



## FEE INFORMATION DOCUMENT

### for a payment service user- consumer



**Name of the payment service provider: UNICREDIT BANK SERBIA JSC BELGRADE**

**Name (package) of a payment account: Payment account with basic services**

**Payment service user: consumer**

**Date: 01.01.2025.**

This document contains an informative fee information document for **the most frequently used and most significant services linked to the said payment account (payment account package).**

The payment service provider may charge also the fees for services linked to the payment account which are not stated in this document, consisting only of fees for the most frequently used and most significant services linked to the said payment account. Information on all fees that the payment service provider charges to the payment service user – consumer is available in are available in the Tariff for general banking services for private individuals and agriculturists and Tariff of fees for debit and credit cards for private individuals and agriculturists UniCredit Bank Serbia JSC Belgrade.

A detailed description of the following services (the list of representative services) and additional explanations, if provided by the payment service provider, may be found at counters on the premises of the payment service provider and its website. The payment service provider shall submit those documents to the payment service user at its request and free of charge.

<b>SERVICE</b>		<b>FEES (percentage of the amount of transaction and/or in the amount of money)</b>	
<b>1.</b>	<b>General services linked to the payment account</b>		
<b>1.1.</b>	Payment account keeping (name of the payment account or a package) Within this payment account and/or a package of services, it shall be possible to use the following services: - Maintenance of dinar account; - Maintenance of FCY account; - Issuance of debit card - card 1 (DinaCard);	Opening of Account Maintenance fee account Maintenance fee account of FCY account Maintenance fee account of FCY account for pensioners	Free of charge Monthly 150,00 RSD Monthly 45,00 RSD Monthly 25,00 RSD

	- Electronic banking (for Non-resident only possibility to see balance on account) ; - Mobile banking (for Non-resident only possibility to see balance on account). -Cheques (possibility of issuing)	
<b>Note: The text below shows fees for the most frequently used and most significant services linked to this payment account and/or package of services that are charged, in addition to the fee for keeping the payment account, if the user agrees to establish these services, i.e. if it uses such services. At the request of a user, a payment service provider shall offer clear and unambiguous information on the fees for services included in this payment account, i.e. the package of services that are not shown below.</b>		
1.2.	<b>Electronic banking</b>	Free of charge
1.3.	<b>Mobile banking</b>	Free of charge
<b>2.</b>	<b>Cashless payment transactions (except card-based transactions)</b>	
<b>2.1.</b>	<b>Cashless transfer of dinar funds in the Republic of Serbia</b>	
	<b>At the counter of the payment service provider</b>	
	To a payment account of the same payment service provider (internal transfer)	Resident 0,8%, min 80 RSD, max 3.000 RSD Non-resident 0,5% min 1200 RSD, max 10.000 RSD
	Urgent/instant payment order	Internal transfer-Resident 0,8%, min 80 RSD, max. 3.000 RSD Internal transfer-Non-resident Service is not available within this payment account
	To a payment account of another payment service provider (external transfer)	Up to 300.000 RSD-Resident 1%, min 80 RSD, max 3.000 RSD from 300.000,01 RSD-Resident 0,8%, max 8.000 RSD Non-resident 0,5 %, min 1.200 RSD, max 10.000 RSD

	Urgent/instant payment order	Up to 300.000 RSD- Resident	0,8%, min 150 RSD, max 1.000 RSD
		from 300.000,01 RSD- Resident	0,8%, max 8.000 RSD
		Non-resident	Service is not available within this payment account
<b>By using electronic and/or mobile banking services</b>			
	To a payment account of the same payment service provider (internal transfer)	Resident Non-resident	14 RSD Service is not available within this payment account
	Urgent/instant payment order	Internal transfer-resident	14 RSD
		Payment at the point of sale- Resident	Free of charge
		Non-resident	Service is not available within this payment account
	To a payment account of another payment service provider (external transfer)	Up to 300.000 RSD- Resident	14 RSD
		from 300.000,01 RSD- Resident	0,18%, max 2.800 RSD
		Non-resident	Service is not available within this payment account

	Urgent/instant payment order	Up to 300.000 RSD-Resident	14 RSD
		from 300.000,01 RSD-Resident	0,18%, max 2.800 RSD
		Non-resident	Service is not available within this payment account
<b>2.2.</b>	<b>Cashless transfer of euro funds from FX-current account in euros</b>		
	<b>At the counter of the payment service provider</b>		
	At the payment account in the Republic of Serbia	Payments within UniCredit Bank: life insurance premium payment in favor of insurance company	0,2%, min 50 RSD, max 3.000 RSD
		Outgoing payments	0,8%, min 1.700 RSD, max 30.000 RSD
		Flash payment up to RSD 700.000	800 RSD 0,4%, max 10.000 RSD
		Flash payment over RSD 700.000	RSD
		+ Fee for ino-banks outside Euro zone with option OUR	+ 1.700 RSD
	Urgent payment order	Outgoing payments	0,9%, min 2.000 RSD, max 30.000 RSD
		+ Fee for ino-banks outside Euro zone with option OUR	+ 1.700 RSD
	At the payment account abroad	Outgoing payments	0,8%, min 1.700 RSD, max 20.000
		Flash payment up to RSD 700.000	RSD 800 RSD
		Flash payment over RSD 700.000	0,4%, max 10.000 RSD
		+ Fee for ino-banks outside Euro zone with option OUR	+ 1.700 RSD
	Urgent payment order	Outgoing payments	0,9%, min 2.000 RSD, max 30.000 RSD
		+ Fee for ino-banks outside Euro zone with option OUR	+ 1.700 RSD
	<b>By using electronic and/or mobile banking services</b>		

At the payment account in the Republic of Serbia	<p>Payments within UniCredit Bank: life insurance premium payment in favor of insurance company-resident</p> <p>Payment within UniCredit bankresident</p> <p>Outgoing payments-resident</p> <p>+ Fee for ino-banks outside Euro zone with option OUR-resident</p> <p>Non-resident</p>	<p>0,2%, min 50 RSD, max 3.000 RSD</p> <p>0,2%, min 150 RSD, max 8.000 RSD</p> <p>0,4%, min 1.200 RSD, max 15.000 RSD</p> <p>+ 1.700 RSD</p> <p>Service is not available within this payment account</p>
Urgent payment order	<p>Outgoing payments-resident</p> <p>+ Fee for ino-banks outside Euro zone with option OUR-resident</p> <p>Non-resident</p>	<p>0,5%, min 1.500 RSD, max 20.000 RSD</p> <p>+ 1.700 RSD</p> <p>Service is not available within this payment account</p>
At the payment account abroad	<p>Outgoing payments-resident</p> <p>Flash payment up to RSD 700.000- resident</p> <p>Flash payment over RSD 700.000- resident</p> <p>+ Fee for ino-banks outside Euro zone with option OUR-resident</p> <p>Non-resident</p>	<p>0,4%, min 1.200 RSD, max 15.000 RSD</p> <p>800 RSD</p> <p>0,2%, max 10.000 RSD</p> <p>+ 1.700 RSD</p> <p>Service is not available within this payment account</p>

	Urgent payment order	Outgoing payments-resident  + Fee for ino-banks outside Euro zone with option OUR-resident  Non-resident	0,5%, min 1.500 RSD, max 20.000 RSD  + 1.700 RSD  Service is not available within this payment account
<b>2.3.</b>	<b>The receipt of funds from abroad to the FX-current account in euros</b>		
		Incoming payments (within UniCredit Bank)  Incoming payments (from other payment service providers)	Free of charge  0,40%, min 400 RSD, max 20.000 RSD
<b>2.4.</b>	<b>Standing order</b>		
	Establishing and/or using services	Resident Non-resident	Free of charge Service is not available within this payment account
	<b>For executing a transaction</b>		
	To a payment account of the same payment service provider (internal transfer)	Resident Non-resident	Free of charge Service is not available within this payment account
	To a payment account of another payment service provider (external transfer)	In RSD currency up to 300.000 RSD-resident  In RSD currency from 300.000,01 RSD-resident  Non-resident	15 RSD  100 RSD  Service is not available within this payment account
<b>2.5.</b>	<b>Direct debits</b>		
	Establishing and/or using services	Resident Non-resident	Free of charge Service is not available within this payment account
	<b>For executing a transaction</b>		

	To a payment account of the same payment service provider (internal transfer)	Resident Non-resident	Free of charge Service is not available within this payment account
	To a payment account of another payment service provider (external transfer)	Resident Non-resident	Free of charge Service is not available within this payment account
<b>2.6.</b>	<b>Cheque issuance</b>		
		Resident Non-resident	Per cheque 25 RSD Service is not available within this payment account
<b>3.</b>	<b>Payment cards and cash</b>		
<b>3.1.</b>	<b>Debit card issuance</b>		
	Debit card issuance	Issuance of DinaCard debit card	Free of charge
	Periodic membership fees for using a debit card		Free of charge
<b>3.2.</b>	<b>Debit card cash pay-outs</b>		
	<b>Upon executed transaction</b>		
	In the country		
	At the counter	Counter of UniCredit bank	Service is not available
		Another bank counter	3%, min 150 RSD
	At ATM	ATM of UniCredit bank	Free of charge
		ATM of another bank	1%, min 170 RSD
	Abroad		
	At the counter		Service is not available
	At ATM		Service is not available
<b>3.3.</b>	<b>Credit card issuance</b>		
	Credit card issuance		Free of charge

	Periodic membership fees for using a credit card	DinaCard credit card – resident	Free of charge
		Mastercard Flexia – resident and non-resident	Monthly 100 RSD
		Mastercard Platinum - resident and non-resident	Anually 15.000 RSD
<b>3.4.</b>	<b>Credit card payments at a merchant's point of sale</b>		
	<b>Upon executed transaction</b>		
	In the country		Free of charge
	Abroad		Free of charge
	Annual nominal interest rate	Mastercard Flexia	11,50%, fixed, calculated using proportional method
		Mastercard Platinum	10,20%, fixed, calculated using proportional method
		DinaCard – credit	11,50%, fixed, calculated using proportional method
	Annual effective interest rate	Mastercard Flexia	16,95% <sup>1</sup>
		Mastercard Platinum	17,33% <sup>2</sup>

<sup>1</sup> EIR calculated on 25/12/2024, limit amount of 50,000 RSD. Calculation also includes bill of exchange cost, the cost of one basic credit bureau report and monthly membership fee

<sup>2</sup> EIR calculated on 25/12/2024, limit amount of 50,000 RSD. Calculation also includes bill of exchange cost, the cost of one basic credit bureau report and annual membership fee.



		DinaCard – credit	12,50% <sup>3</sup>
	Other fees	Service is not available	
<b>3.5.</b>	<b>Credit card cash pay-outs</b>		
	<b>Upon executed transaction</b>		
	In the country		
	At the counter	Counter of UniCredit Bank Counter of other bank	Service is not available 3%, min 250 RSD
	At ATM		2%, min 250 RSD
	Abroad		
	At the counter	All credit cards except DinaCard	3%, min 250 RSD
		DinaCard	Service is not available
	At ATM	All credit cards except DinaCard	2%, min 250 RSD
		DinaCard	Service is not available

<sup>3</sup> EIR calculated on 25/12/2024, limit amount of 50,000 RSD. Calculation also includes bill of exchange cost and the cost of one basic credit bureau report .

	Annual nominal interest rate	Mastercard Flexia	11,50%, fixed, calculated using proportional method
		Mastercard Platinum	10,20%, fixed, calculated using proportional method
		DinaCard – credit	11,50%, fixed, calculated using proportional method
	Annual effective interest rate	Mastercard Flexia	16,95% <sup>4</sup>
		Mastercard Platinum	17,33% <sup>5</sup>
		DinaCard – credit	13,50% <sup>6</sup>

<sup>4</sup>EIR calculated on 25/12/2024, limit amount of 50,000 RSD. Calculation also includes bill of exchange cost, the cost of one basic credit bureau report and monthly membership fee

<sup>5</sup>EIR calculated on 25/12/2024, limit amount of 50,000 RSD. Calculation also includes bill of exchange cost, the cost of one basic credit bureau report and annual membership fee

<sup>6</sup>EIR calculated on 25/12/2024, limit amount of 50,000 RSD. Calculation also includes bill of exchange cost and the cost of one basic credit bureau report.

	Other fees		Service is not available
<b>4.</b>	<b>Authorised overdraft facility</b>		
	Establishing and/or using the service	Resident	Free of charge
		Non-resident	Service is not available within this payment account
	Annual nominal interest rate		Fixed 17,25% calculated by the proportional method
	Annual effective interest rate		18,97% <sup>7</sup>

<sup>7</sup> EIR calculated on 26/12/2024, limit amount of 50,000 RSD. Calculation also includes bill of exchange cost and the cost of one basic credit bureau report.