



PRICE LIST OF FEES FOR BANK SERVICES

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BASIC BANKING SERVICES

I	AND ACCOUNT OPENING, MAINTAINING AND CLOSING SERVICES	fees and expenses, per account
1.1	Opening and maintaining the AIK BIZ START package	RSD 490,00
1.2	Opening and maintaining the AIK BIZ ADVANCE package	RSD 890,00
1.3	Opening and maintaining the AIK BIZ SUPREME package	RSD 1.290,00
1.4	Opening a special-purpose (escrow) account	up to 3%; min. RSD 10,000,00
1.5	Opening a payment account	Free of charge
1.6	Maintaining a payment account - monthly (all currencies)	RSD 490,00
1.7	Maintaining a payment account - monthly (all currencies) legal entities - Corporate clients/Non-residents/Payment institutions	RSD 690,00
1.8	Account switching between banks with or without account closure	Free of charge
1.9	Opening and maintaining a special-purpose RSD account (sick leave) for Users with an RSD current account for clients who maintain an RSD current account for performing payment services at AikBank.	Free of charge
1.10	Closing all account types	Free of charge

II	DIRECT CHANNELS	fees and expenses
AIK Hal eBank		
2.1	Service activation	Free of charge
2.2	Generating a digital certificate / Renewing a digital certificate - three-year certificate	RSD 9,000.00 per certificate
2.3	Monthly maintenance	RSD 500.00, per client
2.4	Reactivating a user	RSD 2,000.00 per certificate
2.5	B2B solution	Free of charge
2.6	Remote or electronic signing	Free of charge
AIK Online business		
2.7	Activating e/m-Banking services	Free of charge
2.8	Annual e/m-Banking maintenance per authorised user*	RSD 1,000.00 per certificate
*Package account users are charged a maintenance fee for the AIK ONLINE Business solution		
AIK eBank (Asseco)		
2.9	Service activation	Free of charge
2.10	Generating a digital certificate / replacing a damaged card	RSD 3,500.00
2.11	Renewing a digital certificate - two-year certificate	Free of charge
2.12	Smart Card reader	RSD 1,600.00
2.13	Monthly maintenance	RSD 300.00
2.14	Email service	RSD 5.00
2.15	Unblocking a PIN	RSD 500.00
2.16	Replacing a Smart Card	RSD 3,500.00
2.17	Replacing a Smart Card reader	RSD 2,000.00
AIK mBank (Asseco)		
2.18	Service activation	Free of charge
SMS SERVICE		
2.19	SMS service	RSD 10.00 per message

III	OTHER SERVICES	fees and expenses
3.1	Issuing Confirmation of an Executed Order	RSD 100.00 per confirmation
3.2	Issuing Confirmation of Account Balance	RSD 500.00 per confirmation
3.3	Issuing other forms of confirmation, at the client's request	RSD 500.00 per confirmation
3.4	Sending a Letter of Warning	RSD 300.00 per Letter of Warning
3.5	Sending documentation via DHL, Fedex, etc.	in accordance with the invoice
3.6	Issuing confirmation of account balance on a specific date	RSD 1,500.00 per statement
3.7	Issuing a bank statement - for auditing purposes	RSD 2,000.00 per statement
3.8	Issuing copies of archived documents or orders	RSD 1,200.00 per page / order
3.9	Training employees at authorized exchange offices	RSD 4,000.00 per participant
3.10	Sending statements via SWIFT (MT 940) - monthly	RSD 3,200.00 per account
3.11	Use of the MT101 service - for existing users - monthly	RSD 2,000.00, per account
3.12	Issuing additional copies of the bank statement at bank counters	RSD 250.00, per statement
3.13	Issuing additional copies of the statement via email	RSD 50.00, per statement
3.14	Issuing confirmation of executed payment account switching, upon user request	Free of charge

PAYMENT TRANSACTIONS

IV	CASH TRANSACTIONS	fees and expenses, per order amount, unless otherwise specified
4.1	Cash deposit to an account by submitting a payment order at the Bank's counter - internal	RSD 0.10%, min. RSD 150.00, max. RSD 2,000.00
4.2	Cash deposit to an account using the Smart Safe machine - internal	RSD 55.00 per payment
4.3	Daily deposits in cheques issued to private individuals	RSD 25.00, per cheque
4.4	Cash deposits into an account by submitting a payment order - external	0.5%, min. RSD 150.00, max. RSD 10,000.00
4.5	Pay-out of cash from the account via a payment (pay-out) order	0.5%, min. RSD 120.00, max. RSD 120,000.00
4.6	Pay-out of foreign currency from a special-purpose account via authorized exchange offices that are representatives of payment institutions *Free of charge for entrepreneurs	0.05% min. RSD 400.00
4.7	Pay-out of cash from an entrepreneur account via a payment (pay-out) order	Free of charge
4.8	Cash deposit in foreign currency to the account	0.1%, min. RSD 800.00; max. RSD 10,000.00
4.9	Pay-out in foreign currency from account (cash withdrawal for a business trip)	0.1%; min RSD 800,00; max RSD 10,000.00
4.10	Cash deposit using the day-night vault services (on an annual basis)	RSD 2,000.00
4.11	Rental of a daily deposit bag for making daily deposits in the day-night vault / deposit or pledge	RSD 35.00, per bag
4.12	Acceptance and delivery of cash to/from the client's location on business days in the period from 8:00 am to 2:00 pm	RSD 400.00 + transportation expenses, per visit
4.13	Exchange of unsuitable banknotes - RSD	Free of charge
4.14	Exchange of unsuitable foreign currency banknotes - EUR, USD, CHF	5%
4.15	Exchange of currency structure	1%
4.16	Cancellation of cash withdrawal request	0.10%

V	FEES FOR PAYMENT TRANSACTIONS IN THE COUNTRY IN LOCAL CURRENCY	fees and expenses, per order
Payments and transfers		
		Paper orders
		Electronic orders
5.1	Payments up to RSD 300,000 (clearing and IPS)	0.15%; min. RSD 120.00
5.2	Payments over RSD 300,000 (RTGS)	0.15%; max. RSD 8,000.00
5.3	Payments to the account of the Budget Fund for the treatment of children abroad, established by the Government of Serbia	Free of charge
5.4	Transfer of funds between two accounts at AikBank (does not include transfers within the same legal entity or between the client and the Bank)	RSD 120.00
Other domestic payment services		
5.5	Sale of bill of exchange blanks	RSD 50.00 or according to the Decision, per bill of exchange
5.6	Registration and deletion of bills of exchange and authorizations, except bills of exchange and authorizations issued in favor of AikBank	RSD 200.00, per bill of exchange
5.7	Realization of bases for collection through transfer orders	0.15%; min. RSD 300.00, max. RSD 5,000.00
5.8	Sending bases for collection to forced collection	0.20%; min. RSD 500.00, max. RSD 10,000.00
5.9	Standing order	Free of charge
5.10	Direct debit	Free of charge
5.11	Transfer in favour of an account held by another payment service provider on the grounds of account transfer (external transfer)	Free of charge

VI	FEES FOR FOREIGN AND DOMESTIC PAYMENT TRANSACTIONS IN FOREIGN CURRENCY	fees and expenses, per order
Payments		
		Paper orders
		Electronic orders
6.1	Non-cash transfer of funds in EUR from a foreign currency current account and transfer based on inflows to the end user	0.30%; min RSD 1,200.00 ; max RSD 45,000.00
6.2	Non-cash transfer of funds from a FX current account, except EUR and transfers based on inflows to the end user	0.30%; min RSD 1,200.00 ; max RSD 45,000.00
6.3	Coverage by purchasing foreign currency from AikBank's resources	RSD 1,000.00
6.4	Coverage from the FX account and purchasing foreign currency from the Bank's resources - based on the majority share	item 6.1. or item 6.3.
6.5	Transfer to the account of AikBank a.d. Beograd from own funds	RSD 500.00
6.6	Transfer to the account of AikBank a.d. Beograd by purchasing foreign currency from the Bank's resources	RSD 500.00
6.7	Transfer within the bank or to another bank in the country to a private individual for humanitarian purposes	Free of charge
6.8	Payments to the account of the Budget Fund for the treatment of children abroad, established by the Government of Serbia	Free of charge
6.9	Execution of payment or transfer orders with the same value date for orders submitted after 12:00 pm	RSD 1,300.00 + price list items 6.1 to 6.3
6.10	Execution of payment or transfer orders via the TARGET 2 system	RSD 1,800.00 + price list items 6.1 to 6.3
Business trips		
6.11	Transfer of cash in EUR from an FX current account	0,30%; min RSD 600,00
6.12	Transfer of funds, except in EUR, from an FX current account	0,30%; min RSD 600,00
6.13	Purchasing foreign currency from the Bank's resources	Free of charge
6.14	Transfer of funds in EUR from a foreign currency current account, per final calculation to another bank	0,40%; min RSD 1.000,00
6.15	Transfer of funds, except in EUR, from a foreign currency current account, per final calculation to another bank	0,40%; min RSD 1.000,00
6.16	Final settlement through the purchase of foreign currency from the bank's resources – transfer to another bank	Free of charge
Inflows		
6.17	Cash deposit in EUR to an FX current account in EUR	Free of charge
6.18	Cash deposit from abroad in foreign currency to an FX current account, with the exception of EUR	Free of charge
6.19	Purchase of foreign currency from an FX account	Free of charge
6.20	Cash collection	0.1%; min RSD 600.00; max RSD 10,000.00
6.21	Inflow from Kosovo and Metohija and based on donations	0.2%; min RSD 600.00; max RSD 20,000.00
Other foreign payment services		
6.22	Inquiries, requests for cancellation, changes in payment details by the client (does not include SWIFT correspondence)	RSD 2,400.00
6.23	Investigations, complaints due to unclear or incorrect instructions (includes SWIFT correspondence)	RSD 4,000.00 + actual costs
6.24	Subsequent issuance of SWIFT message duplicates	RSD 500.00
6.25	Cost of executing a remittance in EUR with OUR option	
a	• Amounts up to EUR 10,000	EUR 15
b	• Amounts between EUR 10,001 to 50,000	EUR 25
c	• Amounts exceeding EUR 50,001	EUR 35
6.26	Cost of executing a remittance in USD with OUR option	
a	• Amounts up to USD 20,000	USD 25
b	• Amounts exceeding USD 20,001	USD 40
6.27	Cost of executing a remittance in CHF with OUR option	CHF 35
6.28	Cost of executing a remittance in GBP with OUR option	GBP 22
6.29	Cost of executing a remittance in JPY with OUR option	JPY 3.600
6.30	Currency same day	RSD 2,000.00 + price list items 6.1 to 6.3
6.31	Cost of the SWIFT message	RSD 300.00
6.32	Sending of a SWIFT copy	RSD 1,000.00 per SWIFT
6.33	Filling out the order according to NBS instructions at the client's request	RSD 2,500.00
6.34	Transfer in favour of an account held by another payment service provider on the grounds of account transfer (external transfer)	Free of charge

VII		fees and expenses, per order amount	
Payments		Paper orders	Electronic orders
7.1	Transfer to the account of AikBank a.d. Beograd	Free of charge	Free of charge
7.2	To the account of other domestic banks	0.25%, min. RSD 500.00, max. RSD 40,000.00	0.25%, min. RSD 600.00, max. RSD 40,000.00
7.3	Execution of payment or transfer orders with the same value date for orders submitted after 12:00 pm	RSD 1,300.00 + price list items 7.1 to 7.2	RSD 1,300.00 + price list items 7.1 to 7.2
7.4	Transfer within the bank or to another bank in the country to a private individual for humanitarian purposes	Free of charge	Free of charge
7.5	Payments to the account of the Budget Fund for the treatment of children abroad, established by the Government of Serbia	Free of charge	Free of charge

SERVICES OF DOMESTIC AND FOREIGN BANKS

VIII		fees and expenses, per order amount	
OPENING AND MAINTAINING AN ACCOUNT			
8.1	Account maintenance	Free of charge	Free of charge
8.2	Minimum balance		Not required
8.3	Overdraft per account		Not permitted
8.4	Sending a statement via SWIFT (MT 950)		Free of charge
8.5	Sending an extraordinary statement via SWIFT (MT 950)		EUR 60
8.6	Balance confirmation for foreign banks		EUR 50
8.7	Account inquiries		
a	• up to 3 months after the transaction		EUR 15
b	• up to 6 months after the transaction		EUR 30
c	• over 6 months after the transaction		EUR 50

IX INTERBANK PAYMENTS AND TRANSFERS

IX		fees and expenses	
Interbank payments			
9.1	Bank transfer via SWIFT (MT 2XX)		Free of charge
Transfers			per order
9.2	ORO Transfer Costs for SWIFT (MT1XX) Option 'SHA' and 'BEN'		Free of charge
9.3	Costs for Option 'OUR' (for Banks with mutual key exchange - RMA):		
a	• Amounts up to EUR 10,000		EUR 10
b	• EUR 10,000.01- EUR 40,000		EUR 25
c	• EUR 40,000.01- EUR 200,000		EUR 50
d	• Over EUR 200,000.01		EUR 75
9.4	Transfer of payments to clients with accounts at other domestic banks		
a	• In favour of legal entities	0.2%, min. RSD 200.00; max. RSD 10,000.00, of the order amount	
b	• In favour of private individuals		RSD 200.00
9.5	Refunding of payments (for all currencies)		
a	• up to EUR 50		EUR 10
b	• from EUR 50.01 to EUR 25,000		EUR 25
c	• from EUR 25,000.01		EUR 50
Other services			
9.6	Amendment or cancellation of an order before execution		EUR 25
9.7	Amendment or cancellation of an order after execution		EUR 50
Cash exchange			
9.8	Fee for the sale/purchase of RSD cash		As agreed

CARD SERVICES

X		fees and expenses	
PAYMENT CARDS (Debit and Credit)			
Maintenance		Debit Cards	Credit Cards
10.1	Membership for a primary card (Dina debit card - free of charge) * Business package users are exempt from this fee	RSD 300.00, monthly fee	RSD 300.00, monthly fee
10.2	Membership for an additional card	RSD 300.00, monthly fee	RSD 300.00, monthly fee
10.3	Blocking a lost, stolen or misused card	Free of charge	Free of charge
10.4	Fee for replacement at the client's request (damaged, lost, stolen)	RSD 500.00, per card	RSD 500.00, per card
10.5	Request for a new PIN	RSD 400.00, per card	RSD 400.00, per card
Domestic transactions		Debit Cards, per the transaction amount	Credit Cards, per the transaction amount
10.10	Withdrawal of cash at the ATMs of AikBank a.d. Beograd *Free of charge for entrepreneurs	0.3% min RSD 30.00	3% min RSD 200.00
10.11	Cash withdrawal at the ATMs of other banks	2%, min 300.00 RSD	3% min RSD 300.00
10.12	Cash withdrawal at the counters of AikBank a.d. Beograd *Free of charge for entrepreneurs	Free of charge	3% min RSD 200.00
10.13	Cash withdrawal at the counters of other banks	2%; min RSD 300.00	3% min RSD 300.00
10.14	Cards issued by AikBank at the POS terminals of AikBank at payment institutions	RSD 100.00	RSD 100.00
10.15	Cards issued by AikBank at the POS terminals of other banks at payment institutions	3%; min RSD 500.00	3%; min RSD 500.00
Transactions abroad		Debit Cards, per the transaction amount	Credit Cards, per the transaction amount
10.17	Cash withdrawal at the ATMs of other banks abroad	2%, min RSD 360.00 / EUR 3.00	3%, min RSD 360.00 / EUR 3.00
10.18	Cash withdrawal at the counters of other banks abroad	2%, min RSD 360.00 / EUR 3.00	3%, min RSD 360.00 / EUR 3.00
10.19	International transaction fee	1%	1%
Other		Debit Cards, per the transaction amount	Credit Cards, per the transaction amount
10.20	Urgent card issuance	RSD 1,000.00	RSD 1,000.00
10.21	Account balance inquiry at ATMs within our network and at the ATMs of other banks	RSD 40.00	RSD 40.00
10.22	Unblocking a PIN	Free of charge	Free of charge
10.23	Change of PIN at AikBank ATMs	Free of charge	Free of charge
10.24	Reissuance fee *Free of charge for Business package account holders	RSD 300.00	RSD 300.00
10.25	Fee for exceeding the limit	Free of charge	5% min RSD 100.00
10.26	Fee for reminder Due to Delay in Repayment	Free of charge	RSD 400.00

XI ACCEPTANCE OF PAYMENT CARDS AT POINTS OF SALE

XI		fees and expenses	
POS terminals			
11.1	Installation of a POS terminal		Free of charge
11.2	Fee for unrealized turnover under RSD 150,000 monthly via POS terminal		up to RSD 3,500.00, per terminal
11.3	Fee for the acceptance of payment cards at points of sale		up to 3.5% of the transaction amount
11.4	Agreement for installment sales with AIK Bank payment cards on AIK Bank merchants' POS terminals (physical or virtual)		up to 10% of the transaction amount
11.5	Virtual POS Terminal (eCommerce Service)	RSD 3,000.00, monthly in 12 instalments upon activation	
11.6	Merchant Fee (eCommerce Service) - Depending on the merchant's activity		up to 5% of the transaction amount
11.7	Fee for Cashback Transactions (per transaction, for the cash part of the transaction)		from RSD 0.00 to RSD 50.00 per transaction

XII ACCEPTANCE OF INSTANT PAYMENTS VIA IPS SYSTEMS BY QR CODE		fees and expenses, per transaction
12.1	Acceptance of instant payment methods via QR code at points of sale (physical and eCommerce)	from 0.1% to 2.5%
CREDIT SERVICES AND DOCUMENTARY BUSINESS		
XIII LOANS, FACTORING AND MULTI-PURPOSE LINES OF CREDIT		fees and expenses
Loans		
13.1	Fee for processing loan applications – one-off fee	up to 2%, of the amount / tranche
13.2	Fee for processing applications for authorized overdrafts – one-off fee	up to 2%, of the amount
13.3	Fee for administration, maintenance (monitoring) of loans, undrawn loan amounts, modification of lending terms (either one-off or periodic, based on the amount of the initial approval or remaining debt for each individual service) – one-off or periodic	up to 5%, of the initial approval amount / outstanding debt
13.4	Modifications to the terms of the agreement	min RSD 5,000.00, per contract
13.5	Fee for undrawn part / tranche of the loan	in accordance with the contract
13.6	Fee for withdrawal from the contract – early repayment without the bank's consent	up to 5%, of the amount
13.7	Expert evaluations for investment loans carried out by experts hired outside the bank	actual costs, per expertise
13.8	Fee for assessment and verification of investment projects	as agreed, according to the agreement
13.9	Other fees (monitoring compliance with contractual obligations based on credit, multi-purpose lines, and documentary products, arrangement fees, collateral agency, and others).	as agreed, according to the agreement
Factoring, Reverse Factoring, Bill Discounting, and Receivables Purchase		
13.10	Request processing fee	up to 2%, one-off fee on the approved amount
Multi-purpose Line of Credit		
13.11	Other fees – multi-purpose line of credit	in accordance with the Agreement, depending on the project type, as agreed
XIV GUARANTEES		fees and expenses
Issuing guarantees / Nostro guarantees		
14.1	Processing request for issuing a guarantee - one-off fee	per amount up to 1%, min RSD 5,000.00
14.2	Periodic fee per guarantee - quarterly in advance from the date of issuance or quarterly	up to 1%, min RSD 5,000.00
14.3	Amendments – increase in amount	up to 1%, min RSD 5,000.00
14.4	Amendments – other conditions	up to 1%, min RSD 5,000.00
14.5	Transfer of the guarantee to a new beneficiary	up to 1%
14.6	Document review and payment based on protest	0.5%; min RSD 10,000.00 max RSD 40,000.00
14.7	Assumption of obligation by confirming the guarantee or issuing a guarantee based on the counter-guarantee of another bank	As agreed
Counter guarantees		
14.8	Securing the confirmation of another bank or issuing a guarantee from another bank based on the counter guarantee issued by the Bank	per amount up to 2%, min RSD 5,000.00
14.9	Processing of the request for the issuance of a counter guarantee - one-off fee	up to 2%, min RSD 10,000.00
14.10	Periodic fee for the counter guarantee / quarterly / in accordance with the agreement	up to 1%, min RSD 10,000.00
14.11	Amendments – increase in value	up to 2%, min RSD 10,000.00, based on the increase amount
14.12	Amendments – other terms	up to 2%, min RSD 10,000.00
14.13	Document review and payment based on protest	up to 1%, min RSD 10,000.00
Receipt of guarantees / Loro guarantees		
14.14	Notification without obligation	per amount 0.2%; min RSD 5,000.00 ; max RSD 40,000.00
14.15	Amendments to terms / release of the guarantee	RSD 5,000.00, per request
14.16	Protesting the guarantee, including sending documents for collection	0.2%; min RSD 5,000.00; max RSD 40,000.00
14.17	Authentication of guarantees at the client's request	RSD 5,000.00, per request
14.18	Notification at the expense of the principal	0.2%; min EUR 50; max EUR 400
14.19	Protesting the guarantee at the expense of the principal	0.2%; min EUR 50; max EUR 400
Avalizing bills of exchange		
14.20	Processing request for bill endorsement	per amount do 1%, min RSD 5,000.00
14.21	Periodic fee for issuing the endorsement – quarterly / in accordance with the agreement	do 1%, min RSD 5,000.00
14.22	Payment upon protest	0.5%; min RSD 10,000.00
Binding Letters of Intent		
14.23	Processing request for issuing a binding letter of intent	do 2%; min RSD 5,000.00, per request
14.24	Issuance of a letter of intent (three months in advance from the issuance date or quarterly)	do 2%; min RSD 5,000.00, per request
14.25	Issuance of a non-binding letter of intent	
a	• Amount up to EUR 100,000	min RSD 8,000.00, per document
b	• Amount from EUR 100,001 - EUR 500,000	min RSD 12,000.00, per document
c	• Amount over EUR 500,001	min RSD 15,000.00 per document
XV LETTERS OF CREDIT		fees and expenses
Nostro (import) letters of credit		
15.1	Processing request for issuing an uncovered letter of credit / Standby letter of credit - one-off	per amount up to 1%, min RSD 5,000.00
15.2	Issuance of a letter of credit / confirmation / standby letter of credit / maintenance of an uncovered letter of credit / transfer - three months in advance from the issuance date or quarterly	up to 1%, min RSD 5,000.00
15.3	Issuance of a letter of credit with coverage	up to 3%, min RSD 5,000.00
15.4	Changes or cancellation	RSD 5,000.00, per request
15.5	Receipt and review of documents	0,2%; min RSD 5.000,00 ; max RSD 40.000,00, per set of documents
15.6	Transport documents drawn to the bank - transfer of ownership (endorsement or declaration)	0,2%, min RSD 5.000,00, per request
15.7	Fee for non-compliant documents	EUR 50, per set of documents
15.8	Changes at the expense of the client	EUR 50, per request
15.9	Assumption of obligation by confirming	as agreed
Loro (export) letters of credit		
15.10	Notification	per amount RSD 2.000,00
15.11	Advising	0,15%; min RSD 5.000,00 ; max RSD 40.000,00
15.12	Changes in terms or cancellation	RSD 5.000,00, per request
15.13	Receipt and review of documents	0,2%; min RSD 5.000,00 ; max RSD 40.000,00, per set of documents
15.14	Transfer of a letter of credit (re-export)	do 1%, min RSD 5.000,00
15.15	Forwarding of a letter of credit to another bank	0.35%; min RSD 3.000,00 max RSD 40.000,00
15.16	Assumption of obligations by confirming	do 1%, min RSD 5.000,00
15.17	Non-standard types of letters of credit	do 1%, min RSD 5.000,00
15.18	Preliminary review of documents	do 0.1%, min RSD 5.000,00
15.19	Discounting of nostro letters of credit	do 1%, min RSD 5.000,00
15.20	Changes at the expense of the sender	EUR 50, per request
XVI DOCUMENTARY COLLECTION (INCASSO)		fees and expenses per amount
16.1	Documentary collection for imports and exports	0,5%; min RSD 5.000,00; max RSD 20.000,00
16.2	Delivery or return of documents without payment, amendments	RSD 1.000,00, per set of documents
16.3	Obtaining acceptance of a bill of exchange	do 1%, min RSD 5.000,00
16.4	Protest of bills of exchange	0,5%, min RSD 5.000,00
16.5	Safe-keeping of bills of exchange in the vault	RSD 500,00, per bill of exchange
16.6	Transport documents drawn on the bank – transfer of ownership (endorsement or declaration)	0.2%, min RSD 5.000,00

XVII OTHER SERVICES IN THE FIELD OF DOCUMENTARY OPERATIONS		fees and expenses, per request
17.1	Authentication of signatures on documents sent directly to the client	RSD 5.000,00
17.2	Authentication of signatures at the request of a foreign bank	EUR 30
17.3	Issuance of a creditworthiness opinion of a foreign bank	RSD 5.000,00
17.4	Issuance of a creditworthiness opinion of the client at the request of a foreign bank	EUR 50
17.5	Advisory services	do RSD 120.000,00
17.6	Withdrawal of a pre-prepared request	RSD 3.000,00
17.7	Research costs (gathering data, information)	RSD 5.000,00
17.8	Urgent requests	RSD 3.000,00
17.9	SWIFT for opening letters of credit and guarantees	RSD 500,00
17.10	Requests for corrections, urgencies, and transmission of SWIFT messages at the client's request	RSD 3.000,00

XVIII OTHER FEES		fees and expenses
18.1	Fee for not performing the agreed scope of domestic and/or international payment transactions - semi-annually	up to 1%, Fee for not performing the agreed scope of domestic and/or international payment transactions - quarterly
18.2	Reminder costs (Letters of Warning)	RSD 3.000,00, per letter
18.3	Issuance of other certificates	min RSD 500,00; max RSD 1.000,00, per certificate
18.4	Registration of foreign loans/to foreign loans	
a	• Initial registration, per credit application	RSD 24.000,00, per registration
b	• Registration of changes in credit liabilities	RSD 5.000,00, per registration
c	• Realization of each tranche/registration of each credit repayment	RSD 4.000,00, per registration
18.5	Basic report from the Credit Bureau for the purpose of approving placements - credit user/guarantor entrepreneur	RSD 600,00, per report
18.6	Own report from the Credit Bureau for an entrepreneur	RSD 720,00, per report
18.7	Own report from the Credit Bureau for legal entities	RSD 1.680,00, per report
18.8	Basic report from the Credit Bureau	RSD 1.440,00, per report
18.9	Basic report from the Credit Bureau for the purpose of approving placements - credit user/guarantor of a private individual	RSD 246,00, per report
18.10	Personal report from the Credit Bureau for the holder of a registered agricultural holding - private individual	RSD 276,00, per report
18.11	Issuing a certificate of release	RSD 1.260,00, per certificate
18.12	Other actual costs (insurance costs, access to KnWeb, ...)	per invoice

SECURITIES OPERATIONS

XIX OPENING, MAINTENANCE, AND CLOSURE OF CASH AND PAYMENT ACCOUNTS		fees and expenses per account
19.1	Opening of designated cash accounts for securities trading (buying/selling securities)	RSD 3.000,00
19.2	Maintenance of designated cash accounts for securities trading (buying/selling securities)	Free of charge
19.3	Opening of designated payment accounts (issuance of securities, disposal of own shares)	RSD 3.000,00
19.4	Maintenance of designated payment accounts (issuance of securities, disposal of own shares, etc., in accordance with the law)	0,10%; min. RSD 20.000,00, of the transaction amount
19.5	Opening of ownership securities accounts – legal entities	RSD 5.000,00
19.6	Closing of designated cash accounts	Free of charge
19.7	Closing of designated payment accounts	Free of charge

XX SETTLEMENT OF TRANSACTIONS WITH THE CENTRAL REGISTER		fees and expenses of the transaction amount
20.1	Settlement of purchase/sale transactions in dinars - up to RSD 10,000,000	0.20%
20.2	Settlement of purchase/sale transactions in dinars - over RSD 10,000,001	0.15%
20.3	Settlement of purchase/sale transactions in foreign currency - up to EUR 100,000	0.20%
20.4	Settlement of purchase/sale transactions in foreign currency - over EUR 100,001	0.15%

XXI OTHER SECURITIES OPERATIONS		per transaction
21.1	Transfer of securities to the shareholder account of the same person with another CRHoV member - change of custodian (dipositor)	RSD 500,00 per ISIN
21.2	Payment (settlement) of dividends to shareholders in cash	1% of the transaction amount
21.3	Payment (settlement) of dividends to shareholders in cash for AikBank shares	Free of charge
21.4	Change of master data at the client's request in the Central Register	RSD 3.000,00

XXII NON-RESIDENTS AND REPRESENTATIVE OFFICES

Opening, maintaining and closing accounts		per account
22.1	Control of Documentation for Client Identification, Representative, and Ownership Structure - in advance	EUR 500,00, per set of documents
22.2	Opening of designated accounts	RSD 26.000,00 + price list item 22.1
22.3	Opening of escrow accounts	do 3%; min RSD 10,000,00 + price list item 22.1
Cash transactions		per order
22.4	Withdrawal of cash from the account by submitting a pay-out order	0.5% min RSD 600,00
Payments and Transfers in the Country in RSD		Paper orders, per order / Electronic orders, per order
22.5	Cashless transfer of funds in dinars (payment of material costs of the representative office)	0.3% min RSD 200,00 max RSD 4.000,00 / not available
22.6	Transfer of salaries of the representative office to accounts in AikBank	RSD 200,00 / RSD 150,00
22.7	Transfer of salaries of the representative office to another domestic bank	RSD 400,00 / RSD 350,00
Payments and Transfers in the Country and Abroad in Foreign Currency		Paper orders, per order / Electronic orders, per order
22.8	Transfer of funds from a foreign currency current account	0.40% min RSD 1.500,00 max RSD 50.000,00 / 0.35% min RSD 1.200,00 max RSD 45.000,00
22.9	Coverage by purchasing foreign currency from AikBank's reserves	0.40% min RSD 1.500,00 max RSD 50.000,00 / 0.35% min RSD 1.200,00 max RSD 45.000,00
22.10	Transfer to another client's account with AikBank	RSD 1.000,00 / RSD 800,00
Business trip		Paper orders, per order / Electronic orders, per order
22.11	Transfer of funds from a foreign currency current account	0.50%; min. RSD 650,00 / 0.40%; min. RSD 600,00
22.12	Purchase of foreign currency from AikBank's reserves	0.50%; min. RSD 650,00 / 0.40%; min. RSD 600,00
22.13	Transfer of funds from a foreign currency current account, after final settlement	0.50%; min. RSD 1.000,00 / 0.40%; min. RSD 900,00
22.14	Final settlement by purchasing foreign currency from the bank's reserves – transfer to another bank	0.50%; min. RSD 1.000,00 / 0.40%; min. RSD 900,00
Debit cards		of the transaction amount
22.15	Fee for card replacement or issuance of a new card	RSD 1.000,00, per card
22.16	Costs of unfounded complaints	RSD 600,00 + actual costs, per complaint
22.17	Cash withdrawal at AikBank ATMs in Belgrade	2%; min. RSD 100,00
22.18	Cash withdrawal at AikBank counters in Belgrade	2.5%; min. RSD 200,00
22.19	Cash withdrawal at other banks' ATMs	3%; min. RSD 500,00
22.20	Cash withdrawal at other banks' counters	3%; min. RSD 500,00
22.21	Cash withdrawal at another bank's ATM abroad	3%; min. EUR 5
22.22	Cash withdrawal at another bank's counter abroad	3%; min. EUR 10
22.23	Fee for transactions abroad	1.5%

XXIII OTHER PROVISIONS	
23.1	The Bank charges fees for the services it provides to clients.
23.2	The fee for maintaining a payment account and account packages is charged from the available funds, regardless of whether there have been any financial changes in the account during the month. If, on the day the fee is due, the client does not have sufficient funds in the account to fully or partially cover the fee, the bank will create a claim for the amount of the unpaid fee and will charge the full fee once the funds are available in the account.
23.3	For services not covered by this price list, which arise during the bank's operations, the fee and its amount are agreed upon in the contract between the client and the bank, in accordance with the fee amounts for similar services specified in this Price List.
23.4	Each started period, in which the fee is calculated, is considered a full period.
23.5	For services performed within the country, fees are calculated and charged in the RSD.
23.6	For services for which the Bank has an obligation in foreign currencies, the Bank may calculate and charge the fee in foreign currency.
23.7	For services that the Bank has an obligation indexed in foreign currencies, the Bank may calculate and charge the fee in dinars according to the middle exchange rate of the NBS on the calculation date.
23.8	Currency purchase from clients and currency sale to clients is carried out according to AikBank a.d. Beograd's exchange rate list.
23.9	The receipt and execution of payment orders from clients in the domestic and foreign payment traffic are carried out by the Bank within the timeframes and in the manner defined by the Transactions Schedule, which the Bank has made available to all clients, both in business premises where transactions with clients are conducted and on the Bank's website www.aikbanka.rs.
23.10	Fees defined in ranges are further regulated by the offer or contract.
23.11	The calculation for Price List item 2.8 is made on the last day of the month in which the certificate renewal was performed.
23.12	For Price List items 2.1, 2.2, and 2.3, smart cards can be issued/renewed at the client's request and used on other systems.
23.13	The fee applies to active e-banking users (Office Banking and Web). An active user is defined as a user who has logged in at least once (1) per month to any of the mentioned channels.
XXIV NOTES	
24.1	Special Purpose Sick Leave Accounts For special purpose sick leave accounts, for clients of AikBank AD Beograd, the Bank does not charge a fee for account maintenance.
24.2	Package accounts in Price List items 1.1, 1.2, and 1.3 refer to entrepreneurs and legal entities.
24.3	The amount of fees specially agreed upon is defined within the framework prescribed by the Bank's Price List Policy.
24.4	For services not foreseen in this Price List, but that arise in the bank's operations, the fee and its amount are agreed upon through a contract between the client and the bank, within the framework prescribed by the Bank's Price List Policy.
24.5	In case of changes in circumstances critical for defining elements of this Decision, when the Bank's interest requires it, the Executive Board may temporarily amend this Decision.
24.6	Account maintenance and processing of payment orders sent through eBanking services are charged according to the Price List for domestic payment transactions and the Price List for international payment transactions.
24.7	The commission calculation and collection for domestic payment transactions in RSD is performed on a daily basis based on the order/extract/confirmation/invoice.
24.8	INSTANT payment – instant transfer approval, i.e., a domestic payment transaction in RSD up to RSD 300,000, which is executed by transferring the approval that the payer can initiate at any time of the day, every day of the year. In this type of transfer, the funds are transferred to the recipient's account in the manner and within the deadlines specified in the Bank's Transactions Schedule
24.9	For orders whose execution is prescribed by RTGS (forced collection, CRHOV, etc.), Price List item 5.2 for RTGS applies.
24.10	The fee for the promissory note blanket is defined by the Decision of the National Bank of Serbia on the release for sale, sale price, and withdrawal from sale of unique bills of exchange blanks. The Bank reserves the right to adjust the price in line with changes in the decision, without prior notice to clients.
24.11	Payment orders for payments to foreign countries and within the country in foreign currency with secured coverage and paid fees submitted to the bank by 12:00 pm will be executed the same day.
24.12	Payment orders for payments to foreign countries within the European Union in the amount of up to EUR 50,000, which the bank receives before the designated order receipt time, will be processed the same day by submitting the order to the correspondent bank abroad. The correspondent bank will strive to transfer the funds to the user's bank account with a value date up to two business days from the receipt of the order. The user's bank will approve the user's account in accordance with its business policy. Orders received after the designated time for order receipt will be processed on the following day in the described manner. For international payment services, the bank calculates and charges a fee in accordance with this Price List. The commission base for orders for payments to foreign countries is the dinar equivalent expressed at the middle exchange rate of AikBank a.d. Beograd on the calculation day. In the event of an inability to charge fees from foreign banks under the OUR option, the Bank reserves the right to charge the fees to the User.
24.13	The client is obligated to reimburse the Bank for any actual costs incurred during the provision of services under this Price List, in full, according to the invoices issued.
24.14	The amounts of commissions or fees for securities services provided by the bank do not include taxes, fees, and other costs of the Central Securities Register, stock exchange and broker costs, and the costs and fees of other competent authorities.
24.15	For services provided by the Bank that are not covered by this Price List, the Bank will charge the client for the actual costs incurred in accordance with the bank's valid general acts.
24.16	The fees expressed in EUR are calculated according to the applicable middle exchange rate of the National Bank of Serbia (NBS) on the calculation day.
24.17	The fee for reports from the Credit Bureau is defined according to the fee schedule of the Association of Serbian Banks. The bank reserves the right to adjust the price in line with changes in the decision, without prior notice to clients.
24.18	In the case that an internet merchant migrates business from another bank to AikBank, they may be exempted from paying a one-time fixed fee for connection.