

TARIFF OF FEES
THE BANK APPLIES TO FOREIGN TRANSACTIONS AS OF 09.03.2016

Tariff number	TYPE OF SERVICE	FEE		
1	2	3		
V	FOREIGN PAYMENT TRANSACTIONS	Client category		
		Preferential	Standard	Other
V-1	Residents - legal entities and entrepreneurs			
1.	FX ACCOUNTS			
1.1.	Account opening and maintenance	Free of charge		
1.2.	Account closing			
1.2.1.	Account closing for clients (legal entities)	RSD 500 per account		
1.2.2.	Account closing for clients (entrepreneurs)	Free of charge		
2.	INCOMING PAYMENTS FROM ABROAD			
2.1.	Effected via foreign correspondent banks	Free of charge		
2.2.	Deposited foreign cash	Free of charge		
3.	TRANSFER WITHIN THE COUNTRY			
3.1.	Transfer from client's one account to another, within the Bank	Free of charge		
3.2.	Transfer of incoming payment from abroad to an account within the Bank	Free of charge		
3.3.	Transfer of incoming payment from abroad to an account with another bank in Serbia	0.05% min.RSD 1,500 max.RSD 40,000	0.12% min.RSD 1,500 max.RSD 40,000	0.20% min.RSD 1,500 max.RSD 40,000
3.4.	Transfer to an account with another bank in Serbia, at client's request	up to 0.09% min.RSD 1,500 max.RSD 40,000	0.20% min.RSD 1,500 max.RSD 40,000	0.30% min.RSD 1,500 max.RSD 40,000
4.	INCOMING PAYMENTS FROM KOSOVO AND METOHIJA			
4.1.	Processing of payment	0.09%; min.RSD 800 max.RSD 40,000		
4.2.	Effected via foreign correspondent banks - payment prior to receipt of RSD from NBS	0.30%; min.RSD 1,000 max.RSD 40,000		
5.	COLLECTION OF FOREIGN CHEQUES			
5.1.	Up to EUR 50	RSD 250		
5.2.	From EUR 50 to EUR 250	RSD 400		
5.3.	From EUR 250 to EUR 500	RSD 1,000		
5.4.	Over EUR 500	1.00%; min.RSD 1,000 max.RSD.15,000		
6.	PAYMENT IN FOREIGN CURRENCY			
6.1.	With coverage in foreign currency	0.07% min.RSD 1,200 max.RSD 40,000	0.20% min.RSD 1,200 max.RSD 40,000	0.30% min.RSD 1,200 max.RSD 40,000
6.1.1.	Nostro remittance - with coverage in foreign currency: payments to clients of Komercijalna banka ad Budva and Komercijalna banka ad Banja Luka	0.10%; min.RSD 500 max.RSD 20,000		
6.2.	With coverage in RSD – VIP clients and Standard clients – purchase of amount equal to or higher than EUR 3,000*	At Bank's VIP selling exchange rate		
6.3.	With coverage in RSD – Standard clients – purchase of amount lower than EUR 3,000	0.20% at Bank's selling exchange rate; min.RSD 1,200 max.RSD 40,000		
6.3.1.	With coverage in RSD: Standard clients – payments in favor of clients of Komercijalna banka ad Budva and Komercijalna banka ad Banja Luka – purchase of the amount lower than EUR 3,000	0.10% at Bank's selling exchange rate; min.RSD 500 max.RSD 20,000		
	* VIP clients – purchase and sale are carried out at more favorable exchange rates in line with market trends; Standard (STD) clients – purchase and sale are carried out at standard market exchange rates			

6.4.	Payments in country with foreign currency coverage – in favor of the account within the Bank	0.05% min.RSD 1,000 max.RSD 40,000	0.12% min.RSD 1,000 max.RSD 40,000	0.20% min.RSD 1,000 max.RSD 40,000
6.5	Disbursement of foreign currency cash: business trips and other grounds for disbursement – with foreign currency coverage			
6.5.1.	For legal entities:	0.05% min.RSD 600 max.RSD 40,000	0.12% min.RSD 600 max.RSD 40,000	0.20% min.RSD 600 max.RSD 40,000
6.5.2.*	For entrepreneurs	Free of charge		
6.6.	Foreign currency cash: business trips and other grounds – with coverage in RSD			
6.6.1	Sale of foreign currency cash	0.30%; min.RSD 600, max.RSD 40,000		
6.6.2*	Disbursement of foreign currency cash	Free of charge		
7.	PAYMENT AND TRANSFER IN RSD			
7.1	Resident's payment to a non-resident in RSD	0.20%; min.RSD 1,200 max.RSD 40,000 + actual expense of domestic bank		
7.2	Transfers in RSD credited to current accounts in Komercijalna banka	Free of charge		
7.3.	Transfers in RSD credited to current accounts in other banks in Serbia	0.10%; min.RSD 150 max.RSD 9,000		
8.	SALE OF FOREIGN CURRENCY FOR REPAYMENT OF AN FX LOAN AND INTEREST TO THE BANK, FOR COVERAGE OF A LETTER OF CREDIT, FOR SECURITIES TRADING AND FOR COVERING THE EXPENSES OF A FOREIGN BANK			
8.1	VIP clients and STD clients – purchase of the amount equal to or higher than EUR 3,000	At Bank's VIP selling exchange rate		
8.2.	STD clients – purchase of the amount lower than EUR 3,000	At Bank's selling exchange rate		
9.	SALE OF FOREIGN CURRENCY FOR THE PURPOSE OF TRANSFER INTO ANOTHER BANK IN SERBIA			
9.1	VIP clients and STD clients – purchase of the amount equal to or higher than EUR 3,000	At Bank's VIP selling exchange rate		
9.2.	STD clients – purchase of the amount lower than EUR 3,000	0.20% at Bank's selling exchange rate; min.RSD 1,200 max.RSD 40,000		
V-2	Non-residents - legal entities			
1.	FX AND RSD ACCOUNTS			
1.1.	Account opening and maintenance			
1.1.1	Account opening	EUR 300 or in dinar equivalent at middle exchange rate of the NBS (per client)		
1.1.2	Account maintenance	Free of charge		
1.2.	Account closure - termination of business relationship	RSD 1,000 per account, or within available balance of up to RSD 1,000		
2.	BILLING AND DOMESTIC TRANSFERS			
2.1.	In foreign currency and in RSD	Free of charge		
2.2.	Transfer between the accounts of the same client in the Bank	Free of charge		
3.	PAYMENT IN FOREIGN CURRENCY			
3.1	For payments in Serbia and payments to other countries – with coverage in foreign currency	0.3%; min.RSD 1,000 max.RSD 40,000		
3.2.	For payments in Serbia and payments to other countries - with coverage in RSD	0.20% at Bank's selling rate; min.RSD 1,000 max.RSD 40,000		
3.3.	For the account of the Bank's client - with coverage in foreign currency	0.2%; min.RSD 1,000 max.RSD 40,000		
3.4.	For the account of the Bank's client, natural person - salary payment with coverage in foreign currency	Free of charge		
3.5.	For the account of the Bank's client – with RSD coverage	0.20% at Bank's selling rate; min.RSD 1,000 max.RSD 40,000		
3.6.	Transfer to one's own account held with another bank in Serbia	0.3%; min.RSD 1,000 max.RSD 40,000		

*For withdrawal of cash in RSD equivalent at middle exchange rate of NBS in the amount exceeding RSD 600.000 – the bank can make disbursement to entrepreneur at the latest within the next two working days from the day of filing the request

4.	PAYMENT IN RSD FROM NONRESIDENTS' ACCOUNTS – LEGAL ENTITIES AND FOREIGN CORRESPONDENT BANKS	
4.1.	Without creation of a SWIFT message	
4.1.1.	Up to RSD 250,000	0.1%; min.RSD 50
4.1.2.	Over RSD 250,000	0.1%; min.RSD 250 max.RSD 9,000
4.2.	With creation of a SWIFT message	
4.2.1.	Up to RSD 250,000	0.1%, min.RSD 50 + real cost of another domestic bank
4.2.2.	Over RSD 250,000	0.1%; min.RSD 600 max.RSD 9,000 + real cost of another domestic bank
4.3.	For the account of the Bank's client, natural person – salary payment	Free of charge
4.4.	Book transfer (MT 2xx) for foreign correspondent banks	Free of charge
5.	CASH TRANSACTIONS	
5.1.	Cash depositing	Free of charge
5.2.	Cash withdrawal	
5.2.1.	In RSD	0.50%
5.2.2.	In foreign currency	
5.2.2.1.	With FX coverage	0.20%; min.RSD 600 max.RSD 40,000
5.2.2.2.	With RSD coverage	0.30%; min.RSD 600 max.RSD 40,000
6.	E-BANKING SERVICES FOR NON-RESIDENTS	
6.1.	One-off fee for e-banking service activation	RSD 8,500 (VAT included)
6.1.1.	For a client who has Halcom E-bank installed and does not require additional equipment	Free of charge
6.2.	Additional smart cards	EUR 60,00 in RSD equivalent at NBS middle exchange rate on payment date (VAT included)
6.3.	Reissuing the basic smart card	EUR 60,00 in RSD equivalent at NBS middle exchange rate on payment date (VAT included)
6.4.	Additional smart card readers	EUR 15,00 in RSD equivalent at NBS middle exchange rate on payment date (VAT included)
VI	TARIFF FOR FX PAYMENT TRANSACTIONS BETWEEN DOMESTIC BANKS	
1.	ACCOUNT MAINTENANCE TERMS	
1.1.	Sending a statement via SWIFT	Free of charge
1.2.	Account opening and closure	Free of charge
1.3.	Overdraft	Not allowed
1.4.	Inquiry per item	
1.4.1.	up to 7 days	RSD 600
1.4.2.	over 7 days	RSD 1,000
2.	PAYMENTS/TRANSFERS	
2.1.	<u>MT 20X bank transfers</u>	
2.1.1.	Outgoing	RSD 400
2.1.2.	Incoming	Free of charge
2.2.	<u>MT 103 remittances</u>	
2.2.1.	In favour of clients with Komercijalna banka	
2.2.1.1.	when charges are to the debit of the beneficiary	Free of charge

2.2.1.2.	when charges are to the debit of the ordering party (71A: OUR)	0.20%; min.RSD 900 max.RSD 9,000 (Unless different terms are agreed through a bilateral agreement, or a domestic bank has determined an internal maximum)
2.2.1.3.	when charges are to the debit of the ordering party and MT103 from NBS (71 A: OUR)	RSD 600
2.2.2.	Transfer of payments from abroad in favour of clients of other banks in Serbia	
2.2.2.1.	when charges are to the debit of the beneficiary – SHA/BEN	0.1%; min.RSD 600 or reciprocally
2.2.2.2.	when charges are to the debit of the ordering party - OUR	Free of charge
2.3.	Cancellation of payment from other banks in Serbia	
2.3.1.	Prior to the credit of a client's account	RSD 1,800
2.3.2.	After the credit of a client's account	RSD 2,200
2.4.	Change in payment/transfer instructions	RSD 900
2.5.	Inquiries requiring investigation	RSD 900 + real costs
VII	BANK'S FEES AND RELATED EXPENSES	
1.	Other fees, commission and related expenses	
1.1.	Obtaining information from Serbia and abroad	RSD 2,000 + VAT + real expenses
1.2.	Issuing certificates on client's account balance and transactions	RSD 600 per document
1.3.	Making copies of excerpts, transcripts, issuance of other certificates at client's request and alike	RSD 1,000 per document
1.4.	Issuing certificates to foreign auditors on non-resident legal entities' accounts	EUR 50.00 in RSD counter-value at NBS middle exchange rate
1.5.	Translation from and into a foreign language	At the current rates of Translators' Association + VAT
1.6.	Filling forms at client's request (payment order, etc.)	RSD 1,000 per order
1.7.	Conversion within FX accounts	Free of charge, at exchange rates from tariff items V-1.8.1. and V-1.8.2.
1.8.	Conversion within other banks' loro accounts held with Komercijalna banka	According to conditions on foreign markets
1.9.	Sending statements by SWIFT MT940	
1.9.1.	Up to 300 pages a month	RSD 2,000 a month per account
1.9.2.	Over 300 pages a month	RSD 5,000 a month per account
1.10.	Escrow account opening and maintenance fee	0.5% of the value of transaction; min. RSD 6,000 or in foreign currency counter-value
1.11.	Repairing/amendment of the issued SWIFT message, at client's request	RSD 2,000 + real expense
1.12.	Repair costs incurred by another bank	Real expense
1.13.	Subsequent change in elements of foreign payment transaction order	RSD 2,500
1.14.	Additional fee for prompt execution of order (submitted to the Bank after 12:00) and sending SWIFT message within same day, regardless to value date of payment	RSD 1,500
1.15.	Other consulting services	RSD 4,000 + VAT
1.16.	Service of receiving SWIFT message MT 101 for legal entities	
1.16.1.	Fee for activating the service	RSD 6,000 one-time
1.16.2.	Receipt of MT 101	RSD 3,000 on monthly basis
2.	Cost of executing remittance (OUR option)	
2.1.	With RSD coverage	
2.1.1..	STD clients	Real costs of foreign bank
2.1.2.	VIP clients	
2.1.2.1.	For payments up to EUR 25.000,00	EUR 20.00 in RSD equivalent *
2.1.2.2.	For payments over EUR 25.000,00	EUR 25.00 in RSD equivalent *
2.1.2.3.	For payments in USD	USD 20.00 in RSD equivalent *

	*At exchange rate for VIP clients on the day of calculation for purchase of foreign currency	
2.2.	With foreign currency coverage	Real costs of foreign bank
VIII	TARIFF FOR FOREIGN CORRESPONDENT BANKS	
1.	Account maintenance conditions	
1.1.	Account opening	Free of charge
1.2.	Account maintenance	Free of charge
1.3.	Credit interest/Debit interest	Subject to agreement
1.4.	Balance confirmation for auditors	EUR 50.00
1.5.	Confirmation of all outstanding transactions	EUR 50.00
1.6.	MT950 SWIFT statement of account	Free of charge - statements are sent whenever a change on the account occurs
	MT940 SWIFT statement of account	EUR 15.00 per month/or reciprocity principle
1.7.	Overdraft	Not allowed
1.8.	Inquiries concerning entries on the account	
1.8.1.	up to 1 month from the entry date	Free of charge
1.8.2.	from 1 to 3 months after the entry date	EUR 15.00 per item
1.8.3.	from 3 to 6 months after the entry date	EUR 20.00 per item
1.8.4.	inquiries, cancellations older than 6 months	EUR 40.00 per item
2.	Payments/Transfers	
2.1.	Bank to Bank transfers (MT 20X)	
2.1.1.	Outgoing	EUR 4.50
2.1.2.	Incoming	Free of charge
2.2.	Customer transfers (MT10X)	
2.2.1.	For payments to corporate and individuals-Clients of Komercijalna banka	
2.2.1.1.	Charges are to the debit of the beneficiary	Free of charge for ordering party
2.2.1.2.	Charges are to the debit of the ordering party (customer transfer effected free of charge to the beneficiary)	0.20%; min. EUR 15.00 max. EUR 50.00 if field 71A contains the code word OUR (Unless different terms are agreed through a bilateral agreement or a foreign bank has determined an internal maximum)
2.2.2.	Further transfer/payment to third banks	
2.2.2.1.	Charges are to the debit of the beneficiary	Free of charge for ordering party
2.2.2.2.	Charges are to the debit of the ordering party (customer transfer effected free of charge to the beneficiary)	0.15%; min. EUR 15.00 max. EUR 50.00 if field 71A contains the code word OUR (Unless different terms are agreed through a bilateral agreement or a foreign bank has determined an internal maximum)
2.3.	Conditional payment orders	0.30%; min. EUR 15.00 max. EUR 250.00 per order
2.4.	Amendment or a cancellations	
2.4.1.	Before execution (return of funds-incoming), cancellation of payment order	
	- payment orders amount up to EUR 100.00 and incoming payment orders received via clearing, regardless to the amount	Free of charge
	- payment orders exceeding EUR 100.00	EUR 25.00 per order
2.4.2.	After execution	
	- in favour of a client with Komercijalna banka	EUR 30.00 per order
	- in favour of a client with a third bank	EUR 40.00 per order
2.4.3.	Fees for additional processing of a NON-STP payment order (Repaired)	
2.4.3.1.	Received MT103 for the account of Bank's clients	Free of charge
2.4.3.2.	Received MT103 for transfer to other banks	EUR 6.00 If not compliant with STP* rules

<p>* STP (Straight Through Processing) Compliance of payment orders with operating standards Field 50: account number, name, surname and address of the ordering customer under option "F" Field 52-57: to be completed if data is available Field 59: Beneficiary's account number in IBAN form, name, surname and address of the Beneficiary</p>		
2.5.	Inquiries due to incomplete and/or unclear instruction	EUR 30.00
2.6.	Amendment of value date (back valuation)	EUR 50.00 plus interest
2.7.	Investigations with/without correct reference	
	- up to 6 months	EUR 50.00/EUR 75.00
	- over 6 months	EUR 75.00/EUR 100.00
<p>Note: If "guaranteed OUR" has not been agreed with the foreign correspondent bank, the maximum amount which Komercijalna banka is ready to pay per MT 103 with OUR option is EUR 50.00</p>		
3.	Letters of Credit	
3.1.	Advising	0.1%; min. EUR 70.00 max. EUR 250.00
3.2.	Pre-advising	EUR 35.00
3.3.	Amendment or cancellations	EUR 75.00
3.4.	Confirmation commission	Subject to agreement
3.5.	Receipt and checking of documents	0.2%; min. EUR 80.00 plus correspondent's charges if they arise
3.6.	Reimbursement	EUR 60.00 per payment
3.7.	Discrepant documents	EUR 100.00
3.8.	Acceptance of drafts	EUR 30.00
3.9.	Deferred payment commission	0.2% a month; min. EUR 60.00 quarterly
3.10.	Transfer of L/C	0.2%; min. EUR 60.00 max. EUR 250.00
4.	Documentary Collection	
4.1.	Commission for collection	0.2%; min. EUR 20.00 max. EUR 250.00
4.2.	Tracers, amendments	EUR 20.00
4.3.	Protest due to non-payment or due to non-acceptance	1% + real costs
4.4.	Delivery of documents free of payment, return of items due to payment or non-acceptance	0.06%; min. EUR 20.00
5.	Letters of Guarantee	
5.1.	Commission for guarantee issuance or confirmation	
5.1.1.	Within ranges defined based on internationally recognized ratings in accordance with the Decision of the Executive Board	Per quarter
5.1.2.	Minimum commission	EUR 100.00
5.2.	Advising of guarantees	0.1%; min. EUR 75.00 max. EUR 500.00
5.3.	Pre-advising	EUR 50.00
5.4.	Amendment of L/G instructions	EUR 50.00
5.5.	Request for payment	0.15%; min. EUR 75.00 max. EUR 300.00
5.6.	Forwarding of L/G (or amendments to L/G) to a third bank with verification of its authenticity	EUR 50.00
6.	Cheque drawings and collections	
6.1.	Collection of cheque drawn on Komercijalna banka	0.15%; min. EUR 10.00 per cheque
6.2.	Collection of cheques drawn on other banks	0.20%; min. EUR 15,00 per cheque
6.3.	Cheque received immediate credit	Free of charge
6.4.	Stop payment of cheques	EUR 20.00 per cheque
7.	Other services	
7.1.	Credit report	EUR 75.00
7.2.	Foreign banknotes trade FX Cash	By arrangement- subject to market conditions
IX	OPERATIONS WITH LICENSED FOREIGN CURRENCY DEALERS	

1.1.	Opening and maintenance of a special FX current account for exchange operations	Free of charge
1.2.	Closure of special FX current account for exchange operations	Free of charge
1.3.	Purchase of foreign cash *	
1.3.1.	Purchase of foreign cash in circulation	Free of charge
1.3.2.	Purchase of IN currencies and currency BAM	2%
1.3.3.	Purchase of damaged and worn out banknotes	4.00 % +VAT+costs of foreign bank
1.4.	Sale of foreign cash *	
1.4.1.	Sale of foreign cash in circulation	0.50%
* Purchase and sale of foreign cash is valid for currencies from the Bank's exchange rate list, and in banknotes only.		