



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: Account Senior Plus

Payment service user: consumer

Date: 15.11.2021.

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.

SERVICE		FEES (percentage of the amount of transaction and/or in the amount of money)	
1	General services linked to the payment account		
1.1	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 and foreign currency account; - Issuance of debit cards - card 1 (DinaCard), card 2 (Mastercard);	Opening of Account Maintenance fee account	Free of charge Monthly 200 RSD

	<ul style="list-style-type: none"> - Electronic banking ; - Mobile banking; - SMS Card Alarm; - SMS Service. 	
<p><u>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.</u></p> <p><u>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.</u></p>		
1.2	Electronic banking	Free of charge
1.3	Mobile banking	Free of charge
2	Cashless payment transactions (except card-based transactions)	
2.1	Cashless transfer of dinar funds in the Republic of Serbia	
	At the counter of the payment service provider	
	To a payment account of the same payment service provider (internal transfer)	0,8%, min 80 RSD, max 3.000 RSD
	Urgent/instant payment order	Internal transfer 0,8%, min 80 RSD, max 3.000 RSD
	To a payment account of another payment service provider (external transfer)	up to 300.000 RSD 1%, min 80 RSD, max 3.000 RSD from 300.000,01 RSD 0,8%, max 8.000 RSD
	Urgent/instant payment order	up to 300.000 RSD 0,8%, min 150 RSD, max 1.000 RSD from 300.000,01 RSD 0,8%, max 8.000 RSD

By using electronic and/or mobile banking services		
	To a payment account of the same payment service provider (internal transfer)	20 RSD
	Urgent/instant payment order	Internal transfer 20 RSD Payment at the point of sale Free of charge
	To a payment account of another payment service provider (external transfer)	up to 300.000 RSD 20 RSD from 300.000,01 RSD 0,25%, max 4.000 RSD
	Urgent/instant payment order	up to 300.000 RSD 20 RSD from 300.000,01 RSD 0,25%, max 4.000 RSD
2.2	Cashless transfer of euro funds from FX-current account in euros	
At the counter of the payment service provider		
	At the payment account in the Republic of Serbia	Payments within UniCredit Bank: 0,2%, min 50 RSD, max 3.000 RSD life insurance premium payment in favor of insurance company Outgoing payments 0,8%, min 1.700 RSD, max 30.000 RSD Flash payment up to RSD 700.000 800 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

	At the payment account abroad	Outgoing payments	0,8%, min 1.700 RSD, max 20.000 RSD
		Flash payment up to RSD 700.000	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
By using electronic and/or mobile banking services			
	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
		Payment within UniCredit bank	0,2%, min 150 RSD, max 8.000 RSD
		Outgoing payments	0,4%, min 1.200 RSD, max 15.000 RSD
		+ Fee for ino-banks outside Euro zone with option OUR	+ 1.700 RSD
	Urgent payment order	Outgoing payments	0,5%, min 1.500 RSD, max 20.000 RSD
		+ Fee for ino-banks outside Euro zone with option OUR	+ 1.700 RSD

	At the payment account abroad	Outgoing payments	0,4%, min 1.200 RSD, max 15.000 RSD
		Flash payment up to RSD 700.000	800 RSD
		Flash payment over RSD 700.000	0,2%, max 10.000 RSD
		+ Fee for ino-banks outside Euro zone with option OUR	+ 1.700 RSD
	Urgent payment order	Outgoing payments	0,5%, min 1.500 RSD, max 20.000 RSD
		+ Fee for ino-banks outside Euro zone with option OUR	+ 1.700 RSD
2.3	The receipt of funds from abroad to the FX-current account in euros		
		Incoming payments (within UniCredit Bank)	Free of charge
		Incoming payments (from other payment service providers)	0,40%, min 400 RSD, max 20.000 RSD
2.4	Standing order		
	Establishing and/or using services		Free of charge
	For executing a transaction		
	To a payment account of the same payment service provider (internal transfer)	In RSD currency	Free of charge
		In EUR currency life insurance premium payments	0,2%, min 50 RSD, max 3.000 RSD
		In EUR currency	0,2%, max 10.000 RSD
	To a payment account of another payment service provider (external transfer)	In RSD currency up to 300.000 RSD	15 RSD
		In RSD currency from 300.000,01 RSD	100 RSD
		In EUR currency	0,5%, min 1.200 RSD, max 20.000 RSD
		+ Fee for ino-banks outside Euro zone with option OUR	+ 1.700 RSD

2.5	Direct debits		
	Establishing and/or using services		Free of charge
	For executing a transaction		
	To a payment account of the same payment service provider (internal transfer)		Free of charge
	To a payment account of another payment service provider (external transfer)		Free of charge
2.6	Cheque issuance		
			RSD 25 per cheque
3	Payment cards and cash		
3.1	Debit card issuance		
	Debit card issuance		Free of charge
	Periodic membership fees for using a debit card	For all debit cards	Free of charge
3.2	Debit card cash pay-outs		
	Upon executed transaction		
	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	For all cards except Dina Card	1%, min 5 EYP ¹
		Dina Card	Service is not available

¹ On the day of processing transaction is being processed payment in dinar equivalent at the selling rate of UniCredit Bank Serbia JSC

	At ATM	At ATM of UniCredit Group, for all cards except DinaCard	1 EUR
		At ATM of other bank, for all cards except DinaCard	1%, min 5 EYP ²
		Dina Card	Service is not available
3.3	Credit card issuance		
	Credit card issuance		Free of charge
	Periodic membership fees for using a credit card	DinaCard credit card	Free of charge
		Mastercard Flexia	Monthly 100 RSD
		Mastercard Platinum	Annually 15,000 RSD
3.4	Credit card payments at a merchant's point of sale		
	Upon executed transaction		
	In the country		Free of charge
	Abroad		Free of charge
	Annual nominal interest rate	Mastercard Flexia and Mastercard Platinum, with salary transfer to UniCredit Bank current account	22%, fixed, calculated using proportional method
		Mastercard Flexia and Mastercard Platinum, with no salary transfer to UniCredit Bank current account	24%, fixed, calculated using proportional method
		Mastercard Flexia and Mastercard Platinum, on the basis of guarantee deposit	19%, fixed, calculated using proportional method
		DinaCard	24%, fixed, calculated using proportional method

² On the day of processing transaction is being processed payment in dinar equivalent at the selling rate of UniCredit Bank Serbia JSC

Annual effective interest rate	Mastercard Flexia with salary transfer to UniCredit Bank current account	26,53% ³
	Mastercard Flexia with no salary transfer to UniCredit Bank current account	28,95% ⁴
	Mastercard Flexia, on the basis of guarantee deposit	22,98% ⁵
	Mastercard Platinum with salary transfer to UniCredit Bank current account	32,40% ⁶
	Mastercard Platinum with no salary transfer to UniCredit Bank current account	34,86% ⁷
	Mastercard Platinum, on the basis of guarantee deposit	28,80% ⁸
	DinaCard	26,42% ⁹

³ EIR calculated on 01/04/2019, limit amount of 100,000 RSD. Calculation also includes bill of exchange cost, the cost of one basic credit bureau report and monthly membership fee.

⁴ EIR calculated on 01/04/2019, limit amount of 100,000 RSD. Calculation also includes bill of exchange cost, the cost of one basic credit bureau report and monthly membership fee.

⁵ EIR calculated on 01/04/2019, limit amount of 100,000 RSD. Calculation also includes bill of exchange cost, the cost of one basic credit bureau report and monthly membership fee.

⁶ EIR calculated on 01/04/2019, limit amount of 400,000 RSD. Calculation also includes bill of exchange cost, the cost of one basic credit bureau report and annual membership fee.

⁷ EIR calculated on 01/04/2019, limit amount of 400,000 RSD. Calculation also includes bill of exchange cost, the cost of one basic credit bureau report and annual membership fee.

⁸ EIR calculated on 01/04/2019, limit amount of 400,000 RSD. Calculation also includes bill of exchange cost, the cost of one basic credit bureau report and annual membership fee.

⁹ EIR calculated on 01/04/2019, limit amount of 100,000 RSD. Calculation also includes bill of exchange cost, the cost of one basic credit bureau report and monthly membership fee.

	Other fees	Mastercard Flexia, Mastercard Platinum and DinaCard credit card – split into 3, 6 and 12 installments, per transaction	300 RSD
		Mastercard Flexia, Mastercard Platinum and DinaCard credit card – split into 3, 6 and 12 installments, at POS terminals of the merchants with special contractual relationship with the Bank	Free of charge
		Mastercard Flexia, Mastercard Platinum and DinaCard credit card – split into 24 installments (only on the basis of specific contractual relationship)	2,000 RSD
3.5	Credit card cash pay-outs		
	Upon executed transaction		
	In the country		
	At the counter	Counter of UniCredit Bank	Service is not available
		Counter of other bank	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

	Annual nominal interest rate	<p>Mastercard Flexia and Mastercard Platinum, with salary transfer to UniCredit Bank current account</p> <p>Mastercard Flexia and Mastercard Platinum, with no salary transfer to UniCredit Bank current account</p> <p>Mastercard Flexia and Mastercard Platinum, on the basis of guarantee deposit</p> <p>DinaCard</p>	<p>22%, fixed, calculated using proportional method</p> <p>24%, fixed, calculated using proportional method</p> <p>19%, fixed, calculated using proportional method</p> <p>24%, fixed, calculated using proportional method</p>
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	Annual effective interest rate	Mastercard Flexia with salary transfer to UniCredit Bank current account	26,53% ¹⁰
		Mastercard Flexia with no salary transfer to UniCredit Bank current account	28,95% ¹¹
		Mastercard Flexia, on the basis of guarantee deposit	22,98% ¹²
		Mastercard Platinum with salary transfer to UniCredit Bank current account	32,40% ¹³
		Mastercard Platinum with no salary transfer to UniCredit Bank current account	34,86% ¹⁴
		Mastercard Platinum, on the basis of guarantee deposit	28,80% ¹⁵
		DinaCard	26,42% ¹⁶
	Other fees	Mastercard Flexia, Mastercard Platinum and DinaCard credit card – split into 3, 6 and 12 installments, per transaction	300 RSD
4	Authorised overdraft facility		

¹⁰ EIR calculated on 01/04/2019, limit amount of 100,000 RSD. Calculation also includes bill of exchange cost, the cost of one basic credit bureau report and monthly membership fee.

¹¹ EIR calculated on 01/04/2019, limit amount of 100,000 RSD. Calculation also includes bill of exchange cost, the cost of one basic credit bureau report and monthly membership fee.

¹² EIR calculated on 01/04/2019, limit amount of 100,000 RSD. Calculation also includes bill of exchange cost, the cost of one basic credit bureau report and monthly membership fee.

¹³ EIR calculated on 01/04/2019, limit amount of 400,000 RSD. Calculation also includes bill of exchange cost, the cost of one basic credit bureau report and annual membership fee.

¹⁴ EIR calculated on 01/04/2019, limit amount of 400,000 RSD. Calculation also includes bill of exchange cost, the cost of one basic credit bureau report and annual membership fee.

¹⁵ EIR calculated on 01/04/2019, limit amount of 400,000 RSD. Calculation also includes bill of exchange cost, the cost of one basic credit bureau report and annual membership fee.

¹⁶ EIR calculated on 01/04/2019, limit amount of 100,000 RSD. Calculation also includes bill of exchange cost, the cost of one basic credit bureau report and monthly membership fee.

	Establishing and/or using the service	Free of charge
	Annual nominal interest rate	Variable, 25% ¹⁷ , calculated by the proportional method
	Annual effective interest rate	28,24% ¹⁸

¹⁷ If the used amount of the approved overdraft limit does not exceed the amount of RSD 12,000, the interest rate is 0% fixed annually.

¹⁸ EIR calculated on 30.12.2019, limit amount of 50,000 RSD. Calculation also includes bill of exchange cost, the cost of one basic credit bureau report.