



## OVERVIEW OF SERVICES AND FEES

### for payment service user – consumer



**Name of payment service provider: Komercijalna banka a.d. Beograd**

**Name (package) of the payment account: Foreign Exchange Account (FX account)**

**Payment service user: consumer**

**Date 05.05.2021.**

This document is an informative overview of fees for **the most frequently used and most important services related to the indicated payment account (payment account package)**.

Payment service provider can also charge the fees for services relating to the payment account which are not stated in this document, and which contains only fees for the most frequently used and the most important services related to the said payment account. Information about all the fees which the payment service provider charges to the user of payment services – the consumer, are available in the Overview of Tariff of Fees that are applied in Bank's operations with the consumers, and the same are accessible at the website <http://www.kombank.com/sr/stanovnistvo/ostalo/stanovnistvo-tarife>.

More detailed description of the services indicated below (list of representative services) and additional explanations, if provided by the payment service provider, can be found at the counters in the business premises of the payment service provider and on its website, and the payment service provider delivers those documents to the user of the payment services at his/her request and free of charge.

SERVICE		FEE (per cent of the amount of the transaction and/or the cash amount)	
1.	<b>General services related to payment account</b>		
1.1.	<b>Maintaining the payment account (Foreign exchange payment account/FX payment account)</b>  <b>Within this payment account, and/or package of services it is possible to use the following services:</b> opening and maintaining the foreign exchange payment account, SMS service, standing order, direct debit.	Opening Maintaining	Free of charge Free of charge

**Note: The remainder of this document shows the fees for the most frequently used and the most important services associated with this payment account, and/or a package of services that are charged in addition to a fee for maintaining the payment account, if the user concludes the agreement on establishing these services, or if those services are used by him/her.**

**The payment service provider is obliged to convey to the user, at his request, clear and unambiguous information about the fees for the services covered by this payment account, and/or by package of services, which are not shown in the remainder of this document.**

1.2.	<b>Electronic banking</b>	Service is not available within this payment account (package)
1.3.	<b>Mobile banking</b>	Service is not available within this payment account (package)
2.	<b>Cashless payment transactions (excluding the transactions executed by payment cards)</b>	
2.1.	<b>Cashless transfer of funds in dinars in the Republic of Serbia</b>	
	<b>At the counter of payment service provider</b>	
	To the payment account with the same payment service provider (internal transfer)	Free of charge
	Urgent /instant payment order	Service is not available within this payment account (package)
	To payment account with another payment service provider (external transfer)	0,10%
	Urgent /instant payment order	Service is not available within this payment account (package)
	<b>By using the electronic and/or mobile banking services</b>	
	To the payment account with the same payment service provider (internal transfer)	Service is not available within this payment account (package)
	Urgent /instant payment order	Service is not available within this payment account (package)
	To payment account with another payment service provider (external transfer)	Service is not available within this payment account (package)
	Urgent /instant payment order	Service is not available within this payment account (package)
2.2.	<b>Cashless transfer of funds in euros from FX current account in euros</b>	
	<b>At the counter of payment service provider</b>	

To payment account in the Republic of Serbia	To owners' accounts or family members' with the Bank	Free of charge
	To owners' accounts or family members' with other banks	0,40%, min 400 rsd max 20.000 rsd
	To accounts with the Bank pursuant to legislation	0,20% max 5.000 rsd
	To accounts with other banks pursuant to legislation	0,40% max 20.000 rsd
	By order of foreign private individual based on founder deposit in foreign currency – to payment account of legal entity with the Bank	Free of charge
	To investment funds' accounts with other banks	0,40% max RSD 20.000,00
	To FX account of Kombank Devizni fond/ Kombank In fond with the Bank	Free of charge
	Urgent payment order	Service is not available within this payment account (package)
To payment account abroad		0,70%, min 1.000 rsd max 30.000 rsd
	Cost of foreign bank for transfers with cost option OUR:	
	• Up to amount EUR 5.000,00	1.000 rsd
	• Up to amount EUR 25.000,00	1.700 rsd
	• Up to amount EUR 50.000,00	2.400 rsd
	• For amounts over EUR 50.000,00	4.000 rsd
	In favor of accounts of clients with Komercijalna banka AD Podgorica and Komercijalna banka AD Banja Luka	5 euro*
	Urgent payment order	Service is not available within this payment account (package)
<b>By using the electronic and/or mobile banking service</b>		
To payment account in the Republic of Serbia		Service is not available within this payment account (package)
	Urgent payment order	Service is not available within this payment account (package)
To payment account abroad		Service is not available within this payment account (package)

	Urgent payment order	Service is not available within this payment account (package)	
<b>2.3.</b>	<b>Receipt of funds from abroad to FX current account in euros</b>		
		In case of transfer to term savings account (3,6,12,24,36 months)	Free of charge
		Inflows with option OUR	Free of charge
		Amount up to 10.000 euro	0,35%, min 200 rsd max 2.400 rsd
		Amount over 10.000 euro	0,30% max 16.000 rsd
		Amount over 100.000 euro	0,20% max 20.000 rsd
		Based on salary (code 600), for official trip (code 340)	Free of charge
		Based on foreign pensions (code 800):	
		- from R. of Croatia, Federation of BIH, Republic of Montenegro and disability allowances from Republic of Srpska	Free of charge
		- from F. Republic of Germany	0,23%
		- other foreign pensions	0,35%
		Inflows through Komercijalna banka AD Podgorica and Komercijalna banka AD Banja Luka	Free of charge
		Inflows received by interbank clearing	Free of charge
		Inflows from the account of Kombank Invest fond with the bank, in EUR based on repurchase of investment units on the payment account with the Bank	Free of charge
<b>2.4.</b>	<b>Standing order</b>		
	Establishing, and/or using the service		Free of charge
	<b>For the execution of the transaction</b>		
	To payment account with the same payment service provider (internal transfer)		Free of charge
	To payment account with another payment service provider (external transfer)		Free of charge
<b>2.5.</b>	<b>Direct debit</b>		
	Establishing, and/or using the service		Free of charge

	<b>For the execution of the transaction</b>	
	To payment account with the same payment service provider (internal transfer)	Free of charge
	To payment account with another payment service provider (external transfer)	Free of charge
<b>2.6.</b>	<b>Issuance of cheques</b>	
		Service is not available within this payment account (package)
<b>3.</b>	<b>Payment cards and cash</b>	
<b>3.1.</b>	<b>Issuance of debit card</b>	
	Issuance of debit card	Free of charge
	Periodic membership fee for using debit card	Free of charge
<b>3.2.</b>	<b>Disbursement of cash by using debit card</b>	
	<b>By executed transaction</b>	
	In the country	
	At the counter	In KB network In other banks' network -Visa PayWave
		Free of charge 0,33% + 120 rsd
	At the ATM	In KB network In other banks' network -Visa PayWave
		Free of charge 1%, min 150 rsd
	Abroad	
	At the counter	2%, min 3 euro*
	At the ATM	2%, min 3 euro*
<b>3.3.</b>	<b>Issuance of credit card</b>	
	Issuance of credit card	Free of charge
		Other fees: - obtaining the report of Credit Bureau 246 rsd
	Periodic membership fee for using credit card	MasterCard Standard -Primary Tree-month 500 rsd
<b>3.4.</b>	<b>Payment by credit card at the merchant's point of sale</b>	
	<b>By executed transaction</b>	
	In the country	Free of charge
	Abroad	Free of charge
	Annual nominal interest rate	Service is not available within this payment account (package)

	Annual effective interest rate	Service is not available within this payment account (package)
	Other fees	Free of charge
<b>3.5.</b>	<b>Disbursement of cash by using credit card</b>	
	<b>By executed transaction</b>	
	In the country	
	At the counter	In KB network - MasterCard Standard Free of charge  In other banks' network - MasterCard Standard 1% + 2 euro (equivalent in rsd)
	At the ATM	In KB network - MasterCard Standard Free of charge  In other banks' network - MasterCard Standard 1%, min 150 rsd
	Abroad	
	At the counter	2%, min 3 euro*
	At the ATM	2%, min 3 euro*
	Annual nominal interest rate	Service is not available within this payment account (package)
	Annual effective interest rate	Service is not available within this payment account (package)
	Other fees	Free of charge
<b>4.</b>	<b>Authorized overdraft</b>	
	Establishing, and/or using the service	Service is not available within this payment account (package)
	Annual nominal interest rate	Service is not available within this payment account (package)
	Annual effective interest rate	Service is not available within this payment account (package)

\* Conversion in RSD currency shall be made at middle exchange rate of NBS on the day of payment of the fee