



About KBC Banka in Serbia

International Customer Desk



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KBC Banka AD is a member of KBC Group - an integrated bancassurance group, catering mainly for retail customers, small and medium-sized enterprises and private banking clientele. It occupies leading positions on its home markets of Belgium and Central and Eastern Europe, where it specializes in retail bancassurance and asset management activities, as well as in the provision of services to businesses. The group is also active in a selection of other countries in Europe in private banking and services to businesses. Elsewhere around the globe, the group has established a presence in selected countries and regions.



Through banking, **KBC** is present in Belgium, Germany, Serbia, Netherlands, France, United Kingdom, Ireland, Italy, Spain, , Bulgaria – EIBANK, Czech Republic – CSOB, Slovakia – CSOB, Hungary – K&H Bank, Poland – Kredyt Bank, Russia – Absolutbank, USA, Turkey, China, Hong Kong, Singapore, India, Taiwan, Australia.

KBC Banka AD Beograd is a prospective, efficient and reliable financial institution that has demonstrated extraordinary growth and potential. When **KBC Group** entered the Serbian market in June 2007 it improved bank's operations in all segments. The expansion of the business network, strong financial growth, highly qualified staff and new products and services, are only the part of our **successful integration into KBC Group**.

Branches



- Arandjelovac
- Arilje
- Banatski Karlovac
- Beograd
- Bogatić
- Bor
- Bujanovac
- Čačak
- Čuprija
- Gornji Milanovac
- Inđija
- Jagodina
- Kikinda
- Kragujevac
- Kraljevo
- Kruševac
- Kula
- Lebane
- Leskovac
- Ljig
- Niš
- Novi Sad
- Pančevo
- Paraćin
- Prokuplje
- Ruski Krstur
- Sombor
- Stara Pazova
- Subotica
- Surdulica
- Šabac
- Užice
- Valjevo
- Vladičin Han
- Vlasotince
- Vranje
- Zaječar

Contacts



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Accounts with **KBC Serbia** for SME and Corporate clients

- KBC Banka offers opening and maintaining of current and other types of accounts for legal entities and entrepreneurs in RSD and other major currencies.
- Opening of account is free of charge, done through very simple procedure, and available in more than 40 cities and towns of Serbia.
- Requested documents necessary for account opening vary depending on the type of account and the business (Business Company, enterprise, social organizations, political organizations, religious groups and other)
- Experienced staff, reliable IT system and the network of our correspondent banks provide fast and efficient domestic and international payment operations at competitive prices.
- Account statements and reports are sent daily by e-mail or available through eBanking services free of charge.
- DINA and VISA cards are also available for our clients

Domestic payment operations

- KBC Banka AD Belgrade is **recognizable for its fast and efficient performance of RSD payment operations**.
- What makes our Bank exceptional is: high level of solvency, qualified and helpful staff, reliable information system, highly responsible and professional approach to work and wide presence on the territory of the Republic of Serbia.
- KBC Banka is a member of Domestic payment system organized by the National bank of Serbia from the first day system was founded. Depending on the amount, the payments are executed in RTGS or the NBS Clearing system.
- KBC e-banking users can make the payments from their accounts until 16.30 every business day with the same day value date. Clients who submit original payment orders to the bank's counter before 13.00 can also expect same day value date. KBC Banka gives it's clients one e-banking smart card and one smart card reader for usage free of charge.
- Commission for execution of orders is charged and collected automatically daily.

International payment operations

- In the process of execution of international payment operations, KBC Banka uses the protected S.W.I.F.T. technology and wide network of KBC correspondents worldwide, so that all the orders are executed safely, promptly and efficiently.
- According to the Law on foreign currency operations, legal entities are required to submit relevant documents as proof of the purpose of the transaction, along with the payment orders. Non-residents are required to provide additional document when transferring money abroad - evidence that tax obligations have been settled - issued by Tax authorities.
- KBC Banka does not charge for the incoming FX payments and provides a full range of FX services to its clients.
- The Bank provides KBC network clients with account statements in S.W.I.F.T. form (MT 940)

Special tariffs for International payments

KBC Banka now offers special tariffs for our international corporate clients that can provide extraordinary savings: When making outgoing **international payment in favor of beneficiary account held within KBC Group** following tariffs apply, regardless of the amount:

- When transferring funds from the FC account – **500 RSD flat**, no charge for SWIFT (which is otherwise 650 RSD)
- When buying FC from the Bank – **no charge** for transfer nor for the SWIFT

** for OUR option – additional international charges may apply*

KBC eBanking service provides the access to the daily account balance, execution of the transfer order/s and statements of account download.

KBC eBanking offers:

- FX Client application for small and medium enterprises, which is installed on the Windows platform. The work is executed in the offline regime, and if required the internet connection is established between the Bank for purpose of synchronization of data between the Bank and the user.
- FX Enterprise corporate application – the work of a number of client FX applications over the centralized data base.
- WEB FX application - which supports the execution of transactions in online regime: upon connecting to the internet, through web browser the client logs in to the Bank Web page where the transactions are executed.
- E-mail service which enables the obtaining of statement of account via electronic mail.
- It is available in English

Non-residents' and special purpose accounts

KBC Banka opens and maintains:

- Non-resident accounts in domestic and foreign currency for foreign legal entities, in compliance with Law on Foreign Exchange Operations and Law on the Prevention of Money Laundering
- Non-resident accounts for the purposes of foreign representative offices registered in the Republic of Serbia
- Escrow accounts
- Cash accounts for securities trading (securities operations in cooperation with KBC Securities AD Beograd, full range of services for securities owners and potential investors)
- Non-resident account is opened in foreign and local currency as sight deposit account. The depositor can keep funds on his account with the Bank in all major currencies.
- A Non-resident can receive funds to their account in accordance with the Law on foreign exchange operations:
 - through foreign cash deposits upon presentation of receipt issued by Serbian custom authorities confirming that the cash was brought from abroad,
 - through transfer of funds to its account with the Bank, or under payment transaction made by local or foreign entities.

Non-residents' **accounts** – more

- A Non-resident may dispose of funds until the balance amount on their account and in accordance with related legislation.
- Transfer of the funds to Non-resident's accounts with other banks outside of the Republic of Serbia is possible upon presentation of the endorsement issued by Tax authorities of Republic of Serbia stating that there are no unsettled tax obligations pending.
- The Non-resident cannot use overdraft on their account with the Bank
- The Bank is obliged to execute Non-resident's orders promptly in accordance with positive regulations. The value date for foreign currency payments is 2 business days maximum from the receipt of the valid payment order.
- For the services performed, the Bank charges commission according to KBC Banka ad Terms and Conditions.
- A Non-resident has obligation to keep the Bank informed on status and other changes that may occur, at all times; and to submit all necessary documentation prescribed by the Law on preventing the money laundering and Decisions of National Bank of Serbia.

Loans for SME & Corporate clients

- In order to finance business activities and operations, KBC Banka offers **financial solutions** tailored according to clients' size and specific business needs.
- The Bank approves the following facilities to legal entities and entrepreneurs: Credit cards, Current account overdraft, Revolving loans, Bill discounting, Letters of guarantees, Letters of credit, Avals, Loans with repayment schedule as well as Long-term investment loans. The special offer of the Bank includes approval of cross-border loans, as foreign exchange loans of KBC Bank from Germany with the guarantee of KBC Banka from Belgrade.
- Also, products to legal entities and entrepreneurs may be approved within annual credit lines (lines for L/Cs, L/Gs, discounting of bills, and as multi purpose credit lines) – Overall loan (Multi-purpose credit line)
- **The Bank grants LOANS for:** solvency, overdraft, current assets (raw materials and semi-manufactured goods), stocks financing, product purchase, preparation of goods for export and export (on the basis of future foreign currency inflow), import payment, payment of services, other purposes (customs duty, tax and other expenses), fixed assets purchase, business premises purchase, investments into securities, privatization, durable current assets. The Bank also grants loans on the basis of a pledge on securities, bonds, mortgage, on the basis of 100% deposit cover and cover deposit in the amount of less than 100%.
- The corporate loans are approved in RSD, in RSD with currency clause at effective rate of the Bank for foreign exchange currency on the day of disbursement of loan, or in the foreign exchange currency for international payments.

Project financing

Loan purpose is to finance the construction of residential and/or commercial buildings intended for sale or lease. Loan is designed for financing of legal entities, commercial companies which are the construction permits holders, and have references from the domain of construction or some other business field.

Loan collateral - the pledge on the building being constructed by financing through the loan – mortgage on building in construction and repayment is based on the sales of the given real estate.

Advantages of Project Financing in KBC Banka

- Minimum down-payment on behalf of the project investor - from 30%
- Financing in trenches – "per payment certificates" – dynamics is determined by the beneficiary himself; repayment dynamics is determined by the investor.
- Besides the financing, KBC Banka provides support in the area of sales as well. We designed special offer for mortgage loans granted for purchase of buildings under construction which are the subject of crediting by the Bank. In addition, we offer investors the cooperation in sales through the possibility of engaging the intermediary sales agency with which the Bank established cooperation.
- Having the financial assets provided is sufficient for the construction completion
- Easier and faster sales
- Dynamics and time manner of real estate sales at investor's convenience
- Marketing support

Documentary Business

- KBC Banka issues Letters of guarantee at request of its clients for various purposes, such as guarantees for tenders, customs, government agencies, performance and advance payment guarantees and other. The good name of KBC is a worldwide guarantee which ensures that its clients will be treated with respect.
- The bank also opens Letters of credit and provides Documentary collecting services to its clients.

Treasury

- KBC Banka offers special treasury services to its clients, as they are welcome to contact our dealers directly and ask for quotations on Money market, F/X and forward deals.
- As one of the most trustworthy and the most liquid banks on the market, we offer various opportunities for corporate deposits, including short term RSD deposits linked to repo operations with Serbian Central bank (2 week repo auctions).



International Customer Desk

As a member of the KBC Group, we also offer:

- First point of contact for international companies
- Advice on legal, tax and currency control matters
- Selective advisory services
- Account opening and maintenance
- Valuable business contacts
- Information on local market
- Assistance and advice in the search for a business partner / client
- Cooperation with all Bank departments
- Close cooperation with KBC Group
- High quality of service
- Professional and flexible approach

Contact:

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Retail banking

KBC Banka Serbia offers a wide range of retail banking products:

- Accounts
- Current accounts
- savings accounts (site and time deposits)
- Loans
- Cash loans
- Consumer loans
- Car loans
- Loans for farmers
- Mortgage loans
- Payment cards
- VISA
- Dina (domestic card)
- Online banking
- SMS – notification and payments



Please visit our website for more information in English
<http://www.kbcbanka.rs/>