



**KOMERCIJALNA BANKA**  
NLB Group

Komercijalna Banka AD Beograd  
Svetog Save 14, 11000 Beograd  
Phone: +381 11 30 80 100  
Fax: +381 11 34 41 335  
E-mail: [posta@kombank.com](mailto:posta@kombank.com)  
[www.kombank.com](http://www.kombank.com)

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## EXCERPT FROM THE FEE TARIFF APPLICABLE IN THE BANK'S BUSINESS WITH CONSUMERS



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## I RSD TRANSACTIONS

1. Opening, maintaining and closing payment accounts and dinar deposits		
Type of business		Fee
1.1.	Opening payment accounts and dinar deposits	Free of charge
1.2.	Dinar current account management with basic services *	RSD 220.00 per month
1.3.	Keeping a current account set	
1.3.1.	Kombank Aktiv Set current account ** / ***	RSD 410.00 per month
1.3.2.	Kombank Premium Set current account ** / ***	RSD 750.00 per month
1.3.3.	Kombank Classic Set current account **	RSD 260.00 per month
1.3.4.	Kombank Start Set current account **	Free of charge
1.3.5.	Kombank Agro Aktiv **	RSD 410.00 per month
1.4.	Dinar deposit management	Free of charge
1.5.	Dinar account management ****	RSD 220.00 per month
1.6.	Closing of payment accounts and dinar deposits	Free of charge
<p>* For dinar current account entailing basic services that had no change in the last three months - Free of charge. A fee of RSD 135.00 per month is applied for maintaining dinar current accounts of pensioners opened before December 1, 2016, if the electronic banking service is not used, or RSD 180.00 in the case of using the electronic banking service. ** For a Set RSD current account that had no change in the last three months - Free of charge *** For clients employed in the Finance and Insurance Sector, the management of the Kombank Aktiv Current Account Set is Free of charge and the management of the Kombank Premium Current Account Set is RSD 300.00 per month, or Free of charge if the natural person in question is the owner or legal representative of the micro client using Expert Current Account. **** Applies to dinar payment accounts opened until 01.10.2021.</p>		

2. Account debits and credits and dinar deposit		
Type of business		Fee
2.1.	Cash disbursements from payment accounts and dinar deposit *	Free of charge
2.2.	Cash disbursements from dedicated farmers' accounts *	Free of charge
2.3.	Cash disbursement of checks issued from dinar payment accounts of other banks *	3.00% according to the Agreement of the Association of Banks
2.4.	Account cash debits and credits	Free of charge
<p>* Notification of the intention to withdraw the amount exceeding RSD 600,000.00 in the branch is required at least 24 hours in advance</p>		

3. Non-cash transfer of funds in dinars in the Republic of Serbia		
Type of business		Fee
3.1.	By order for transfer to payment accounts	
3.1.1.	Retail clients of the Bank	Free of charge
3.1.2.	Legal entities/entrepreneurs – clients of the Bank *	0.80% min RSD 80.00 max RSD 8,000.00
3.1.3.	Legal entities/entrepreneurs/retail clients of another bank *	1.00% min RSD 100.00 max RS 8,000.00
3.1.4.	Transfer based on the purchase of investment units of the Fund Management Company Kombank Invest *	Free of charge
3.1.5.	Legal entities – clients of the Bank if funds are transferred from the dinar deposit as a founding investment *	Free of charge
3.1.6.	Humanitarian organizations working with the Bank and with other banks, that is, on the basis of humanitarian aid / for the benefit of natural persons clients of the Bank according to the special decisions made by the Bank *	Free of charge

3.2.	Complaint due to incorrect account of the payee - at the request of the user - user errors	RSD 1,000.00
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\* All transfers up to the amount of RSD 300,000 (including this amount) will be made within the IPS payment system

#### 4. Standing orders and direct debit

Type of business		Fee
4.1.	Fee for the execution of standing orders for the payment of utility services and transfers of funds outside the Bank from payment accounts and to payment accounts of legal entities and entrepreneurs clients of the Bank *	RSD 15.00
4.2.	Direct debits fee	Free of charge

\* Free of charge in case agreed with the service provider.

The fee is charged according to the executed standing order starting from January 1, 2022.

The fee is charged unconditionally from the payment account if the standing order has already been executed before.

#### 5. Payment order (deposit slip)

Type of business		Fee
5.1.	Payment to the account of a natural person client of the Bank	Free of charge
5.2.	Payments to payment accounts of legal entities / entrepreneurs clients of the Bank made to payment accounts of legal entities / entrepreneurs / retail clients of another bank *	1.00% min RSD 100.00 max RSD 8,000.00
5.3.	Payments to the accounts of humanitarian organizations in the Bank and with other banks, that is on the basis of humanitarian aid / for the benefit of natural persons clients of the Bank according to special decisions made by the Bank *	Free of charge
5.4.	To the investment fund accounts of the Kombank Invest Fund Management Company *	Free of charge

\* All transfers up to the amount of RSD 300,000 (including this amount) will be made through the IPS payment system

#### 6. Issuance of checks

Type of business		Fee
6.1.	Issue of the checkbook linked to dinar current accounts entailing basic services	RSD 35.00 per check
6.2.	Issuance of checkbook for Aktiv and Agro Aktiv current accounts	RSD 35.00 per check
6.3.	Issuance of checkbook linked to Classic and Premium set current accounts	Free of charge

## II FOREIGN EXCHANGE TRANSACTIONS

#### 1. Opening, maintaining and closing a foreign currency payment account and foreign currency deposit

Type of business		Fee
1.1.	Opening a foreign currency payment account and foreign currency deposit	Free of charge
1.2.	Maintaining a foreign currency payment account for residents	Free of charge
1.3.	Maintaining a foreign currency payment account for non-residents	Free of charge
1.4.	Foreign currency deposit management	Free of charge
1.5.	Closing foreign currency accounts and foreign currency deposits	Free of charge

#### 2. Foreign currency account credits and debits and foreign currency deposit

Type of business		Fee
2.1.	Cash disbursement in effective foreign currency	Free of charge
2.2.	Cash withdrawal in effective foreign currency and in dinar equivalent *	Free of charge

\* Notification of the intention to withdraw the amount exceeding RSD 600,000.00 (equivalent in another currency) in the branch is required at least 24 hours in advance

### 3. Conversion

Type of business	Fee
3.1. For non-cash transfer of funds in EUR and other currencies	0.40%

## III FOREIGN EXCHANGE TRANSFERS/COLLECTIONS

### 1. Payments / transfers abroad in foreign currency and in the Republic of Serbia

Type of business	Fee*
<b>1.1. To abroad in foreign currency</b>	
1.1.1. Non-cash transfer of funds to a payment account abroad in EUR and in other currencies (for all cost options)	0.70% min RSD 1,000.00 max RSD 40,000.00
1.1.2. For the remittance with the option of ESD costs, the fee from tariff item 1.1.1 is charged, increased by the costs of the foreign bank	
1.1.2.1. For remittances up to EUR 5,000.00 **	RSD 1,000.00
1.1.2.2. For remittances up to EUR 25,000.00 **	RSD 1,700.00
1.1.2.3. For remittances up to EUR 50,000.00 **	RSD 2,400.00
1.1.2.4. For remittances over EUR 50,000.00 **	RSD 4,000.00
1.1.3. In favor of clients' payment accounts with Komercijalna Banka AD Podgorica and Komercijalna Banka AD Banja Luka in EUR and other currencies (transfer is performed with SHA cost option)	5 EUR fixed in dinar equivalent at the middle exchange rate of the NBS
1.1.4. Inquiries and requests for refund or change of non-cash transfer	RSD 2,500.00 + actual costs of foreign banks
<b>1.2. In the Republic of Serbia in foreign currency</b>	
1.2.1. To the payment accounts of the owner or family members clients of the Bank	RSD 500.00
1.2.2. To the payment accounts of the owner or family members clients of other banks	0.50% min RSD 1,500.00 max RSD 30,000.00
1.2.3. To payment accounts in the Bank in accordance with legal regulations (Turnover and lease of real estate, life insurance premiums, donations, etc.)	0.20% max RSD 5,000.00
1.2.4. To payment accounts with other banks in accordance with legal regulations (real estate transactions and leases, life insurance premiums, donations, etc.)	0.40% max RSD 20,000.00
1.2.5. By order of a foreign natural person on the basis of the founding contribution in foreign currency - to the payment account of the legal entity with the Bank	Free of charge
1.2.6. On the accounts of investment funds with other banks	0.40% max RSD 20,000.00
1.2.7. To the foreign currency account of the Kombank Foreign Exchange Fund / Kombank In fund with the Bank	Free of charge
1.2.8. Inquiries and requests for refund or change of transfer to another domestic bank	RSD 2,500.00

\* In dinar equivalent of foreign currency at the middle exchange rate of the NBS

\*\* Equivalent of other currencies at the middle exchange rate of the NBS

### 2. Receipt of funds to the foreign currency payment account

Type of business	Fee*
2.1. Receipt of funds to foreign currency payment account in EUR and in other currencies (from abroad and/or the Republic of Serbia)	0.35% min RSD 300.00 max RSD 40,000.00

2.2.	Receipt of funds from abroad on the basis of: salaries (base 600), for business trips (base 340) in EUR and other currencies	Free of charge
2.3.	Receipt of funds from abroad on the basis of foreign pensions (base 800) in EUR and other currencies	
2.3.1.	Pensions from the Republic of Slovenia	0.30% min RSD 150.00
2.3.2.	Pensions from the Federal Republic of Germany	0.23%
2.3.3.	Other foreign pensions	0.35% min RSD 150.00
2.4.	Credits through Komercijalna Banka AD Podgorica and Komercijalna Banka AD Banja Luka in EUR and other currencies	Free of charge
2.5.	Credits in the Republic of Serbia received by interbank clearing in EUR and other currencies	Free of charge
2.6.	Credits received from the account of Kombank Invest fund with the Bank in EUR according to purchase of investment units	Free of charge
* In dinar equivalent of foreign currency at the middle exchange rate of the NBS		

### 3. Non-cash transfer of funds from a foreign currency payment account in dinars to a payment account in the Republic of Serbia

Type of business		Fee*
3.1.	To the owner's payment accounts in the Bank (sale of foreign currency)	Free of charge
3.2.	To payment accounts of legal entities/entrepreneurs with the Bank **	0.80% min RSD 80.00 max RSD 8,000.00
3.3.	To payment accounts of legal entities/entrepreneurs/retail clients with another bank **	1.00% min RSD 100.00 max RSD 8,000.00
3.4.	To the account of the Fund Management Company Kombank Invest in dinars based on the purchase of investment units **	Free of charge
3.5.	To the accounts of humanitarian organizations in the Bank and with other banks, that is on the basis of humanitarian aid / for the benefit of natural persons clients of the Bank according to special decisions made by the Bank **	Free of charge

\* In dinar equivalent of foreign currency at the middle exchange rate of the NBS  
 \*\* All transfers up to the amount of RSD 300,000 (including this amount) will be made through the IPS payment system

## IV FOREIGN EXCHANGE CURRENCY TRANSACTIONS

### 1. Exchange operations

Type of business		Fee*
1.1.	Purchase of foreign currency cash	Free of charge
1.2.	Purchase - IN currency and BAM currency	2.00%
1.3.	Purchase of foreign currency check	2.00% min RSD 300.00
1.4.	Selling of foreign currency cash	Free of charge
1.5.	Collection of banknotes withdrawn from circulation, as well as worn-out foreign banknotes	4.00% + VAT + foreign bank costs

\* In dinar equivalent of foreign currency at the middle exchange rate of the NBS

### 2. Loro and nostro checks from a foreign currency payment account

Type of business		Fee*
2.1.	<b>Loro checks</b>	
2.1.2.	Payment in cash immediately after the presentation of the foreign check	1.50% min RSD 300.00
2.1.3.	Payment after the expiration of a certain period (obtained approval)	1.00% min RSD 300.00
2.1.4.	Payment of a pension check	0.50% min RSD 300.00
2.1.5.	Payment of a pension check issued by BAWAG	1.50% min RSD 300.00
2.1.6.	Collection of foreign checks and other securities	2.00% min RSD 600.00 immediately upon receipt of the check + costs foreign banks
2.1.7.	Refund fee for uncollected foreign check	Actual cost of the foreign bank disclosed to the Bank
2.2.	<b>Nostro checks</b>	

2.2.1.	Issue of nostro checks	1.50% min. RSD 200.00 per check
2.2.2.	Cancellation of checks	Foreign bank costs
2.2.3.	Issue of traveler's checks	2.00% min. RSD 350.00
* In dinar equivalent of foreign currency at the middle exchange rate of the NBS		

## V OTHER BANKING OPERATIONS

Other transactions		
Type of business		Fee
1.	Issuance of a regular account statement	Free of charge
2.	Issuance of non-regular account statement	RSD 100.00
3.	Issuance of certificates from regular banking operations (certificates on account balance, placements, total account turnover, business cooperation with the Bank, etc.)	RSD 300.00
4.	Account blocking	Free of charge
5.	Account blocking and depreciation	RSD 100.00
6.	Regular replacement of the fully filled savings book	Free of charge
7.	Early replacement of the savings book (at the client's request)	RSD 100.00
8.	Sending notices to clients	RSD 300.00
9.	Execution of court judgments and orders of other bodies for collection of receivables from the client's account	RSD 100.00 + dependent costs
10.	Change of payment account and delivery of information related to change of payment account	Free of charge
11.	Bills of exchange	RSD 50.00

## VI ELECTRONIC AND MOBILE BANKING

1. Electronic and mobile banking		
Type of business		Fee
1.1.	Electronic banking activation fee	Free of charge
1.2.	Mobile banking activation fee	Free of charge
1.3.	Electronic banking maintenance fee	Free of charge
1.4.	Mobile banking services maintenance fee	RSD 120,00 per month (including VAT)
1.5.	Order processing via KOM4Pay payment fee at the point of sale of state institutions	1.00% commission for orders over RSD 2,500.00 min fee amount RSD 25.00 per order
1.6.	Deactivation of electronic and mobile banking	Free of charge

### 2. SMS service



Type of business		Fee
2.1.	SMS service activation fee	Free of charge
2.2.	Delivery of information upon request of clients via SMS	
2.2.1.	For Telenor customers	RSD 9,60 (including VAT)
2.2.2.	For Telecom customers	RSD 9,60 (including VAT)
2.2.3.	For A1 customers	RSD 10.68 (including VAT)
2.2.4.	For Globatel customers	RSD 6.00 (including VAT)
2.3.	Individual SMS sent to the client	Free of charge
2.4.	Cancellation of subscription of SMS service use	Free of charge
<b>3. Non-cash transfer of funds in dinars in the Republic Serbia through electronic and mobile banking</b>		
Type of business		Fee
3.1.	To payment accounts of natural persons with the Bank (internal orders)	Free of charge
3.2.	To payment accounts of legal entities/ entrepreneurs/natural persons with another bank and legal entities/entrepreneurs / with the Bank *	
3.2.1.	From the dinar current account entailing basic services	RSD 30.00
3.2.2.	From the dinar current account within the Set Start, Aktiv, Klasik, Agro Aktiv	RSD 15.00
3.2.3.	From the dinar current account included in the Premium set *	Free of charge
3.3.	To the KB bank account*	Free of charge
3.4.	Sale/purchase of currency via electronic and mobile banking	Free of charge
3.5.	Instant payments at the merchant's point of sale	Free of charge
* All transfers up to the amount of RSD 300,000 (including this amount) will be made through the IPS payment system		

## VII USE OF CREDIT BUREAU SERVICES

1. Fee for the use of credit bureau services		
Type of business		Fee
1.1.	Basic report for an individual retail client -applicant for the use of service/for the guarantor	RSD 246.00 per report
1.2.	Basic report for an individual retail client - guarantees for the obligations of legal entities and entrepreneurs	RSD 126.00 per report
1.3.	Synthetic report for an individual retail client -applicant for the use of service/for the guarantor	RSD 168.00 per report
1.4.	Personal report	RSD 276,00 per report (one report per year is Free of charge)
1.5.	Personal report on guarantees for obligations of legal entities and entrepreneurs	RSD 138.00 per report (one per year is Free of charge)

## VIII

## SECURITIES TRANSACTIONS

1. Cash settlement fee - trading in securities		
Type of business		Fee
1.1.	Cash settlement of sales transactions and income from shares acquired under the Law governing free distribution, settlement per payment accounts	0.10% min RSD 10.00 per transaction for transactions up to RSD 49.99 min 2.00 RSD for transactions of RSD 50.00 to 200.00 min 5.00 RSD

## IX

## PAYMENT CARDS

1. Payment cards		
Type of business		Fee
1.1.	<b>Debit card issuance fee</b>	
1.1.1.	DinaCard classic/Start, VISA Debit payWave, MasterCard Debit Standard, MasterCard Debit Gold	Free of charge
1.2.	<b>Debit card membership fee *</b>	
1.2.1.	<b>For the Bank's clients</b>	
1.2.1.1.	DinaCard classic / Start, VISA Debit payWave, VISA Electron, MasterCard Debit Standard, MasterCard Debit Gold	Free of charge
1.2.2.	<b>For farmers</b>	
1.2.2.1.	DinaCard classic / Start, VISA Debit payWave, VISA Electron, MasterCard Debit Standard, MasterCard Debit Gold	Free of charge

Type of business		Fee
<b>2. Cash withdrawal fee by use of a debit card</b>		
2.1.	<b>Payment in the country *****</b>	
2.1.1.	<b>Payment at the bank counter</b>	
2.1.1.1.	<b>In the KB network</b>	
2.1.1.1.1.	DinaCard Classic / Start	Free of charge
2.1.1.1.2.	VISA Debit payWave, VISA Electron	Free of charge
2.1.1.1.3.	MasterCard Debit Standard, MasterCard Debit Gold	Free of charge
2.1.1.2.	<b>Within the network of other banks</b>	
2.1.1.2.1.	DinaCard Classic / Start	3% min. RSD 60.00
2.1.1.2.2.	VISA Debit payWave, VISA Electron	0.33% + RSD 120.00
2.1.1.2.3.	MasterCard Debit Standard, MasterCard Debit Gold *****	1% + EUR 2.00 (equivalent in RSD)
2.1.2.	<b>Payment at ATM</b>	
2.1.2.1.	<b>In the KB network</b>	
2.1.2.1.1.	DinaCard Classic / Start	Free of charge
2.1.2.1.2.	VISA Debit payWave, VISA Electron	Free of charge
2.1.2.1.3.	MasterCard Debit Standard, MasterCard Debit Gold	Free of charge
2.1.2.2.	<b>Within the network of other banks</b>	
2.1.2.2.1.	DinaCard Classic / Start	2% min. RSD 60.00
2.1.2.2.2.	VISA Debit payWave, VISA Electron	1% min. RSD 150.00
2.1.2.2.3.	MasterCard Debit Standard, MasterCard Debit Gold	1% min. RSD 150.00
2.2.	<b>Payment abroad **</b>	
2.2.1.	<b>Payment at the bank counter</b>	
2.2.1.1.	-DinaCard classic / Start, VISA Debit payWave, VISA Electron, MasterCard Debit Standard, MasterCard Debit Gold	2% min. EUR 3.00
2.2.2.	<b>Payment at ATM</b>	
2.2.2.1.	DinaCard classic / Start, VISA Debit payWave, VISA Electron, MasterCard Debit Standard, MasterCard Debit Gold	2% min. EUR 3.00
<b>3. Fee for payment of goods and services abroad *****</b>		Free of charge
<b>4. Unfounded complaint</b>		RSD 1,000.00
<b>5. Balance inquiry at the ATM</b>		
5.1.	Balance inquiry at ATMs of Komerčijalna Banka	RSD 15.00
5.2.	Balance Inquiry at ATMs of other banks in the country and abroad	RSD 50.00
<b>6. Change of PIN at ATMs of Komerčijalna Banka</b>		RSD 100.00
<b>7. Emergency procedure payment card issue fee</b>		RSD 600.00
<b>8. Card replacement at the request of the user</b>		
8.1.	Dina Card Classic / Start	RSD 300.00
8.2.	VISA Debit payWave	RSD 600.00
8.3.	MasterCard Debit Standard	RSD 600.00
8.4.	MasterCard Debit Gold	RSD 1,000.00
<b>9. Card blocking fee</b>		
9.1.	DinaCard Classic / Start	RSD 300.00
9.2.	VISA Debit payWave, VISA Electron, MasterCard Debit Standard, MasterCard Debit Gold	RSD 500.00
<b>10. Card unblocking fee</b>		RSD 500.00
<b>11. Notice sending fee</b>		RSD 300.00
<b>12. Issuance of various certificates</b>		RSD 300.00

*\*\* Cash withdrawal at ATMs Komercijalna Banka Podgorica, Komercijalna Banka Banja Luka is free of charge. Also, cash withdrawals at ATMs of other members of the NLB Group are free of charge for Komercijalna Banka AD Beograd debit cards' holders.*

*\*\*\*\* The middle exchange rate of the NBS is applied*

*\*\*\*\*\* Cash withdrawal at ATMs of NLB Group members for holders of debit payment cards of Komercijalna Banka ad Beograd is free of charge*

*\*\*\*\*\* During the posting, the selling exchange rate of Komercijalna Banka ad Beograd is applied to foreign currency, effective on the day of posting.*