

OPERATIONS WITH DOMESTIC AND FOREIGN BANKS			
I	OPENING AND MAINTAINING AN ACCOUNT		
1.	Opening and maintaining an account	In accordance with the Agreement	
2.	SWIFT MT950 statements	Free of charge	
3.	Confirmation of foreign account balance	EUR 50.00	
4.	SWIFT MT2_ Transfers where the order issuer is a foreign bank	EUR 5.00	
5.	SWIFT MT2_ Transfers where the order issuer is a domestic bank	RSD 600.00	
6.	Short-term/long-term RSD and FX deposits/loans with other banks	In accordance with the Agreement	
II	COMMERCIAL PAYMENTS		
1.	SWIFT MT103 – foreign bank's OUR charging option		
	- up to EUR 1,000.00	EUR 7.00	
	- from EUR 1,000.01 to EUR 5,000.00	EUR 12.00	
	- from EUR 5,000.01 to EUR 10,000.00	EUR 15.00	
	- from EUR 10,000.01 to EUR 20,000.00	EUR 20.00	
	- from EUR 20,000.01 to EUR 40,000.00	EUR 35.00	
	- from EUR 40,000.01 to EUR 50,000.00	EUR 40.00	
	- over EUR 50,000.01	EUR 50.00	
2.	SWIFT MT103 – domestic bank's foreign OUR charging option		
	- up to EUR 1,000.00	RSD 1,000.00	
	- from EUR 1,000.01 to EUR 5,000.00	RSD 1,200.00	
	- from EUR 5,000.01 to EUR 10,000.00	RSD 1,500.00	
	- from EUR 10,000.01 to EUR 20,000.00	RSD 2,000.00	
	- from EUR 20,000.01 to EUR 40,000.00	RSD 3,500.00	
	- from EUR 40,000.01 to EUR 50,000.00	RSD 4,000.00	
	- over EUR 50,000.01	RSD 5,000.00	
3.	SWIFT MT103 – in favour of a Bank client – SHA, BEN charging option	Free of charge	
4.	SWIFT MT103 – in favour of another bank's client – SHA, BEN charging option	0.10%	RSD 500.00 RSD 3,000.00
III	IMPORT LETTER OF CREDIT - NOSTRO	%	min
1.	Review of documentation - one-off fee on the document amount	0.25%	RSD 5,000.00
2.	Fee for inaccurate/incomplete documentation submitted - charged to (foreign) partners - one-off fee	EUR 50.00 or the RSD equivalent, per set of documents	
3.	Collecting confirmation from other banks - one-off fee	up to 0.3%	

4.	Confirmation from another bank charged to the client	according to the fees calculated by the other bank		
IV	EXPORT LETTER OF CREDIT - LORO	%	min	max
1.	Receipt and notification - one-off fee	0.10%	RSD 5,000.00	RSD 40,000.00
2.	Review and compliance of documents - one-off fee	0.10%	RSD 5,000.00	RSD 40,000.00
3.	Sending documents without review - one-off fee	RSD 5,000.00		
4.	Adding the confirmation of Direktna Banka - quarterly*	To be charged to the client	0.50%	RSD 10,000.00
		To be charged to the (foreign) partner	0.70%	EUR 200.00
5.	Forwarding to another bank - one-off fee	0.10%	RSD 5,000.00	RSD 40,000.00
6.	Letter of credit transfer to another beneficiary	0.25%	RSD 5,000.00	RSD 40,000.00
7.	Receipt and notification re amendments to the conditions of the letter of credit	RSD 5,000.00		
V	DOCUMENTS ON A COLLECTION BASIS (INCASSO OPERATIONS)	%	min	max
1.	Sending documents on a collection basis - one-off fee	0.15%	RSD 5,000.00	RSD 40,000.00
2.	Receipt of documents and notifications for collection - one-off fee	0.15%	RSD 5,000.00	RSD 40,000.00
3.	Delivery of non-paid documents - one-off fee	RSD 5,000.00		
4.	Collecting acceptance - one-off fee	RSD 5,000.00		
5.	Amendment of collection instruments (loro and nostro) - one-off fee	RSD 5,000.00		
6.	Cost of protest - one-off fee	RSD 8,000.00		
7.	Collection of a protest bill of exchange - one-off fee	0.20%	RSD 5,000.00	RSD 40,000.00
8.	Collection of other securities - one-off fee	0.20%	RSD 5,000.00	RSD 40,000.00
9.	Commission for handling transport documentation addressed to Direktna Banka - one-off fee	0.20%	RSD 5,000.00	RSD 40,000.00
10.	Returning non-paid documents - one-off fee	RSD 1,000.00		
VI	GUARANTEES AND ACCEPTANCES OF BILLS OF EXCHANGE	%	min	
1.	Counter guarantee issuance - quarterly advance fee*	0.50%	RSD 10,000.00	
2.	Review of protested documents - one-off fee	0.05%	min RSD 5,000.00	max RSD 50,000.00
3.	Transfer of a guarantee to a new beneficiary - one-off fee	up to 2%	RSD 12,000.00	

4.	Guarantee issuance based on counter guarantee of another bank - charged to a (foreign) partner - quarterly advance fee	0.50%	EUR 100.00	
VII	GUARANTEES (EXPORT)	%	min	max
1.	Receipt and notification - one-off fee	0.15%	RSD 5,000.00	RSD 40,000.00
2.	Charging for guarantee protest	0.20%	RSD 5,000.00	RSD 40,000.00
3.	Forwarding a guarantee to another bank - one-off fee	0.10%	RSD 5,000.00	RSD 40,000.00
4.	Receipt and notification of amendments to the conditions of the guarantee - one-off fee	RSD 5,000.00		
<p><i>Note: If the fees for documentary business are calculated at the expense of (foreign) partners, and the specific fee per item is not defined, the aforementioned percentage amount is applied for the subject fee item, while for the aforementioned min and max amounts, the following values are applied instead: min EUR 100.00, max EUR 500.00</i></p>				
VIII	REIMBURSEMENT CLAIM	In accordance with the Agreement/per arrangement		
IX	OTHER FEES			
1.	Inquiries, complaints, changing an order - foreign banks	EUR 25.00		
3.	Cancellation, remittance refund request - foreign banks	EUR 35.00		
4.	Inquiries, complaints, changes, cancellation, remittance refund request - domestic banks	RSD 2,500.00		