



| CURRENT ACCOUNT | | | | | | |
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| Account name | Payment account with basic services | Current account in Package Account Senior Plus | Current account in Package Account Standard | Current account in Package Account Gold | Current account in Package Account Prestige | Foreign currency current account |
| Account currency | RSD | RSD | RSD | RSD | RSD | EUR,USD, CHF, GBP, SEK,CAD, AUD,JPY, NOK,DKK |
| The minimum amount deposited on the account | No minimum defined | No minimum defined | No minimum defined | No minimum defined | No minimum defined | No minimum defined |
| Type, Rate, i.e. range of all fees and costs which are charged to the client, fixed or variable | Cost for account maintenance fee from 0-500 RSD, variable | Cost for account maintenance fee from 0-500 RSD, variable | Cost for account maintenance fee from 0-500 RSD, variable | Cost for account maintenance fee from 0-1.000 RSD variable | Cost for account maintenance fee from 0-5.000 RSD, variable | A foreign currency current account in accordance with the Bank's offer is opened with a RSD package account, without a fee for maintaining a foreign currency account, except for a Payment account with basic services where the foreign currency account is contracted as an additional service. |



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| Service inside of maintenance fee account | <p>One dinar current account; Issuing of DinaCard debit card on the name of the account user; Electronic banking; Mobile banking.</p> | <p>Dinar current account; Foreign current account on the name of the account user in multiple currencies; Term deposit account; Issuing debit card of DinaCard on the name of the account user with max two additional cards; Issuing debit card of Mastercard on the name of the account user with max two additional cards; SMS Card alarm; Electronic banking; Mobile banking; SMS service; Cheques (possibility of issuing); Agriculturist account in dinar.</p> | <p>Dinar current account; One foreign current account; Term deposit account in the same currency of the current accounts; Issuing debit card of DinaCard on the name of the account user with max two additional cards; Issuing debit card of Mastercard on the name of the account user with max two additional cards; SMS Card alarm; Electronic banking; Mobile banking; Agriculturist account in dinar.</p> | <p>Dinar current account; Foreign current account on the name of the account user in multiple currencies; Term deposit account; Savings account; Issuing debit card of DinaCard on the name of the account user with max two additional cards; Issuing debit card of Mastercard Gold on the name of the account user with max two additional cards; Issuing debit card of Mastercard on the name of the account user with max two additional cards; SMS Card alarm; Electronic banking; Mobile banking; SMS service; Cheques (possibility of issuing) Agriculturist account in dinar;</p> | <p>Dinar current account; Foreign current account on the name of the account user in multiple currencies; Term deposit account; Savings account; Issuing of debit card; Issuing debit card of DinaCard on the name of the account user with max two additional cards; Issuing debit card of Mastercard World Elite on the name of the account user with max two additional cards; Issuing debit card of Mastercard on the name of the account user with max two additional cards; SMS Card alarm; Electronic banking; Mobile banking; SMS service; Cheques (possibility of issuing)</p> | <p>/</p> |
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| | | | | Individual travel insurance (only for resident clients in accordance with the insurance company conditions). | Agriculturist account in dinar; Individual travel insurance for users of additional Mastercard World Elite debit cards(only for resident clients in accordance with the insurance company conditions); Family travel insurance (only for resident clients in accordance with the insurance company conditions). | |
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| Account intended for type of client | For residents and non-residents | Only for residents, intended for pensioners | Only for residents and students (for students the promotional offer of this package free of charge up to 26 years of age) | For residents and non-residents | For residents and non-residents | For residents and nonresidents |
| Additional services that can be arranged by the client in a payment account: type, rate, i.e. range of all fees and costs for single service which are charged to the client with the determination whether costs are fixed/variable | Foreign currency payment account from 0-45 RSD, (0-25 RSD for pensioners 0-45 RSD for all other clients) variable Cheques (possibility of issuing) free of charge variable | / | Issuing debit card of Visa Classic: from 0-250 RSD, variable. | Issuing debit card of VISA Gold: from 0-250 RSD, variable. | Issuing debit card of VISA Platinum: from 0-1.200 RSD, variable. | / |



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| Nominal interest rate level | / | / | / | / | / | Nominal interest rate is defined for accounts in following currencies: EUR 0,0%-0,6% USD 0,0%-0,6% CAD 0,0%-0,3% AUD 0,0%-0,6% GBP 0,0%-0,5% CHF 0,0%-0,3% SEK 0,0%-0,3% JPY 0,0%- 0,3% DKK 0,0%-0,3% NOK 0,0%-0,3% |
| Type of nominal interest rate | / | / | / | / | / | Annually |
| Type of nominal interest rate Fixed/ Variable | / | / | / | / | / | Fixed: EUR,USD, CHF, GBP, SEK, CAD, AUD, JPY, NOK, DKK |
| Method of calculation of nominal interest rate | / | / | / | / | / | Proportional |



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| Method and reason for changing | In accordance with the Framework Agreement that client has concluded with the Bank. The change will be applied from the date which is indicated as the date of application, the earliest after the expiration of 60 days upon notification of the User regarding the change, whereby the User agrees with the new fee, if the Bank was not informed by User that he/she is not compliant with the change. |
| The amount of nominal interest rate for non-allowed debit account balance with the determination whether is fixed or variable | Bank applies penalty interest rate determined by the law that regulates the amount of the penalty interest rate. |
| Insured deposit amount | Deposit insurance Agency insures deposit amount up to 50.000 EUR (in RSD equivalent) per depositor. |