



CURRENT ACCOUNT						
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 EUR (Additional service)	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	Cost for account maintenance fee, only in case that client already does not use Account package, i.e. dinar's current account from 0-500 RSD, variable



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>One 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>One 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; Issuing debit card of Mastercard on the name of the account user; 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.	Agriculturist account in dinar; Individual travel insurance for users of additional Mastercard World Elite debit cards; Family travel insurance.	
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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.	/



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 Variable/Fixed	/	/	/	/	/	Fixed: EUR,USD, CHF, GBP, SEK, CAD, AUD, JPY, NOK, DKK
Method of calculation of nominal interest rate	/	/	/	/	/	Proportional



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 nominal interest rate level, with the determination whether is fixed or variable	Bank applies penalty interest rate determined according to the Law of penalty interest rate the ("Official Gazette" no. 119/2012).
Insured deposit amount	Deposit insurance Agency insures deposit amount up to 50.000 EUR (in RSD equivalent) per depositor.