

## TARIFE/ **TARIFFS**

Važe od 11. februar 2018.godine

*Valid from February 11<sup>th</sup>, 2018*

**POSLOVI SA PRAVNIM LICIMA/ LEGAL ENTITIES BANKING**
**RAČUNI/ ACCOUNTS**

Otvaranje računa/ Account opening	Bez naknade/ Free of charge
Otvaranje računa za nerezidente/ Account opening for non-residents	200€ jednokratno/ onetime fee
<sup>1</sup> Održavanje računa/ Account maintenance	2,50€ mjesečno po računu/ per month per account
<sup>2</sup> Gašenje računa/ Account closure	15€ jednokratno/ onetime fee
Održavanje računa za korisnike paketa/ Account monthly maintenance for package owners	Uključeno u cijenu paketa/ Included in package pricing
Reizdavanje izvoda deviznog računa/ Reissuing FX account statement	0,20€ po stranici/ per page, min.5€
Prepis izvoda i druge dokumentacije/ Transcript of statement and other documents	0,20€ po stranici unaprijed/ by page in advance

**NACIONALNI PLATNI PROMET/ NATIONAL PAYMENT SYSTEM**
<sup>3</sup>Bezgotovinski platni promet - eksterno/ Non cash payments- externally

## DNS i RTGS javni prihodi/ DNS and RTGS public revenue

- do/ up to 1.000€ 0,40€ po transakciji/ per order

## RTGS - ostali nalozi/ RTGS other orders

- do/ up to 1.000€ 2,50€ po transakciji/ per order
- od/ from 1.000,01€ do/ up to 3.000€ 3€ po transakciji/ per order
- od/ from 3.000,01€ do/ up to 10.000€ 0,14% po transakciji/ per order
- od/ from 10.000,01€ do/ up to 50.000€ 0,12%, min.15€ po transakciji/ per order
- od/ from 50.000,01€ do/ up to 100.000€ 0,10%, min.60€ po transakciji/ per order
- preko/ over 100.000€ 120€ po transakciji/ per order

<sup>4</sup>Bezgotovinski platni promet - interno/ Non cash payments- internally

- do/ up to 500€ 0,15€ po transakciji/ per order
- od/ from 500,01€ do/ up to 1.000€ 0,30€ po transakciji/ per order
- od / from 1.000,01€ do/ up to 1.500€ 1€ po transakciji/ per order
- od/ from 1.500,01€ do/ up to 3.000€ 1,50€ po transakciji/ per order
- od/ from 3.000,01€ do/ up to 10.000€ 2,50€ po transakciji/ per order

<sup>1</sup> U održavanje računa ulazi i E-Reporting koji podrazumijeva izvještavanje putem email-a: dnevni prometni računa, izvod otvorenih stavki (IOS), obavještenja o prilivu, mjesečni izvod biznis kartice, promet POS mreže, kamatni izvodi,./ Maintenance also includes E-reporting on mail address: daily statements, summary of open items (IOS), inflow notices, sending, business card monthly statement, reports on financial transactions in POS network, interest statements.

<sup>2</sup> Za privredna društva u stečaju- bez naknade/ For legal entities in bankruptcy- Free of charge

<sup>3</sup> Poslije 13:30 h naknade se uvećavaju za 30%/ After 13.30h fees increase 30%

<sup>4</sup> Poslije 13:30 h naknade se uvećavaju za 30%/ After 13.30h fees increase 30%

- od/ from 10.000,01€ do/up to 50.000€	0,06% po transakciji/ per order
- od/ from 50.000,01€ do/up to 100.000€	0,04%, min.30€ po transakciji/ per order
- preko/ over 100.000€	0,02%, min 40€, max 50€ po transakciji/ per order

Prenos sa računa na račun istog klijenta/ Transfer to another account of same client **Bez naknade/ Free of charge**

Prenos radi plaćanja kazne/Money fine transfer **0,40%, min.0,40€ po transakciji/ per order**

#### Gotovinski platni promet/ Domestic cash payments

Uplate korisnika računa na sopstveni račun kod Banke/ Deposits on its own accounts in Bank **Bez naknade/ Free of charge**

Uplata u DNS i RTGS javnih prihoda (<1000€)/DNS deposits and budget payments (<1000€) **0,40€ po transakciji/ per order**

Uplata u RTGS (>=1000€ i hitna plaćanja)/ RTGS payments (>=1000€ and urgent payments) **0,40%, min 2€ po transakciji/ per order**

Gotovinska uplata kazne/Money fine payment **0,40%, min.0,40€ po transakciji/ per order**

Isplata sa računa/ Withdraws **0,20%, min 0,40€ po transakciji/ per order**

#### <sup>5</sup>MEĐUNARODNA PLAĆANJA / INTERNATIONAL PAYMENTS - OUTGOING

Naknada za standardno valutiranje plaćanja D+2 u zavisnosti od postignutog prometa u godini/ Fee for international payment standard D+2 in accordance with achieved yearly turnover:

- do/ up to 250.000€	0,45% min 10€ po nalogu/ per order
- od/ from 250.000,01€ do/ up to 500.000€	0,40% min 10€ po nalogu/ per order
- od/ from 500.000,01€ do/ up to 750.000€	0,35% min 10€ po nalogu/ per order
- od/ from 750.000,01€ do/ up to 1.500.000€	0,30% min 10€ po nalogu/ per order
- od/ from 1.500.000,01€ do/ up to 3.000.000€	0,25% min 10€ po nalogu/ per order
- preko/ over 3.000.000€	0,20% min 10€ po nalogu/ per order

Naknada za valutiranje plaćanja D+1/ Fee for international payment standard D+1 **važeća tarifa za D+2 uvećana za 30%/ applicable tariff increased by 30%; min 13€**

Naknada za valutiranje plaćanja D+0/ Fee for international payment standard D+0 **važeća tarifa D+2 uvećana za 50%/ applicable tariff increased by 50%; min 15€**

#### MEĐUNARODNI PRILIVI / INTERNATIONAL TRANSFERS - INCOMING

Priliv iz inostranstva u korist deviznog računa / International inflow on FX account **Bez naknade/ Free of charge**

Prenos deviznog priliva na transakcioni račun klijenata Banke/ Transfer to domestic account for Bank's clients **0,25%, min 5€ po nalogu/ per order**

Prenos sa deviznog računa klijenta na transakcioni račun za nacionalne platne transakcije istog klijenta kod druge banke/Transfer from FX account on national payment transactions for the same client on other bank's account **0,50%, min 10€ po nalogu/ per order**

#### OSTALI MEĐUNARODNI POSLOVI/ OTHER INTERNATIONAL OPERATIONS

Konverzija konvertibilnih valuta/ Conversion of convertible currencies **Bez naknade/ Free of charge**

Isplata efektivne sa deviznog računa pravnog lica/ Cash withdrawal from FX **0,50%, min 20€ po nalogu/ per order**

<sup>5</sup> Sve naknade su SHA (podijeljene) naknade. U slučajevima odabira opcije OUR, prikazana naknada se uvećava za stvarne troškove korespondentske banke, dok kod odabira opcije BEN, korisnik plaćanja preuzima sve troškove u skladu sa tarifama njegove banke. / All presented fees are for SHA(red) fees. In cases when chosen option OUR, presented fee increases by real cost of correspondent bank, while when chosen BEN, all cost is paid by payment receiver by tariffs defined by its own bank.

account of legal entity

Izvod sa računa klijenta u SWIFT formatu MT940/ Account statement SWIFT format MT940

 Min.15€ mjesečno/  
per month+0,10€  
po strani/ per page

 Max. 35€  
mjesečno/per month  
+0,40€ po strani/ per  
page

Izvod sa računa klijenta u SWIFT formatu MT942/ Account statement SWIFT format MT942

 Min.20€  
mjesečno/per  
month+0,10€ po  
strani/ per page

 Max. 40€  
mjesečno/per month  
+0,40€ po strani/ per  
page

SWIFT poruka u formatu MT101/ SWIFT message format MT101

35€ mjesečno/ monthly +

 50€ jednokratna naknada za aktivaciju/  
activation fee - flat

Paket usluga MT 940, MT 942, MT 101 / Package of services MT 940, MT 942, MT 101

50€ mjesečno/ monthly

Uključenje još jednog računa u paket/ Including of additional account in package

 plus 10€ za dodatni račun/ for additional  
account

Korekcija plaćanja/ Payment corrections

 Plaćanja do/  
Payments up to 500€

 Plaćanja preko/  
Payment from 500€

Zahtjev za povlačenje naloga za plaćanje/ Cancellation of payment

 20€+  
troškovi  
korespondentske  
banke/ correspondent  
bank cost

 30€+  
troškovi  
korespondentske  
banke/  
correspondent  
bank cost

Izmjene detalja plaćanja (nepotpuni podaci o korisniku, pogrešni podaci o korisniku, izostavljeni detalji plaćanja, izmjena datuma valute/ Amendment of payment (incomplete beneficiary details, wrong beneficiary details, missing payment details, amendment of value date)

 20€+  
troškovi  
korespondentske  
banke/ correspondent  
bank cost

 30€+  
troškovi  
korespondentske  
banke/  
correspondent  
bank cost

Povraćaj priliva/ Return on transaction (payment order)

 20€+  
troškovi  
korespondentske  
banke/ correspondent  
bank cost

 30€+  
troškovi  
korespondentske  
banke/  
correspondent  
bank cost

Troškovi istraživanja (prikupljanje podataka, informacija/ Investigations (various purpose)

 20€+ troškovi  
korespondentske  
banke/ correspondent  
bank cost

 30€+ troškovi  
korespondentske  
banke/  
correspondent  
bank cost

## KREDITI/ LOANS

Odobrenje kredita/ Administrative fee for loan approval

Od 0,5% do 1,5% jednokratno/ onetime fee

Produženje i izmjene uslova kredita/ Restructuring loan fee

Od 0,5% - 2,0%/ jednokratno/ onetime fee

Naknada na odobreni, a neiskorišćeni dio kredita/ Commitment fee

Do 0,5% mjesečno/monthly

Naknada za prijevremeno vraćanje kredita/ Premature payment fee

Do 2,5% jednokratno/ onetime fee

## FAKTORING/ FACTORING

Naknada za odobrenje zahtjeva/ Approval fee

 0,10% -1% od iznosa potraživanja/ fakture  
of receivable/ invoice

## KOMISIONI POSLOVI/ COMMISSION ACTIVITIES

Poslovi odobrenja kredita i vodjenja kredita u korišćenju i otplati/ Loan granting and maintenance

po ugovoru/ by Agreement

**AVALIRANJE I AKCEPTIRANJE MJENICE/ SECURETIES AND ACCEPTANCE OF THE BILL**

Poslovi avaliranja i akceptiranja mjenica/ Activities sureties and acceptance of the bill

Do 2%, min.20€ jednokratno/ onetime fee

**DOKUMENTARNI POSLOVI/ TRADE FINANCE**
**GARANCIJE/ GARANTEES**

Odobrenje garancije za učešće na licitaciji/tenderu (garancije ponude)/ Bid guarantee

 0,50%-2%, min.20€  
+ 15€ jednokratno/ onetime fee

Odobrenje garancije :

- za odloženo plaćanje robe (plativе garancije)/ payment guarantee,
- za dobro izvršenje ugovora/ posla (činidbene garancije)/ performance guarantee,
- carinska garancija/ customs guarantee,
- avansna garancija/ advance payment guarantee,
- ostale vrste garancija/ other types of guarantees

0,5%-2% min.50€ kvartalno/ quarterly

<sup>6</sup>Odobrenje nostro garancije/ Nostro guarantees

0,5%-2% min.50€ kvartalno/ quarterly

Loro garancije (aviziranje)/ Loro guarantees

Do/ Up to 0,2%, min 50€ jednokratno/ onetime fee

Protest po garanciji/ Guarantee protest

20€+ DHL trošak dostave dokumentacije/ DHL cost of documentation delivery

Aneksiranje (izmjene) po garanciji/ Amendment of L/G

20€- 50€ jednokratno/ onetime fee

Izdavanje obavezujućeg pisma namjera/ Issuing of binding Letter of Intent

0,5% - 2%, min.50€/ jednokratno/ onetime fee

Izdavanje neobavezujućeg pisma namjera/ Issuing of non- binding Letter of Intent

20€- 50€ jednokratno/ onetime fee

**AKREDITIVI/ LETTERS OF CREDIT**

Izdavanje akreditiva/ L/C issuing

Od 0,80% do 2% min.100€ / onetime fee; kvartalno do/ quarterly up to 0,5%, min.50€

<sup>7</sup>Otvaranje standby akreditiva / Issuing of stand by L/C

0,5%-2% min.50€ kvartalno/ quarterly

Pribavljanje potvrđivanja ino banke / Obtaining foreign bank's confirmation

Stvarni troškovi/ Real expenses

Aviziranje Izvozni (loro) akreditivi / Advising of Export (loro) L/C

0,25%; min.60€ jednokratno/ onetime fee

Izmjena uslova akreditiva/ Change of L/C conditions

100€ jednokratno/ onetime fee

Pregled dokumenata/ Checking of documents

0,15% po setu dokumenata per set of documents, min.50€

Slanje dokumenata/ Sending of documents

Stvarni troškovi/ Real expenses

Izmjena uslova loro akreditiva/ Change of loro L/C conditions

30€ jednokratno/ onetime fee

Prosljeđivanje akreditiva drugoj Banci/ Transfer of L/C to another bank

0,15%, min.50€ jednokratno/ onetime fee

<sup>6</sup> Moguće je da se naknada uveća za nastali trošak korespondentske banke/ Possible increase caused by correspondent bank's cost.

<sup>7</sup> Moguće je da se naknada uveća za nastali trošak korespondentske banke/ Possible increase caused by correspondent bank's cost.

**INKASO POSLOVI/ INKASO OPERATIONS**

Dokumentarna naplata po izvozu/ Documentary collection for export	0,25%, min.50€ jednokratno/ onetime fee
Avizo loro inkaso/ dokumentarna naplata po uvozu/ Aviso loro incaso/ documentary collection for import	0,25%, min.50€ jednokratno/ onetime fee
Uručenje ili vraćanje dokumenata bez plaćanja/ Delivery or return of documents without paying	15€ jednokratno/ onetime fee
Izmjena po inkasu/ Changing the inkaso	15€ jednokratno/ onetime fee
Pribavljanje akcepta po mjenici/ Providing draft bill	0,10 %, min.15€ jednokratno/ onetime fee
Naplata sa protestom mjenica/ Collection of the protest bill	0,25% min.50€ jednokratno/ onetime fee

**SOŽeBANKING ZA PRAVNA LICA/ SOGeBANKING FOR LEGAL ENTITIES**

SOŽeBANKING članarina (van paketa) / SOGeBANKING fee (out of package)	5€ mjesečno/ per month
Servisiranje SOŽeBANKING-a na zahtjev klijenta/ The servicing of SOGeBANKING on client's demand	10€ po posjeti/ per visit
Digitalni certifikat za dvije godine/ Issuing of digital certificate for 2 (two) years	35,10€ jednokratno/ onetime fee
Obnavljanje digitalnog certifikata za dvije godine/ Re-issuing of digital certificate for 2 (two) years	29,25€ jednokratno/ onetime fee
Personalizacija SMART katicе i/ili USB tokena/ Personalization of SMART CARD and /or USB token	5,85€ jednokratno/ onetime fee
Deblokada SMART kartice ili USB tokena/ Un block of SMART CARD or USB Token	3,51€ jednokratno/ onetime fee
Zahtjev USB token/ Issuing of USB token	21,65€ jednokratno/ onetime fee
Otkazivanje korišćenja SOŽeBANKING / SOGeBANKING cancelation	Bez naknade/ Free of charge

**LE CLUB BIZNIS PAKET PROIZVODA/ LE CLUB BUSINESS PACKAGE**

<sup>8</sup> Naknada za Le Club biznis paket / Le Club Business Package fee	6€ mjesečno/ monthly
<sup>9</sup> Otkazivanje korišćenja Le Club biznis paketa / Cancelation of Le Club Business package	
- na zahtjev klijenta/ on client's request	15€ jednokratno/ onetime fee
- na zahtjev Banke/ on Bank's request	Bez naknade/ Free of charge

**BIZNIS PLATNE KARTICE/ BUSINESS PAYMENT CARDS**

Visa Biznis Debit članarina/ Visa Business Debit membership fee	1,50€ mjesečno/ monthly
Naknada za izdavanje i reizdavanje VISA Biznis Debit kartice/ VISA Business Debit issuing or reissuing fee	1,00€ jednokratno/ onetime fee
Zamjena plastike VISA Biznis Debit kartice / Replacement of card plastic for Visa Business Debit	5,00€ jednokratno/ onetime fee
Reizdavanje PIN-a za VISA Business Debit/ Reissuing of Visa Business Debit	5,00€ jednokratno/ onetime fee
Naknada za otkaz debitne kartice/ Cancelation of debit card	Bez naknade/ Free of charge

<sup>8</sup> U ovu naknadu su uključene naknade za otvaranje i održavanje računa, naknadu za SOŽeBANKING, naknada biznis platne kartice i E-Reporting./ This fee consists cost of: accounts opening and maintenance, fee for SOGeBANKING, business payment card and E-Reporting.

<sup>9</sup> Pri odustajanju od pojedinih proizvoda/usluga koje čine sastavni dio paketa naplaćivaće se naknade predviđene za njihov otkaz./ In case of cancelation of any of the package's elements there will be charged fees intended for their cancellation.

<sup>10</sup> VISA Biznis članarina/ VISA Business membership fee	3,50€ mjesečno/ monthly
<sup>11</sup> MasterCard Biznis članarina/ MasterCard Business membership fee	3,50€ mjesečno/ monthly
Zamjena plastike ili PIN-a kartice / Change of plastic and PIN	5€ jednokratno/ onetime fee
Izdavanje platne kartice/ Payment card issuing	Bez naknade / Free of charge
Otkazivanje kartice / Cancelation of card	10€ jednokratno/ onetime fee
Blokada kartice/ Payment card blockage	Bez naknade / Free of charge
Neopravdana reklamacija / Unjustified reclamations	25€ jednokratno/ onetime fee
Promjena PIN-a/ Change of PIN	1€ jednokratno/ onetime fee
Provjera stanja na bankomatima/ Balance inquiry on ATMs	0,50€ jednokratno/ onetime fee

#### ČLANARINA OBA BRENDA KREDITNIH KARTICA/ MEMERSHIP FEE FOR BOTH BRANDS OF CREDIT CARDS

VISA Business & MasterCard Business	6€ mjesečno/ monthly
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#### PLAĆANJA PLATNIM KARTICAMA/ PAYMENTS WITH CARDS

Podizanje gotovine debitnom platnom karticom na ATM / POS-ovima u mreži Banke/ Cash withdrawal with debit payment card from Bank's ATM/POS	0,2%, min. 0,50€ po transakciji/ per transaction
Podizanje gotovine debitnom platnom karticom na ATM/POS drugih banaka u zemlji/ Withdraw from other banks ATM/ POS with debit payment card	1.25%, min. 1€ po transakciji/ per transaction
Podizanje gotovine debitnom platnom karticom na ATM/POS drugih banaka u inostranstvu/ Withdraw from ATM/POS abroad with debit payment card	2%, min. 2€ po transakciji/ per transaction
Podizanje gotovine kreditnim platnim karticama na ATM / POS-ovima u mreži Banke/ Cash withdrawal with credit payment cards from Bank's ATM/POS	1%, min. 1€ po transakciji/ per transaction
Podizanje gotovine na ATM/POS drugih banaka u zemlji/ Withdraw from other banks ATM/ POS	2,50%, min. 4,50€ po transakciji/ per transaction
Podizanje gotovine na ATM/POS drugih banaka u inostranstvu/ Withdraw from ATM/POS abroad	3%, min. 5€ po transakciji/ per transaction
Plaćanje roba i usluga / Payment of goods	Bez naknade/ Free of charge
Konverzija pri plaćanjima MasterCard and VISA platnim karticama van euro zone/ Conversion fee for non-euro cards transactions for MasterCard and VISA cards	1,50% po transakciji/ per transaction

#### ZAKUP SEFOVA / SAFE DEPOSIT BOX RENTAL

Rok zakupa / Rental period	1 mjesec/ month	3 mjeseca/ months	6 mjeseci/ months	12 mjeseci/ months
30 cm x 40 cm x 10 cm	30€	35€	50€	70€
30 cm x 40 cm x 30 cm	35€	40€	60€	75€
30 cm x 40 cm x 60 cm	45€	55€	70€	95€
30 cm x 40 cm x 90 cm	55€	75€	90€	115€
30 cm x 40 cm x 150 cm	75€	95€	110€	145€

Naknada za izgubljene ključeve/ Lost key cost	Stvarni troškovi izrade duplikata ključeva i brava/ Real expenses of making duplicate keys and locks
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<sup>10</sup> Prikazana naknada važi za svaku od dodatnih kartica./ Presented fee is valid for any of additional cards.

<sup>11</sup> Prikazana naknada važi za svaku od dodatnih kartica./ Presented fee is valid for any of additional cards.

**OSTALI POSLOVI/ OTHER ACTIVITIES**

Izdavanje raznih potvrda na zahtjev klijenta/ Various certificates on the client's request	5€ unaprijed/ in advance
Izdavanje IOS-a na zahtjev klijenta/ Issuance of statements of open items to the client's request	5€ unaprijed/ in advance
Prepis izvoda i druge dokumentacije/ Transcript of statement and other documents	0,20€ po stranici unaprijed/ by page in advance
<sup>12</sup> Slanje opomene za dospjela potraživanja/ Warning letter for receivables past due	5€ po opomeni/ by warning letter
Naknade za POS terminale/ Fee per POS	po Ugovoru/ by Agreement
<sup>13</sup> Mjesečna naknada po POS terminalu koji nema minimalni mjesečni promet od 1.000€/ Monthly fee per POS which does not achieve minimum monthly turnover of 1.000€	10€ po POS terminalu/ by POS
Naknada za posredničku banku pri inostranim prilivima fizičkih i pravnih lica sa opcijom OUR / Inocorrespondent bank fee for inflows of individual and legal entities clients with option OUR	0,20%; min 10€, max 75€
Naknada za SMS obavještenja na zahtjev pravnog lica POS akceptanta/ POS acceptants' request for SMS notice	0,025€ po poslatom SMS-u (PDV uključen)/ by sent SMS notice (with VAT included)
Dinamička konverzija valute za neklijente korisnika non-euro MasterCard kartica/ Dynamic currency conversion for non-clients and non-euro MasterCard cardholders	8%
Naknada za rasknjižavanje zarada zaposlenih/ Fee for employees' salary booking	po Ugovoru/ by Agreement

<sup>12</sup> Tarifni stav se odnosi na kašnjenja preko 90 dana klijenata iz segmenta SME/ Tariff rate refers to the SME segment client delay over 90 days

<sup>13</sup> Odnosi se na klijente koji ugovorom o prihvatanju platnih kartica imaju definisan gore navedeni iznos koji Banka ima pravo da naplati po POS terminalu mjesečno u slučaju da POS terminal ne ostvari minimalni iznos prometa. U slučaju da tri mjeseca za redom mjesečni promet na POS terminalu ne prelazi obavezan minimalni iznos (1.000€), naknada iznosi 10€ mjesečno i obračunava se posebno za svaki mjesec, dok se naplata vrši kvartalno, sa transakcionog računa koji klijent ima kod Banke./ Applies to clients with contract for the acceptance of payment cards in which is defined amount which the Bank is entitled to collect from the client transactional account, for each POS terminal per month in the event that the POS terminal does not achieve the minimum amount of turnover. The Bank is entitled to charge client in the event that three consecutive months monthly turnover on POS terminal does not exceed the required minimum amount (1.000€). Fee of 10€ per month per POS will be calculated separately for each month, while the charging is carried out quarterly, from the client transactional account that client has with the Bank.



**POSLOVI SA FIZIČKIM LICIMA/ RETAIL BANKING**
**RAČUNI/ ACCOUNTS**

Otvaranje računa / Account opening fee	Bez naknade / Free of charge
Davanje ovlašćenja trećem licu na zahtjev vlasnika računa / Enabling third party authorization on owner's request	Bez naknade / Free of charge
Održavanje transakcionih računa/ Account maintenance	1,50€ mjesečno/ monthly
Održavanje transakcionih računa za klijente penzionere/ Account maintenance for pensioners	0,50€ mjesečno/ monthly
Održavanje računa za dobitnike Olimpijskih medalja/ Account maintenance for Olympic medal winners	0,15€ mjesečno/ monthly
Izdavanje pregleda prometa po računu na zahtjev klijenta/ Issue of account statement on client's request	Bez naknade/ Free of charge
<sup>14</sup> Rasknjižavanje uplate ličnih primanja / Booking of received salary	0,50% po nalogu/ per order
Rasknjižavanje ostalih uplata/ Booking of received salary on account	0,50% po nalogu/ per order
Rasknjižavanje plata za dobitnike olimpijske medalje/ Booking of received salary on account for Olympic medal winners	Bez naknade/ Free of charge
Rasknjižavanje ostalih uplata olimpijskih pobjednika/ Booking of received salary on account of Olympic winners	Bez naknade/ Free of charge
Gašenje računa/ Closing of the account	Bez naknade/ Free of charge

**NACIONALNI PLATNI SISTEM / NATIONAL PAYMENT SYSTEM**

Gotovinske uplate na račun fizičkog lica u Banci/ Cash payments toward individual account in Bank	Bez naknade/ Free of charge
<sup>15</sup> Gotovinske uplate na račun pravnog lica u Banci / Cash payments toward account of legal entity in Bank	0,35€ po nalogu/per order
Gotovinska plaćanja na račune van banke za korisnike Bančinih debitnih kartica: Visa Electron, MasterCard Debit i MasterCard Debit Gold / Cash payments toward external accounts for users of Bank's debit cards: Visa Electron, MasterCard Debit and MasterCard Debit Gold users	0,35%; min 0,35€; max 50€ po nalogu/per order
Gotovinska plaćanja na račune van banke- ostali / Cash payments toward external accounts- others	0,60%; min.0,60€ po nalogu/ per order
Hitna plaćanja/ Urgent payments	0,40%, min 2,00€ po nalogu/ per order
Prenos/ uplata kazne/ Money fine payment	0,40%, min.0,40€ po transakciji/ per order
Bezgotovinska plaćanja sa računa fizičkog lica/ Transfers from retail accounts	0,35%; min 0,35€; max 50€ po nalogu/per order
SOŽeBANKING nalozi za plaćanje sa računa na račun klijenta u Banci/ SOGeBANKING orders for payments between client's accounts in Bank	Bez naknade/ Free of charge
SOŽeBANKING nalozi za plaćanje prema računima u Banci/ SOGeBANKING orders for payments – internal	Bez naknade/ Free of charge
SOŽeBANKING nalozi za plaćanje prema računima u drugim bankama/ SOGeBANKING orders for payments towards other banks' accounts	0,20%; min.0,30€ po nalogu/ per order

<sup>14</sup> Osim u slučajevima izvršavanja ugovorne obaveze od strane poslodavca/ Except in case when paid by employer

<sup>15</sup> Osim u slučajevima drugačije ugovorene naknade sa pravnim licima

SOGeMOBILE nalozi za plaćanje sa računa na račun klijenta u Banci/ SOGeMOBILE orders for payments between client's accounts in Bank	Bez naknade/ Free of charge
SOGeMOBILE nalozi za plaćanje prema računima u Banci/ SOGeMOBILE orders for payments – internal	Bez naknade/ Free of charge
SOGeMOBILE nalozi za plaćanje prema računima u drugim bankama/ SOGeMOBILE orders for payments towards other banks' accounts	0,20%; min.0,30€ po nalogu/ per order
SMS Conto servis nalozi za plaćanje prema računima u Banci / SMS Conto orders for payment- internal	0,10€ po nalogu/ per order
SMS Conto servis nalozi za plaćanje prema računima u drugim bankama / SMS Conto orders for payments towards other banks' accounts	0,20%, min 0,30€ po nalogu/ per order
Isplata sa računa u ekspozituri/ Account withdrawal in branch	Bez naknade/ Free of charge

#### NAKNADE ZA OLIMPIJSKE POBJEDNIKE U PLATNOM PROMETU / OLYMPIC MEDAL WINNERS PAYMENT FEES FOR DOMESTIC PAYMENTS

##### Prenos/uplata fizičkog lica u korist računa u Banci/ Deposits of natural person on accounts in Bank

Prenos/uplata korisnika računa na sopstveni račun kod Banke/ Payment orders toward client's own accounts in Bank	Bez naknade / Free of charge
Prenos/uplata u korist računa drugog fizičkog lica u Banci/ Payment order toward other individual's account in Bank	Bez naknade / Free of charge
Prenos/uplata fizičkog lica u korist računa pravnog lica u Banci/ Payment order toward account of legal entity within Bank	0,25€ po nalogu/ per order

##### Prenos/uplata fizičkog lica u korist računa kod druge banke/ Deposits of natural person on accounts in other banks

Transfer u DNS i uplata javnih prihoda (<1000€)/ DNS deposits and budget payments (<1000€)	0,40€ po nalogu/ per order
Transfer u RTGS (>=1000€ i hitna plaćanja)/ RTGS payments (>=1000€ and urgent payments)	0,40% po nalogu/ per order

#### TRAJNI NALOZI/ STANDING ORDERS

Otvaranje trajnog naloga u SOŽeBANKING-u/ Opening of standing order in SOGeBANKING	Bez naknade/ Free of charge
Izvršavanje trajnog naloga otvorenog u SOŽeBANKING-u/ Processing of standing order created in SOGeBANKING	Bez naknade/ Free of charge
Otvaranje trajnog naloga / Opening of standing order	Bez naknade/ Free of charge
Izvršavanje trajnog naloga / Processing of standing order	0,35%; min 0,35€; max 50€ po nalogu/ per order

#### KREDITI/ LOANS

<sup>16</sup> Odobranje overdrafta/ Granting of overdraft	1,5% jednokratno/ onetime fee
Odobranje overdrafta za dobitnike olimpijskih medalja/ Granting of overdraft for Olympic medal winners	Bez naknade / Free of charge
<sup>17</sup> Odobranje kreditnog limita platne kartice/ Granting of payment card's credit limit	1,5% jednokratno/ onetime fee
Odobranje kreditnog limita za dobitnike olimpijskih medalja/ Granting of payment card's credit limit for Olympic medal winners	Bez naknade / Free of charge

<sup>16</sup> Ukoliko čini sastavni dio korišćenog paketa proizvoda naknada se ne primjenjuje i odobrenje je besplatno./ In cases when overdraft is component of used package its approval is free of charge.

<sup>17</sup> Ukoliko kreditna kartica čini sastavni dio paketa naknada ova naknada se ne primjenjuje i odobrenje je besplatno./ In cases when credit payment card is component of package in use, this fee is not applied and credit limit approval is free of charge.

Odobranje kredita/ Loan approval fee	Po Ugovoru/ by Agreement
Prijevremeno vraćanje kredita/ Premature repayment fee	Po Ugovoru/ by Agreement
Restrukturiranje kredita/ Restructuring of loan fee	Po Ugovoru/ by Agreement

**MEĐUNARODNI PRILIVI / INTERNATIONAL TRANSFERS INCOMING**

- do 250€ / up to 250€	5€ po nalogu/ per order
- od 250,01€ do 500€ /from 250,01€ to 500€	10€ po nalogu/ per order
- od 500,01€ do 2.500€ /from 500,01€ to 2.500€	15€ po nalogu/ per order
- od 2.500,01€ do 25.000€ /from 2.500,01€ to 25.000€	0,75%, min.20€ po nalogu/ per order
- od 25.000,01€ do 50.000€ /from 25.000,01€ to 50.000€	0,75% po nalogu/ per order
- preko 50.000€ / over 50.000€	0,50% po nalogu/ per order
- plate i penzije/ salaries and pensions	1% po nalogu/ per order
- pomorci bez paketa/ seafarers without package of products	0,50%, min.10€ po nalogu/ per order
- pomorci sa paketom proizvoda/ seafarers with package of products	0,25%, min.10€ po nalogu/ per order
- dobitnici olimpijskih medalja/ Olympic medal winners	do 2€ po nalogu/ per order

<sup>18</sup>**MEĐUNARODNA PLAĆANJA / INTERNATIONAL TRANSFERS OUTGOING**

- do 3.000€ / up to 3.000€	15€ po nalogu/ per order
- od 3.000,01€ /from 3.000,01€	0,60%, max. 500€ po nalogu/ per order
- <sup>19</sup> do 5.000€ / up to 5.000€	15€ po nalogu/ per order
- <sup>20</sup> od 5.000,01€ /from 5.000,01€	0,30% po nalogu/ per order
- za dobitnike olimpijskih medalja/ for Olympic medal winners	do 2,50€ po nalogu/ per order

**OSTALI MEĐUNARODNI POSLOVI/ OTHER INTERNATIONAL OPERATIONS**

Otkup efektivnog stranog novca / Repurchase of foreign cash	Bez naknade / Free of charge
Prodaja efektivnog stranog novca / Sale of foreign cash	Bez naknade / Free of charge
Konverzija konvertibilnih valuta / Conversion of convertible currencies	Bez naknade / Free of charge

**KOREKCIJA PLAĆANJA/ PAYMENT CORRECTIONS**

	Plaćanja do/ Payments up to 500€	Plaćanja preko/ Payment from 500€
Zahtjev za povlačenje naloga za plaćanje/ Cancellation of payment	20€ + troškovi korespondentske banke/ correspondent bank cost	30€ + troškovi korespondentske banke/ correspondent bank cost
Zahtjev za povlačenje naloga za plaćanje dobitnika olimpijske medalje/ Cancellation of payment for Olympic medal winner		troškovi korespondentske banke/ correspondent bank cost

<sup>18</sup> Sve naknade su SHA (podijeljene) naknade. U slučajevima odabira opcije OUR, prikazana naknada se uvećava za stvarne troškove korespondentske banke, dok kod odabira opcije BEN, korisnik plaćanja će preuzeti sve troškove u skladu sa tarifama njegove banke./ All presented fees are for SHA(red) fees. In cases when chosen option OUR, presented fee increases by real cost of correspondent bank, while when chosen BEN, all cost is paid by payment receiver by tariffs defined by its own bank.

<sup>19</sup> Plaćanja prema Srbiji/ Payments toward Serbia

<sup>20</sup> Plaćanja prema Srbiji/ Payments toward Serbia

Izmjene detalja plaćanja (nepotpuni podaci o korisniku, pogrešni podaci o korisniku, izostavljeni detalji plaćanja, izmjena datuma valute)/ Amendment of payment (incomplete beneficiary details, wrong beneficiary details, missing payment details, amendment of value date)	20€ po nalogu/ per order+ troškovi korespondentske banke/ correspondent bank cost	30€ po nalogu/ per order+ troškovi korespondentske banke/ correspondent bank cost
Izmjene detalja plaćanja (nepotpuni podaci o korisniku, pogrešni podaci o korisniku, izostavljeni detalji plaćanja, izmjena datuma valute) za dobitnika olimpijske medalje / Amendment of payment (incomplete beneficiary details, wrong beneficiary details, missing payment details, amendment of value date) for Olympic medal winner		troškovi korespondentske banke/ correspondent bank cost
Povraćaj priliva/ Return on transaction (payment order)	20€+ troškovi korespondentske banke/ correspondent bank cost	30€+ troškovi korespondentske banke/ correspondent bank cost
Povraćaj priliva za dobitnika olimpijske medalje / Return on transaction (payment order) for Olympic medal winner		troškovi korespondentske banke/ correspondent bank cost
Troškovi istraživanja (prikupljanje podataka, informacija/ Investigations (various purpose)	20€ po nalogu/ per order	30€ po nalogu/ per order
Troškovi istraživanja (prikupljanje podataka, informacija za dobitnika olimpijske medalje / Investigations (various purpose) for Olympic medal winner		troškovi korespondentske banke/ correspondent bank cost

**OTKUP I ISPLATA ČEKOVA I KREDITNIH PISAMA / REPURCHASE AND PAYMENT OF CHEQUES AND CREDIT LETTERS**

- do 100€ / up to 100€	10€ + stvarni trošak korespondentskih banaka/ real cost of correspondent bank
- od 100,01€ do 1.000€ /from 100,01€ to 1.000€	1,50%, min 15€ + stvarni trošak korespondentskih banaka/ real cost of correspondent bank
- od 1.000,01€ do 10.000€ /from 1.000,01€ to 10.000€	1%, min 50€ + stvarni trošak korespondentskih banaka/ real cost of correspondent bank
- preko 10.000€ / over 10.000€	1,50% + stvarni trošak korespondentskih banaka/ real cost of correspondent bank

**OTKUP I ISPLATA ČEKOVA I KREDITNIH PISAMA ZA DOBITNIKE OLIMPIJSKIH MEDALJA / REPURCHASE AND PAYMENT OF CHEQUES AND CREDIT LETTERS FOR OLYMPIC MEDAL WINNERS**

- do 100€ / up to 100€	5€ po nalogu/ per order
- od 100,01€ do 1.000€ /from 100,01€ to 1.000€	1,50% min 10€ po nalogu/ per order
- od 1.000,01€ do 10.000€ /from 1.000,01€ to 10.000€	1% min 15€ po nalogu/ per order
- preko 10.000€ / over 10.000€	0,50% po nalogu/ per order

**SOŽeBANKING ZA FIZIČKA LICA/ SOGeBANKING INDIVIDUALS**

<sup>21</sup> SOŽeBANKING & SOGeMOBILE naknada/ SOGeBANKING & SOGeMOBILE fee	1,60€ mjesečno/ monthly
<sup>22</sup> SOŽeBANKING naknada/ SOGeBANKING fee	1,60€ mjesečno/ monthly
SOGeMOBILE naknada/ SOGeMOBILE fee	1,60€ mjesečno/ monthly
SOŽeBANKING naknada za dobitnike olimpijskih medalja / SOGeBANKING fee for Olympic medal winners	Bez naknade/ Free of charge
SOGeMOBILE naknada za dobitnike olimpijskih medalja / SOGeMOBILE fee for Olympic medal winners	Bez naknade/ Free of charge
Otkazivanje SOŽeBANKING, SOGeMOBILE/ Cancellation of SOGeBANKING/SOGeMOBILE	Bez naknade/ Free of charge

<sup>21</sup> U naknadu uključeno i korišćenje SMS info servisa/ Fee includes usage of SMS info service.

<sup>22</sup> U naknadu uključeno i korišćenje SMS info servisa/ Fee includes usage of SMS info service.

**SMS BANKARSTVO/ SMS BANKING**

Članarina SMS info servis/ Membership fee for SMS info servis	0,60€ mjesečno/ monthly
Članarina SMS info servis za dobitnike olimpijskih medalja/ Membership fee for SMS info servis for Olympic medal winners	0,30€ mjesečno/ monthly
SMS Conto servis/ SMS Conto service	0,75€ mjesečno/ monthly
SMS Conto servis za dobitnike olimpijskih medalja / SMS Conto service for Olympic medal winners	0,25€ mjesečno/ monthly
Dobijanje SMS poruka/ Receiving SMS	Bez naknade/ Free of charge
Otkazivanje SMS info servisa, SMS Conto servisa/ Cancelation of SMS info/ SMS Conto services	Bez naknade/ Free of charge

**LE CLUB PAKETI PROIZVODA ZA FIZIČKA LICA/ LE CLUB PACKAGES FOR INDIVIDUALS<sup>23</sup>**
**ČLANARINE/ MEMBERSHIP FEES**

Standard paket/ Le Club Standard package	2,25€ mjesečno/ monthly
Superior paket/ Le Club Superior package	3,90€ mjesečno/ monthly
Premiere paket/ Le Club Premiere package	7,50€ mjesečno/ monthly
Standard paket- dobitnici olimpijskih medalja/ Standard package for Olympic medal winners	0,60€ mjesečno/ per month
Superior paket- dobitnici olimpijskih medalja / Superior package for Olympic medal winners	1€ mjesečno/ per month
Premiere paket- dobitnici olimpijskih medalja / Premiere package for Olympic medal winners	2€ mjesečno/ per month
Standard paket za pomorce/ Le Club Standard package for seafarers	3,50€ mjesečno/ monthly
Superior paket za pomorce/ Le Club Superior package for seafarers	4,50€ mjesečno/ monthly
Fun Club - paket za mlade / Fun Club - package for young	Bez naknade do 27. rođendana ili zaposlenja, posle 2,25€/ Free of charge up to 27 <sup>th</sup> birthday or employment, after 2,25€
Otkazivanje paketa radi zahtijevanja drugog paketa proizvoda/ Package closure and issue of another package	Bez naknade/ Free of charge
Otkazivanje paketa koji više nije u ponudi/ Cancelation of package not in offer	Bez naknade/ Free of charge
Otkazivanje Standard paketa/ Closure Standard package	2,50€ jednokratno/ onetime fee
Otkazivanje Superior paketa/ Closure Superior package	5€ jednokratno/ onetime fee
Otkazivanje Premiere paketa/ Closure Premiere package	7€ jednokratno/ onetime fee
Otkazivanje Standard paketa za pomorce/ Closure Standard package for seafarers	2,50€ jednokratno/ onetime fee

<sup>23</sup> Paketi koji nisu u ponudi: Fees for packages not in offer:

Standard paket / Standard package	1.65€	mjesečno/ monthly
Superior paket/ Superior package	3.30€	mjesečno/ monthly
Premiere paket/ Premiere package	5.80€	mjesečno/ monthly
Standard paket za pomorce/ Standard package for seafarers	2.90€	mjesečno/ monthly
Superior paket za pomorce/ Superior package for seafarers	3.90€	mjesečno/ monthly
Dnevni paket 1 (Welcome paket)	1.70€	mjesečno/ monthly
Optimum paket 1	5.20€	mjesečno/ monthly
Optimum paket 2	6.70€	mjesečno/ monthly
Comfort paket 1	5.70€	mjesečno/ monthly
Zlatni paket 1	9.20€	mjesečno/ monthly

Otkazivanje Superior paketa za pomorce/ Closure Superior package for seafarers	3,50€ jednokratno/ onetime fee
Otkazivanje paketa dobitnici olimpijskih medalja/ Package closure for Olympic medal winners	Bez naknade/ Free of charge
Otkazivanje Fun Club paketa / Closure Fun Club package	Bez naknade/ Free of charge

**PLATNE KARTICE I STIKERI/ PAYMENT CARDS AND STICKERS**
**ČLANARINE ZA OSNOVNU KARTICU/ BASIC CARD MEMBERSHIP FEES**

- MasterCard Debit	1,20€ mjesečno/ monthly
- VISA Electron	1,20€ mjesečno/ monthly
- MasterCard Gold Debit	2,95€ mjesečno/ monthly
- MasterCard La Rata	1,90€ mjesečno/ monthly
- VISA Classic	3,40€ mjesečno/ monthly
- VISA Gold	7€ mjesečno/ monthly
- MasterCard Debit platni stiker/ payment sticker	1€ mjesečno/ monthly
- MasterCard Debit Gold platni stiker/ payment sticker	1,50€ mjesečno/ monthly

**ČLANARINE ZA OBA BRENDA DEBITNIH KARTICA/ MEMBERSHIP FEES FOR BOTH BRANDS OF DEBIT CARDS**

- VISA Electron & MasterCard Debit	1,20€ mjesečno/ monthly
- VISA Electron & MasterCard Gold Debit	2,95€ mjesečno/ monthly

**ČLANARINE ZA DODATNE KARTICA ZA OVLAŠĆENE OSOBE/ ADDITIONAL CARD FOR AUTHORISED PERSONS MEMBERSHIP FEES**

- MasterCard Debit	1€ mjesečno/ monthly
- VISA Electron	1€ mjesečno/ monthly
- MasterCard Gold Debit	2€ mjesečno/ monthly
- MasterCard La Rata	1,20€ mjesečno/ monthly
- VISA Classic	1,80€ mjesečno/ monthly
- VISA Gold	5€ mjesečno/ monthly

**GODIŠNJA ČLANARINA ZA KLIJENTE SA NEREDOVNIM PRILIVIMA/ ANNUAL FEE FOR CLIENTS WITHOUT STEADY INFLOWS**

- VISA Electron	14,40€ unaprijed/ in advance
- MasterCard Debit	14,40€ unaprijed/ in advance
- MasterCard Gold Debit	35,40€ unaprijed/ in advance

**ČLANARINA ZA KARTICE I STIKERE ZA DOBITNIKE OLIMPIJSKIH MEDALJA- OSNOVNA KARTICA/ MEMBERSHIP FEES FOR CARDS AND STICKERS OF OLYMPIC MEDAL WINNERS- BASIC CARDS**

- MasterCard Debit	0,50€ mjesečno/ monthly
- VISA Electron	0,50€ mjesečno/ monthly
- MasterCard Debit i/and VISA Electron	0,50€ mjesečno/ monthly
- MasterCard Debit Gold	1€ mjesečno/ monthly
- MasterCard La Rata	0,50€ mjesečno/ monthly
- VISA Classic	0,50€ mjesečno/ monthly
- VISA Gold	1€ mjesečno/ monthly

**ČLANARINA ZA KARTICE I STIKERE ZA DOBITNIKE OLIMPIJSKIH MEDALJA- DODATNA KARTICA/ MEMBERSHIP FEES FOR CARDS AND STICKERS OF OLYMPIC MEDAL WINNERS- ADDITIONAL CARD**

- MasterCard Debit	0,30€ mjesečno/ monthly
- VISA Electron	0,30€ mjesečno/ monthly
- MasterCard Debit Gold	1€ mjesečno/ monthly
- MasterCard La Rata	0,50€ mjesečno/ monthly
- VISA Classic	0,50€ mjesečno/ monthly
- VISA Gold	1€ mjesečno/ monthly
- MasterCard Debit platni stiker/ MasterCard Debit payment sticker	Bez naknade / Free of charge
- MasterCard Debit Gold platni stiker/ MasterCard Debit Gold payment sticker	Bez naknade / Free of charge
Zamjena plastike ili PIN-a / Change of plastic and PIN	5€ jednokratno/ onetime fee
Zamjena plastike ili PIN-a kartice dobitnika olimpijske medalje/ Change of plastic and PIN for Olympic medal winner	2,50€ jednokratno/ onetime fee
Izdavanje platne kartice/ Payment card issuing	Bez naknade / Free of charge
Izdavanje, reizdavanje i zamjena stikera/ Payment sticker issuing, reissuing and replacement	2,50€ jednokratno/ onetime fee
Izdavanje, reizdavanje i zamjena stikera za dobitnike olimpijskih medalja/ Payment sticker issuing, reissuing and replacement for Olympic medal winners	Bez naknade / Free of charge
Otkazivanje kartice/ Cancellation of card	Bez naknade / Free of charge
Otkazivanje platnog stikera/ Cancellation of payment sticker	Bez naknade / Free of charge
Blokada kartice/ Payment card blockage	Bez naknade / Free of charge
Neopravdana reklamacija / Unjustified reclamations	25€ jednokratno/ onetime fee
Promjena PIN-a/ Change of PIN	1€ jednokratno/ onetime fee
Provjera stanja/ Balance inquiry	0,50€ jednokratno/ onetime fee

**PLAĆANJA PLATNIM KARTICAMA I STIKERIMA/ PAYMENTS WITH CARDS AND STICKERS**

Podizanje gotovine debit platnim karticama na ATM / POS-ovima u mreži Banke/ Cash withdrawal with debit payment cards from Bank's ATM/POS	Bez naknade/ Free of charge
Podizanje gotovine kreditnim platnim karticama na ATM / POS-ovima u mreži Banke/ Cash withdrawal with credit payment cards from Bank's ATM/POS	1%, min.1€ jednokratno/ onetime fee
<sup>24</sup> Podizanje gotovine na ATM/POS drugih banaka u zemlji/ Withdraw from other banks ATM*/ POS	2,50%, min.4,50€ jednokratno/ onetime fee
Podizanje gotovine na ATM/POS drugih banaka u inostranstvu/ Withdraw from ATM/POS abroad	3%, min.5€ jednokratno/ onetime fee
Plaćanje roba i usluga / Payment of goods	Bez naknade/ Free of charge
Konverzija pri plaćanjima MasterCard and VISA platnim karticama van euro zone/ Conversion fee for non-euro cards transactions for MasterCard and VISA cards	1,50% po nalogu/ per order

<sup>24</sup> Podizanje gotovine na ATM drugih banaka u zemlji:

- Za korisnike MasterCard Debit u Le Club Standard , Superior i Fun Club paketima, 4 podizanja gotovine u toku mjeseca na ATM-ovima drugih banaka u zemlji su besplatna / Withdrawal from other banks' ATMs for MasterCard Debit users in Le Club packages Standard, Superior and Fun Club packages, 4 times per month cash withdraw al ATMs of other banks in the country is free of charge
- Za korisnike MasterCard Gold Debit u Le Club Premier paketu, podizanje gotovine na ATM-ovima drugih banaka u zemlji je besplatno/ Withdrawal from other banks' ATMs for MasterCard Debit Gold users in Le Club package Premier is free of charge.

KORIŠĆENJE MASTERCARD LA RATA KARTICE po uslovima ugovorenim prije 16/03/2017/ **MASTERCARD LA RATA PAYMENTS for agreements signed up to 16/03/2017**

Za iznose do 300€/ for amounts up to 300€      Za iznose preko 300€/ for amounts over 300€

Podizanje gotovine La Rata karticom na ATM / POS-ovima u mreži Banke/  
Cash withdrawal with La Rata from Bank's ATM/POS

1%, min.1€  
jednokratno/ onetime fee +

1,66%  
mjesečno/  
monthly

0,83%  
mjesečno/  
monthly

Podizanje gotovine La Rata karticom na ATM/POS drugih banaka u zemlji/  
Withdraw with La Rata from other banks' ATMs in Montenegro

2,50%, min.4,50€ jednokratno/ onetime fee +

1,66%  
mjesečno/  
monthly

0,83%  
mjesečno/  
monthly

Podizanje gotovine La Rata karticom na ATM/POS drugih banaka u inostranstvu/  
Withdraw with La Rata from ATMs abroad

3%, min.5€ jednokratno/ onetime fee +

1,66%  
mjesečno/  
monthly

0,83%  
mjesečno/  
monthly

Naknada za plaćanje roba i usluga na POS-u koji prihvata MasterCard La Rata karticu/  
Payment of goods and services at POS location with Card acceptance agreement La rata fee

Bez naknade/ Free of charge

Plaćanje roba i usluga La Rata karticom na prodajnim mjestima sa kojima Banka nema sklopljen ugovor o prihvatanju kartica/  
Payment of goods with La rata card at merchant location without Card acceptance agreement La rata

1,66%  
mjesečno/  
monthly

0,83%  
mjesečno/  
monthly

KORIŠĆENJE MASTERCARD LA RATA KARTICE po uslovima ugovorenim nakon 16/03/2017/ **MASTERCARD LA RATA PAYMENTS for agreements signed from 16/03/2017**

Naknada za plaćanje roba i usluga na POS-u koji prihvata MasterCard La Rata karticu/  
Payment of goods and services at POS location with Card acceptance agreement La rata fee

Bez naknade/ Free of charge

Naknada za plaćanje roba i usluga na POS-u koji ne prihvata MasterCard La Rata karticu: / Fee for payment of goods and services at POS location without Card acceptance agreement La rata fee:

- Za iznose plaćanja/ For payments between 0,01€ –20€  
(1 rata/instalment)

Bez naknade/ Free of charge

- Za iznose plaćanja/ For payments between 20,01€ – 50€  
(2 rata/instalments)

2% od iznosa podijeljeno na 2 rate/ of transaction divided equally on 2 instalments

- Za iznose plaćanja/ For payments between 50,01€ – 100€  
(3 rata/instalments)

3% od iznosa podijeljeno na 3 rate/ of transaction divided equally on 3 instalments

- Za iznose plaćanja/ For payments between 100,01€ – 200€  
(6 rata/instalments)

4% od iznosa podijeljeno na 6 rata/ of transaction divided equally on 6 instalments

- Za iznose plaćanja/ For payments between 200,01€ – 600€  
(9 rata/instalments)

6% od iznosa podijeljeno na 9 rata/ of transaction divided equally on 9 instalments

- Za iznose plaćanja/ For payments between 600,01€ – 1.200€  
(12 rata/instalments)

8% od iznosa podijeljeno na 12 rata/ of transaction divided equally on 12 instalments

- Za iznose plaćanja/ For payments between 1.200,01€ – ~  
(24 rata/ instalments)

10% od iznosa podijeljeno na 24 rate/ of transaction divided equally on 24 instalments

U slučajevima podizanja gotovine MasterCard La Rata karticama, zavisno od iznosa podizanja i broja rata, primjenjuju se naknade navedene za plaćanje roba i usluga, uvećana za naknadu navedenim u dijelu **PLAĆANJA PLATNIM KARTICAMA I STIKERIMA** zavisno od toga da li je gotovina podignuta u banci, drugim bankama u zemlji ili inostranstvu/ In cases of MasterCard La Rata cash withdrawal dependent from amount of redraw and instalment number, listed fees are applied and increased by fees defined in part **PAYMENTS WITH CARDS AND STICKERS** for cases of withdrawal in Bank, other banks in country or abroad.



**ZAKUP SEFOVA/ SAFE DEPOSIT BOXES RENTAL**

Rok zakupa / Rental period	1 mjesec/ month	3 mjeseca/ months	6 mjeseci/ months	12 mjeseci/ months
30cm x 40cm x 10 cm	15€	20€	35€	50€
30 cm x 40 cm x 30 cm	20€	25€	40€	60€
30 cm x 40 cm x 60 cm	30€	35€	55€	80€
30 cm x 40 cm x 90 cm	40€	50€	70€	90€
30 cm x 40 cm x 150 cm	50€	60€	80€	110€

Naknada za izgubljene ključeve/ Lost key cost

Stvarni troškovi izrade duplikata ključeva i brava/ Real expenses of making duplicate keys and locks

**OSTALO/ OTHER**

Izdavanje raznih potvrda i dokumenata / Issuance of printed certificates and documents

5€ jednokratno/ onetime fee

Izdavanje raznih potvrda i dokumenata za dobitnike olimpijskih medalja/ Issuance of printed certificates and documents for Olympic medal winners

Bez naknade/ Free of charge

Izveštaj Registra kreditnog biroa CBCG/ Register of Credit bureau report

3€ jednokratno/ Onetime fee

<sup>25</sup>Slanje opomene za dospjela potraživanja / Warning letter for receivables past due

2,50 EUR po poslatoj opomeni/ per warning letter sent

Dinamička konverzija valute za neklijente korisnika non-euro MasterCard kartica/ Dynamic currency conversion for non-clients and non-euro MasterCard cardholders

8%

<sup>25</sup> Tarifni stav se odnosi na kašnjenja preko 45, 60 i 90 dana klijenata fizičkih lica/ Tariff rate refers to the individual client delay over 45, 60 and 90 days