

REVIEW OF FEE TARIFF APPLICABLE TO RETAIL BUSINESS OPERATIONS AS OF 01.01.2021.

Number of tariff item	SERVICE TYPE	FEE (percentage of the transaction amount and/or in the monetary amount)
1	2	3
	RETAIL TRANSACTIONS	
1.	FX ACCOUNT	
1.1.	Opening and maintaining	No fee is payable
1.2.	Making cash payment	
1.2.1.	In cash foreign currency	No fee is payable
1.2.2.	in effective foreign currency at the expense of a legal entity (purchase of goods with consignment)	0,20% min. RSD 200,00
1.3.	Cash withdrawal	
1.3.1.	In cash foreign currency and in dinar counter-value	No fee is payable
1.4.	Receipt of funds from abroad (Lora remittances)	
1.4.1.	in EUR and other currencies <ul style="list-style-type: none"> In the event of transfer to term deposit sub-account (3, 6, 12, 24 and 36 months) Inflows with OUR option 	No fee is payable
1.4.2.	<ul style="list-style-type: none"> in EUR amount up to EUR 10.000,00 in other currencies of the equivalent amount (according to the middle exchange rate of the NBS) up to EUR 10.000,00 	0,35% min. RSD 200,00 max. RSD 2.400,00
1.4.3.	<ul style="list-style-type: none"> EUR in excess of EUR 10.000,00 in other currencies of the amount of counter value (at the middle exchange rate of the NBS) over EUR 10.000,00 	0,30% max. RSD 16.000,00
1.4.4.	<ul style="list-style-type: none"> in EUR amount over EUR 100.000,00 in other currencies of the counter value (at the middle exchange rate of the NBS) over EUR 100.000,00 	0,20% max. RSD 20.000,00
1.4.5.	based on: earnings (base 600), for business trip (base 340) in EUR and other currencies	No fee is payable
1.4.6.	based on foreign pensions (base 800) in EUR and other currencies	
1.4.6.1.	pensions from R. Croatia, Federation of Bosnia and Herzegovina, R. Montenegro and disability benefits from the Republic of Srpska	According to the Contract, No fee is payable
1.4.6.2.	pensions from the Federal Republic of Germany	0,23%
1.4.6.3.	other foreign pensions	0,35%
1.4.7.	inflows through Komercijalna banka AD Podgorica and Komercijalna banka AD Banja Luka in EUR and in other currencies	No fee is payable
1.4.8.	Inflows received by interbank clearing in EUR and other currencies	No fee is payable
1.5.	Cashless transfer of money in foreign currency to a foreign account abroad (Nostro remittances)	
1.5.1.	<ul style="list-style-type: none"> in EUR in other currencies 	0,70% min. RSD 1.000,00 max. RSD 30.000,00
1.5.2.	in USD	0,70% min. RSD 600,00 max. RSD 30.000,00
1.5.3.	The fee referred to in sub-item 1.5.1 shall be charged for the execution of remittances with OUR option. i.e., 1.5.2. increased by the costs of foreign banks	
1.5.3.1.	For transfer with OUR cost option: <ul style="list-style-type: none"> in EUR amount up to EUR 5,000.00• in other currencies of the equivalent amount (according to the middle exchange rate of the NBS) up to EUR 5,000.00 	RSD 1.000,00

Number of tariff item	SERVICE TYPE	FEE (percentage of the transaction amount and/or in the monetary amount)
1	2	3
1.5.3.2.	For transfers with OUR cost option: <ul style="list-style-type: none"> in EUR amount up to EUR 25.000,00 in other currencies of the equivalent amount (according to the middle exchange rate of the NBS) up to EUR 25.000,00 	RSD 1.700,00
1.5.3.3.	For transfers with OUR cost option: <ul style="list-style-type: none"> in EUR amount up to EUR 50.000,00 in other currencies of the equivalent amount (according to the middle exchange rate of the NBS) up to EUR 50.000,00 	RSD 2.400,00
1.5.3.4.	For transfers with OUR cost option: <ul style="list-style-type: none"> in EUR over EUR 50.000,00 in other currencies of the equivalent amount (at the middle exchange rate of the NBS) over EUR 50.000,00 	RSD 4.000,00
1.5.4.	In favour of clients' payment accounts with Komerčijalna banka AD Podgorica and Komerčijalna banka AD Banja Luka in EUR and other currencies	5 EUR fixed in RSD counter value at the middle exchange rate of NBS
1.6.	Cashless transfer of cash in EUR and other currencies to a payment account in the Republic of Serbia	
1.6.1.	On payment accounts of the owner or members of the family in the Bank	No fee is payable
1.6.2.	On payment accounts of the owner or members of the family in other banks	0,40% min. RSD 400,00 max. RSD 20.000,00
1.6.3.	On payment accounts in the Bank in accordance with legal regulations (turnover and lease of immovable property, life insurance premiums, donations, etc.)	0,20% max. RSD 5.000,00
1.6.4.	On payment accounts with other banks in accordance with legal regulations (turnover and lease of immovable property, life insurance premiums, donations, etc.)	0,40% max. RSD 20.000,00
1.6.5.	at the order of a foreign natural person based on the founding role in foreign currency - on the payment account of a legal entity in the Bank	No fee is payable
1.7.	Cashless transfer of monetary funds in dinars to a payment account in the Republic of Serbia	
1.7.1.	One time – on the accounts in the Bank	No fee is payable
1.7.2.	One time – on other accounts	0,10%
1.8.	Conversion	
1.8.1.	for non-cash transfer of cash in EUR and other currencies	0,30%
2.	FOREIGN CURRENCY BUSINESS	
2.1.	Foreign currency cash	
2.1.1.	Exchange transactions	
2.1.1.1.	Purchase of effective foreign currency and foreign currency cheque	
2.1.1.1.1.	Purchase of currencies	No fee is payable
2.1.1.1.2.	Purchase - IN and BAM currencies	2,00%
2.1.1.1.3.	Purchase of foreign currency cheque	2,00% min. RSD 200,00
2.1.1.2.	Sale of foreign cash	No fee is payable
2.1.2.	Collection (inkaso) of banknotes withdrawn from circulation, as well as foreign banknotes worn out	4,00% + VAT + costs of foreign bank
2.2.	Cheques and other securities in foreign currency	
2.2.1.	Nostro cheques	
2.2.1.1.	Issuance of nostro cheques	1,50% min. RSD 200,00 per cheque
2.2.1.2.	Cancellation of cheques	Costs of foreign bank
2.2.1.3.	Issuance of travellers' cheques	2,00% min. RSD 350,00
2.2.2.	Loro cheques	
2.2.2.1.	deposit to a foreign currency account	

Number of tariff item	SERVICE TYPE	FEE (percentage of the transaction amount and/or in the monetary amount)
1	2	3
2.2.2.1.1.	pay-out in cash immediately after the presentation	1,50% min. RSD 200,00
2.2.2.1.2.	payment after the expiration of the specified deadline (obtained authorization)	1,00% min. RSD 200,00
2.2.2.1.3.	payment of a pension check	0,50%
2.2.2.1.4.	payment of a pension cheque BAWAG issuance	1,50% min. RSD 200,00
2.2.2.2.	Inkaso (collection) of foreign checks and other securities	2,00% min. RSD 600,00 immediately upon receipt of a cheque + cost of foreign bank
3.	DINAR CURRENT ACCOUNTS AND DINAR ACCOUNTS	
3.1.	Maintenance of dinar current accounts	
3.1.1.	Maintenance of dinar current account with basic services	RSD 200,00 per month
3.1.1.1.	for a dinar current account with basic services without change (debits) in the last three months	No fee is payable
3.1.2.	Maintenance of a set of current accounts (payment account with service package)*	
3.1.2.1.	Kombank Aktiv Set current account **	RSD 310,00 per month
3.1.2.2.	Kombank Premium Set current account **	RSD 610,00 per month
3.1.2.3.	Kombank Klasik Set current account	RSD 199,00 per month
3.1.2.4.	Kombank Start Set current account	RSD 0,00 per month
3.1.2.5.	for a set dinar current account without change in the last month	No fee is payable
3.2.	Maintenance of dinar account	No fee is payable
3.3.	Deposits and inflows	No fee is payable
3.4.	Pay-outs in cash	
3.4.1.	From the dinar current account, dinar account and special accounts opened with the Bank	No fee is payable
3.4.2.	From the farmers' accounts	No fee is payable
3.4.3.	Based on checks and dinars payment accounts - issued by other banks	3,00% according to the Agreement of the Association of Banks
3.5.	Cashless transfer of cash in dinars in the Republic of Serbia	
3.5.1.	Transfer orders to payment accounts	
3.5.1.1.	Retail clients of the bank	No fee is payable
3.5.1.2.	Corporate clients/entrepreneurs with the bank	0,60% min. RSD 60,00 max. RSD 6.000,00
3.5.1.3.	Corporate clients/entrepreneurs with other banks	0,80% min. RSD 60,00 max. RSD 6.000,00
3.5.1.4.	Instant transfer order up to RSD 300,000.00 including RSD 300,000.00 per payment accounts of legal entities / entrepreneurs / individuals with other banks	0,90% min. RSD 70,00
3.5.1.5.	Legal entities in the Bank if funds are transferred from the dinar deposit as founding stake	No fee is payable
3.5.1.6.	Humanitarian organizations in the Bank and other banks or on the basis humanitarian aid/for the benefit of retail clients of the Bank based on special decisions of the bank ***	No fee is payable

Number of tariff item	SERVICE TYPE	FEE (percentage of the transaction amount and/or in the monetary amount)
1	2	3
3.5.2.	Cashless transfer of cash in dinars in the Republic of Serbia through ELECTRONIC AND MOBILE BANKING (eBanking and mBanking)	
3.5.2.1.	Payment accounts of legal persons / entrepreneurs / natural persons with other bank and legal entities / entrepreneurs / natural persons with the Bank	
3.5.2.1.1.	from a dinar current account with basic services	RSD 15.00 for amounts up to RSD 300,000.00 including RSD 300,000,00 / for amounts over RSD 300,000.00 0.40% / max RSD 5,000,00
3.5.2.1.2.	from the dinar current account within the Start, Active, Classic or Premium sets with the date of the currency in the future (excluding the current month)	RSD 15.00 for amounts up to RSD 300,000.00 including RSD 300,000,00 / for amounts over RSD 300,000.00 0.40% / max RSD 5,000,00
3.5.2.1.3.	from the dinar current account within the Start set	FREE first 25 eBanking / mBanking orders during the month, every next eBanking / mBanking order RSD 15.00 for amounts up to RSD 300,000.00 including RSD 300,000.00 / for amounts over RSD 300,000.00 0.40% / max RSD 5,000,00
3.5.2.1.4.	from the dinar current account within the Active and Classic sets	FREE first 25 eBanking / mBanking orders during the month, every next eBanking / mBanking order RSD 15.00 for amounts up to RSD 300,000.00 including RSD 300,000.00 / for amounts over RSD 300,000.00 0.40% / max RSD 5,000,00
3.5.2.1.5.	from the dinar current account within the Premium set	FREE first 25 eBanking / mBanking orders during the month, every next eBanking / mBanking order RSD 15.00 for amounts up to RSD 300,000.00 including RSD 300,000.00 / for amounts over RSD 300,000.00 0.40% / max RSD 5,000,00
3.5.2.2.	From dedicated dinar current accounts of farmers	No fee is payable
3.5.2.3.	To payment account of retail clients with the bank	No fee is payable
3.5.2.4.	To bank's drawing account	No fee is payable
3.5.2.5.	Sale of currency via eBanking/mBanking	No fee is payable
3.5.3.	By permanent order for payments and for transfers of funds	No fee is payable
3.5.4.	Direct debit	No fee is payable
3.6.	Issue of cheques	
3.6.1.	Issue of blank cheques by dinar current accounts	RSD 10,00 per cheque
3.6.1.1	Issue of blank cheques by Kombank Active Set, Kombank Premium Set and Kombank Classic set dinar current accounts	The first 5 cheques monthly No fee is payable
3.6.2.	Issue of certified cheques by dinar current accounts	RSD 80,00 per cheque
4.	PAYMENT ORDER (PAYING-IN SLIP)	
4.1.	To payment accounts of legal entities/entrepreneurs with the Bank	0,80%, min. RSD 60,00 max.RSD 6.000,00
4.2.	To payment accounts of legal entities/entrepreneurs/retail clients with other bank	1,00%, min. RSD 90,00 max. RSD 6.000,00
4.3.	Instant payment order up to RSD 300,000.00 including RSD 300,000.00 on payment accounts of legal entities/entrepreneurs/ natural persons with another bank	1,10% min. RSD 100,00
4.4.	Humanitarian organizations in the Bank and other banks, i.e. on the basis of humanitarian aid/for the benefit of natural persons with the Bank based on special decisions of the Bank ***	No fee is payable
4.5.	On the accounts of the investment funds of the Fund Management Company Kombank Invest	

Number of tariff item	SERVICE TYPE	FEE (percentage of the transaction amount and/or in the monetary amount)
1	2	3
4.5.1.	Amount up to RSD 250.000,00	RSD 15,00 fixed per order
4.5.2.	Amount exceeding RSD 250.000,00	RSD 150,00 fixed per order
5.	OTHER	
5.1.	Issue of statements (account turnover) at client's request	No fee is payable
5.2.	SMS service for natural persons	
5.2.1.	Application to use SMS service	No fee is payable
5.2.2.	Delivery of information on clients request via SMS	
5.2.2.1.	Delivery of information on clients request via SMS (Telenor)	RSD 9,60 (VAT included)
5.2.2.2.	Delivery of information on clients' request via SMS (Telekom)	RSD 9,60 (VAT included)
5.2.2.3.	Delivery of information on clients request via SMS (VIP)	RSD 10,68 (VAT included)
5.2.3.	Individual SMS message sent to the client	No fee is payable
5.2.4.	Unregistering SMS service	No fee is payable
5.3.	Monthly maintenance of mobile banking services for individuals	RSD 120,00 (VAT included)
5.4.	Fee payable for processing orders via KOM4Pay payments on the point of sale of government institutions	1.00% fee for orders over 2.500,00 / min fee RSD 25.00 per order
5.5.	Issue of confirmations	
5.5.1.	from regular banking operations (certificates of account balance, placements, total turnover per account, business cooperation with the Bank, etc.)	RSD 300,00
5.5.2.	At special request of client (issuing historical exchange rates and other)	RSD 169,40 + VAT
5.6.	Photocopy (at client's request)	
5.6.1.	Of cheques	RSD 10,00 by cheque
5.6.2.	Of other documents	RSD 25,42 by document + VAT
5.7.	Blockade	
5.7.1.	Account blockade	RSD 80,00
5.7.2.	Account blockade and deprecation	RSD 100,00
5.8.	Closing the account	No fee is payable
5.9.	Replacement of account note	
5.9.1.	Regular replacement	No fee is payable
5.9.2.	Early replacement (at client's request)	RSD 100,00
5.10.	Sending notices to clients	RSD 100,00
5.11.	Execution of court judgments and orders of other bodies for collecting receivables from the client's account	RSD 100,00 + outstanding costs
5.12.	Change of payment account	
5.12.1.	Change of payment account	No fee is payable
5.12.2.	Delivery of information regarding the change of the payment account	No fee is payable
6.	LOANS TO RETAIL CLIENTS / INDIVIDUALS	
6.1.	Approval application forms/change of loan repayment terms	No fee is payable
6.2.	Processing of loan application (% of loan amount)	
6.2.1.	Dinar cash loans - repayment period up to 12 months	2,00%
6.2.2.	Dinar cash loans and refinancing loans - repayment period of up to 71 months	1,00% - 2,00% - Bank's clients 2,50% - other individuals
6.2.3.	Online dinar cash loans	1,00% - Bank's clients
6.2.4.	Cash loans and refinancing loans with foreign currency clause	1,00% - 2,00% - Bank's clients 3,00% - other individuals

Number of tariff item	SERVICE TYPE	FEE (percentage of the transaction amount and/or in the monetary amount)
1	2	3
6.2.5.	Dinar cash loans and refinancing loans secured by mortgages	2,00%
6.2.6.	Cash loans and refinancing loans secured by a mortgage with a foreign currency clause	1,00% - 2,00% - Bank's clients
6.2.7.	Dinar cash loans and loans for refinancing with life insurance - pensioners	No fee is payable - for clients with Kombank Classic set 1,00% - Bank's clients 2,00% - other individuals
6.2.8.	Dinar cash loans based on deposit	0,50% min. RSD 3.000,00 max. RSD 50.000,00
6.2.9.	Cash loans based on deposits with a foreign currency clause	0,50% min. RSD 3.000,00 max. RSD 50.000,00
6.2.10.	Dinar consumer loans	2,00% - Bank's clients 3,00% - other individuals
6.2.11.	Dinar consumer loans for payment of scholarship „Student loans“ ****	No fee is payable – Bank's clients
6.2.12.	Consumer loans with foreign currency clause	1,00% - 2,00% - Bank's clients 3,00% - other individuals
6.2.13.	Dinar loans for the purchase of motor vehicles	1,00% - 2,00% - Bank's clients 3,00% - other individuals
6.2.14.	Loans for the purchase of motor vehicles with a foreign currency clause	1,00% - 2,00% - Bank's clients 3,00% - other individuals
6.2.15.	Dinar housing loans insured by NMIC	0,50%
6.2.16.	Housing loans insured by NMIC with foreign currency clause	No fee is payable
6.2.17.	Housing loans uninsured by NMIC with foreign currency clause	No fee is payable
6.2.18.	Loans for refinancing housing loans	No fee is payable
6.2.19.	Dinar loans to improve living conditions	1,50%
6.2.20.	Loans for improving living conditions secured by mortgages with a foreign currency clause	0,50% - 1,25%
6.2.21.	Loans for improving the living conditions secured by guarantees with a foreign currency clause	1,00% - 1,75%
6.2.22.	Dinar loans for the purchase of business premises	2,00%
6.2.23.	Loans for the purchase of business premises with a foreign currency clause	2,00%
6.2.24.	Reprogramming and restructuring of liabilities arising from loans with the Bank	RSD 1,500.00 - per individual loan; max RSD 5,000.00 for all loans
6.2.25.	Facilitating loan repayment to clients from flooded areas	No fee is payable
6.2.26.	Application to change the currency of housing loans indexed in CHF currency	No fee is payable
6.2.27.	Changing loan repayment terms	0.75% of the remaining debt Min. RSD 1.000,00 Max. RSD 5.000,00
6.3.	Early partial or full repayment of the loan	
6.3.1.	Housing loans indexed in EUR (purchase of real estate)	1% of the amount of early repaid loan if the period between the loan prepayment and the final maturity term is longer than one year, or 0.5% if the specified period is shorter, provided that the amount of premature repayment in the period of 12 months exceeds RSD 1,000,000.00

Number of tariff item	SERVICE TYPE	FEE (percentage of the transaction amount and/or in the monetary amount)
1	2	3
6.3.2.	Other loans	No fee is payable
6.3.3.	Housing loans indexed in CHF currency in repayment	No fee is payable
6.3.4.	The fee for the premature liquidation of Komercijalna Banka's loan that is subject to refinancing	No fee is payable
6.4.	Written notices	RSD 100,00 per notice
6.5.	Insurance premium with NMIC	1,35% - 4,75% of the loan amount
6.6.	Application processing fee of NMIC	EUR 30,00 in RSD counter value at the middle exchange rate of the NBS on the date the client makes payment
7.	GUARANTEES *****/*****	
7.1.	Performance guarantees	0,80% one – time min. RSD 6.000,00 0,40% quarterly
7.2.	Payable guarantees	0,80% one - time min. RSD 6.000,00 0,40% quarterly
8.	CREDIT BUREAU'S SERVICES FEE	
8.1.	Basic report for natural person	
8.1.1.	Applicant for the use of the service / for the guarantor	RSD 246,00 per report
8.1.2.	Guarantees arising from liabilities legal entities and entrepreneurs	RSD 126,00 per report
8.2.	Synthetic report for a physical person	
8.2.1.	Applicant for the use of the service / for the guarantor	RSD 168,00 per report
8.3.	Personal report	
8.3.1.	Personal report	RSD 276,00 per report (one report during the year – no fee is payable)
8.3.2.	Personal report on guarantees arising from liabilities of legal persons and entrepreneurs	RSD 138,00 per report (one report during the year – no fee is payable)
8.4.	Blank bill of exchange	RSD 50,00
9.	REPORTING ON CREDIT TRANSACTIONS ABROAD WITH THE NBS – natural persons	
9.1.	Initial registration	RSD 13.000,00 (VAT included)
9.2.	Change of credit transaction	RSD 3.000,00 (VAT included)
9.3.	Realization of use and repayment plan by credit transaction	RSD 2.500,00 (VAT included in the amount of the fee)
9.4.	Realization of repayment of a loan transaction	RSD 2.500,00 (VAT included in the amount of the fee)
9.5.	Sending notices	RSD 1.000,00 (VAT included in the amount of the fee)

* Detailed information about services that are provided free of charge with a set current account and a dinar account with basic services are available in the Overview of services and fees for payment services users - consumers

** For clients employed in the Finance and Insurance sector, the Kombank Active Set current account is free of charge, and the Kombank Premium Set account is maintained at RSD 300.00 per month, or free of charge, if the physical person is the owner or legal representative of the micro client-user of Expert current account

*** Valid for regular and instant payment orders

**** The offer is valid until 24.09.2021

***** Fees for issued guarantees with a validity period of up to 90 days are charged on a one-time basis and with validity period over 90 days quarterly (for the started quarter the fee is calculated as for the whole quarter)

***** Fees for guarantees secured by 100% of the deposited funds as collateral, expressed in percentage, is reduced by 50% of the valid tariffs

* * *

If the client performs several related transactions in the Bank, subject to charging fees, only one is charged - the highest one.

Tariff sub-items under item 5 - Other, apply on the basis of dinar and foreign exchange transactions.

Retail operations
Date: 01.01.2021.

Tariff sub-items under item 8 - Fee for using the services of the Credit Bureau include value added tax at a rate of 20%.

To tariff sub-items 2.1.2., 5.5.2. and 5.6.2. additional VAT is calculated at a rate of 20%.

Tariff sub-item 1.6.3. and 1.6.4: if a transfer is made on the same day, only one fee is charged from multiple accounts of the contractors, while in case of transfers executed on different dates, the fee is charged after the transfer.

Tariff sub-item 3.5.1.2 and 4.1 that are realized in favour of the account of legal persons/entrepreneurs with the Bank refer to regular and urgent (instant) orders.