



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: 28.11.2022.

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 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)	
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.		
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)	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
By using electronic and/or mobile banking services			
	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
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: 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	
		+ 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
	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-resident Payment within UniCredit bankresident Outgoing payments-resident + Fee for ino-banks outside Euro zone with option OUR-resident Non-resident	0,2%, min 50 RSD, max 3.000 RSD 0,2%, min 150 RSD, max 8.000 RSD 0,4%, min 1.200 RSD, max 15.000 RSD + 1.700 RSD Service is not available within this payment account
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
At the payment account abroad	Outgoing payments-resident Flash payment up to RSD 700.000- resident Flash payment over RSD 700.000- resident + Fee for ino-banks outside Euro zone with option OUR-resident Non-resident	0,4%, min 1.200 RSD, max 15.000 RSD 800 RSD 0,2%, max 10.000 RSD + 1.700 RSD Service is not available within this payment account

	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
2.3.	The receipt of funds from abroad to the FX-current account in euros		
		Incoming payments (within UniCredit Bank) Incoming payments (from other payment service providers)	Free of charge 0,40%, min 400 RSD, max 20.000 RSD
2.4.	Standing order		
	Establishing and/or using services	Resident Non-resident	Free of charge Service is not available within this payment account
	For executing a transaction		
	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
2.5.	Direct debits		
	Establishing and/or using services	Resident Non-resident	Free of charge Service is not available within this payment account
	For executing a transaction		

	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
2.6.	Cheque issuance		
		Resident Non-resident	Per cheque 25 RSD Service is not available within this payment account
3.	Payment cards and cash		
3.1.	Debit card issuance		
	Debit card issuance	Issuance of DinaCard debit card	Free of charge
	Periodic membership fees for using a debit card		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		Service is not available
	At ATM		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 – resident	Free of charge
		Mastercard Flexia – resident and non-resident	Monthly 100 RSD
		Mastercard Platinum - resident and non-resident	Anually 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 - resident	22%, fixed, calculated using proportional method
		Mastercard Flexia and Mastercard Platinum, with no salary transfer to UniCredit Bank current account - resident	24%, fixed, calculated using proportional method
		Mastercard Flexia and Mastercard Platinum, on the basis of guarantee deposit – resident and non-resident	19%, fixed, calculated using proportional method
		DinaCard – residents only	24%, fixed, calculated using proportional method
	Annual effective interest rate	Mastercard Flexia with salary transfer to UniCredit Bank current account - resident	26,53% ¹
		Mastercard Flexia with no salary transfer to UniCredit Bank current account - resident	28,95% ²

¹ 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

² 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.

		Mastercard Flexia, on the basis of guarantee deposit	22,98% ³
		Mastercard Platinum with salary transfer to UniCredit Bank current account - resident	32,40% ⁴
		Mastercard Platinum with no salary transfer to UniCredit Bank current account - resident	34,86% ⁵
		Mastercard Platinum, on the basis of guarantee deposit – resident and non-resident	28,80% ⁶
		DinaCard – residents only	26,42% ⁷
	Other fees	Service is not available	
3.5.	Credit card cash pay-outs		
	Upon executed transaction		
	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

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 400,000 RSD. Calculation also includes bill of exchange cost, the cost of one basic credit bureau report and annual membership fee.

5 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.

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 100,000 RSD. Calculation also includes bill of exchange cost, the cost of one basic credit bureau report and monthly membership fee.

Annual nominal interest rate	Mastercard Flexia and Mastercard Platinum, with salary transfer to UniCredit Bank current account – (residents only)	22%, fixed, calculated using proportional method
	Mastercard Flexia and Mastercard Platinum, with no salary transfer to UniCredit Bank current account – (residents only)	24%, fixed, calculated using proportional method
	Mastercard Flexia and Mastercard Platinum, on the basis of guarantee deposit – resident and non-resident	19%, fixed, calculated using proportional method
	DinaCard – residents only	24%, fixed, calculated using proportional method
Annual effective interest rate	Mastercard Flexia with salary transfer to UniCredit Bank current account - residents only	26,53% ⁸
	Mastercard Flexia with no salary transfer to UniCredit Bank current account - resident	28,95% ⁹
	Mastercard Flexia, on the basis of guarantee deposit – resident and non-resident	22,98% ¹⁰
	Mastercard Platinum with salary transfer to UniCredit Bank current account - resident	32,40% ¹¹

⁸EIR 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

⁹EIR 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

¹⁰EIR 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.

¹¹EIR 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

		Mastercard Platinum with no salary transfer to UniCredit Bank current account - resident	34,86% ¹²
		Mastercard Platinum, on the basis of guarantee deposit – resident and non-resident	28,80% ¹³
		DinaCard – resident	26,42% ¹⁴
	Other fees		Service is not available
4.	Authorised overdraft facility		
	Establishing and/or using the service	Resident	Free of charge
		Non-resident	Service is not available within this payment account
	Annual nominal interest rate		Variable 25% ¹⁵ , calculated by the proportional method
	Annual effective interest rate		28,24% ¹⁶

¹² 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.

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 100,000 RSD. Calculation also includes bill of exchange cost, the cost of one basic credit bureau report and monthly membership fee.

¹⁵ 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.

¹⁶ 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.