

TARIFFS FOR COMMISSIONS AND FEES OF KBC BANKA FOR LEGAL ENTITIES

Tariffs for domestic payments

Tariff number	Base for calculation of tariffs	Payment method	Amount of tariff rate
1.1	Opening of current account	-	Free of charge
1.2	Monthly maintenance fee for active* current account	monthly	195 RSD
1.3	Monthly maintenance fee for purpose accounts (securities, accounts for sick-leave and accounts for subventions)	monthly	Free of charge
1.4	Account cancellation on client's demand	at once	500 RSD
1.5	Sending reminder on current account balance	at once	200 RSD including postal costs
1.6	Account statements		
1.6.1	Issuance of account statement at the counter	-	Free of charge
1.6.2	Issuance of archive account statement/ payment order or copy of account statement/payment order	at once	300 RSD per statement
1.7	Certificates		
1.7.1	Issuance of certificate for final realization of payment order	at once	100 RSD
1.7.2	Issuance of certificate on calculated fees according to the current tariffs	at once	100 RSD per report
1.7.3	Issuance of various certificates on client's demand	at once	500 RSD

*Active current account has at least one transaction during one month

Tariff number	Cash payments	Payment method	Amount of tariff rate
2.1	Deposits on account		
2.1.1	Deposit of daily receipt to the account with the Bank	on 15 days	up to 50.000 RSD - 25 RSD; over 50.000 RSD - 0,05%, max 300 RSD
2.1.2	Deposit – loan of the founder	at once	100 RSD
2.1.3	Other deposits to the account with the Bank	at once	20 RSD
2.1.4	Deposit to the accounts outside the Bank	at once	0,5% min 20 RSD max 3.000 RSD

* Fees are paid by physical person who deposits money

2.2	Withdrawals from account		
2.2.1	Withdrawal from account with the Bank	on 15 days	0,5% min 20 RSD max 10.000 RSD

Tariff number	Non-cash payments	Payment method	Amount of tariff rate	
			electronic orders	paper orders
3	Internal transfer			
3.1	Orders in favour of KBC Bank's accounts and orders within the accounts of the same client			
3.1.1	Payment orders up to 50.000,00 RSD	on 15 days	Free of charge	Free of charge
3.1.2	Payment over 50.000,01 RSD	on 15 days	Free of charge	50% of the price of other internal orders 0,035% max 2.000 RSD
3.1.3	Transfer from the purpose account for securities to the current account in RSD	on 15 days	Free of charge	Free of charge
3.2	Orders in favour of accounts within the Bank			
3.2.1	Payment orders up to 50.000,00 RSD	on 15 days	80% of the basic price 16 RSD	20 RSD
3.2.2	Payment over 50.000,01 RSD	on 15 days	80% of the basic price 0,056% max 3.200 RSD	0,07% max 4.000 RSD
4	External payments - kliring			
4.1	Payment orders up to 50.000,00 RSD	on 15 days	80% of the basic price 24 RSD	30 RSD
4.2	Payment over 50.000,01 RSD	on 15 days	80% of the basic price 0,072%	0,09%

5	External payments - RTGS	Payment method	electronic orders		paper orders	
			time of input 8-14h	time of input - after 14h	time of input 8-14h	time of input - after 14h
5.1	Payment orders up to 50.000,00 RSD	on 15 days	80% of the basic price 48 RSD	80% of the basic price 96 RSD	60 RSD	120 RSD
5.2	Payment over 50.000,01 RSD	on 15 days	80% of the basic price 0,08% min 56 RSD max 4.800 RSD	80% of the basic price 0,08% min 96 RSD max 6.400 RSD	0,10% min 70 RSD max 6.000 RSD	0,10% min 120 RSD max 8.000 RSD

* Orders, charged according to the time of entry, understand orders received 1 h before deadline

Tariff number	eBanking	Payment method	Amount of tariff rate
6.1	Monthly maintenance fee for active* current account	monthly	100 RSD
6.2	Delivery of account statement by eBanking	-	Free of charge
6.3	Electronic banking services		
6.3.1	FX desktop package	-	Free of charge
6.3.2	FX enterprise package	-	Free of charge
6.3.3	WEB client	-	Free of charge
6.3.4	First smart card	at once	25 EUR
6.3.5	First smart card reader	at once	20 EUR
6.3.6	Service of additional smart card issuance or it's replacement	at once	25 EUR
6.3.7	Service of additional smart card reader issuance or it's replacement	at once	25 EUR
6.3.8	Unblocking of the smart card	at once	300 RSD
6.3.9	Report of lost or stolen card	at once	500 RSD
6.3.10	Certificate re-issuance	-	Free of charge

* Active current account has at least one transaction during one month

Tariffs for international payments

Tariff number	Base of calculation of tariffs	Payment method	Amount of tariff rate	
			Residents	Non-residents
7.1	Opening of FCY account	-	Free of charge	
7.2	Opening of RSD non-resident's account	-	x	Free of charge
7.3	Monthly fee for account maintenance	-	Free of charge	
7.4	Account cancellation on client's demand	at once	500 RSD	
7.5	Orders on client's demand (payment orders)	at once	600 RSD	
7.6	SWIFT costs (per each order except internal orders and orders to accounts with banks members of KBC Group)	at once	650 RSD	
7.7	Subsequent corrections of wrong data in payment orders and ordes for collection	at once	250 RSD	
7.8	Account statements			
7.8.1	Issuance of account statement at the counter	-	Free of charge	
7.8.2	Issuance of archive account statement/payment order or copy of account statement/payment order	at once	200 RSD	
7.9	Certificates			
7.9.1	Issuance of various certificates	at once	500 RSD	
7.9.2	Issuance of certificate for final realization of payment order in RSD	at once	x	100 RSD per order
7.10	Claims			
7.10.1	Claims for payment order in FCY	at once	500 RSD + ino-bank costs	
7.10.2	Claims for payment order in RSD	at once	500 RSD	

Tariff number	Cash transactions	Payment method	Amount of tariff rate	
			Residents	Non-residents
8.1	Deposit in FCY on FCY accounts of legal entities	-	Free of charge	
8.2	Withdrawal in FCY for business trip of domestic and foreign legal entities from FCY accounts	at once	0,5% min 300 RSD	
8.3	Withdrawal in FCY for business trips of domestic and foreign legal entities from Bank's FCY funds	at once	According to the selling exchange rate for FCY	

Tariff number	Non cash transactions	Payment method	Amount of tariff rate	
			Residents	Non-residents
9.1	Inflow from abroad			
9.1.1	Inflow from abroad on FCY account	-	Free of charge	
9.1.2	Report on collection and assigning funds from abroad to other domestic bank	at once	0,5% min 1.000 RSD	
9.1.3	Inflow from Kosovo and Metohija	-	0,3% min 1.000 RSD	Free of charge
		prompt transactions	0,5% min 600 RSD	
9.2	International outgoing payments			
9.2.1	From FCY accounts	in advance	0,3% + swift costs min 600 RSD max 35.000 RSD	
9.2.2	From FCY accounts to accounts with banks members of KBC Group	in advance	500 RSD fixed	
9.2.3	Payment order in RSD (buying of foreign currency with the Bank)	-	Bank's selling exchange rate + swift costs	

9.3	Domestic payments			
9.3.1	RSD infow on non-resident's account from other bank in the country	-	x	Free of charge
9.3.2	Transfer from FCY to RSD accounts	at once	According to the buying exchange rate	
9.3.3	Transfers from FCY accounts to FCY accounts of same client in other bank in country	in advance	0,3% + swift costs min 600 RSD max 35.000 RSD	
9.3.4	FCY payments within the Bank	in advance	20 RSD	
9.3.5	RSD payments within the Bank	in advance	x	20 RSD
9.3.6	RSD payment account of resident to RSD account of non-resident with other bank in the country	in advance	0,3% + swift costs min 600 RSD max 35.000 RSD	x
9.3.7	Payment from non-resident RSD accounts in favour of resident's accounts in other bank in country	in advance	x	1% max 8.000 RSD

Tariff number	Documentary operations	Payment method	Amount of tariff rate
10	Letters of Credit		
10.1	Import L/C		
10.1.1	Opening of l/c with deposit	issuing fee (one-off)	0,35% + swift costs min 3.000 RSD
10.1.2	Opening of l/c without deposit	issuing fee (one-off)	0,35% + swift costs min 3.000 RSD
		commitment commissions (quarterly)	1 - 2% or as per CC decision min 2.000 RSD
10.1.3	Checking of documents	one-off	0,2% min 3.000 RSD
10.1.4	Amendments (except of increase of the amount)	one-off	3.000 RSD + swift costs
10.1.5	Liquidation of unused l/c	one-off	3.000 RSD
10.2	Export L/C		
10.2.1	Notification	one-off	0,2% min 3.000 RSD
10.2.2	Confirmation	quarterly	min 0,4% (or as per CC decision)
10.2.3	Transfer of l/c to another bank	one-off	0,2% min 3.000 RSD

10.2.4	Transfer of amendment	one-off	3.000 RSD + swift costs
10.2.5	Forfeiting of L/C	-	or as per CC decision
10.2.6	Change of l/c conditions	one-off	3.000 RSD
10.2.7	Checking of documents	one-off	0,2% min 3.000 RSD
10.2.8	Discrepant documents	one-off	3.000 RSD
10.2.9	Negotiation	-	According to a special Decision
11	Letters of Guarantee		
11.1	Import L/G		
11.1.1	Issuance of l/g	issuing fee (one-off)	0,35% + swift costs min 3.000 RSD
		commitment commissions (quarterly)	1 - 2% or as per CC decision min 2.000 RSD
11.1.2	Amendments (except of increase of the amount)	one-off	3.000 RSD + swift costs
11.2	Export L/G		
11.2.1	Issuance of guarantee based on counter guarantee of ino bank - confirmation	quarterly	0,25% - 1% min 3.000 RSD
11.2.2	Notifying	one-off	0,2% min 3.000 RSD
11.2.3	Amendments	one-off	3.000 RSD + swift costs
11.2.4	Request for payment	one-off	0,20% min 3.000 RSD
12	Other fees		
12.1	Making draft versions of l/c's and texts of guarantees	first	free of charge
		rest - one-off	3.000 RSD
12.2	L/C and L/G advising over third bank	one-off	1.500 RSD
12.3	Changes in l/c's and guarantees of the third bank	one-off	3.000 RSD + swift costs
13	Incasso documents		
13.1	Outgoing and incoming collection	one-off	0,3% min 3.000 RSD
13.2	Providing acceptance per bill of exchange	one-off	0,4% (or or as per CC decision) min 1.000 RSD
13.3	B/L endorsing	one-off	0,15% min 1.000 RSD
13.4	Sending legal entity's cheques on collection	one-off	0,5% min 1.000 RSD
13.5	Request for payment under draft	one-off	Real costs 0,15% min 1.000 RSD

13.6	Amendments	one-off	1.000 RSD
13.7	Delivery of documents - return of documents without payment obligation	one-off	1.000 RSD
13.8	Processing of documents	one-off	1.000 RSD
13.9	Keeping of documents	one-off	3.000 RSD

Fees for bank's services in international operations with other bank's

Tariff number	Base of calculation of tariffs	Payment method	Amount of tariff rate
14	Remittances - transfers		
14.1	Transfer of incoming payment to other domestic bank – beneficiary's bank	one-off	350 RSD
14.2	Charging fees for transfer payment with option OUR to the other domestic bank	one-off	Up to 10.000,00 EUR - 5 EUR 10.000,01- 20.000,00 EUR - 8 EUR 20.000,01- 30.000,00 EUR - 10 EUR 30.000,01- 40.000,00 EUR - 15 EUR 40.000,01- 50.000,00 - 25 EUR over 50.000,01 - 40 EUR
14.3	Remittances (fees at user's charge if there are no other instructions)	one-off	0,15% min 15 EUR
15	Cheques and bill of exchange drafting		
15.1	Cheques and bill of exchange drafting to the bank	-	Free of charge
16	Cheques, bills of exchange and personal letters of credit		
16.1	Cheques payments on counters and/or withdrawal of traveller's or personal letters of credit disbursed by ino-bank	-	Free of charge according to the current buying exchange rate
16.2	Payment of cheques accepted directly from ino-bank on behalf of company account and/or institution in Serbia	one-off	0,15% min15 EUR
	If cheques was drafted to other bank	one-off	0,5% min 15 EUR
16.3	Payment according to traveller's credit letters or clean l/c's via NBS	one-off	0,1% min 15 EUR
17	Collections		
17.1	Paid cheques	-	Free of charge
17.2	Incasso of cheques, bills of exchange and other payment instruments	one-off	0,2% min 25 EUR
17.3	Providing of acceptance per bills of exchange	one-off	0,15% min 25 EUR

17.4	Documentary collection	one-off	0,15% min 25 EUR
17.5	Amendments	one-off	25 EUR
17.6	Collection of bill of exchange	one-off	0,2% min 25 EUR
18	Documentary Letters of Credit		
18.1	Notification	one-off	0,1% min EUR 35
18.2	Announcement of l/c opening	one-off	40 EUR
18.3	Confirmation for each started quartal	quarterly	0,15% min 50 EUR
18.4	Checking of documents	one-off	0,1% min 50 EUR
18.5	Changing of l/c	one-off	35 EUR
18.6	L/c transfer	one-off	50 EUR
18.7	Repayment by ramburs authorisations	one-off	50 EUR for each payment
19	Letters of Guarantee		
19.1	Notification	one-off	0,1% min 35 EUR
19.2	L/g forwarding	one-off	35 EUR
19.3	Confirmations or issuance of counter guarantee for each quartal	quarterly	0,25% min 100 EUR
19.4	Amendments	one-off	35 EUR
19.5	Checking of documents	one-off	0,1% min 50 EUR
20	Other provisions		
<ol style="list-style-type: none"> 1. Mentioned fees in EUR will be calculated in original currency, recalculated according to current middle exchange rate as at day of transaction. 2. Postal costs, telex, swift, telephone and other real costs if there are any, will be calculated separately. 3. All l/c's opened by the Bank are subject to the same rules and customs for documentary l/c's of the International trading chamber in Paris (ucp-600, Rev. 2007. or following revisions of the same). 4. Documents received for collection will be treated in accordance with the same rules for collection of the International trading chamber in Paris (pub.500, Rev. 1993. or following revisions of the same). 5. Bank retains the right to change existing tariffs and it will inform clients about it in written. 			

Tariff number	Trading with securities	Payment method	Amount of tariff rate
21.1	Opening of accounts	-	Free of charge
21.2	Monthly account maintenance fee	-	Free of charge

21.3	Account cancellation on client's demand	at once	500 RSD
21.4	Issuance of various certificates on clients' demand	at once	500 RSD
21.5	Transactions of based on buying and selling of shares	at once	0,3%

Tariff number	Vault operations			
	Tariffs for renting safe deposit boxes			
	Size of safe deposit box in cm	Rental period		
3 months		6 months	12 months	
22.1	Beograd, Požeška 65b			
22.1.1	10x30x40	950 RSD	1 550 RSD	2 500 RSD
22.1.2	20x30x40	1 400 RSD	2 300 RSD	3 600 RSD
22.1.3	30x30x40	1 450 RSD	2 400 RSD	3 700 RSD
22.2	Kraljevo, Milana Toplice 2			
22.2.1	45x25x34	1 062 RSD	1 770 RSD	3 304 RSD
22.2.2	10x25x34	1 180 RSD	2 006 RSD	4 012 RSD
22.2.3	16x25x34	1 416 RSD	2 242 RSD	4 484 RSD
22.2.4	28x25x34	1 652 RSD	2 655 RSD	4 720 RSD
22.3	Gornji Milanovac, Vojvode Milana 1			
22.3.1	10x30x40	950 RSD	1 550 RSD	2 500 RSD
22.3.2	20x30x40	1 400 RSD	2 300 RSD	3 600 RSD
22.3.3	30x30x40	1 450 RSD	2 400 RSD	3 700 RSD

* VAT included into the price for renting safe deposit boxes

Payment cards

Tariff number	DINA debit card	Amount of tariff rate
23.1	Card issuance	500 RSD
23.2	Annual membership fee	free of charge
23.3	Urgent card issuance, outside regular terms	1.000 RSD
23.4	Card replacement (lost PIN, damaged card, personal data change, stolen or lost card)	500 RSD
23.5	Reissuance	300 RSD
23.6	Card blocking fee	1.000 RSD
23.7	Invalid chargeback request	1.000 RSD
23.8	Card cancellation	500 RSD

23.9	Deblocking of card - invalid PIN	300 RSD
23.10	Balance query at KBC Banka's ATM	free of charge
23.11	Balance query on ATM of other banks	free of charge
23.12	Transactions in RSD	
23.12.1	Payment for goods and services	free of charge
23.12.2	Cash withdrawal at KBC Banka's ATM	free of charge
23.12.3	Cash withdrawal at ATM of other banks	0,5% + acquirer fee, min 20 RSD
23.12.4	Manual cash withdrawal on counters in other banks	0,5% + acquirer fee, min 20 RSD

Tariff number	Visa Business Electron	Amount of tariff rate
24.1	Card issuance	500 RSD
24.2	Annual membership	1.500 RSD
24.3	Urgent card issuance, outside regular terms	2.000 RSD
24.4	Card replacement (lost PIN, damaged card, personal data change, stolen or lost card)	500 RSD
24.5	Reissuance	300 RSD
24.6	Card blocking fee	1.000 RSD
24.7	Invalid chargeback request	1.500 RSD
24.8	Card cancellation	1.000 RSD
24.9	Card recovery Bulletin fee	3.500 RSD
24.10	Delivery costs for captured card at ATM abroad	1.200 RSD
24.11	Conversion of currencies	2,5% of transaction amount
24.12	Deblocking of card - invalid PIN	300 RSD
24.13	Balance query at KBC Banka's ATM	free of charge
24.14	Balance query on ATM of other banks	50 RSD
24.15	Balance query at ATM abroad	1 EUR
24.16	Transactions in RSD	
24.16.1	Payment for goods and services	free of charge
24.16.2	Cash withdrawal at KBC Banka's ATM	free of charge

24.16.3	Cash withdrawal at ATM of other banks in the country	0,25% of the amount + 60 RSD
24.16.4	Manual cash withdrawal in other banks in the country	0,33% of the amount + 105 RSD
24.17	Transactions in FCY	
24.17.1	Payment for goods and services	free of charge
24.17.2	Cash withdrawal at ATM	2% of the amount, min 3 EUR
24.17.3	Manual cash withdrawal	3% of the amount, min 5 EUR

Tariff number	Visa revolving credit card	Amount of tariff rate
25.1	Card issuance	500 RSD
25.2	Annual membership	2.500 RSD
25.3	Urgent card issuance, outside regular terms	3.500 RSD
25.4	Card replacement (lost PIN, damaged card, personal data change, stolen or lost card)	500 RSD
25.5	Reissuance	400 RSD
25.6	Card blocking fee	1.000 RSD
25.7	Invalid chargeback request	1.500 RSD
25.8	Card cancellation	1.000 RSD
25.9	Card recovery Bulletin fee	3.500 RSD
25.10	Delivery costs for captured card at ATM abroad	1.200 RSD
25.11	Conversion of currencies	2,5% of transaction amount
25.12	Deblocking of card - invalid PIN	300 RSD
25.13	Balance query at KBC Banka's ATM	free of charge
25.14	Balance query on ATM of other banks	50 RSD
25.15	Balance query at ATM abroad	1 EUR
25.16	Transactions in RSD	
25.16.1	Payment for goods and services	free of charge
25.16.2	Cash withdrawal at KBC Banka's ATM	2%, min 100 RSD
25.16.3	Manual cash withdrawal in KBC Banka	2,25%, min 150 RSD

25.16.4	Cash withdrawal at ATM of other banks in the country	2,5% of the amount + 50 RSD
25.16.5	Manual cash withdrawal in other banks in the country	2,5% of the amount + 90 RSD
25.17	Transactions in FCY	
25.17.1	Payment for goods and services	free of charge
25.17.2	Cash withdrawal at ATM	3% of the amount, min 3 EUR
25.17.3	Manual cash withdrawal	3% of the amount, min 5 EUR