

**DEBIT CARDS**

1	TYPE OF THE PAYMENT CARD	DinaCard	MasterCard	Mastercard Gold	Mastercard World Elite	Visa Gold	Visa Platinum	PrePaid
2	The period in which the Bank approved a payment card	5 (five) years						Up to 3 (three) years
3	Currency in which the Bank presents / approves or indexes credit limit per card	RSD	RSD/EUR/USD/GBP/CHF and other types of currency, depending on Client requirements					RSD
4		The manner and conditions under which the Cardholder may use the funds						
	The disposition of cash	UCB ATM network and other banks in the country	UCB ATM network and other banks in the country and abroad					/
	The disposition of funds to pay for goods and services	Payment at POS terminals and internet in the country.	Payment at POS terminals and internet in the country and abroad					
	Usage abroad	Free of charge/ When Cardholder uses his payment card from the Visa program at ATMs outside of the EUR zone, or at POS terminals outside the EUR zone, if the original transaction currency is different from Banks settlement currency (EUR) during conversion original ammount will increased by 2%.						
5		Fees and other costs						
	Type of fees	<ul style="list-style-type: none"><li>- Emergency card production fee</li><li>- Balance inquiry fee on ATM UCB and of other banks in the country and abroad</li><li>- Fee for cash withdrawal at other banks counter in the country and abroad</li></ul>	<ul style="list-style-type: none"><li>- Membership fees for primary and additional card</li><li>- Lost / stolen card fee</li><li>- Change of Pin and plastic fee</li><li>- Emergency card production fee</li><li>- Balance inquiry fee on ATM UCB and of other banks in the country and abroad</li><li>- Fee for cash withdrawal at other banks counter in the country and abroad</li></ul>					
	Amount, or range ATM transaction fee	0-5.000 RSD						
	Amount, or range of other fees and costs	0 – 5.000,00 RSD + actual costs of the proceedings in the case of unfounded complaint. Fees are variable.						
6		Criteria and method of changing the fees and other costs						
	Fixed or variable	Variable						

	Periods of adjustments of the fees and other costs	/
	Method and ground for adjustment	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.
7	<b>Consequences in case of default</b>	/
8	<b>Costs in case of re-activating the</b>	/
9	<b>The requirement for early</b>	/
1	<b>The conditions for activating the</b>	/
1	<b>Termination of the contract</b>	/