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OVERVIEW OF TARIFF OF FEES APPLICABLE TO PAYMENT TRANSACTIONS WITH LEGAL ENTITIES AND ENTREPRENEURS

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I DOMESTIC PAYMENT TRANSACTIONS FOR LEGAL ENTITIES AND ENTREPRENEURS

Tariff item number	SERVICE	FEE
1. General services related to the payment account		
1.1.	Payment account management	
1.1.1.	Opening a dinar payment account	No fee
1.1.2.	Management of payment account for clients who receive statements by e-mail and/or e-bank and/or use the Bank's SMS service *	RSD 390.00 - per month
1.1.3.	Maintaining a payment account for clients who take their statements at the bank office counter and/or receive it by fax and or by using the Bank's SMS service *	RSD 490.00 - per month
1.1.4.	Taking the statement (at the counter, electronically, at PO box)	No fee
1.1.5.	Closing accounts for clients (legal entities)	RSD 500.00 - per account
1.1.6.	Closing accounts for clients (entrepreneurs)	No fee
1.1.7.	Opening and maintaining an escrow account	by agreement or 1% min.RSD 10,000.00
* the fee is calculated only for accounts that had a turnover during the month		
1.2.	Management of payment account packages - micro business entities and entrepreneurs	
1.2.1.	Standard set	RSD 595.00 - per month
1.2.2.	MasterCard business card (one card)	No fee
1.2.3.	Visa business card (one card)	No fee
1.2.4.	Electronic banking management HAL eBank/Office Banking (per account)	No fee
1.2.5.	Electronic banking management KOMBANK BIZ (per account)	No fee
1.3.	Expert set	RSD 1,095.00 - per month
1.3.1.	MasterCard business card (one card)	No fee
1.3.2.	Visa business card (one card)	No fee
1.3.3.	Electronic banking management HAL eBank/Office Banking (per account)	No fee
1.3.4.	Electronic banking management KOMBANK BIZ (per account)	No fee
1.3.5.	Management of electronic and mobile banking KombANK BIZ (per account)	No fee
1.3.6.	Keeping Kombank Premium Current Account Set (one account)	No fee
1.4.	E-invoice issuance fee (per invoice)	
1.4.1.	0 - 2,000 invoices	RSD 21.00 - per month
1.4.2.	2,000 - 5,000 invoices	RSD 19.00 - per month
1.4.3.	5,000 - 10,000 invoices	RSD 18.00 - per month
1.4.4.	10,000 - 50,000 invoices	RSD 17.00 - per month
1.4.5.	50,000 - 100,000 invoices	RSD 15.00 - per month
1.4.6.	100,000 - 500,000 invoices	RSD 12.00 - per month
1.4.7.	500,000 - 1,000,000 invoices	RSD 11.00 - per month
1.5.	Fee for received e-invoices (per invoice)	No fee
1.6.	Electronic banking	
1.6.1.	Electronic banking activation fee HAL eBank / Office Banking	RSD 8,500.00 (including VAT) - one-time
1.6.1.1.	For a client who in the previous three months until the day of submitting the application has had an average deposit balance of more than 1,000,000 dinars	No fee
1.6.1.2.	For a client who in the previous three months until the day of submitting the application has had a total demand turnover of more than 10,000,000 dinars	No fee
1.6.1.3.	For existing clients of electronic banking HAL eBank / Office Banking	No fee
1.6.2.	Electronic banking activation fee KOMBANK BIZ	No fee
1.7.	Issuance of additional smart cards	RSD 7,200.00 (including VAT) - one-time
1.7.1.	For a client who in the previous three months until the day of submitting the application has had an average deposit balance of more than 1,000,000 dinars	No fee
1.7.2.	For a client who in the previous three months until the day of submitting the application has had a total demand turnover of more than 10,000,000 dinars	No fee
1.8.	Reissuing a basic smart card	RSD 7,200.00 (including VAT) - one-time
1.8.1.	For a client who in the previous three months until the day of submitting the request has an average deposit balance of more than 1,000,000 dinars	No fee
1.8.2.	For a client who in the previous three months until the day of submitting the request has a total demand turnover of more than 10,000,000 dinars	No fee
1.9.	Issuance of additional smart card readers	RSD 1,800.00 (including VAT) - one-time

1.9.1.	For a client who in the previous three months until the day of submitting the application has had an average deposit balance of more than 1,000,000 dinars	No fee
1.9.2.	For a client who in the previous three months until the day of submitting the application has had a total demand turnover of more than 10,000,000 dinars	No fee
1.10.	Installation of electronic banking HAL eBank at the client	
1.10.1.	Installation and setup of DB2 electronic banking server Hal eBank Corporate (per started hour)	RSD 6,000.00 (including VAT) - one-time
1.10.2.	Installation and settings of electronic banking Hal eBank (per client)	RSD 3,000.00 (including VAT) - one-time
1.10.3.	Transfer of data from the old database to the new electronic banking database Hal eBank	RSD 3,600.00 (including VAT) - one-time
1.11.	Electronic banking management	
1.11.1.	Electronic banking management HAL eBank / Office Banking (per account)	RSD 200.00 - per month
1.11.2.	Electronic banking management KOMBANK BIZ (per account)	RSD 200.00 - per month
1.11.3.	Management of KOM4Pay payment system	RSD 2,500.00 - per month
1.11.4.	Management of KOM4Pay payment system for clients who have concluded a contract with the Bank on accepting cards at online points of sale	No fee
1.12.	Deactivation of electronic banking	No fee
1.13.	Mobile banking	
1.13.1.	Fee for activation of electronic and mobile banking KOMBANK BIZ / Hal mBank	No fee
1.13.2.	SMS service activation fee	No fee
1.13.3.	SMS service - at the client's request	
1.13.3.1.	For Telenor clients	RSD 9,60 (including 23% tax)
1.13.3.2.	For MTS operator clients	RSD 9,60 (including 23% tax)
1.13.3.3.	For clients of operator A1	RSD 10,68 (including 23% tax)
1.13.4.	SMS service - notifications	No fee
1.13.5.	Deactivate SMS service	No fee
1.13.6.	Mobile banking management	
1.13.6.1.	Electronic and mobile banking management KOMBANK BIZ (per account)	RSD 300.00 - per month
1.13.6.2.	HAL mBank mobile banking management (per account)	RSD 500.00 - per month

2. Non-cash payment transactions (excluding payment card transactions)		
2.1.	Non-cash transfer of funds in dinars in the Republic of Serbia	
2.1.1.	At the counter of the payment service provider	
2.1.1.1.	To a payment account with the same payment service provider (internal transfer)	
2.1.1.2.	To the payment account of another customer in the Bank and IPS	RSD 70.00
2.1.1.3.	Processing credits by citizens' checks	0.048% min RSD 35.00 max RSD 600.00
2.1.1.4.	To another payment account of the same client	No fee
2.1.1.5.	To the Bank's account	No fee
2.2.	To a payment account with another payment service provider (external transfer)	
2.2.1.	Clearing orders and IPS	0.10% min.RSD 100.00
2.2.2.	RTGS orders until 1 p.m.	0.12% min.RSD 120.00 max.RSD 5,000.00
2.2.3.	RTGS orders from 1 p.m.	0.12% min.RSD 120.00 max.RSD 6,000.00
2.2.4.	Execution of orders for payment of fund investment units of the investment fund management company Kombank invest - orders up to RSD 250,000	RSD 15.00 per order
2.2.5.	Execution of orders for payment of fund investment units of the investment fund management company Kombank invest - orders over RSD 250,000	RSD 150.00 per order
2.3.	Using electronic and/or mobile banking services	
2.3.1.	To a payment account with the same payment service provider (internal transfer)	
2.3.2.	On the payment account of another person and IPS	RSD 35.00
2.3.3.	To another payment account of the same client	No fee
2.3.4.	To the payment account of a natural person	No fee
2.3.5.	To the Bank's account	No fee

2.4.	To a payment account with another payment service provider (external transfer)		
2.4.1.	Clearing orders and IPS	0.06%	min.RSD 55.00
2.4.2.	RTGS orders until 1 p.m.	0.07%	min.RSD 100.00
			max.RSD 3,600.00
2.4.3.	RTGS orders from 1 p.m.	0.07%	min.RSD 100.00
			max.RSD 4,800.00

3. Payment of cash from the payment account by submitting a payment order			
3.1.	Payment of cash from the dinar payment account of the legal entity	0.5% of the nominal value; min.RSD 75.00	
3.2.	Payment of cash from the dinar payment account of the entrepreneur *	No fee	
* For withdrawing cash in dinars in the amount of more than 600,000 dinars - the bank can make a payment to the entrepreneur no later than the next business day after submitting the request			

4. Payment of cash to the payment account by submitting a payment order			
4.1.	Payment to the bank account at the bank counter	RSD 175.00 per order	
4.2.	Payment of the founder's loan to the payment account in the Bank	RSD 20.00 per order	
4.3.	Payment of cash to a payment account with another payment service provider (including instant payment order)	1.00%	min RSD 500.00

5. Other			
5.1.	Complaints	No fee	
5.2.	Bills of exchange registration	RSD 200.00 per bill of exchange	
5.3.	Registration of bills of exchange of the Bank's client where the Bank is a creditor	No fee	
5.4.	Deletion of registered bills of exchange/authorizations upon request	RSD 200.00 per bill of exchange / authorization	
5.5.	Deletion of registered bills of exchange/authorizations when the Bank is a creditor	No fee	
5.6.	Issuing a confirmation to the client about the received payment order	No fee	
5.7.	Issuance of a confirmation of the executed payment order	RSD 100.00 per order	
5.8.	Issuance of a certificate of turnover/average balance of funds on the client's account	RSD 500.00 per confirmation	
5.9.	Issuance of a certificate on the balance of funds on the client's account	RSD 500.00 per confirmation	
5.10.	Issuance of duplicate excerpts	RSD 150.00 per statement	
5.11.	Issuance of a statement certified by a digital signature	RSD 300.00 per statement	
5.12.	Issuance of a certificate of paid fees and vehicle registration fees	RSD 500.00 per confirmation	
5.13.	Execution of payment security instruments	RSD 250.00 per order	
5.14.	Submitting a payment security instruments to forced collection	RSD 400.00 per order	
5.15.	Revoking forced collection grounds	No fee	
5.16.	Issuance of a certificate of founding stake to a participant in payment operations	RSD 600.00 + VAT	
5.17.	Combined fee for processing KOM4Pay transactions - by merchant segment (*)	According to the Agreement	
		up to RSD 50.00 per transaction or up to 3%	

(*) A segment is defined for each client, depending on the expected average transaction amount

II - FOREIGN PAYMENT TRANSACTIONS FOR LEGAL ENTITIES AND ENTREPRENEURS

6. General services related to the payment account			
6.1.	Paying account management		
6.1.1.	Opening and maintaining a foreign currency payment account	No fee	
6.1.2.	Opening and maintaining an escrow account	According to the contract or 1% min.RSD 10,000.00	
6.2.	Electronic and mobile banking		
6.2.1.	For clients who are clients of electronic banking in domestic payment operations	No fee	
6.3.	Closing accounts for clients (legal entities)	RSD 500.00 - per account	
6.3.1.	Closing accounts for clients (entrepreneurs)	No fee	
7. Non-cash transfer of funds in euros from a foreign currency current account in euros *			
* also applies to other currencies			
7.1.	At the bank counter of the payment service provider		
7.1.1.	To a payment account in the Republic of Serbia		

7.1.1.1.	To a payment account with the same payment service provider (internal transfer)	
7.1.1.1.1.	Transfer from account to account within the same client, to a payment account in the Bank	No fee
7.1.1.1.2.	Transfer based on the schedule of deposits from abroad to the payment account in the Bank	No fee
7.1.1.1.3.	Payment in the country with foreign currency coverage - to a payment account in the Bank	0.20% min RSD 1,000.00 max RSD 40,000.00
7.1.1.1.4.	Payment in the country to a payment account in the Bank - with dinar coverage VIP clients regardless of the amount and STD clients - purchase of an amount equal to or higher than EUR 3,000 (VIP clients: purchase is realized at more favorable rates in accordance with market trends; Standard (STD) clients, sales are realized at standard market rates)	Free of charge, sale of foreign currency at the VIP selling rate of the Bank
7.1.1.1.5.	Payment in the country to a payment account in the Bank-with dinar coverage STD clients - purchase of an amount lower than EUR 3,000	0.2% applied to the market selling rate of the Bank min RSD 1,200.00 max RSD 40,000.00
7.1.1.1.6.	Sale of foreign currency for repayment of foreign currency loan and interest, for coverage by letter of credit, for securities trading and to cover the cost of a foreign bank	
7.1.1.1.6.1	VIP clients and STD clients - purchase of an amount equal to or higher than EUR 3,000	At the VIP selling rate of the Bank
7.1.1.1.6.2	STD clients - purchase of an amount lower than EUR 3,000	At the market selling rate of the Bank
7.1.1.2.	To a payment account with another payment service provider (external transfer)	
7.1.1.2.1.	Transfer based on the schedule of deposits from abroad to an account with another payment service provider in the country	0.20% min RSD 1,500.00 max RSD 40,000.00 + for OUR option domestic bank cost **
7.1.1.2.2.	Transfer at the client's request to his own account with another payment service provider in the country	0.30% min. RSD 1,500 max. RSD 40,000 + for OUR option domestic bank cost **
7.1.1.2.3.	Payment in the country to a payment account with another payment service provider - with foreign exchange coverage	0.30% min.RSD 1,200.00 max.RSD 40,000.00 + for OUR option domestic bank cost **
7.1.1.2.4.	Payment in the country to a payment account with another payment service provider - with dinar coverage VIP clients and STD clients - purchase of an amount equal to or higher than EUR 3,000	Free of charge, sale of foreign currency at the VIP selling rate of the Bank + for the OUR option cost of the domestic bank **
7.1.1.2.5.	Payment in the country to a payment account with another payment service provider - with dinar coverage STD clients - purchase of an amount lower than EUR 3,000	0.20% applied to the Bank's market selling rate; min.RSD 1,200.00 max.RSD 40,000.00 + for OUR option domestic bank cost **
7.1.1.2.6.	Sale of foreign currency for transfer to own payment account with another payment service provider in the country	
7.1.1.2.6.1	VIP clients regardless of the amount and STD clients - purchase of an amount equal to or higher than EUR 3,000	Free of charge, at the VIP selling rate of the Bank + for the OUR option cost of the domestic bank **
7.1.1.2.6.2	STD clients - purchase of an amount lower than EUR 3,000	0.20% applied to the Bank's market selling rate; min.RSD 1,200.00 max.RSD 40,000.00 + for OUR option domestic bank cost **
7.1.1.3.	Urgent payment order	Additional fee RSD 1,500.00 for orders received in accordance with the Schedule
7.1.2.	On a payment account abroad	
7.1.2.1.	Payment to a payment account abroad - with foreign currency coverage	0.3% min. RSD 1,200.00 max. RSD 40,000.00 + for OUR option foreign bank cost *
7.1.2.2.	Payment to a payment account abroad - with dinar coverage VIP clients regardless of the amount and STD clients - purchase of an amount equal to or higher than EUR 3,000	Free of charge, sale of foreign currency at the VIP selling rate of the Bank + for the OUR option cost of a foreign bank *
7.1.2.3.	Payment to a payment account abroad - with dinar coverage STD clients - purchase of an amount lower than EUR 3,000	0.2% applied to the market selling rate of the Bank min RSD 1,200.00 max.RSD 40,000.00 + for OUR option foreign bank cost *
7.1.2.4.	Payment to payment account in Komercijalna banka AD Podgorica and Komercijalna banka AD Banja Luka - with foreign currency coverage	0.1% min. RSD 500.00 max RSD 20,000.00 + for the OUR option cost of a foreign bank (0.05% min. RSD 500.00 max. RSD 2,500.00)
7.1.2.5.	Payment to the payment account in Komercijalna banka AD Podgorica and Komercijalna banka AD Banja Luka - with dinar coverage VIP clients regardless of the amount and STD clients - purchase of an amount equal to or higher than EUR 3,000	Free of charge, sale of foreign currency at the VIP selling rate of the Bank + for the OUR option cost of a foreign bank (0.05% min. RSD 500.00 max. RSD 2,500.00)

7.1.2.6.	Payment to the payment account in Komercijalna banka AD Podgorica and Komercijalna banka AD Banja Luka - with dinar coverage STD clients - purchase of the amount lower than EUR 3,000	0.1% applied to the market selling rate of the Bank min RSD 500.00 max. RSD 20,000.00 + for the OUR option cost of a foreign bank (0.05% min. RSD 500.00 max. RSD 2,500.00)	
7.1.2.7.	Urgent payment order	additional fee RSD 1,500.00 for orders received in accordance with the Schedule	
7.2.	Orders issued via electronic banking		
7.2.1.	To a payment account in the Republic of Serbia		
7.2.1.1.	To a payment account with the same payment service provider (internal transfer)		
7.2.1.1.1.	Transfer from account to account within the same client, to a payment account in the Bank	No fee	
7.2.1.1.2.	Transfer based on the schedule of deposits to the account from abroad to the payment account in the Bank	No fee	
7.2.1.1.3.	Payment in the country with foreign currency coverage - to a payment account in the Bank	0.18%	min RSD 900.00 max RSD 36,000.00
7.2.1.1.4.	Payment in the country to a payment account in the Bank - with dinar coverage VIP clients regardless of the amount and STD clients - purchase of an amount equal to or higher than EUR 3,000 (VIP clients: purchase is realized at more favorable rates in accordance with market trends; Standard (STD) clients, sales are realized at standard market rates)	Free of charge, sale of foreign currency at the VIP selling rate of the Bank	
7.2.1.1.5.	Payment in the country to a payment account in the Bank-with dinar coverage STD clients - purchase of an amount lower than EUR 3,000	0.18% applied to the Bank's market sales rate	min RSD 1,080.00 max RSD 36,000.00
7.2.1.1.6.	Sale of foreign currency for repayment of foreign currency loan and interest, for coverage by letter of credit, for securities trading and to cover the cost of a foreign bank		
7.2.1.1.6.1	VIP clients and STD clients - purchase of an amount equal to or higher than EUR 3,000	At the VIP selling rate of the Bank	
7.2.1.1.6.2	STD clients - purchase of an amount lower than EUR 3,000	At the market selling rate of the Bank	
7.2.1.2.	To a payment account with another payment service provider (external transfer)		
7.2.1.2.1.	Transfer based on the schedule of deposits from abroad to an account with another payment service provider in the country	0.18% min RSD 1,350.00 max RSD 36,000.00 + for OUR option domestic bank cost **	
7.2.1.2.2.	Transfer at the client's request to his own account with another payment service provider in the country	0.27% min. RSD 1,350.00 max. RSD 36,000 + for OUR option cost of domestic bank **	
7.2.1.2.3.	Payment in the country to a payment account with another payment service provider - with foreign exchange coverage	0.27% min. RSD 1,080.00 max. RSD 36,000.00 + for OUR option domestic bank cost **	
7.2.1.2.4.	Payment in the country to a payment account with another payment service provider - with dinar coverage VIP clients and STD clients - purchase of an amount equal to or higher than EUR 3,000	Free of charge, sale of foreign currency at the VIP selling rate of the Bank + for the OUR option cost of the domestic bank **	
7.2.1.2.5.	Payment in the country to a payment account with another payment service provider - with dinar coverage STD clients - purchase of an amount lower than EUR 3,000	0.18% applied to the Bank's market selling rate; min.RSD 1,080.00 max.RSD 36,000.00 + for OUR option domestic bank cost **	
7.2.1.2.6.	Sale of foreign currency for transfer to own payment account with another payment service provider in the country		
7.2.1.2.6.1	VIP clients regardless of the amount and STD clients - purchase of an amount equal to or higher than EUR 3,000	Free of charge, at the VIP selling rate of the Bank + for the OUR option cost of the domestic bank **	
7.2.1.2.6.2	STD clients - purchase of an amount lower than EUR 3,000	0.18% applied to the Bank's market selling rate; min.RSD 1,080.00 max.RSD 36,000.00 + for OUR option domestic bank cost **	
7.2.1.3.	Urgent payment order	Additional fee RSD 1,500.00 for orders received in accordance with the Schedule	
7.2.2.	To a payment account abroad		
7.2.2.1.	Payment to a payment account abroad - with foreign currency coverage	0.27% min.RSD 1,080.00 max.RSD 36,000.00 + for OUR option foreign bank cost *	
7.2.2.2.	Payment to a payment account abroad - with dinar coverage VIP clients regardless of the amount and STD clients - purchase of an amount equal to or higher than EUR 3,000	Free of charge, sale of foreign currency at the VIP selling rate of the Bank + for the OUR option cost of a foreign bank *	
7.2.2.3.	Payment on a payment account abroad - with dinar coverage STD clients - purchase of an amount lower than EUR 3,000	0.18% applied to the market selling rate of the Bank min RSD 1,080.00 max.RSD 36,000.00 + for the OUR option cost of a foreign bank *	

7.2.2.4.	Payment to payment account in Komercijalna banka AD Podgorica and Komercijalna banka AD Banja Luka - with foreign currency coverage	0, 09% min. RSD 450.00 max RSD 18,000.00 + for OUR option cost of a foreign bank (0.05% min. RSD 500.00 max. RSD 2,500.00)
7.2.2.5.	Payment on a payment account in Komercijalna banka AD Podgorica and Komercijalna banka AD Banja Luka - with dinar coverage VIP clients regardless of the amount and STD clients - purchase of an amount equal to or higher than EUR 3,000	Free of charge, sale of foreign currency at the VIP selling rate of the Bank + for the OUR option cost of a foreign bank (0.05% min. RSD 500.00 max. RSD 2,500.00)
7.2.2.6.	Payment to the payment account in Komercijalna banka AD Podgorica and Komercijalna banka AD Banja Luka - with dinar coverage STD clients - purchase of the amount lower than EUR 3,000	0.09% applied to the market selling rate of the Bank min RSD 450.00 max.RSD 18,000.00 + for the OUR option cost of a foreign bank (0.05% min.RSD 500.00 max.RSD 2,500.00)
7.2.2.7.	Urgent payment order	additional fee RSD 1,500.00 for orders received in accordance with the Schedule
7.3.	Foreign exchange transactions within the NLB Group - orders received via e-bank	
7.3.1.	Payment on payment account in Komercijalna banka AD Podgorica and Komercijalna banka AD Banja Luka - with foreign currency coverage	0.1% min.EUR 4.00 max EUR 5.00 + for the OUR option foreign bank cost (0.05% min.EUR 4.00 max.EUR 5.00)
7.3.2.	Payment on a payment account in Komercijalna banka AD Podgorica and Komercijalna banka AD Banja Luka - with dinar coverage VIP clients regardless of the amount and STD clients - purchase of an amount equal to or higher than EUR 3,000	Free of charge, sale of foreign currency at the VIP selling rate of the Bank + for the OUR option cost of a foreign bank (0.05% min. EUR 4.00 max. EUR 5.00)
7.3.3.	Payment to the payment account in Komercijalna banka AD Podgorica and Komercijalna banka AD Banja Luka - with dinar coverage STD clients - purchase of the amount lower than EUR 3,000	0.1% applied to the Bank's market selling rate min.EUR 4.00 max.EUR 5.00 + for the OUR option cost of a foreign bank (0.05% min.EUR 4.00 max.EUR 5.00)
7.3.4.	Payment to a payment account in NLB bank - with foreign currency coverage	EUR 5.00 + for the OUR option cost of a foreign bank (EUR 5.00)
7.3.5.	Payment on a payment account in NLB bank - with dinar coverage VIP clients regardless of the amount and STD clients - purchase of an amount equal to or higher than EUR 3,000	Free of charge, sale of foreign currency at the VIP selling rate of the Bank + for the OUR option cost of a foreign bank (EUR 5.00)
7.3.6.	Payment on a payment account in NLB bank - with dinar coverage STD clients - purchase of an amount lower than EUR 3,000	EUR 5.00 + for the OUR option cost of a foreign bank (EUR 5.00)

Note: conversion of EUR into RSD is performed at the middle exchange rate of the NBS

8. Non-cash transfer of funds in dinars in the Republic of Serbia

8.1.	At the counter of the payment service provider	
8.1.1.	Payment of a resident in dinars to the payment account of a non-resident with another payment service provider	0.20%; min.RSD 1,200.00 max.RSD 40,000.00 + for OUR option domestic bank cost **
8.1.2.	Payment of the resident in dinars to the payment account of the non-resident in the Bank	0.20%; min.RSD 1,200.00 max.RSD 40,000.00
8.1.3.	Transfer in dinars based on the purchase of foreign currency funds in favor of own bank account	No fee
8.1.4.	Transfer in dinars based on the purchase of foreign currency funds in favor of own account with another payment service provider	0.10% min.RSD 150.00 max.RSD 9,000.00
8.2.	Orders issued via electronic banking	
8.2.1.	Payment of a resident in dinars to the payment account of a non-resident with another payment service provider	0.18%; min.RSD 1,080.00 max.RSD 36,000.00 + for OUR option domestic bank cost **
8.2.2.	Payment of the resident in dinars to the payment account of the non-resident in the Bank	0.18%; min.RSD 1,080.00 max.RSD 36,000.00
8.2.3.	Transfer in dinars based on the purchase of foreign currency funds in favor of own bank account	No fee
8.2.4.	Transfer in dinars based on the purchase of foreign currency funds in favor of own account with another payment service provider	0.09% min.RSD 135.00 max.RSD 8,100.00

9. Receipt of cash from abroad to the foreign currency current account in EUR*

* applicable to other currencies as well

9.1.	Realized through foreign correspondent banks	
		No fee
9.2.	Collection of foreign checks	
9.2.1.	Up to EUR 50	RSD 250.00
9.2.2.	From EUR 50.01 to EUR 250	RSD 400.00
9.2.3.	From EUR 250.01 to EUR 500	RSD 1,000.00
9.2.4.	Over EUR 500.01	1.00%; min.RSD 1,000.00 max.RSD 15,000.00
9.3.	Collection from Kosovo and Metohija	

9.2.1.	Receipt of funds from Kosovo and Metohija - for all clients with income	0.09%; min. RSD 800.00 max. RSD 40,000.00
9.2.2.	Receipt of funds from Kosovo and Metohija - additional fee for deposit of funds prior to payment of dinars from the NBS	0.30%; min.RSD 1,000.00 max.RSD 40,000.00
9.4. Payment of cash to the payment account by submitting a payment order		
9.4.1.	Payment of effective foreign money to the account	0.20% min.RSD 500.00 max.RSD 20,000.00
9.4.2.	Payment of effective foreign money and dinars based on the payment of the founding contribution	0.20% min.RSD 800.00 max.RSD 40,000
9.4.3.	Refund of unspent advance payment in effective foreign currency after the final calculation of the costs of a business trip abroad, to the account of the legal entity in the Bank	0.15% min. RSD 400.00

10. Withdrawal of cash from payment account		
10.1.	By submitting a payment order	
10.1.1.	Payment of foreign currency in cash - business trips and other bases - with foreign currency coverage	
10.1.1.1.	For legal entities	0.20% min.RSD 600.00 max.RSD 40,000.00
10.1.1.2.	For entrepreneurs (for withdrawing foreign currency in dinar equivalent at the middle exchange rate of the NBS higher than 600,000 dinars - the bank can make a payment to the entrepreneur no later than the next business day after submitting the request)	No fee
10.1.2.	Payment of foreign currency in cash - business trips and other bases - with dinar coverage	
10.1.2.1.	Sale of foreign currency cash	0.30% min. RSD 600.00 max. RSD 40,000.00
10.1.2.2.	Payment of foreign currency in cash	No fee
10.2.	Orders issued via electronic banking	
10.2.1.	Payment of foreign currency in cash - business trips and other bases - with foreign currency coverage	
10.2.1.1.	For legal entities	0.18% min.RSD 540.00 max.RSD 36,000.00
10.2.1.2.	For entrepreneurs (for withdrawing foreign currency in dinar equivalent at the middle exchange rate of the NBS higher than 600,000 dinars - the bank can make a payment to the entrepreneur no later than the next business day after submitting the request)	No fee
10.2.2.	Payment of foreign currency in cash - business trips and other bases - with dinar coverage	
10.2.2.1.	Sale of foreign currency cash	0.27% min.RSD 540.00 max.RSD 36,000.00
10.2.2.2.	Payment of foreign currency in cash	No fee

11. Transfer of advance or the final calculation of the business trip to the private individual's foreign currency account		
11.1.	Submitting a payment order	
11.1.1.	Transfer of advance or the final calculation to the private individual's foreign account with the Bank – with a coverage in foreign currency	0,20% min.RSD 1.000,00 max.RSD 40.000,00
11.1.2.	Transfer of the advance or the final calculation to the private individual's foreign currency account with another payment service provider – with a coverage in foreign currency	0,30% min.RSD 1.200,00 max.RSD 40.000,00
11.1.3.	Transfer of the advance or the final calculation to the private individual's foreign account in the Bank or with another payment service provider – with the dinar coverage	0,20% min.RSD 1.200,00 max.RSD 40.000,00
11.2.	Orders issued by electronic bank	
11.2.1.	Transfer of the advance or the final calculation to the private individual's foreign currency account at the Bank - with a coverage in foreign currency	0,18% min.RSD 900,00 max.RSD 36.000,00
11.2.2.	Transfer of the advance or the final calculation to the private individual's foreign currency account at another payment service provider – with a coverage in foreign currency	0,27% min.RSD 1.080,00 max.RSD 36.000,00
11.2.3.	Transfer of the advance or the final calculation to the private individual's foreign currency account at the Bank or another payment service provider – with dinar coverage	0,18% min.RSD 1.080,00 max.RSD 36.000,00

Note: fees and expenses specified in Section II can be more favorable, depending on the total volume of the client's operation that is carried out through the payment accounts with the Bank.

III - INTERNATIONAL PAYMENT TRANSACTIONS FOR NON-RESIDENT LEGAL ENTITIES

12. General services related to the payment account		
12.1.	Maintaining a payment account	
12.1.1.	Opening a payment account for foreign legal entities	EUR 500 or in dinar equivalent at the NBS mid-market exchange rate (per client)
12.1.2.	Maintaining a payment account	free of charge
12.1.3.	Maintaining a payment account	free of charge
12.2.	Electronic banking	
12.2.1.	Activation of electronic banking	

12.2.1.1.	Fee for activating electronic banking HAL eBank	RSD 8.500,00 (with VAT included) - one-off
12.2.1.2.	For the existing users of electronic banking HAL eBank	free of charge
12.2.1.3	Maintaining electronic banking	free of charge
12.2.2.	Issuing additional smart cards	RSD 7.200,00 (with VAT included) - one-off
12.2.3.	Reissue of the principal smart card	RSD 7.200,00 (with VAT included) - one-off
12.2.4.	Issue of additional smart card readers	RSD 1.800,00 (with VAT included) - one-off
12.3.	Closing the account –termination of business cooperation	RSD 1.000,00 per account or within the available balance up to RSD 1.000
13. Cashless transfer of funds		
13.1.	At the counter of the payment service provider and electronic banking	
13.1.1.	Payment in foreign currency	
13.1.1.1.	To the payment account at the same payment service provider (internal transfer)	
13.1.1.1.1.	Transfer from the account to the account within the same client, within the Bank	free of charge
13.1.1.1.2.	Payment in favor of the Bank's client, physical person – payment of a salary, with a coverage in foreign currency	free of charge
13.1.1.1.3.	Payment in favor of the Bank's clients – with a coverage in foreign currency	0,20%; min.RSD 1.000,00 max.RSD 40.000,00
13.1.1.1.4.	Payment in favor of the Bank's clients – with dinar coverage	0,20% applied to the Bank's market selling exchange rate; min.RSD 1.000,00 max.RSD 40.000,00
13.1.1.2.	To the payment account abroad and with another provider of payment services in Serbia	
13.1.1.2.1.	Transfer to one's own account abroad and with another payment service provider in Serbia – with a coverage in foreign currency	0,30%; min.RSD 1.000,00 max.RSD 40.000,00 + for the option OUR cost of a foreign bank* or the cost of a local bank**
13.1.1.2.2.	Payment to the payment account abroad or with another provider of payment services in Serbia – with a coverage in foreign currency	0,30%; min.RSD 1.000,00 max.RSD 40.000,00 + for the option OUR cost of a foreign bank* or the cost of a local bank**
13.1.1.2.3.	Transfer to one's own account abroad or with another provider of payment services in Serbia - with dinar coverage	0,20% applied to the Bank's market selling exchange rate; min.RSD 1.000,00 max.RSD 40.000,00 + for the option OUR cost of a foreign bank* or the cost of a local bank**
13.1.1.2.4.	Payment to the payment account abroad or with another payment service provider in Serbia – with dinar coverage	0,20% applied to the Bank's market selling exchange rate; min.RSD 1.000,00 max.RSD 40.000,00 + for the option OUR cost of a foreign bank* or the cost of a local bank**
13.1.2.	Payment in dinars	
13.1.2.1.	Without the preparation of the SWIFT message	
13.1.2.1.1.	up to RSD 250.000	0,1%; min.RSD 50,00
13.1.2.1.2.	over RSD 250.000	0,1%; min.RSD 250,00 max.RSD 9.000,00
13.1.2.2.	With the preparation of a SWIFT message	
13.1.2.2.1.	up to RSD 250.000	0,1%; min.RSD 50,00 max. + for the option OUR the cost of the local bank**
13.1.2.2.2.	over RSD 250.000	0,1%; min.RSD 600,00 max.RSD 9.000,00+for the option OUR the cost of the local bank**
13.1.2.3.	In favor of the Bank's client, private individual – payment of a salary	free of charge

14. Receipt of cash from abroad to the foreign currency current account in EUR *		
* applies to other currencies as well		
14.1.	Collection in foreign currency and in RSD	free of charge

15. Payment of cash from the payment account by submitting a payment order		
15.1.	Payment of cash in RSD	0,50%
15.2.	Payment of cash in foreign currency	
15.2.1.	With coverage in foreign currency	0,20%; min.RSD 600,00 max.RSD 40.000,00
15.2.2.	With dinar coverage	0,30%; min.RSD 600,00 max.RSD 40.000,00

16. Collection of cash to the payment account by submitting a payment order		
16.1.	Payment of cash in RSD and foreign cash	0,20% min.RSD 500 max.RSD 20.000

IV - OTHER FEES RELATED TO THE INTERNATIONAL PAYMENT TRANSACTIONS

17. Other		
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17.1.	* Foreign bank's cost for the option OUR (the beneficiary receives the full amount, with no reduction for commission of other foreign banks)	
17.1.1.	Orders in EUR	
17.1.1.1.	up to EUR 5.000,00	RSD 1.200,00
17.1.1.2.	from EUR 5.000,01 - 12.500,00	RSD 1.500,00
17.1.1.3.	from EUR 12.500,01 - 50.000,00	RSD 2.300,00
17.1.1.4.	from EUR 50.000,01 and more	RSD 4.000,00
17.1.2.	Orders in USD and CHF regardless of the amount	
17.1.3.	Orders in other currencies	
17.1.3.1.	Up to the equivalent of EUR 25.000,00	RSD 1.800,00
17.1.3.2.	Over the equivalent of EUR 25.000,01	RSD 3.400,00
17.2.	** Cost of the local bank for the option OUR (the beneficiary receives the full amount, without a reduction for the commission of another local bank)	
17.2.1.	Orders up to EUR 50.000,00 or the equivalent of other currencies	RSD 1.200,00
17.2.2.	Orders from EUR 50.000,01 and more or the equivalent of other currencies	RSD 3.000,00
17.3.	Issuing a certificate of the transactions and the balance on the client's account	RSD 600,00 per document
17.4.	Issuing a copy of the statement, other copies and certificates at the client's request	RSD 1.000,00 per document
17.5.	Issuing certificates to foreign auditors for the non-resident legal entities' accounts	EUR 50,00 or in dinar equivalent at the NBS mid-market rate
17.6.	Conversion in foreign currency accounts of local and foreign legal entities	free of charge, at market exchange rates
17.7.	Issuing statements to clients using SWIFT message MT940	
17.7.1.	up to 300 pages a month	RSD 2.000,00 monthly per account
17.7.2.	over 300 pages a month	RSD 5.000,00 monthly per account
17.8.	Subsequent change in the elements of the international payment transaction order at the client's request	RSD 2.500,00
17.9.	Service of receipt of SWIFT message MT 101 for legal entities	
17.9.1.	Fee for service activation	RSD 6.000,00 one-off
17.9.2.	Receipt of MT101	RSD 3.000,00 per month
17.10.	Repair expenses of another foreign bank	Actual expenses
17.11.	Cost of changing the sent SWIFT message, at the client's request	RSD 2.000,00 + the actual expense of a foreign bank

V - ACTIVITIES WITH AUTHORIZED EXCHANGE OFFICES

18.	Opening and maintaining a special foreign currency account for exchange operations	free of charge
19.	Closing a separate foreign currency current account for exchange operations	free of charge
20.	Purchase of foreign cash ***	free of charge
20.1.	Purchase of the foreign cash in circulation	
20.2.	Purchase of IN currencies and the BAM currency	2%
20.3.	Purchase of damaged and worn-out banknotes	4%+VAT+expenses of the foreign bank
21.	Sale of foreign cash ***	
21.1.	Sale of foreign cash in circulation	0,50%

***Purchase and sale of foreign cash relates to the currencies from the Bank's list of currency pairs, exclusively to banknotes.

VI - TARIFF FOR PAYMENT TRANSACTIONS IN FOREIGN CURRENCY BETWEEN LOCAL BANKS

22. General services related to the payment account		
22.1.	Sending statements by SWIFT	free of charge
22.2.	Opening and maintaining an account	free of charge
22.3.	Account overdraft	Not allowed

22.4.	Enquiries per item	
22.4.1.	up to 7 days	RSD 600
22.4.2.	over 7 days	RSD 1.000

23. Payments/transfers		
23.1.	<u>Bank transfers MT 20X type</u>	
23.1.1.	Outgoing	RSD 400
23.1.2.	Incoming	free of charge
23.2.	<u>Remittances MT 103 type</u>	
23.2.1.	In favor of the clients in Komercijalna banka	
23.2.1.1.	when the expenses are borne by the funds beneficiary	free of charge
23.2.1.2.	when the expenses are borne by the ordering party (71A: OUR)	0,20%; min.RSD 900 max.RSD 9.000 (unless a bilateral contract has specified a different tariff or the local bank has set an internal maximum)
23.2.1.3.	when the expenses are borne by the ordering party and MT103 from NBS (71A: OUR)	RSD 600
23.2.2.	Transfer of receipts from abroad in favor of clients of other banks in Serbia	
23.2.2.1.	when the expenses are borne by the funds beneficiary – SHA/BEN	0,1%; min.RSD 600 or reciprocally
23.2.2.2.	when the expenses are borne by the ordering party - OUR	free of charge
23.3.	Cancellation of receipts from other banks in Serbia	
23.3.1.	Before the approval of the customer's account	RSD 1.800
23.3.2.	After the approval of the customer's account	RSD 2.200
23.4.	Change in the payment/transfer instructions	RSD 900
23.5.	Enquiries that require research	RSD 900 + actual expenses