

TARIFFS FOR COMMISSIONS AND FEES OF KBC BANKA FOR RETAIL CLIENTS

1 RSD CURRENT ACCOUNTS OPERATIONS		
1.1	Opening and cancellation of current accounts	free of charge
1.2	Monthly maintenance fee for active current accounts	85 RSD
1.3	Issuance of regular current account statement	free of charge
1.4	Issuance of archive current account statement	200 RSD
1.5	Issuance of certificates	500 RSD
1.6	Issuance of cheques	15 RSD per cheque
1.7	Sending reminder on current account balance	200 RSD including postal costs
1.8	Payments against cheques of other banks	3% (min 50 RSD)
1.9	Blocking of the account on client's demand	200 RSD
CASH TRANSACTIONS		
1.10	Cash payments	free of charge
1.11	Payments in cash from RSD accounts in the amount up to 200.000 RSD	20 RSD
1.12	Payments in cash from RSD accounts in the amount above 200.001 RSD	0,5% of withdrawn amount max 10.000 RSD
1.13	Cash payment to the accounts within the Bank	free of charge
1.14	Cash payment to the accounts outside the Bank	0,5% min 20 RSD - max 3.000 RSD
NON-CASH TRANSACTIONS		
1.15	Internal transfer from one account to another within the Bank	free of charge
1.16	External payments in RSD from accounts of physical persons (RSD savings, current accounts)	0,3% min 10 RSD - max 3.000 RSD
1.17	Urgent payment orders	120 RSD

2	BUNDLES	
2.1	Monthly fee for KLASIK bundle	140 RSD
2.2	Monthly fee for DINAMIK bundle	250 RSD
2.3	DINAMIK and KLASIK bundle closing	200 RSD
2.4	Monthly fee for Student Online	30 RSD
2.5	Closing of Student Online	50 RSD

3	RSD AND FCY SAVINGS ACCOUNTS	
3.1	Opening, maintenance and cancellation of accounts	free of charge
3.2	Blocking of the account on client's demand	200 RSD
3.3	Issuance of certificates	500 RSD
3.4	Cash deposit to savings account	free of charge
3.5	Cash withdrawal from savings account (announcement 3 days earlier)	free of charge
3.6	Cash withdrawal from savings account without announcement	0,2% of withdrawn amount

FCY OPERATIONS		
4	FCY ACCOUNTS	
4.1	Opening, maintenance and cancellation of FCY accounts	free of charge
4.2	Issuance of certificates	500 RSD
4.3	Fee for claims regarding international payments on client's demand	500 RSD + ino-bank costs
4.4	Blocking of the account on client's demand	200 RSD

CASH TRANSACTIONS		
4.5	Cash deposit on FCY account	free of charge
4.6	Cash withdrawal from FCY account	20 RSD
4.7	Withdrawal in RSD from FCY account	20 RSD
4.8	Withdrawal from the account with conversion into another foreign currency on owner's demand	0,50%

NON-CASH TRANSACTIONS		
4.9	International outgoing payments from FCY accounts (nostro remittances)	0,8% min 10 - max 200 EUR
4.10	Transfer from FCY account to FCY account in other bank in the country	0,8% min 10 EUR - max 200 EUR
4.11	International incoming payments to FCY accounts (cash payment)	0.5% min 300 RSD max 8.000 RSD
4.12	Acceptance of vostro cheques and forwarding for payment (pension, bank, traveller's cheque)	1,2% min 5 EUR - max 200 EUR
4.13	Acceptance of vostro cheques and forwarding for collecting (pension, bank, traveller's cheque)	1,2% (min 5 EUR - max 200 EUR) + costs of ino-bank

REAL ESTATE TRADE OPERATIONS		
5	Non-cash transactions in FCY based on buying and selling real estate: from buyer's account to the seller's account	
5.1	Non-cash transfer of funds, based on contract on buying and selling of real estate granted from Bank's sources from buyer's to seller's account with the Bank and withdrawal	free of charge
5.2	Non-cash transfer of funds, based on contract on buying and selling of real estate Bank's project financing from buyer's to seller's account with the Bank and withdrawal	free of charge
5.3	Non-cash transfer of funds, based on contract on buying and selling of real estate from buyer's to seller's account with the Bank and withdrawal (transfer from the other bank / cash deposit and withdrawal)	40 EUR fixed, no matter the value of the buying and selling agreement, in RSD counter value, at NBS middle rate for FX on seller's expense
5.4	Non-cash transfer of funds, based on contract on buying and selling of real estate from buyer's to seller's account in other Bank	0,8% min 10 EUR max 200 EUR

6 TRADING WITH SECURITIES (shares and bonds)		
6.1	Opening of accounts	200 RSD
6.2	Maintenance of account	free of charge
6.3	Closing of account	240 RSD
6.4	Issuance of certificates	500 RSD
6.5	Processing of payment orders for buying or selling shares	0,3% of the amount of sales agreement, max 200 EUR in RSD countervalue, based on middle rate on the day of processing
6.6	Cash withdrawal from purpose account for selling shares	20 RSD
6.7	Cash withdrawal from purpose account for buying shares	0,50% min 100 RSD
6.8	Cash payment in RSD	free of charge
6.9	Wyithdrawal on client's demand before approval of CSDCH	0,1% daily

7 EXCHANGE OPERATIONS		
7.1	Buying of cash	free of charge
7.2	Selling of cash	free of charge
7.3	Retransfer	free of charge

- Bank uses it's own exchange rate list

8 RETAIL LOANS OPERATIONS		
Loan Processing Fees for loans (except for mortgage loans)		
8.1	- Cash credit in RSD - Consumer credit in RSD - Loans for legalization in RSD	1,5% of the loan amount, min 800 RSD fixed
8.2	- New and second-hand car loans, indexed in EUR	10 EUR in RSD countervalue at NBS middle rate, fixed
8.3	- Credit based on 100% deposit	1% of the loan amount, min 800 RSD fixed
8.4	- Overdraft - Refinancing of loans with transfer of earnings (salary/pension)	free of charge
Prepayment penalty fees		
8.5	- Cash credit in RSD - Credit based on 100% deposit - Consumer credit in RSD - New and second-hand car loans, indexed in EUR - Loans for legalization in RSD	2% of the prepaid amount variable
8.6	Overdraft	free of charge

Fee for alteration of collateral for existing loan		
8.7	- Cash credit in RSD - New and second-hand car loans, indexed in EUR - Overdraft	1.500 RSD variable
8.8	- Credit based on 100% deposit	free of charge
8.9	- Consumer credit in RSD - Loans for legalization in RSD	1.500 RSD, variable if the request is to change the mortgage, 1% of the remaining principal

Fees for mortgage loans		
9	Loan Processing Fee	
9.1	Mortgage loans with NMIC insurance	LTV ≤ 85 <ul style="list-style-type: none"> • 0,5% from loan amount + annual administration fee • 2% from loan amount without annual administration fee
9.2	Mortgage loans with NMIC insurance for apartments from project financing of KBC Banka	80 < LTV ≤ 85 <ul style="list-style-type: none"> • 0,25% from loan amount + annual administration fee or LTV < 80 <ul style="list-style-type: none"> • 0,25% from loan amount + annual administration fee or • 1% from loan amount without annual administration fee
Annual loan administration fee for mortgages		
9.3	Mortgage loans with NMIC insurance and from project financing of KBC Banka	0,1% annually on the amount of the remaining principal
NMIC loan application cost		
9.4	Mortgage loans with NMIC insurance and from project financing of KBC Banka	30 EUR variable, depending on NMIC Tariffs
NMIC insurance premium		
9.5	Mortgage loans with NMIC insurance and from project financing of KBC Banka	LTV ≤ 70 – 1,50% 70 < LTV ≤ 80 – 2,50% LTV > 80 – 3,50% <ul style="list-style-type: none"> • if loan user doesn't have risk life insurance policy in the favor of the bank, premium is increased for 0,25% • if subject of mortgage is so called „object under construction“, the premium is increased for 0,5%
Prepayment penalty fee for mortgages		
9.6	2% of the prepaid amount, variable	

Alteration of collateral for existing mortgage loan		
9.7	Alteration of mortgage	1% of the remaining principal at the date of alteration of collateral request, variable
9.8	Reducing or increasing of the repayment period etc.	5.000 RSD variable
Alteration of currency in which loan was granted and disbursed		
9.9	2% of the remaining debt, variable	
Alteration of loan condition in terms of reducing or increasing the tenor after granting the loan but before disbursement demands etc., on client's demand		
9.10	Alteration of mortgage	10.000 RSD variable
9.11	Reducing or increasing of the repayment period etc.	5.000 RSD variable
Changing co-debtor		
9.12	0,5% of the remaining debt, variable	

10	Credit Bureau Reports	
Basic report for retail clients		
10.1	Service user	205 RSD
10.2	Guarantor	85 RSD
Synthetic report for retail clients		
10.3	Service user	140 RSD
10.4	Guarantor	65 RSD
Personal report		
Delivery on the same day		
10.5	By post	340 RSD
10.6	Via e-mail or fax	230 RSD
Delivery up to 30 days		
10.7	By post	230 RSD
10.8	Via e-mail or fax	110 RSD

11	VAULT OPERATIONS	
11.1	Closed deposited items for safe keeping with value label	Monthly 250 RSD
11.2	Closed deposited items for safe keeping without value label	Monthly 250 RSD
11.3	Forcible opening of safe deposit box, on client's demand	10.000 RSD

Tariffs for renting safe deposit boxes				
Size of safe deposit box in cm		Rental period		
		3 months	6 months	12 months
Beograd, Požeška 65b				
11.4	10x30x40	590,00 RSD	885,00 RSD	1.475,00 RSD
11.5	20x30x40	826,00 RSD	1.357,00 RSD	2.183,00 RSD
11.6	30x30x40	850,00 RSD	1.369,00 RSD	2.183,00 RSD
Kraljevo, Milana Toplice 2				
11.7	4,5x25x34	708,00 RSD	1.180,00 RSD	2.242,00 RSD
11.8	10x25x34	885,00 RSD	1.416,00 RSD	2.832,00 RSD
11.9	16x25x34	1.062,00 RSD	1.711,00 RSD	3.304,00 RSD
11.10	28x25x34	1.180,00 RSD	2.124,00 RSD	3.776,00 RSD
Gornji Milanovac, Vojvode Milana 1				
11.11	10x30x40	590,00 RSD	885,00 RSD	1.475,00 RSD
11.12	20x30x40	826,00 RSD	1.357,00 RSD	2.183,00 RSD
11.13	30x30x40	850,00 RSD	1.369,00 RSD	2.183,00 RSD

- VAT included into the price for renting safe deposit boxes

12	BILLS OF EXCHANGE	
12.1	Selling of bills of exchange on counters in KBC Banka	50 RSD

13	REPLACEMENT OF MONEY	
13.1	Replacement of damaged RSD banknotes	5% of the nominal value
13.2	Replacement of damaged FCY banknotes	Depending on damage degree 5% of the nominal value in RSD countervalue according to the selling rate for cash on a day of transaction
13.3	Processing of coins	1% min 50 RSD
13.4	Expert opinion for RSD and FCY banknotes in NBS	600 RSD

14	Online Banking	
14.1	Application for Online Banking service	free of charge
14.2	Monthly maintenance fee	15 RSD
14.3	Non-cash transfers in RSD within KBC Banka	free of charge

14.4	Non-cash transfers in RSD to the account in other bank	20% lower fees compared to the regular tariffs for transactions; 0,24% (min 8 RSD; max 2.400 RSD)
14.5	Urgent payment orders	120 RSD

15	SMS Reporting	
15.1	Single SMS message sent to the client	5 RSD
15.2	Delivery of information to the client upon his request	10 RSD

PAYMENT CARDS		
16	Dina debit card	
16.1	Annual membership fee (main and additional card)	free of charge
16.2	Issuance of main card	free of charge
16.3	Issuance of additional card	100 RSD
16.4	Urgent card issuance, outside regular terms	600 RSD
16.5	Card replacement (lost PIN, damaged card, personal data care, stolen or lost card)	400 RSD
16.6	Reissuance	150 RSD
16.7	Card blocking fee	1.000 RSD
16.8	Invalid chargeback request	1.000 RSD
16.9	Card cancellation	300 RSD
16.10	Balance query at KBC Banka's ATM	free of charge
16.11	Balance query on ATM of other banks	free of charge
16.12	Cash withdrawal at KBC Banka's ATM	free of charge
16.13	Cash withdrawal at ATM of other banks	0,5% + acquirer fee, min 20 RSD
16.14	Manual cash withdrawal on counters in other banks	0,5% + acquirer fee, min 20 RSD
16.15	Payment for goods and services in RSD	free of charge
16.16	Fee for exam payment on the ATM on the Faculty of Agriculture	20 RSD
16.17	Deblocking of card because of invalid PIN	150 RSD

17	Dina credit card	
17.1	Monthly account maintenance fee	100 RSD
17.2	Issuance of the main card	200 RSD
17.3	Issuance of the additional card	100 RSD
17.4	Urgent card issuance, outside of regular terms	600 RSD
17.5	Card replacement (lost PIN, damaged card, personal data care, stolen or lost card)	400 RSD
17.6	Reissuance	150 RSD
17.7	Card blocking fee	1.000 RSD
17.8	Invalid chargeback request	1.000 RSD
17.9	Card cancellation	800 RSD
17.10	Balance query at KBC Banka's ATM	free of charge
17.11	Balance query on ATM of other banks	free of charge
17.12	Cash withdrawal at KBC Banka's ATM	1% of withdrawn amount
17.13	Cash withdrawals at other bank's ATM	2% of withdrawn amount + acquirer fee (min 20 RSD)
17.14	Manual cash withdrawal in KBC Banka	1% of the amount, min 20 RSD
17.15	Manual cash withdrawal on counters in other banks	2% of withdrawn amount + acquirer fee (min 20 RSD)
17.16	Payment for goods and services in RSD	free of charge
17.17	Fee for exam payment on the ATM on the Faculty of Agriculture	20 RSD
17.18	Deblocking of card because of invalid PIN	150 RSD
17.19	Reminder for outstanding debt	200 RSD including postal costs

18	Visa payment cards - common tariff	
18.1	Issuance of the additional card	100 RSD
18.2	Urgent card issuance, outside of regular terms	600 RSD
18.3	Card replacement (lost PIN, damaged card, personal data care, stolen or lost card)	400 RSD
18.4	Reissuance	150 RSD
18.5	Invalid chargeback request	1.500 RSD
18.6	Card blocking fee	1.000 RSD
18.7	Card recovery Bulletin fee	3.500 RSD
18.8	Delivery costs for captured card at ATMs abroad	1.200 RSD
18.9	Conversion of currencies	2,5% of transaction amount
18.10	Deblocking of card - invalid PIN	150 RSD
18.11	Balance query at KBC Banka's ATMs	free of charge
18.12	Balance query on ATMs of other banks	50 RSD
18.13	Balance query at ATMs abroad	1 EUR
18.14	Payment for goods and services in FCY	free of charge
18.15	Reminder for outstanding debt	200 RSD including postal costs

19	Visa Electron debit card	
19.1	Issuance of the main card	200 RSD
19.2	Annual membership fee for main card	200 RSD
19.3	Annual membership fee for additional card	free of charge
19.4	Card cancellation	300 RSD
	Transactions in RSD	
19.5	Payment for goods and services	free of charge
19.6	Cash withdrawal at KBC Banka's ATM	free of charge

19.7	Cash withdrawal at ATM of other banks in the country	60 RSD + 0,25% of the amount
19.8	Manual cash withdrawal on counters of other banks in the country	105 RSD + 0,33% of the amount
Transactions in FCY		
19.9	Cash withdrawal at ATM	2% of the amount, min 3 EUR
19.10	Manual cash withdrawal	3% of the amount, min 5 EUR

20	Visa Classic revolving credit card	
20.1	Issuance of the main card	free of charge
20.2	Annual membership fee for main card	1.400 RSD
20.3	Annual membership fee for additional card	600 RSD
20.4	Card cancellation	800 RSD
Transactions in RSD		
20.5	Payment for goods and services	free of charge
20.6	Cash withdrawal at KBC Banka's ATM	2,25% of the amount, min 100 RSD
20.7	Manual cash withdrawal in KBC Banka	2,33% of the amount, min 150 RSD
20.8	Cash withdrawal at ATM of other banks in the country	3% of the amount, min 150 RSD
20.9	Manual cash withdrawal in other banks in the country	3% of the amount, min 200 RSD
Transactions in FCY		
20.10	Cash withdrawal at ATM	3% of the amount, min 3 EUR
20.11	Manual cash withdrawal	3,5% of the amount, min 5 EUR