelist of the competent police office</i>	godišnje <i>per annum</i>	2.400 RSD <i>RSD 2,400</i>

	Slučaj koji se penalizira <i>Penalized case</i>	Rok za ispunjenje <i>Deadline</i>	Trošak pribavljanja dokumenta (Erste Bank u ime klijenta) <i>Cost of obtaining the documents (Erste Bank in the client's name)</i>	Vrsta penala <i>Penalty type</i>	Visina penala <i>Penalty amount</i>
16.1.4.	Nedostavljanje dokaza o nezaposlenosti (Nacionalna služba za zapošljavanje) ili AZ overene od strane novog poslodavca u roku od 60 dana od dana prestanka radnog odnosa kod trenutnog poslodavca <i>Failure to deliver the evidence on unemployment (National Employment Service) or administrative ban certified by the new employer within 60 days as of the day of the termination of employment at the current employer</i>	60 dana <i>60 days</i>	nema <i>none</i>	-	1.800 RSD <i>RSD 1,800</i>
16.1.5.	Nedostavljanje informacije o promeni podataka (promena kontakt telefona, adrese, materijalne situacije, vrednosti kolaterala) <i>Failure to deliver the information on the data change (change of contact, address, material situation, collateral value)</i>	30 dana od nastanka promene <i>30 days as of the change</i>	nema <i>none</i>	-	1.800 RSD <i>RSD 1,800</i>
16.1.6.	Ukoliko klijent na poziv Erste Bank ne obezbedi novi kolateral, solidarnog dužnika ili žiranta ako postojeći ne zadovoljava uslove-hipoteka ili zaloga: oštećenje kolaterala, smanjenje vrednosti <i>If the client fails to provide new collateral, joint debtor or guarantor upon the call of Erste Bank, if the current does not meet conditions - mortgage or pledge: collateral damage, value decrease</i>	60 dana od poziva Erste Bank <i>60 days as of Erste Bank's call</i>	nema <i>none</i>	-	2.400 RSD <i>RSD 2,400</i>
16.1.7.	Ukoliko klijent na poziv Erste Bank ne obezbedi: <i>If the client fails to ensure the following upon the call of Erste Bank:</i> <ul style="list-style-type: none"> • NOL / Net Billing Sheet • Potvrdu o zaposlenju i visini primanja / Certificate on employment and amount of income • Dokaz o dodatnim primanjima / Evidence on additional income • PPDG 2R / PPDG 2R • Saglasnost za izveštaj KB / Consent for the CB Report 	5 radnih dana od poziva Erste Bank <i>5 business days as of Erste Bank's call</i>	nema <i>none</i>	-	1.800 RSD <i>RSD 1,800</i>
16.2.	Penali za nestambene kredite <i>Penalties for non-housing loans</i>				
16.2.1.	Nenamensko korišćenje sredstava (kod kredita iz kojih se vrši refinansiranje) <i>Unintentional use of funds (in case of loans from which refinancing is executed)</i>	5 radnih dana od dana plasiranja <i>5 business days as of disbursement</i>	nema <i>none</i>	povećanje kamatne stope <i>increase of interest rate</i>	19%
16.3.	Gotovinski kredit sa hipotekom koja je dodatni kolateral <i>Cash loan with mortgage as an additional collateral</i>				
16.3.1.	Nedostavljanje procena vrednosti nepokretnosti <i>Real-estate value appraisal not delivered</i>	do isteka prethodno dostavljene procene <i>until the expiry of previously delivered verification</i>	prema fakturi procenitelja sa liste ovlašćenih procenjivača Erste Bank <i>according to the invoice of the appraisers from the list of Erste Bank authorized appraisers</i>	svake treće godine <i>on 3-year basis</i>	1.200 RSD <i>RSD 1,200</i>
16.3.2.	Nedostavljanje LN sa upisanim teretom <i>Land Register excerpt with registered burden not delivered</i>	15 dana nakon dobijenog Rešenja o upisu hipoteke <i>15 days after the received Decision on Mortgage Registration</i>	prema tarifniku nadležnog registra nepokretnosti <i>according to the pricelist of the competent Land Register</i>	jednokratno <i>one-off</i>	1.200 RSD <i>RSD 1,200</i>

	Slučaj koji se penalizira <i>Penalized case</i>	Rok za ispunjenje <i>Deadline</i>	Trošak pribavljanja dokumenta (Erste Bank u ime klijenta) <i>Cost of obtaining the documents (Erste Bank in the client's name)</i>	Vrsta penala <i>Penalty type</i>	Visina penala <i>Penalty amount</i>
16.3.3.	Neplaćanje premije osiguranja <i>Non-payment of premium insurance</i>	15 dana od isteka roka do kada je premija plaćena <i>15 days as of the expiry of the premium validity</i>	prema fakturi osiguravajuće kuće <i>according to the invoice of insurance agency</i>	godišnje <i>per annum</i>	1.200 RSD <i>RSD 1,200</i>
16.3.4.	Ukoliko klijent na poziv Erste Bank ne obezbedi: <i>If the client fails to ensure the following upon the call of Erste Bank:</i> <ul style="list-style-type: none"> • NOL / Net Billing Sheet • Potvrdu o zaposlenju i visini primanja / Certificate on employment and amount of income • Dokaz o dodatnim primanjima / Evidence on additional income • PPDG 2R / PPDG 2R • Saglasnost za izveštaj KB / Consent for the CB Report 	5 radnih dana od poziva Erste Bank <i>5 business days as of Erste Bank's call</i>	nema <i>none</i>		1.800 RSD <i>RSD 1,800</i>
16.4.	Auto kredit <i>Car loan</i>				
16.4.1.	Neplaćanje premije osiguranja <i>Non-payment of premium insurance</i>	15 dana od isteka roka do kada je premija plaćena <i>15 days as of the expiry of the premium validity</i>	prema fakturi osiguravajuće kuće <i>according to the invoice of insurance agency</i>	godišnje <i>per annum</i>	1.200 RSD <i>RSD 1,200</i>
16.5.	Poslovni prostor <i>Business premises</i>				
16.5.1.	Neplaćanje premije osiguranja <i>Non-payment of premium insurance</i>	15 dana od isteka roka do kada je premija plaćena <i>15 days as of the expiry of the premium validity</i>	prema fakturi osiguravajuće kuće <i>according to the invoice of insurance agency</i>	godišnje <i>per annum</i>	1.200 RSD <i>RSD 1,200</i>
16.5.2.	Nedostavljanje procene vrednosti nepokretnosti <i>Real-estate value appraisal not delivered</i>	do isteka prethodno dostavljene procene <i>until the expiry of previously delivered verification</i>	prema fakturi procenitelja sa liste ovlašćenih procenivača Erste Bank <i>according to the invoice of the appraisers from the list of Erste Bank authorized appraisers</i>	svake treće godine <i>on 3-year basis</i>	1.200 RSD <i>RSD 1,200</i>
16.5.3.	Nedostavljanje LN sa upisanim teretom <i>Land Register excerpt with registered burden not delivered</i>	15 dana nakon dobijenog Rešenja o upisu hipoteke <i>15 days after the received Decision on Mortgage Registration</i>	prema tarifniku nadležnog registra nepokretnosti <i>according to the pricelist of the competent Land Register</i>	jednokratno <i>one-off</i>	1.200 RSD <i>RSD 1,200</i>
16.6.	Penali za stambene kredite <i>Penalties for housing loans</i>				
16.6.1.	Opšti uslovi za stambene kredite <i>General Terms for housing loans</i>				
16.6.1.1.	Neplaćanje premije imovinskog osiguranja <i>Non-payment of premium of property insurance</i>	15 dana od isteka roka do kada je premija plaćena <i>15 days as of the expiry of the premium validity</i>	prema fakturi osiguravajuće kuće <i>according to the invoice of insurance agency</i>	godišnje <i>per annum</i>	1.200 RSD <i>RSD 1,200</i>
16.6.1.2.	Neplaćanje premije životnog osiguranja <i>Non-payment of premium of life insurance</i>	15 dana od isteka roka do kada je premija plaćena <i>15 days as of the expiry of the premium validity</i>	prema ponudi osiguravajuće kuće <i>according to the offer of insurance agency</i>	godišnje <i>per annum</i>	1.200 RSD <i>RSD 1,200</i>

	Slučaj koji se penalizira <i>Penalized case</i>	Rok za ispunjenje <i>Deadline</i>	Trošak pribavljanja dokumenta (Erste Bank u ime klijenta) <i>Cost of obtaining the documents (Erste Bank in the client's name)</i>	Vrsta penala <i>Penalty type</i>	Visina penala <i>Penalty amount</i>
16.6.1.3.	Nedostavljanje procena vrednosti nepokretnosti <i>Real-estate value appraisal not delivered</i>	do isteka prethodno dostavljene procene <i>until the expiry of previously delivered verification</i>	prema fakturi procenitelja sa liste ovlašćenih procenjivača Erste Bank <i>according to the invoice of the appraisers from the list of Erste Bank authorized appraisers</i>	svake treće godine <i>on 3-year basis</i>	1.200 RSD <i>RSD 1,200</i>
16.6.1.4.	Nedostavljanje LN sa upisanim teretom <i>Land Register excerpt with registered burden not delivered</i>	15 dana nakon dobijenog Rešenja o upisu hipoteke <i>15 days after the received Decision on Mortgage Registration</i>	prema tarifniku nadležnog registra nepokretnosti <i>according to the pricelist of the competent Land Register</i>	jednokratno <i>one-off</i>	1.200 RSD <i>RSD 1,200</i>
16.6.1.5.	Nenamensko korišćenje sredstava (za kredite u RSD) <i>Use of funds for non-specific purpose (for loans in RSD)</i>	po saznanju <i>upon information receipt</i>	nema <i>none</i>	povećanje KS <i>increase of IR</i>	5% + 3M Belibor
	Nenamensko korišćenje sredstava (za kredite sa valutnom klauzulom) <i>Use of funds for non-specific purpose (for loans with currency clause)</i>				5% + 6M Euribor
16.6.2.	Dodatni uslov za izgradnju / montažne kuće <i>Additional condition for construction / prefabricated houses</i>				
16.6.2.1.	Nedostavljanje procene nakon završetka radova <i>Failure to deliver the appraisal after the termination of works</i>	30 dana nakon završenih radova <i>30 days after the finalization of works</i>	prema fakturi procenitelja sa liste ovlašćenih procenjivača Erste Bank <i>according to the invoice of the appraisers from the list of Erste Bank authorized appraisers</i>	svake treće godine <i>on 3-year basis</i>	1.200 RSD <i>RSD 1,200</i>
16.6.2.2.	Nedostavljanje polisa osiguranja nekretnine <i>Failure to deliver real-estate insurance policy</i>	30 dana nakon završenih radova <i>30 days after the finalization of works</i>	trošak pribavljanja dokumenta <i>cost of obtaining the documents</i>	godišnje <i>per annum</i>	1.200 RSD <i>RSD 1,200</i>
16.6.2.3.	Nedostavljanje faktura za montažnu kuću <i>Failure to deliver the invoices for prefabricated house</i>	5 radnih dana od plasiranja sredstava <i>5 business days as of the disbursement</i>	nema <i>none</i>	jednokratno <i>one-off</i>	1.200 RSD <i>RSD 1,200</i>
16.6.3.	Dodatni uslov za adaptaciju / projektno finansiranje <i>Additional condition for adaptation / project financing</i>				
16.6.3.1.	Nedostavljanje procene nakon završetka radova <i>Failure to deliver the appraisal after the termination of works</i>	30 dana nakon završenih radova <i>30 days after the finalization of works</i>	prema fakturi procenitelja sa liste ovlašćenih procenjivača Erste Bank <i>according to the invoice of the appraisers from the list of Erste Bank authorized appraisers</i>	svake treće godine <i>on 3-year basis</i>	1.200 RSD <i>RSD 1,200</i>

- * **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 website.