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PRICE LIST FOR BANK SERVICES

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PRICE LIST APPLICABLE TO PRIVATE INDIVIDUALS AND REGISTERED AGRICULTURAL HOLDINGS

I		ACCOUNTS	fees and expenses (RSD)
1	Monthly account maintenance - AIK ADVANCE package account		390
2	Monthly account maintenance - AIK SUPREME package account		790
3	Monthly account maintenance - AIK START payment account including basic services		150
4	Monthly account maintenance - AIK FARMER package account (RAH)		199
5	Monthly account maintenance in RSD		250
6	Monthly account maintenance - dedicated account for humanitarian purposes		Free of charge
7	Account switching service with/without accounting closing		Free of charge
8	Approval and renewal of an application for an overdraft limit		1%, min. 300 (per amount)
II		CASH TRANSACTIONS	fees and expenses (RSD)
			per the amount indicated on the order
1	Withdrawal from a client's account held at the Bank in RSD or foreign currency		Free of charge
2	RSD deposits		1% min 100, max 8,000
3	Deposits into your own account (private individuals) held at the Bank		Free of charge
4	FX deposits		Free of charge
5	Deposit in favour of AikBank		Free of charge
6	Deposit to an account belonging to a humanitarian organization		Free of charge
III		RSD PAYMENT OPERATIONS	fees and expenses (RSD)
			per the amount indicated on the order
III-1	Payment orders submitted in person in hardcopy		
1	Payments (except payments between two accounts belonging to the same client, within AikBank)		1%, min. 100, max. 8,000
2	Payment in favour of AikBank		Free of charge
3	Payments (from loans issued by the Bank) attributable to the purchase/sale of real estate made to the accounts of merchants held at AikBank *payment of a deposit (downpayment) if the User has submitted a Housing Loan Application with AikBank		Free of charge
4	Payment to an account belonging to a humanitarian organization		Free of charge
5	Transfer in favour of an account held by another payment service provider on the grounds of account transfer		Free of charge
III-2	Standing orders and direct debits		per order
1	Payments (except payments between two accounts belonging to the same client, within AikBank)		30 (for AIK Supreme package account free of charge)
IV		ELECTRONIC AND MOBILE BANKING	fees and expenses (RSD)
1	Payments (except payments between two accounts belonging to the same client, within AikBank)		25 (For AIK Supreme package account free of charge)
2	Payments for AIK START payment account users including basic services (except payments between two accounts belonging to the same client, within AikBank)		17
3	Payments in favour of AikBank		Free of charge
4	Payment to an account belonging to a humanitarian organization		Free of charge
5	SMS notifications		35 monthly
6	Push notifications for mBanking		Free of charge
7	Use of e- and m-Banking services - monthly (for users who do not receive this service as part of their package account)		70
V		OTHER FEES	fees and expenses (RSD)
1	Cheques		35 per cheque
2	Unblocking an account blocked as a result of a processed cheque beyond the available balance on the account		150
3	Blank bills of exchange		50 per bill of exchange
4	Letter of Warning		200 per LoW
5	Execution of judicial rulings		500
6	Issuance of Letters of Confirmation (unless the such letter is free of charge in accordance with legal provisions)		300 per LoC
7	Issuance of confirmation of executed payment account switching, upon user request		Free of charge
8	Issuance of confirmation of executed electronic payment, upon user request		40
9	Exchange of damaged banknotes - RSD		Free of charge

VI	FOREIGN CURRENCY PAYMENT OPERATIONS	fees and expenses (RSD)
VI -1	Payments and transfers	per the amount indicated on the order
1	Foreign payments or payments made to another domestic bank - residents	0.75%, min. 1,000 max. 36,000
2	Foreign payments or payments made to another domestic bank - non-residents	0.8%, min. 1,300 max. 130,000
3	Payments in RSD per order made by a non-resident, to an account held at the Bank	1,000
4	Payment of life insurance premium in EUR within AikBank	0.20%, min. 150, max. 600
5	Payments within AikBank	0.2%, min. 1,000, max. 5,000
6	Payments (from loans issued by the Bank) attributable to the purchase/sale of real estate made to the accounts of merchants held at AikBank *payment of a deposit (downpayment) if the User has submitted a Housing Loan Application with AikBank	Free of charge
7	Executing a payment order through the TARGET 2 system	1,800 per order + items from 1 to 2 of the Price List
8	Payment to an account belonging to a humanitarian organization	Free of charge
9	Transfer in favour of an account held by another payment service provider on the grounds of account transfer	Free of charge
VI -2	Inflows	per the amount indicated on the order
1	Inflow of funds up to 10,000 in currency for SHA and BEN cost option	0.35%, min. 300
2	Inflow of funds up to 10,000.01 in currency for SHA and BEN cost option	0.25%, max. 10,000
3	Inflow of an FX pension	0.35%, min. 300
4	Inflow of a German pension	0.23%
5	Inflow of funds in currency - Inflow from Kosovo and Metohija	0.1%, min. 300, max. 10,000
6	Inflow in favour of a humanitarian organization	Free of charge
7	Inflow on the grounds of account transfer	Free of charge
VI-3	Other fees	
1	Redemption of old foreign currency savings bonds at the bank counter	0.5% of the market value (from the transaction amount)
2	Exchange of damaged foreign currency - EUR, USD, CHF	5% (per the amount indicated on the order)
3	Refund of foreign inflow upon the request of the sender	3,000 per order
4	Cancellation and modification of an executed payment order	1,000 + actual costs
5	Execution of payment in EUR with OUR option	per order (in the currency of payment)
5.1	Amounts exceeding EUR 10,000	10
5.2	Amounts between EUR 10,001 to 50,000	20
5.3	Amounts exceeding EUR 50,000	30
6	Execution of payment in USD with OUR option	per order (in the currency of payment)
6.1	Amounts up to USD 20,000	25
6.2	Amounts exceeding USD 20,001	40
7	Execution of payment in CHF with OUR option	35
8	Execution of payment in GBP with OUR option	22
9	Execution of payment in JPY with OUR option	3,600
VII	DEBIT CARDS	fees and expenses (RSD)
VII -1	Dina card	per card
1	Membership for a primary and additional card	Free of charge
2	Issuance of a primary and additional card	Free of charge
VII-2	Visa / Mastercard (for users of the AikBank Advance package and non-residents)	per card
1	Membership for a primary and additional card	Free of charge
VII-3	Visa / Mastercard Gold card (for users of the AikBank Advance package)	per card
1	Membership for a primary card	500 monthly (za AIK Supreme paket računa bez naknade)
2	Membership for an additional card	250 monthly (Free of charge for the AIK Supreme package account)
VIII	CREDIT CARDS	fees and expenses (RSD)
VIII -1	Visa/Mastercard Standard	per card
1	Membership for a primary card	200 monthly
2	Membership for an additional card	100 monthly
VIII -2	Visa/Mastercard Gold	per card
1	Membership for a primary card	500 monthly (Free of charge for the AIK Supreme package account)
2	Membership for an additional card	300 monthly (Free of charge for the AIK Supreme package account)
VIII -3	Visa/Mastercard Super card	per card
1	Membership for a primary card	120 monthly (Free of charge for the AIK Supreme and AIK Advance package accounts)
2	Membership for an additional card	60 monthly (Free of charge for the AIK Supreme package account)
VIII -4	Visa/Mastercard Platinum	per card
1	Membership for a primary card	5,000 monthly
2	Membership for an additional card	1,500 monthly
VIII-5	Visa/Mastercard Veliko srce (Big Heart) (humanitarian)	per card
1	Membership for a primary card	200 monthly
2	Membership for an additional card	100 monthly

IX OTHER FEES APPLICABLE TO PAYMENT CARDS		fees and expenses (RSD)
1	Card replacement or issuance of a new card	500
2	Urgent issuance of a new card	1,000
3	PIN replacement	400
4	Change of PIN via ATM	Free of charge
5	Letter of Warning	400
6	Account balance inquiry via the ATMs of another bank	40
7	Account balance inquiry at ATMs within own network	20
8	Overdraft limit	5%, min. 100
9	Transaction instalment fee	5% min. 500
10	Transactions performed abroad	1%
IX-1	CASH TRANSACTIONS	per the transaction amount
1	Debit cards	
1.1	Cash withdrawal at counters and ATMs abroad	2% min EUR 3
1.2	Cash withdrawal at the counters and of other domestic banks	2% min 300
1.3	Cash withdrawal at AikBank POS terminal through payment institutions	100
2	Credit cards	
2.1	Cash withdrawal at counters and ATMs abroad <i>*Visa /MasterCard Platinum - no fee for the first ATM transaction within a calendar month - up to EUR 500</i>	3% min. EUR 3*
2.2	Cash withdrawal at other banks' counters and ATMs abroad <i>* Visa / MasterCard Platinum - bez naknade za prve tri transakcije na bankomatu u toku kalendarskog meseca</i>	3% min. 300 *
2.3	Cash withdrawal at AikBank counters and ATMs <i>*Visa /MasterCard Platinum - no fee for the first three ATM transactions within a calendar month</i>	3% min. 200*
2.4	Cash withdrawal at AikBank POS terminal through payment institutions	100

X LOANS		fees and expenses (RSD)
1	Modification or release of collateral – except for mortgage	1,000 per request
2	Modification or release of collateral – mortgage	5,000 per request
3	Amendments to the terms of an approved loan at the Borrower's request - one-off fee	0.5% max. 5,000 (from the remaining amount of debt)

XI SECURITIES OPERATIONS		fees and expenses (RSD)
XI -1	Accounts	
1	Opening an ownership securities account	500
2	Closing of the ownership account for financial instruments (at the User's request)	500
XI -2	Settlement of transactions with the Central Registry	per the transaction amount
1	Settlement of purchase/sale transactions in RSD - up to RSD 10,000,000	0.10%, max RSD 50,000
2	Settlement of purchase/sale transactions in FX - over RSD 10,000,001	0.10% max 50,000
3	Settlement of purchase/sale transactions in FX - up to EUR 100,000	0.15%, max RSD 50,000
4	Settlement of purchase/sale transactions in FX - over EUR 100,000	0.10%, max RSD 50,000
XI -3	Other fees	
1	Transfer of securities to the same person's ownership account at another CRHoV member - change of depository	500 per ISIN
2	Payment (settlement) of dividends to shareholders in cash	1%
XI -4	Transactions with foreign currency savings bonds	
1	Reposting based on the final court decision on inheritance for foreign currency bonds of citizen savings	500 per ISIN
2	Reposting based on final gift contracts, final court decisions, and other contracts, resolutions, and orders (FOP transactions) for foreign currency bonds of citizens	2,000 per ISIN
3	Copies of documents from archives	2,000 per request

① Other provisions

- ✓ The Bank charges a fee for the services it provides to clients.
- ✓ Each started time period in which the fee is calculated is considered as a whole.
- ✓ For services performed within the country, fees are calculated and charged in the RSD.
- ✓ For services for which the Bank has an obligation in foreign currencies, the Bank may calculate and charge the fee in foreign currency.
- ✓ 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.
- ✓ Currency purchase from clients and currency sale to clients is carried out according to AikBank a.d. Beograd's exchange rate list.
- ✓ 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.aikbank.rs.

② Notes

- ✓ Information about products and services in packages (mandatory, optional, and other products and services in the package) can be obtained on the AikBank website www.aikbank.rs, at AikBank branches, and through the AikBank Contact Centre.
- ✓ The fee for account and package management is calculated and charged starting from the next month following the month in which the contract was concluded, and is charged on the last day of the following month for that month.
- ✓ The fee for managing the payment account and account package is charged from available funds, regardless of whether there were financial changes on the account during the month. If the client does not have sufficient funds for full or partial payment of the fee on the day of fee payment, the bank will create a claim for the amount of the overdue unpaid fee and will charge the fee in full after the funds are secured in the account.
- ✓ 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

- ✓ Payment orders for foreign transactions to accounts within the European Union up to EUR 50,000, which the bank receives by the deadline for receiving orders, will be processed on the same day by sending the order to the correspondent bank abroad. The correspondent bank will endeavor to transfer funds to the beneficiary's bank with a value date within two working 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 foreign payment services, the bank calculates and charges a fee in accordance with this Price List.

- ✓ The base for calculating the commission for payment orders to foreign countries is the RSD equivalent calculated at the middle exchange rate of the National Bank of Serbia on the day of calculation.
- ✓ In case of an inability to collect fees from foreign banks under the OUR option, the Bank reserves the right to charge the User for the costs.
- ✓ The fee for early partial or full loan repayment for contracts concluded before 4 December 2011, is calculated in accordance with the Law on the Protection of Financial Services Consumers, provided that the contract refers to the Price List.
- ✓ The User is obligated to reimburse the bank for the actual costs incurred in performing tasks stipulated in this Price List, in full according to the invoices issued.

- ✓ The amounts of fees or charges by the Bank for securities do not include: taxes, fees, and other costs of the Central Securities Registry, stock exchange and broker fees, as well as costs and charges of other competent authorities.
- ✓ For the services provided by the Bank that are not covered by these Price Lists, the Bank will charge the Client for the incurred costs in accordance with the Bank's applicable general regulations.
- ✓ Payment fee for AikBank credit cards in installments is calculated and paid in full with the first due instalment.