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**OVERVIEW OF TARIFF OF FEES
 APPLICABLE TO BANK'S RETAIL OPERATIONS AS OF 18.12.2018.**

Number of tariff item	TYPE OF SERVICE	FEES, COMMISSIONS AND OTHER
1	2	3
	RETAIL OPERATIONS	
1.	FX SAVINGS ACCOUNTS /SAVINGS BOOKS	
1.1.	Opening and maintaining	Free of charge
1.2.	Incoming payments/Deposits	
1.2.1.	In foreign currency cash	Free of charge
1.2.2.	In foreign currency cash to the account of legal entity (purchase of consignment goods)	0,20% min. RSD 200,00
1.3.	Outgoing payments/Withdrawals	
1.3.1.	In foreign currency cash and in RSD equivalent	Free of charge
1.3.2.	From saving books issued by other banks (only in RSD equivalent)	According to the agreement of ASB
1.4.	Loro remittances (service for inflows in foreign currencies)	
1.4.1.	<ul style="list-style-type: none"> • In case of transfer to term savings sub-account (3, 6, 12, 24 and 36 months) • Inflows with OUR option 	Free of charge
1.4.2.	Amount (counter-value) up to EUR 10.000,00	0,35% min. RSD 200,00 max. RSD 2.400,00
1.4.3.	Amount (counter-value) over EUR 10.000,00	0,30% max. RSD 16.000,00
1.4.4.	Amount (counter-value) over EUR 100.000,00	0,20% max. RSD 20.000,00
1.4.5.	Based on salary (grounds 600) for business trip (grounds 340)	Free of charge
1.4.6.	Based on foreign pensions (grounds 800)	
1.4.6.1.	Pensions from the Republic of Croatia, Federation of BiH, Republic of Montenegro and payment of disability benefits from Republic of Srpska	According to the Contract without commission
1.4.6.2.	Pensions from the Federal Republic of Germany e	0,23%
1.4.6.3.	Other foreign pensions	0,35%
1.4.7.	Inflows via Komercijalna banka AD Budva and Komercijalna banka AD Banja Luka	Free of charge
1.4.8.	Proceeds received interbank inflows	Free of charge
1.5.	Nostro remittances (outflows in foreign currencies)	
1.5.1.	Outflow through nostro remittances for outgoing payments abroad	0,80% min. RSD 1.000,00 max. RSD 30.000,00
1.5.2.	Outflow through nostro remittances for outgoing payments abroad in USD	0,80% min. RSD 600,00 max. RSD 30.000,00
1.5.3.	Outflow in favor of the accounts held by clients with Komercijalna banka AD Budva and Komercijalna Banka AD Banja Luka	5 EUR fixed in RSD equivalent
1.6.	Transfer of foreign currency funds	
1.6.1.	To the accounts of the same owner or family members – with the Bank	Free of charge
1.6.2.	To the accounts of the same owner or family members – with other banks in the country	0,40% min. RSD 400,00 max. RSD 20.000,00
1.6.3.	Pursuant to Art. 34 of the Law on Foreign Exchange Operations (sales and leasing of real estate, life insurance premium, donations) – accounts with the Bank	0,20% max. RSD 5.000,00
1.6.4.	Pursuant to Art. 34 of the Law on Foreign Exchange Operations (sales and leasing of real estate, life insurance premium, donations) – accounts with other banks	0,40% max. RSD 20.000,00
1.6.5.	Based on founder's deposit of i foreign legal entity in foreign currency– to the account of the legal entity with the Bank	Free of charge

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1	2	3
1.7.	Transfers of RSD equivalent	
1.7.1.	One-time – to the accounts with the Bank	Free of charge
1.7.2.	One-time – to the accounts not held with the Bank	0,10%
1.8.	Conversion	
1.8.1.	For transfer by nostro remittance	0,30%
2.	FX PAYMENTS	
2.1.	Foreign currency in cash	
2.1.1.	Exchange operations	
2.1.1.1.	<i>Purchase of foreign currency cash (currencies) and foreign cheque</i>	
2.1.1.1.1.	Purchase of currencies	Free of charge
2.1.1.1.2.	Purchase – IN currencies and currency BAM	2,00%
2.1.1.1.3.	Purchase of foreign cheque	2,00% min. RSD 200,00
2.1.1.2.	<i>Sale of foreign currency cash (currency)</i>	Free of charge
2.1.2.	Collection (incasso) of banknotes being withdrawn from circulation, as well as worn out foreign banknotes	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.	Issuing 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 FX sub-account	
2.2.2.1.1.	Payment in cash – promptly upon presentation	1,50% min. RSD 200,00
2.2.2.1.2.	Payment after expiry of the time limit (obtained approval)	1,00% min. RSD 200,00
2.2.2.1.3.	Payment of pension cheque	0,50%
2.2.2.1.4.	Payment of pension cheque BAWAG issue	1,50% min. RSD 200,00
2.2.2.2.	Incasso (collection) of foreign cheques and other securities	2,00% min. RSD 600,00 immediately upon receipt of cheque + costs of foreign bank
3.	CURRENT ACCUONTS AND RSD RETAIL SAVINGS	
3.1.	Maintenance of retail current accounts	
3.1.1	Maintenance of Set retail current accounts	
3.1.1.1	Kombank Aktiv Set retail current account***	RSD 310,00 monthly
3.1.1.2	Kombank Premijum Set current account***	RSD 610,00 monthly
3.1.1.3	Kombank Klasik Set current account	RSD 199,00 monthly
3.1.1.4	Kombank Start Set current account	RSD 0,00 monthly
3.1.1.5	for set current accounts with no changes in the last month	No fee
3.1.2	Maintenance of basic retail current accounts (C/A maintenance, standing order, SMS service, debit payment card, web e-bank)	RSD 200,00 monthly
3.1.2.1	for basic current accounts with no changes in the last three months	No fee
3.2.	Incoming payments and inflows	No fee
3.3.	Withdrawals in cash	
3.3.1.	From the current account, RSD savings and tied accounts opened with the Bank	No fee
3.3.2.	From tied accounts of farmers	No fee
3.3.3.	Based on cheques and RSD savings books - issued by other banks	3,00% according to the Agreement of ASB
3.4.	Cashless transfers /payments, from current account /records in RSD	
3.4.1.	By order for transfer to the accounts	

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1	2	3
3.4.1.1.	Retail customers - of the Bank	Without fee
3.4.1.2.	Corporate customers/ entrepreneurs - of the Bank	0,60% min. RSD 60,00 max. RSD 6.000,00
3.4.1.3.	Corporate customers / entrepreneurs /retail customers – of another bank	0,80% min. RSD 60,00 max. RSD 6.000,00
3.4.1.4.	Instant transfer order of up to RSD 300,000.00 - to the accounts of legal entities/entrepreneurs/private individuals with another bank *****	0,90% min. RSD 70,00
3.4.1.5.	Legal entities – in the Bank – if the funds are transferred from the <i>Dinar deposit</i> as the founder's deposit	Without fee
3.4.1.6.	Retail customers – of another bank due to closing of an account because of an increase of maintenance fee	Without fee
3.4.1.7.	To the accounts of corporate customers/ entrepreneurs /retail customers with another bank on the basis of humanitarian help	Without fee
3.4.2.	<i>By standing order – for payments and transfer of funds</i>	Without fee
3.5.	Issue of statement (turnover per account), at the request of the account owner	Without fee
3.6.	Issue of cheques	
3.6.1.	Issuing cheque forms by current accounts	RSD 10,00 per cheque
3.6.1.1	Issuing cheque forms by Kombank Aktiv Set, Kombank Premijum Set i Kombank Klasik Set current accounts	No fee for first 5 cheques per month
3.6.2.	Issuing certified cheques	RSD 80,00 per cheque
4.	ORDER FOR PAYMENT (PAYMENT SLIP)	
4.1.	To the accounts of corporate customers/ entrepreneurs – with the Bank	0,80%, min. RSD 60,00 max. RSD 6.000,00
4.2.	To the accounts of corporate / entrepreneurs /retail customers – with another bank	1,00%, min. RSD 90,00 max. RSD 6.000,00
4.3.	Instant payment order of up to RSD 300,000.00 - to the accounts of legal entities/entrepreneurs/private individuals with another bank *****	1,10% min. RSD 100,00
4.4.	To the accounts of the investment funds of the Investment Fund Management Company Kombank Invest	
4.4.1.	Amounts up to RSD 250.000,00	RSD 15,00 fixed per order
4.4.2.	Amounts exceeding RSD 250.000,00	RSD 150,00 fixed per order
5.	OTHER	
5.1.	Issuance of different confirmations	
5.1.1.	Related to regular banking business operations (account balance, loans, account statement, business cooperation with the Bank etc)	RSD 300,00
5.1.2.	At special request of the customer (historical exchange lists issuing, etc)	RSD 169,40 + VAT
5.2.	Photocopying (at client's request)	
5.2.1.	Of cheques	RSD 10,00 per cheque
5.2.2.	Of other documents	RSD 25,42 per document + VAT
5.3.	Sending funds to retail customers via postal order	RSD 50,00 + actual costs
5.4.	Blockage	
5.4.1.	Blocking the accounts /book	RSD 80,00
5.4.2.	Blockage and amortization of the book	RSD 100,00
5.5.	Balancing (closing) the account	Without fee
5.6.	Replacement of the book	
5.6.1.	Regular replacement	Without fee
5.6.2.	Early replacement (at the owner's request)	RSD 100,00
5.7.	Sending reminders/warnings to the account owners	RSD 100,00
5.8.	Execution of court judgments and orders of other authorities for debt collection by charging accounts /savings books of the owner	RSD 100,00 + depending costs
6.	RETAIL LOANS	
6.1.	Forms of loan approval / amendments to the terms of loan repayment applications	Without fee
6.2.	Processing of loan application (% of the loan amount)	
6.2.1.	RSD cash loans – maturity 12 months ago	2,00%

Number of tariff item	TYPE OF SERVICE	FEES, COMMISSIONS AND OTHER
1	2	3
6.2.2.	RSD cash loans and refinancing loans – maturity up to 120 months	2,00% - Bank's clients 2,50% - clients who are not Bank's clients
6.2.3.	RSD cash loans and refinancing loans – maturity up to 120 months - with Credit Protect Insurance	0% - with a repayment period of over 60 months 0,50% - with a repayment period of up to 60 months
6.2.4.	Online RSD cash loans	1,00% - Bank's clients
6.2.5.	Cash loans and refinancing loans with currency clause	2,00% - Bank's clients 3,00% - clients who are not Bank's clients
6.2.6.	RSD cash loans and refinancing loans secured by mortgage	2,00%
6.2.7.	Cash loans and refin. loans secured by mortgage with currency clause	2,00%
6.2.8.	RSD cash loans and refinancing loans with life insurance – pensioners who are Bank's clients	1,00% Free of charge, for users Kombank Klasik Set
6.2.9.	RSD cash loans and refinancing loans with life insurance – pensioners who are not Bank's clients	2,00%
6.2.10.	RSD cash loans against deposit	0,50% min. RSD 3.000,00 max. RSD 50.000,00
6.2.11.	Cash loans against deposit with FX clause	0,50% min. RSD 3.000,00 max. RSD 50.000,00
6.2.12.	RSD consumer loans	2,00% - Bank's clients 3,00% - clients who are not Bank's clients
6.2.13.	RSD consumer loans „Students loans“****	Without fee
6.2.14.	Consumer loans with FX clause	2,00% - Bank's clients 3,00% - clients who are not Bank's clients
6.2.15.	RSD loans for motor vehicle purchase	2,00% - Bank's clients 3,00% - clients who are not Bank's clients
6.2.16.	Loans for motor vehicle purchase with FX clause	2,00% - Bank's clients 3,00% - clients who are not Bank's clients
6.2.17.	RSD housing loans insured with the National Mortgage Insurance Corporation	0,50%
6.2.18.	Housing loans insured with the NMIC with FX clause	Without fee
6.2.19.	Housing loans not insured with the NMIC with FX clause	Without fee
6.2.20.	Loans for refinancing housing loans	Without fee
6.2.21.	RSD loans for home improvement	1,50%
6.2.22.	Loans for home improvement secured by mortgage with FX clause	1,25%
6.2.23.	Home improvement loans secured by collateral with currency clause	1,75%
6.2.24.	RSD loans for purchase of business space	2,00%
6.2.25.	Loans for purchase of business space with currency clause	2,00%
6.2.26.	RSD loans for home furnishing and related expenses for the users of housing loans	Without fee
6.2.27.	Loans for home furnishing and related expenses for the users of housing loans with currency clause	Without fee
6.2.28.	Rescheduling and restructuring of liabilities against loans with the Bank	RSD 1.500,00 – per single loan; max RSD 5.000,00 collectively for all loans
6.2.29.	Reliefs in loan repayment for clients from flooded areas	Without fee

Number of tariff item	TYPE OF SERVICE	FEES, COMMISSIONS AND OTHER
1	2	3
6.2.30.	Request for change of housing loan currency indexed in currency CHF	Without fee
6.2.31.	Changes in terms of loan repayment	0,75% of the remainder of the debt Min. RSD 1.000,00 Max. RSD 5.000,00
6.3.	Early partial or total loan repayment	
6.3.1.	Housing loans indexed in EUR (purchase of real estate)	1% of the amount of early repaid loan if the period between early loan repayment and its maturity is longer than one year, and/or 0,5% if such period is shorter provided that the amount of early repayment over the period of 12 months exceeds RSD 1.000.000
6.3.2.	Other loans	Without fee
6.3.3.	Housing loans indexed in currency CHF in process of being repaid	Without fee
6.3.4.	Fee for early liquidation of loans of Komercijalna banka which is the subject of refinancing	Without fee
6.4.	Dunning letters	RSD 100,00 per dunning letter
6.5.	Insurance premium with the NMIC	1,35% - 4,75% of the loan amount
6.6.	Fee for processing of application with the NMIC	EUR 30,00
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.	FEES FOR USING THE SERVICE OF CREDIT BUREAU	
8.1.	General report for a private individual	
8.1.1.	Applicant of request for the service/for guarantor	RSD 246,00 per report
8.1.2.	Guarantees by the obligations of legal entities and entrepreneurs	RSD 126,00 per report
8.2.	Synthetic report for a private individual	
8.2.1.	Applicant of request for the service/for guarantor	RSD 168,00 per report
8.3.	Personal report	
8.3.1.	Personal report	RSD 276,00 per report (one annually without fee)
8.3.2.	Personal report on sureties against liabilities of legal entities and entrepreneurs	RSD 138,00 per report (one annually without fee)
8.4.	Blank bills	RSD 50,00
9.	REPORTING ON FOREIGN CREDIT TRANSACTIONS WITH NBS-private individuals	
9.1.	Initial registration	RSD 13.000,00 (VAT included in fee amount)
9.2.	Amendment to credit transaction	RSD 3.000,00 (VAT included in fee amount)
9.3.	Actual disbursement, realization of repayment schedule under credit/lending transaction	RSD 2.500,00 (VAT included in fee amount)
9.4.	Realization of repayment of credit/lending transaction	RSD 2.500,00 (VAT included in fee amount)
9.5.	Sending of dunning letters	RSD 1.000,00 (VAT included in fee amount)
10.	USE OF ELECTRONIC BANK SERVICES FOR NATURAL PERSONS	
10.1.	Transfer orders via WEB E-bank and mBank	

Number of tariff item	TYPE OF SERVICE	FEES, COMMISSIONS AND OTHER
1	2	3
10.1.1.	To corporate accounts/ entrepreneurs /retail clients' accounts with another bank and to corporate clients' accounts/ entrepreneurs with the Bank	
10.1.1.1.	eBanking/mBanking transfer orders outside the current account set	RSD 15,00 for amounts up to RSD 300.000,00 /for amounts exceeding RSD 300.000,00 0,40% max RSD 5.000,00
10.1.1.2.	eBanking/mBanking transfer orders with value date in future (excluding the current month)	RSD 15,00 for amounts up to RSD 300.000,00 /for amounts exceeding RSD 300.000,00 0,40% max RSD 5.000,00
10.1.1.3.	eBanking/mBanking transfer orders within the current account START set	FREE OF CHARGE the first 25 eBanking/mBanking transfer orders during the month, each subsequent eBanking/mBanking transfer order RSD 15,00 for amounts up to RSD 300.000,00 / for amounts exceeding RSD 300.000,00 0,40% min max RSD 5.000,00
10.1.1.4.	eBanking/mBanking orders within the current account AKTIV and KLASIK set	FREE OF CHARGE the first 25 eBanking/mBanking transfer orders during the month, each subsequent eBanking/mBanking transfer order RSD 15,00 for amounts up to RSD 300.000,00 / for amounts exceeding RSD 300.000,00 0,40% min max RSD 5.000,00
0.1.1.5.	eBanking/mBanking transfer orders within the current account PREMIJUM set	FREE OF CHARGE the first 25 eBanking/mBanking transfer orders during the month, each subsequent eBanking/mBanking transfer order RSD 15,00 for amounts up to RSD 300.000,00 / for amounts exceeding RSD 300.000,00 0,40% min max RSD 5.000,00
10.1.1.6.	eBanking/mBanking orders for transfer from farmers' special-purpose accounts	Without fee
10.1.2.	In the accounts of individuals - the Bank	Without fee
10.1.3.	In the Bank account	Without fee
10.2.	Sale of currency via WEB E-bank and mBank	Without fee
10.3.	Monthly maintenance of the mobile banking service for natural persons	RSD 120,00 (VAT included)
10.4.	Fee for processing the order via KOM4Pay payment at the point of sale at government institutions	1.00% of fee for orders exceeding 2,500.00 / min fee RSD 25.00 per order
11.	SMS SERVICE FOR NATURAL PERSONS	
11.1.	Application for SMS service use	Without fee
11.2.	Delivery of information by client's query via SMS	
11.2.1.	Delivery of information by client's query via SMS (Telenor)	RSD 9,60 (VAT incl.)
11.2.2.	Delivery of information by client's query via SMS (Telekom)	RSD 9,60 (VAT incl.)
11.2.3.	Delivery of information by client's query via SMS (VIP)	RSD 10,68 (VAT incl.)
11.3.	Individual SMS message forwarded to client	Without fee
11.4.	Cancellation of SMS service use	Without fee

*Fees for issued guarantees with validity period of up to 90 days are charged one-time, and for those with validity period of over 90 days the fees shall be charged quarterly. For the quarter that has just begun the fee shall be calculated and charged for the whole quarter

**Fees for the guarantees secured by 100% deposited cash collateral, expressed in percentage, are reduced by 50% of the applicable tariffs

*** For clients employed in the finance and insurance sector, the maintenance of Active Set current account is free of charge while for maintenance of Kombank Premium Set current account a fee of 300.00 RSD a month is charged, or free of charge if a private individual is the owner or a legal representative of a micro client – the user of Expert current account.

**** Valid until 24.08.2019

*****/***** Including also the amount of RSD 300,000.00

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If the client performs more than one related transactions in the Bank, which are subject to fee collection, only one fee- that with the highest amount will be charged

Tariff items under the Item 5-Other, shall be applicable against dinar and foreign exchange transactions

Tariff items under the Item 8-Fee for using the services of Credit Bureau include the VAT at the rate of 20%

Tariff items 2.1.2, 5.1.2 and 5.2.2. are additionally subject to VAT calculated at the rate of 20%

Tariff rates 1.6.3. i 1.6.4: If the transfer is carried out on the same day from / to invoices more contractors will be charged only one fee, while in the case of transfer of various fees charged by the date of transfer.

Tariff items 3.4.1.2 and 4.1 that are executed in favor of the accounts of legal entities/entrepreneurs in the Bank relate to both the regular and urgent (instant) orders.