

SUMMARY OF THE SERVICES AND FEES

For the user of payment services -
entrepreneur and legal entity



OF-ST-P-114 Ver260419

Name of the payment service provider: VOJVODANSKA BANKA a.d. SRBIJA NOVI SAD

Name (of the package of) payment account: BONUS BUSINESS PACKAGE – SME CLIENTS

The user of payment services: SME client

Date: 26.04.2019

This document represents informative summary of the fees **for the most frequently used and the most significant services related with the concerned payment account (payment account package).**

Payment services provider may charge fees for the services related to the payment account which have not been listed in this document, which contains only the fees for the most commonly used and most important services related to payment account.

Information about all fees that the provider of payment services charges to payment service user - entrepreneur and legal entity are available in : the excerpts from the Tariffs of the fees and commissions applicable to retail clients – SME clients (www.voban.rs).

Detailed description of the services listed down below (the list of representative services) and additional explanations, if the provider of payment services gives such explanations, are available at a counters in the premises of the provider of payment services and on its Internet presentation; the provider of payment services shall deliver these documents to the payment services user at its request and free of charge.

SERVICE		FEE (percentage of the transaction amount and /or that amount in cash)	
1.	General services related to payment account		
1.1.	Maintenance of the Bonus business package Within this package of services the following services are available: - RSD payment account - Debit cards: DinaCard Visa Business debit card - SMS service - Delivery of account statement via e-mail or at a Bank counter - Electronic banking - Halcom WEB application	Package maintenance Closing of the package to legal entity Closing of the package to entrepreneur Opening of payment account Issuing of debit card Notification messages and account statement inquiry Usage	RSD 599 monthly RSD 500 Free of charge Free of charge Free of charge RSD 50 monthly RSD 50 monthly RSD 7+ price of the SMS message at the tariff set by the mobile operator plus taxes (charged by the operator) Free of charge Free of charge

Note; Down below in the document hereto are

The fees for the most commonly used and most significant services related to this payment account, i.e. the package of services that are charged apart from the payment account maintenance fee , if establishment of those services is agreed with the client, that is, if the user uses those services.

The provider of payment services shall provide to the user at its request clear and unbiased information about the fees within the package hereto, that is, within the package of services that are not listed down below.

1.2.	Electronic banking (Halcom)	Establishment of service	RSD 1000
		Smart card	RSD 7500
		Smart card reader	RSD 1500
		USB key	RSD 9500
		Usage of service	RSD200/monthly
	Electronic banking (Halcom WEB solution)	Establishment of service	Free of charge
		SMS one-time password	Free of charge
		Usage of service	RSD 200/monthly
	Electronic banking (Asseco)	Establishment of service	Free of charge
		Smart card	RSD 4500
		Smart card reader	RSD 1500
		Certificate renewal	RSD 500
Smart card de-blocking		RSD 500	
	Usage of service	RSD 300/monthly	
1.3	Mobile banking	The service is not available within this payment account	
2.	Non-cash payment transactions (except the transactions with payment cards)		
2.1.	Non-cash transfer of funds in RSD in the Republic of Serbia		
	At a counter of the provider of payment services		
	To payment account with the same payment service provider (internal transfer)	To another account of client To account of other person	Free of charge 0,05% min, RSD 45 Max. RSD 1000
	Urgent /instant payment order	Orders up to RSD 300,000	0,11% min 115 RSD
	To payment account with other provider of payment services (external transfers)	Orders up to RSD 300,000 - Clearing	0,09% min 70 RSD
	Urgent /instant payment order	Urgent orders – RTGS Instant orders up to RSD 300,000	0,11% min 150 RSD Max RSD 6000 0,11% min 115 RSD
	By using the service of electronic and/or mobile banking		
	To payment account with the same provider of payment services (internal transfer)	Between two current accounts of the same client Between the clients of the Bank	Free of charge 0.035% min. RSD 20 Max. RSD 400
	Urgent /instant payment order		0,05 % min. RSD 45
	To payment account with other provider of payment services (external transfers)	Orders up to RSD 300,000 - Clearing electronic order RTGS electronic order	0,05% min 40 RSD 0,07% min. RSD 120 Max. RSD 4000
	Urgent /instant payment order		0,05 % min. RSD 45
2.2	Non-cash transfer of funds in euro from foreign currency current account in euro		
	At a counter of the provider of payment services		
	To payment account in the Republic of Serbia	The service is not available within this payment account	

	Urgent payment order	The service is not available within this payment account	
	Mobile banking	The service is not available within this payment account	
	To payment account abroad	The service is not available within this payment account	
	Urgent payment order	The service is not available within this payment account	
	To payment account in the Republic of Serbia	The service is not available within this payment account	
	Urgent payment order	The service is not available within this payment account	
	To payment account abroad	The service is not available within this payment account	
	Urgent payment order	The service is not available within this payment account	
2.3.	Payment of funds from abroad to foreign currency current account in euro		
		The service is not available within this payment account	
2.4	Standing order		
	Establishment and usage of the service	As agreed	
	For the execution of the transaction		
	To payment account with the same provider of payment services (internal transfer)	To another account of client To account of other person	Free of charge 0,05% min. RSD 45 Max. RSD 1000
	To payment account with another payment service provider (external transfer)	Orders up to RSD 300,000 – Clearing Orders over RSD 300,000 RTGS	0,09% min 70 RSD 0,11% min. RSD 150 Max. RSD 6000
2.5.	Direct debit		
	Establishment and usage of the service	As agreed	
	For the execution of the transaction		
	To payment account with the same provider of payment services (internal transfer)	To account of other person	0,05% min. RSD 20 Max. RSD 400
	To payment account with another payment service provider (external transfer)	Orders up to RSD 300,000 - Clearing Orders over RSD 300,000 - RTGS	0,05% min 40 RSD 0,07% min 120 RSD Max. RSD 4000
3.	Payment cards and cash		
3.1.	Issuing of debit card		
	Issuing of debit card	Visa Business debit, Dina Business	Free of charge
	Periodical membership for using of debit card	Visa Business debit Dina Business	Free of charge Free of charge
3.2	Cash withdrawal by using of debit card		
	Per executed transaction		
	In the country		
	At a counter	<ul style="list-style-type: none"> • Vojvođanska banka: Visa Business debit Dina Business • Other bank: Visa Business debit, Dina Business 	The service is not available 3% min. RSD 200

¹ Annual effective rate is calculated according to the representative example for the loan amount of RSD 50,000

² Annual effective rate is calculated according to the representative example for the loan amount of RSD 50,000

	At an ATM	-Vojvođanska banka: Visa Business debit Dina Business -Other bank: Visa Business debit, Dina Business	Free of charge 3% min. RSD 200
	Abroad		
	At a counter	Visa Business Debit	3% min. RSD 400
	At an ATM	• Other bank: Visa Business debit • Member of OTP Group: Visa Business Debit	3% min. RSD 300 1% min. RSD 150
3.3	Issuing of credit card		
	Issuing of credit card	Visa Business Charge	Free of charge
	Periodical membership for using of credit card	Visa Business Charge	RSD 400
3.4	Payment with credit card at the merchant point of sale		
	Per executed transaction		
	In the country	Visa Business Charge	Free of charge
	Abroad	Visa Business Charge	Free of charge
	Annual nominal interest rate		0,00%
	Annual effective interest rate ¹		26,05%
	Other fees		
3.5.	Withdrawal of cash by using of the credit card		
	Per executed transaction		
	In the country		
	At a counter	• Vojvođanska banka: Visa Business Charge • Other bank: Visa Business Charge	The service is not available 3,5% min. RSD 200
	At an ATM	• Vojvođanska banka: Visa Business Charge • Other bank: Visa Business Charge	3% min. RSD 100 3,25% min. RSD 150
	Abroad		
	At a counter	Visa Business Charge	3,5% min. RSD 600
	At an ATM	• Member of OTP Group: Visa Business Charge • Other bank: Visa Business Charge	3% min. RSD 250 3% min. RSD 400
	Annual nominal interest rate		0,00%
	Annual effective interest rate ²		26,05%
	Other fees		
3.6	Cash payment to payment account by submitting the order		
		For payment from RSD account	0,5% min. RSD 50
3.7	Cash payment to payment account by submitting the order		
		For payment to RSD account	0,06% min RSD 50

4.	Acceptance of payment instruments		
4.1.	Acceptance of payment cards at point of sale		
	Merchant's fee		
	At physical point of sale		
	Provider of payment services is at the same time the acceptor and the issuer of the card that is being accepted		Up to 3% and possibility of implementing additional modalities transactions in small amounts
	Payment card issuer that is accepted is the second provider of payment services from the Republic of Serbia		Up to 3% and possibility of implementing additional modalities transactions in small amounts
	Payment card issuer that is accepted is the provider of payment services from abroad		Up to 3% and possibility of implementing additional modalities transactions in small amounts
	On the Internet point of sale		
	Provider of payment services is at the same time the acceptor and the issuer of the card that is being accepted		The service is not available within this payment account
	Payment card issuer that is accepted is the second provider of payment services from the Republic of Serbia		The service is not available within this payment account
	Payment card issuer that is accepted is the provider of payment services from abroad		The service is not available within this payment account
	Other fees		
4.2	Acceptance of instant credit transfer at point of sale		
	Provider of payment services who is acceptor is at the same time the issuer of payment instrument for the execution of instant credit transfer that is being accepted		Up to 3% and possibility of implementing additional modalities transactions in small amounts
	Issuer of payment instrument for the execution of instant credit transfer that is being accepted is the second provider of payment services		Up to 3% and possibility of implementing additional modalities transactions in small amounts
4.3	Acceptance of electronic money at point of sale		
5.	Authorised overdraft		
	Establishment and usage of the service		Approval fee 1,00% one-time payment
	Annual nominal interest rate		Fixed interest rate Proportional method Maximum 19% annually
	Annual effective interest rate		Maximum 25,60% annually

(Date)

Date of receiving the PUN form

Signature and seal of authorised person of the Client