

CONTENT

PRICE LIST FOR ENTREPRENEURS, LEGAL ENTITIES AND NON-RESIDENTS

I	OPENING, MAINTENANCE AND CLOSURE OF ACCOUNTS
II	DIRECT CHANNELS
III	OTHER SERVICES
IV	PAYMENT SERVICES
V	FEES FOR DOMESTIC PAYMENT TRANSACTIONS IN LOCAL CURRENCY
VI	FEES FOR INTERNATIONAL PAYMENT TRANSACTIONS AND DOMESTIC PAYMENT TRANSACTIONS IN FOREIGN CURRENCY
VII	FEES FOR INTERNATIONAL PAYMENT TRANSACTIONS IN LOCAL CURRENCY
VIII	SERVICES PROVIDED TO DOMESTIC AND FOREIGN BANKS
IX	INTERBANK PAYMENTS AND TRANSFERS
X	PAYMENT CARDS (DEBIT AND CREDIT)
XI	ACCEPTANCE OF PAYMENT CARDS AT POINTS OF SALE
XII	ACCEPTANCE OF INSTANT PAYMENTS VIA THE IPS SYSTEM USING QR CODE
XIII	LOANS, FACTORING AND MULTI-PURPOSE FACILITIES
XIV	GUARANTEES
XV	LETTERS OF CREDIT
XVI	DOCUMENTARY COLLECTIONS (INCASSO)
XVII	OTHER DOCUMENTARY SERVICES
XVIII	OTHER FEES
XIX	SECURITIES SERVICES
XX	SETTLEMENT OF TRANSACTIONS WITH THE CENTRAL SECURITIES DEPOSITORY
XXI	OTHER SECURITIES OPERATIONS
XXII	NON-RESIDENTS AND REPRESENTATIVE OFFICES
XXIII	OTHER PROVISIONS
XXIV	NOTES

BASIC BANKING SERVICES

I OPENING, MAINTENANCE AND CLOSURE OF ACCOUNTS		Fees and expenses, per account
1.1	Opening and maintenance of the Aik BIZ START package	RSD 490.00
1.2	Opening and maintenance of the Aik BIZ ADVANCE account package	RSD 890.00
1.3	Opening and maintenance of the Aik BIZ SUPREME account package	RSD 1,290.00
1.4	Opening of designated accounts / escrow accounts	up to 3%; min RSD 10,000.00
1.5	Opening of payment accounts	Free of charge
1.6	Maintenance of payment accounts – monthly (all currencies)	RSD 490.00
1.7	Maintenance of payment accounts – monthly (all currencies) for legal entities – Corporate clients / Non-residents / Payment institutions	RSD 690.00
1.8	Switching of a payment account between banks with or without account closure	Free of charge
1.9	Opening and maintenance of designated RSD accounts (employee sick leave) for users maintaining an RSD current account for payment transactions with AikBank	Free of charge
1.10	Closure of all types of accounts	Free of charge

II DIRECT CHANNELS		Fees and expenses
Aik Hal eBank		
2.1	Activation of the service	Free of charge
2.2	Issuance of a digital certificate / Renewal of a digital certificate – three-year validity	RSD 9,000.00, per certificate
2.3	Monthly maintenance	RSD 500.00, per client
2.4	Reactivation of a deactivated user	RSD 2,000.00, per certificate
2.5	B2B solution	Free of charge
2.6	Remote signing	Free of charge
Aik Online business		
2.7	Activation of the e/m-banking service	Free of charge
2.8	Annual maintenance of the e/m-banking service per authorised user *	RSD 1,000.00, per certificate
* Maintenance of the Aik Online Business solution is not charged to package account users		
Aik eBank (Asseco)		per authorised user
2.9	Activation of the service	Free of charge
2.10	Issuance of a digital certificate / replacement of a damaged card	RSD 3,500.00
2.11	Renewal of a digital certificate – two-year validity	Free of charge
2.12	Smart card reader	RSD 1,600.00
2.13	Monthly maintenance	RSD 300.00
2.14	E-mail service	RSD 5.00
2.15	PIN code unblocking	RSD 500.00
2.16	Smart card replacement service	RSD 3,500.00
2.17	Reader replacement service	RSD 2,000.00
Aik mBank (Asseco)		
2.18	Activation of the service	Free of charge
SMS SERVICE		
2.19	SMS service	RSD 10.00, per message

III OTHER SERVICES		Fees and expenses
3.1	Issuance of a Certificate of executed orders	RSD 100.00, per certificate
3.2	Issuance of a Statement of turnover	RSD 500.00, per certificate
3.3	Issuance of other certificates at the client's request	RSD 500.00, per certificate
3.4	Sending of reminders	RSD 300.00, per reminder
3.5	Dispatch of documents via DHL, FedEx, etc.	in accordance with the invoice
3.6	Issuance of a Statement of turnover with balance as at a specified date	RSD 1,500.00, per certificate

3.7	Certificate of account balance – for audit purposes	RSD 2,000.00, per certificate
3.8	Issuance of copies of archived documents or orders	RSD 1,200.00, per page / order
3.9	Training of employees of authorised exchange offices	RSD 4,000.00, per participant
3.10	Sending of statements via SWIFT (MT940) – 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	Issuance of a copy of a statement at the counter	RSD 250.00, per statement
3.13	Issuance of a copy of a statement via e-mail	RSD 50.00, per statement
3.14	Issuance of a certificate of executed change of payment account at the user's request	Free of charge

PAYMENT SERVICES

IV	CASH TRANSACTIONS	Fees and expenses, per transaction amount, unless otherwise specified
4.1	Cash deposit into an account by submitting a payment order at the Bank's counter – internal	0.10%, min RSD 150.00, max RSD 2,000.00
4.2	Cash deposit into an account using machines, 'Smart Safe' – internal	RSD 55.00, per deposit
4.3	Deposit of daily takings in citizens' cheques	RSD 25.00, per cheque
4.4	Cash deposit into an account by submitting a payment order – external	0.5% min RSD 150.00; max RSD 10,000.00
4.5	Cash withdrawal from an account by submitting a withdrawal order	0.5% min RSD 120.00 max RSD 120,000.00
4.6	Disbursement of foreign cash from designated accounts of authorised exchange offices acting as agents of payment institutions	0.05% min RSD 400.00
4.7	*free of charge for entrepreneurs	Free of charge
4.8	Cash withdrawal from an entrepreneur's account by submitting a withdrawal order	0.1%; min RSD 800.00 ; max RSD 10,000.00
4.9	Cash deposit in foreign currency into an account	0.1%; min RSD 800.00; max RSD 10,000.00 RSD 2,000.00
4.10	Cash withdrawal in foreign currency from an account (withdrawal of foreign cash for business travel)	RSD 2,000.00
4.11	Cash deposit using day-and-night vault services (annual fee)	RSD 35.00, per bag
4.12	Issuance of a bag used for depositing cash into the day-and-night vault / safe custody	RSD 400.00 + transport costs, per visit
4.13	Collection and delivery of cash to/from the client's location on working days between 08:00 and 14:00	Free of charge
4.14	Exchange of unfit banknotes – RSD	5%
4.15	Exchange of unfit foreign banknotes – EUR, USD, CHF	1%
4.16	Exchange of denomination structure	0.10%

V	FEEES FOR DOMESTIC PAYMENT TRANSACTIONS 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	RSD 50.00
5.2	Payments above RSD 300,000 (RTGS)	0.15%, max RSD 8,000.00	0.09%, max RSD 4,000.00
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	Free of charge
5.4	Transfer of funds between two accounts within AikBank (excluding transfers within the same legal entity and between the client and the Bank)	RSD 120.00	RSD 50.00
Other domestic payment services per order			
5.5	Sale of bill of exchange forms	RSD 50.00 or as per the Decision, per bill of exchange	
5.6	Registration and deletion of paper bills of exchange and authorisations, except for paper bills of exchange and authorisations issued in favour of AikBank	RSD 200.00, per bill of exchange	
5.7	Execution of collection instruments via transfer order	0.15%, min RSD 300.00 max RSD 5,000.00	
5.8	Submission of collection instruments for enforced 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 to an account held with another payment service provider based on the transfer of a payment account (external transfer)	Free of charge	

Fees for electronic bill of exchange services *		Fees and expenses
5.12	Processing of a request for registration and transfer of an electronic bill of exchange to the first creditor	RSD 50.00 per bill of exchange
5.13	Processing of a request for avalisation of an electronic bill of exchange	RSD 100.00 per bill of exchange
5.14	Processing of a request for transfer of an electronic bill of exchange to a new creditor without endorsement	RSD 50.00 per bill of exchange
5.15	Processing of a request for transfer of an electronic bill of exchange to a new creditor with endorsement	RSD 100.00 per bill of exchange
5.16	Submission of a payment order for collection of an electronic bill of exchange	RSD 10.00 per bill of exchange
5.17	Submission of a revocation of a payment order for collection of an electronic bill of exchange	RSD 150.00 per request
5.18	Processing of a request for withdrawal of an enforced collection order for an electronic bill of exchange	RSD 50.00 per request
5.19	Withdrawal of an order based on an electronic bill of exchange from enforced collection	RSD 3,470.00 per order
5.20	Preparation and delivery of an official statement on an electronic bill of exchange in electronic form	RSD 300.00 per statement
5.22	Preparation and delivery of an official statement on an electronic bill of exchange in paper form to an address in the Republic of Serbia	RSD 400.00 per statement
5.23	Submission of a request for deletion of an electronic bill of exchange	Free of charge

* The Bank will not charge fees for items 5.12 to 5.23 in the period from 1 December 2025 to 28 February 2026

VI	FEEES FOR INTERNATIONAL PAYMENT TRANSACTIONS 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 euros from a foreign currency current account and transfer based on incoming funds to the final beneficiary	0.30%, min RSD 1,200.00 ; max RSD 45,000.00	0.25%, min RSD 1,100.00; max RSD 40,000.00
6.2	Transfer of funds from a foreign currency current account, other than in euros, and transfer based on incoming funds to the final beneficiary	0.30%, min RSD 1,200.00 max RSD 45,000.00	0.25%, min RSD 1,100.00; max RSD 40,000.00
6.3	Cover through the purchase of foreign currency from AikBank's own funds	RSD 1,000.00	RSD 500.00
6.4	Cover from a foreign currency account and purchase of foreign currency from the Bank's own funds – according to the predominant share of cover	Item 6.1 or 6.3	Item 6.1 or 6.3
6.5	Transfer to an account held with AikBank a.d. Beograd from own funds	RSD 500.00	RSD 300.00
6.6	Transfer to an account held with AikBank a.d. Beograd through the purchase of foreign currency from the Bank's own funds	RSD 500.00	RSD 300.00
6.7	Transfer within the Bank or to another bank in the country to a resident – private individual for humanitarian purposes	Free of charge	Free of charge
6.8	Transfer 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

6.9	Execution of a payment order or transfer with the same value date for orders submitted after 12:00	RSD 1,300.00 + Item 6.1 to 6.3	RSD 1,300.00 + Item 6.1 to 6.3
6.10	Execution of a payment order through the TARGET2 system	RSD 1,800.00 + Item 6.1 to 6.3	RSD 1,800.00 + Item 6.1 to 6.3
Business travel		Paper orders	Electronic orders
6.11	Transfer of funds in EUR from a foreign currency current account	0.30%, min RSD 600.00	0.27%, min RSD 540.00
6.12	Transfer of funds in currencies other than EUR from a foreign currency current account	0.30%, min RSD 600.00	0.27%, min RSD 540.00
6.13	Purchase of foreign currency from the Bank's own funds within AikBank	Free of charge	Free of charge
6.14	Transfer of funds in EUR from a foreign currency current account, based on final settlement, to another bank	0.40%, min RSD 1,000.00	0.36%, min RSD 900.00
6.15	Transfer of funds in currencies other than EUR from a foreign currency current account, based on final settlement, to another bank	0.40%, min RSD 1,000.00	0.36%, min RSD 900.00
6.16	Final settlement through the purchase of foreign currency from the Bank's own funds – transfer to another bank	Free of charge	Free of charge
Inflows		per order amount	
6.17	Receipt of funds in EUR into a foreign currency current account		Free of charge
6.18	Receipt of funds from abroad into a foreign currency current account, other than in EUR		Free of charge
6.19	Purchase of foreign currency from foreign currency accounts		Free of charge
6.20	Collection in foreign cash	0.1%, min RSD 600.00 ; max RSD 10,000.00	
6.21	Inflow from Kosovo and Metohija and on the basis of donations	0.2%, min RSD 600.00 ; max RSD 20,000.00	
Other international payment services		per order amount	
6.22	Enquiries, requests for cancellation, and requests for changes to payment details by the client (excluding SWIFT correspondence)		RSD 2,400.00
6.23	Investigations and complaints due to unclear or incorrect instructions (including SWIFT correspondence)		RSD 4,000.00 + actual costs
6.24	Subsequent issuance of a duplicate SWIFT message		RSD 500.00
6.25	Cost of executing a transfer in EUR with the OUR option		
a	• Amount up to EUR 10,000		EUR 15
b	• Amount from EUR 10,001 to EUR 50,000		EUR 25
c	• Amount above EUR 50,001		EUR 35
6.26	Cost of executing a transfer in USD with the OUR option		
a	• Amount up to USD 20,000		USD 25
b	• Amount above USD 20,001		USD 40
6.27	Cost of executing a transfer in CHF with the OUR option		CHF 35
6.28	Cost of executing a transfer in GBP with the OUR option		GBP 22
6.29	Cost of executing a transfer in JPY with the OUR option		JPY 3,600
6.30	Same-day value date		RSD 2,000.00 + Item 6.1 to 6.3
6.31	SWIFT cost		RSD 300.00
6.32	Delivery of a copy of a SWIFT message		RSD 1,000.00 per SWIFT
6.33	Completion of payment orders in accordance with NBS instructions at the client's request		RSD 2,500.00
6.34	Transfer to an account held with another payment service provider based on the transfer of a payment account (external transfer)		Free of charge

VII FEES FOR INTERNATIONAL PAYMENT TRANSACTIONS IN LOCAL CURRENCY		Fees and expenses, per transaction amount	
Payments		Paper orders	Electronic orders
7.1	Transfer to an account held with AikBank a.d. Beograd	Free of charge	Free of charge
7.2	Transfer to an account held with other domestic banks	0.25% min RSD 500.00; max RSD 40,000.00	0.20% min RSD 600.00; max RSD 40,000.00
7.3	Execution of a payment order or transfer with the same value date for orders submitted after 12:00	RSD 1,300.00 + Item 7.1 to 7.2	RSD 1,300.00 + Item 7.1 to 7.2
7.4	Transfer within the Bank or to another bank in the country to a resident – private individual for humanitarian purposes	Free of charge	Free of charge
7.5	Transfer 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 PROVIDED TO DOMESTIC AND FOREIGN BANKS

VIII TERMS AND CONDITIONS FOR OPENING AND MAINTAINING ACCOUNTS		Fees and expenses, per order	
8.1	Account maintenance	Free of charge	
8.2	Minimum balance	Not required	
8.3	Account overdraft	Not permitted	
8.4	Statement via SWIFT (MT950)	Free of charge	
8.5	Ad hoc statement via SWIFT (MT950)	EUR 60	
8.6	Balance confirmation for foreign banks	EUR 50	
8.7	Account enquiries		
a	• up to 3 months after the transaction	EUR 15	
b	• up to 6 months after the transaction	EUR 30	
c	• more than 6 months after the transaction	EUR 50	

IX INTERBANK PAYMENTS AND TRANSFERS		Fees and expenses	
Interbank payments		per order	
9.1	Bank transfers SWIFT (MT 2XX)	Free of charge	
Transfers		per order	
9.2	Costs of LORO remittances via SWIFT (MT1XX) for the 'SHA' and 'BEN' options	Free of charge	
9.3	Costs for the 'OUR' option (for banks with mutually exchanged keys – RMA):		
a	• 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	• Above EUR 200,000.01	EUR 75	
9.4	Transfer of payments in favour of clients holding accounts with other domestic banks		
a	• In favour of legal entities	0.2%, min RSD 200.00; max RSD 10,000.00, of the transaction amount	
b	• In favour of private individuals	RSD 200.00	
9.5	Return 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	
Purchase/sale of foreign cash			
9.8	Fee for the purchase/sale of RSD cash	As agreed	

CARD SERVICES

X PAYMENT CARDS (Debit and Credit)		Fees and expenses	
Maintenance		Debit cards	Credit cards
10.1	Membership fee for the primary card (Dina debit card – free of charge) * Users of Business packages are exempt from this fee	RSD 300.00, monthly fee	RSD 300.00, monthly fee
10.2	Membership fee for an additional card	RSD 300.00, monthly fee	RSD 300.00, monthly fee
10.3	Blocking of 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, of the transaction amount	Credit cards, of the transaction amount
10.10	Cash withdrawal at ATMs of AikBank a.d. Beograd * this service is free of charge for entrepreneurs	0.3%; min RSD 30.00	3%; min RSD 200.00
10.11	Cash withdrawal at ATMs of other banks	2%; min RSD 300.00	3%; min RSD 300.00
10.12	Cash withdrawal at counters of AikBank a.d. Beograd * this service is free of charge for entrepreneurs	Free of charge	3%; min RSD 200.00
10.13	Cash withdrawal at counters of other banks	2%; min RSD 300.00	3%; min RSD 300.00
10.14	AikBank cards at POS terminals of AikBank at payment institutions	RSD 100.00	RSD 100.00
10.15	AikBank cards at POS terminals of other banks at payment institutions	3%; min RSD 500.00	3%; min RSD 500.00
Transactions abroad		Debit cards, of the transaction amount	Credit cards, of the transaction amount
10.17	Cash withdrawal at 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 counters of other banks abroad	2%; min RSD 360.00 / EUR 3.00	3%; min RSD 360.00 / EUR 3.00
10.19	Fee for transactions abroad	1%	1%
Other		Debit cards, of the transaction amount	Credit cards, of the transaction amount
10.20	Urgent card issuance	RSD 1,000.00	RSD 1,000.00
10.21	Balance enquiry at ATMs within the Bank's own network and at ATMs of other banks	RSD 40.00	RSD 40.00
10.22	PIN unblocking	Free of charge	Free of charge
10.23	PIN change at ATMs of AikBank	Free of charge	Free of charge

10.24	Fee for reissuance * Free of charge for users of Business package accounts	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 late repayment	Free of charge	RSD 400.00

XI ACCEPTANCE OF PAYMENT CARDS AT POINTS OF SALE		Fees and expenses	
POS terminals			
11.1	Installation of a POS terminal	Free of charge	
11.2	Fee for unrealised turnover below RSD 150,000 per month via the POS terminal	up to RSD 3,500.00, per terminal	
11.3	Merchant fee for card acceptance at the point of sale	up to 3.5% of the transaction amount	
11.4	Agreement on instalment sales using AikBank payment cards at 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 business activity	up to 5% of the transaction amount	
11.7	Fee for Cashback transactions (per payment transaction, for the cash portion of the transaction)	from RSD 0.00 to RSD 50.00 per transaction	

XII	ACCEPTANCE OF INSTANT PAYMENTS VIA THE IPS SYSTEM USING QR CODE	Fees and expenses, per transaction
12.1	Acceptance of instant payment methods via QR code at points of sale (physical points of sale and eCommerce)	from 0.1% to 2.5%

LENDING AND DOCUMENTARY SERVICES

XIII	LOANS, FACTORING AND MULTI-PURPOSE FACILITIES	Fees and expense
Loans		
13.1	Fee for processing a loan application – one-off	up to 2%, of the amount / tranche
13.2	Fee for processing an authorised overdraft application – one-off	up to 2%, of the amount
13.3	Fee for administration, maintenance (monitoring) of the loan, undrawn loan amount, amendment of loan terms (one-off or periodic, calculated on the initial approval amount or outstanding balance per individual service) – one-off or periodic	up to 5%, based on the initial approved amount / outstanding debt
13.4	Amendments to contractual terms	min RSD 5,000.00, per agreement
13.5	Fee on the undrawn portion / tranche of the loan	in accordance with the agreement
13.6	Fee for withdrawal from the agreement – early repayment without the Bank's consent	up to 5%, of the amount
13.7	Expert assessments of feasibility studies for investment loans carried out by external experts	actual costs, per expert evaluation
13.8	Fee for evaluation and review of investment projects	as agreed, per agreement
13.9	Other fees (monitoring compliance with contractual obligations under loans, multi-purpose facilities and documentary products, arrangement fee, collateral agency and other)	in accordance with the agreement, per agreement
Factoring, reverse factoring, bill of exchange discounting and receivables purchase		
13.10	Application processing fee	up to 2%, one-off on the approved amount
Multi-purpose facilities		
13.11	Other fees – multi-purpose facility	in accordance with the agreement, depending on the type of product, per agreement

XIV	GUARANTEES	Fees and expenses
Issuance of a guarantee / Nostru guarantee		
		per amount
14.1	Processing of an application for issuance of a guarantee – one-off	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 of amount	up to 1%; min RSD 5,000.00
14.4	Amendments – other terms	up to 1%; min RSD 5,000.00
14.5	Transfer of a guarantee to a new beneficiary	up to 1%
14.6	Review of documents and payment based on protest	0.5%; min RSD 10,000.00 max RSD 40,000.00
14.7	Assumption of obligation by confirming a guarantee or issuance of a guarantee based on a counter-guarantee of another bank	As agreed
Counter-guarantees		
		per amount
14.8	Provision of confirmation by another bank or issuance of a guarantee by another bank based on a counter-guarantee issued by the Bank	up to 2%; min RSD 5,000.00
14.9	Processing of an application for issuance of a counter-guarantee – one-off	up to 2%; min RSD 10,000.00
14.10	Periodic fee per 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, per increase amount
14.12	Amendments – other terms	up to 2%; min RSD 10,000.00
14.13	Review of documents and payment based on protest	up to 1%; min RSD 10,000.00
Receipt of a guarantee / Loro guarantee		
		per amount
14.14	Advising without engagement	0.2%; min RSD 5,000.00 ; max RSD 40,000.00
14.15	Amendment of terms / release of a guarantee	RSD 5,000.00, per request
14.16	Protesting of a guarantee, including submission of 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	Advising at the expense of the Principal	0.2%; min EUR 50; max EUR 400
14.19	Protesting of a guarantee at the expense of the Principal	0.2%; min EUR 50; max EUR 400
Avalisation of bills of exchange		
		per amount
14.20	Processing of an application for avalisation of bills of exchange	up to 1%; min RSD 5,000.00
14.21	Periodic fee for issuance of an aval – quarterly / in accordance with the agreement	up to 1%; min RSD 5,000.00
14.22	Payment based on protest	0.5%; min RSD 10,000.00
Binding letters of intent		
14.23	Processing of an application for issuance of a binding letter of intent	up to 2%; min RSD 5,000.00, per request
14.24	Issuance of a letter of intent (quarterly in advance from the date of issuance or quarterly)	up to 2%; min RSD 5,000.00, per amount
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 above EUR 500,001	min RSD 15,000.00 per document

XV	LETTERS OF CREDIT	Fees and expenses
Nostru (import) letters of credit		
		per amount
15.1	Processing of an application for issuance of an uncovered letter of credit / standby letter of credit – one-off	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 – quarterly in advance from the date of issuance or quarterly	up to 1%; min RSD 5,000.00
15.3	Issuance of a covered letter of credit	up to 3%; min RSD 5,000.00
15.4	Amendments or cancellation	RSD 5,000.00, per request
15.5	Receipt and examination of documents	0.2%; min RSD 5,000.00 ; max RSD 40,000.00, per set of documents
15.6	Transport documents drawn on the Bank – transfer of ownership (endorsement or declaration)	0.2%; min RSD 5,000.00, per request
15.7	Fee for discrepant documents	EUR 50, per set of documents
15.8	Amendment at the expense of the beneficiary	EUR 50, per request
15.9	Assumption of obligation by confirmation	As agreed
Loro (export) letters of credit		
		per amount
15.10	Pre-advice	RSD 2,000.00
15.11	Advising	0.15%; min RSD 5,000.00 ; max RSD 40,000.00
15.12	Amendments of terms or cancellation	RSD 5,000.00, per request
15.13	Receipt and examination 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)	up to 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 obligation by confirmation	up to 1%, min RSD 5,000.00

15.17	Non-standard types of letters of credit	up to 1%, min RSD 5,000.00
15.18	Preliminary examination of documents	up to 0.1%, min RSD 5,000.00
15.19	Discounting of Loro letters of credit	up to 1%, min RSD 5,000.00
15.20	Amendments at the expense of the Principal	EUR 50, per request

XVI	DOCUMENTARY COLLECTIONS (INCASSO)	Fees and expenses, per amount
16.1	Documentary collections for import and export	0.5%; min RSD 5,000.00; max RSD 20,000.00
16.2	Release or return of documents without payment, amendments	RSD 1,000.00, per set of documents
16.3	Obtaining acceptance on a bill of exchange	up to 1%, min RSD 5,000.00
16.4	Protest of bills of exchange	0.5%, min RSD 5,000.00
16.5	Safekeeping of bills of exchange in custody	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 DOCUMENTARY SERVICES		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 an opinion on the creditworthiness of a foreign bank	RSD 5,000.00
17.4	Issuance of an opinion on the creditworthiness of a client at the request of a foreign bank	EUR 50
17.5	Advisory services	up to RSD 120,000.00
17.6	Withdrawal from an already prepared application	RSD 3,000.00
17.7	Investigation costs (collection of data and information)	RSD 5,000.00
17.8	Urgent requests	RSD 3,000.00
17.9	SWIFT for opening a letter of credit and a guarantee	RSD 500.00
17.10	Requests for correction, follow-up and forwarding of SWIFT messages at the client's request	RSD 3,000.00

XVIII OTHER FEES		Fees and expenses
18.1	Fee for failure to perform the agreed volume of domestic and/or international payment transactions – semi-annually	up to 1%, fee for failure to perform the agreed volume of domestic and/or international payment transactions – quarterly
18.2	Reminder costs	RSD 3,000.00, per reminder
18.3	Issuance of other certificates	min RSD 500.00; max RSD 1,000.00, per certificate
18.4	Registration of loans from/to abroad	
a	• Initial registration, per loan application	RSD 24,000.00, per application
b	• Registration of amendments to loan indebtedness	RSD 5,000.00, per application
c	• Execution of each tranche / registration of each loan repayment	RSD 4,000.00, per application
18.5	Basic Credit Bureau report for the purpose of credit approval – borrower/guarantor (entrepreneur)	RSD 600.00, per report
18.6	Own Credit Bureau report for an entrepreneur	RSD 720.00, per report
18.7	Own Credit Bureau report for legal entities	RSD 1,680.00, per report
18.8	Basic Credit Bureau report	RSD 1,440.00, per report
18.9	Basic Credit Bureau report for the purpose of credit approval – borrower/guarantor (registered agricultural holding whose holder is a private individual)	RSD 246.00, per report
18.10	Personal Credit Bureau report for the holder of a registered agricultural holding – private individual	RSD 276.00, per report
18.11	Issuance of a deletion statement	RSD 1,260.00, per deletion statement
18.12	Other actual costs (insurance costs, access to KnWeb, etc.)	per invoice

SECURITIES SERVICES

XIX OPENING, MAINTENANCE AND CLOSURE OF CASH AND SETTLEMENT ACCOUNTS		Fees and expenses, per account
19.1	Opening of designated cash accounts for trading in securities (purchase/sale)	RSD 3,000.00
19.2	Maintenance of designated cash accounts for trading in securities (purchase/sale)	Free of charge
19.3	Opening of designated settlement accounts (issuance of securities, disposal of treasury shares)	RSD 3,000.00
19.4	Maintenance of designated settlement accounts (issuance of securities, disposal of treasury shares, etc. in accordance with the Law)	0.10%; min RSD 20,000.00, of the transaction amount
19.5	Opening of a securities ownership account – legal entities	RSD 5,000.00
19.6	Closure of a designated cash account	Free of charge
19.7	Closure of a designated settlement account	Free of charge

XX SETTLEMENT OF TRANSACTIONS WITH THE CENTRAL SECURITIES DEPOSITORY		Fees and expenses, of the transaction amount
20.1	Settlement of purchase/sale transactions in RSD – up to RSD 10,000,000	0.20%
20.2	Settlement of purchase/sale transactions in RSD – above 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 – above EUR 100,001	0.15%

XXI OTHER SECURITIES OPERATIONS		per transaction
21.1	Transfer of securities to the ownership account of the same entity with another member of the CSD – change of depository	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	Amendment of master data at the client's request in the Central Securities Depository	RSD 3,000.00

XXII NON-RESIDENTS AND REPRESENTATIVE OFFICES		per account	
Opening, maintenance and closure of accounts			
22.1	Review of documentation for identification of the client, representatives and ownership structure – in advance	EUR 500.00, per set of documents	
22.2	Opening of designated accounts	RSD 26,000.00 + Item 22.1	
22.3	Opening of escrow accounts	up to 3%; min RSD 10,000.00 + Item 22.1	
Cash transactions		per order	
22.4	Cash withdrawal from an account by submitting a withdrawal order	0.5%; min RSD 600.00	
Payments and transfers in the country in local currency		Paper orders, per order	Electronic orders, per order
22.5	Non-cash transfer of funds in RSD (payment of the representative office's operating expenses)	0.3% min RSD 200.00 max RSD 4,000.00	n/a
22.6	Transfer of salaries of the representative office to accounts within 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	Cover through the purchase of foreign currency from AikBank's own funds	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 an account of another client within AikBank	RSD 1,000.00	RSD 800.00
Business travel		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 the Bank's own funds within AikBank	0.50%; min. RSD 650.00	0.40%; min. RSD 600.00
22.13	Transfer of funds from a foreign currency current account, based on final settlement	0.50%; min. RSD 1,000.00	0.40%; min. RSD 900.00
22.14	Final settlement through the purchase of foreign currency from the Bank's own funds – 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 unjustified complaints	RSD 600.00 + actual cost, per complaint
22.17	Cash withdrawal at ATMs of AikBank a.d. Beograd	2%; min RSD 100.00
22.18	Cash withdrawal at counters of AikBank a.d. Beograd	2.5%; min. RSD 200.00
22.19	Cash withdrawal at ATMs of other banks	3%; min. RSD 500.00
22.20	Cash withdrawal at counters of other banks	3%; min. RSD 500.00
22.21	Cash withdrawal at ATMs of other banks abroad	3%; min. EUR 5
22.22	Cash withdrawal at counters of other banks abroad	3%; min. EUR 10
22.23	Fee for transactions abroad	1.5%

XXIII OTHER PROVISIONS	
23.1	The Bank charges fees for services provided to clients.
23.2	The fee for maintaining a payment account and package accounts is charged from available funds, regardless of whether there have been any financial transactions on the account during the month. If, on the date of fee collection, the client does not have sufficient funds on the payment account to cover the fee in full or in part, the Bank shall record a receivable for the amount of the due unpaid fee and collect it in full once funds are available on the account.
23.3	For services not provided for in this Price List, which may arise in the Bank's operations, the fee and its amount shall be agreed by contract between the Client and the Bank, in accordance with the fees for similar services set out in this Price List.
23.4	Any commenced time period for which a fee is calculated shall be considered as a full period.
23.5	For services performed by the Bank in the country, fees are calculated and charged in RSD.
23.6	For services for which the Bank has obligations in foreign currency, the Bank may calculate and charge fees in foreign currency.
23.7	For services for which the Bank has obligations indexed in foreign currency, the Bank may calculate and charge fees in dinars at the official middle exchange rate of the NBS on the date of calculation.
23.8	The purchase and sale of foreign currency with clients shall be performed in accordance with the exchange rate list of AikBank a.d. Beograd.
23.9	The receipt and execution of client payment orders in domestic and foreign payment transactions shall be carried out within the deadlines and in the manner defined in the Transactions Schedule for the receipt and execution of payment transactions, which the Bank has made available to all clients both at its business premises and on its website
23.10	Fees defined in ranges shall be further specified by an offer or agreement.
23.11	Calculation for item 2.8 shall be performed on the last day of the month in which the certificate renewal was carried out.
23.12	For items 2.1, 2.2 and 2.3, smart cards may be issued/renewed at the client's request for use on other systems as well.
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 above channels.

XXIV NOTES	
24.1	For designated sick leave accounts, for clients of AikBank a.d. Beograd, the Bank does not charge an account maintenance fee.
24.2	Package accounts under items 1.1, 1.2 and 1.3 apply to entrepreneurs and legal entities.
24.3	The level of fees that are agreed separately is defined within the limits prescribed by the Bank's Fee Policy.
24.4	For services not provided for in this Price List, which may arise in the Bank's operations, the fee and its amount shall be agreed by contract between the Client and the Bank, within the limits prescribed by the Bank's Fee Policy.
24.5	in the event of changes in circumstances relevant to defining the elements of this Decision, where required in the interest of the Bank, the Executive Board may temporarily amend this Decision.
24.6	Account maintenance and processing of payment orders submitted via e-banking services shall be charged in accordance with the Price List for domestic payment transactions and the Price List for international payment transactions.
24.7	Calculation and charging of fees in domestic payment transactions in dinars shall be performed on a daily basis per order/statement/certificate/account.
24.8	INSTANT payment – an instant credit transfer, i.e. a domestic payment transaction in dinars up to RSD 300,000.00, executed via a credit transfer which the payer may initiate at any time of day throughout the year, whereby the transfer of funds to the payee's payment account is executed in the manner and within the time limits defined by the Transactions Schedule.
24.9	For orders whose execution is prescribed via RTGS (enforced collection, CSD, etc.), item 5.2 for RTGS shall apply.
24.10	The fee for bill of exchange forms is defined in accordance with the NBS Decision on the issuance, sale price and withdrawal from circulation of standardised bill of exchange forms. The Bank reserves the right to adjust the price in line with changes to the Decision, without prior notice to clients.
24.11	Payment orders to and from abroad and within the country in foreign currency, with secured cover and the fee paid, submitted to the Bank by 12:00 shall be executed on the same day.
24.12	Payment orders to accounts within the European Union in amounts up to EUR 50,000.00, received by the Bank within the prescribed cut-off time for receipt of orders, shall be processed on the same day by forwarding the order to the correspondent bank abroad. The correspondent bank shall endeavour to transfer the funds to the beneficiary bank with a value date of up to two working days from the date of receipt of the order. The beneficiary bank shall credit the beneficiary's account in accordance with its business policy. Orders received after the prescribed cut-off time shall be processed on the following day in the manner described. For international payment services, the Bank calculates and charges fees in accordance with this Price List. The basis for calculating the fee for payment orders to abroad is the RSD equivalent calculated at the middle exchange rate of AikBank a.d. Beograd on the date of calculation. In the event that costs cannot be collected from foreign banks under the OUR option, the Bank reserves the right to charge such costs to the client.
24.13	The Client is obliged to reimburse the Bank for the actual costs incurred in performing the services provided for in this Price List, in full, in accordance with the issued invoices.
24.14	The Bank's commissions/fees for securities services do not include taxes, fees and other costs of the Central Securities Depository, stock exchange and broker fees, as well as 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 shall charge the Client for the incurred costs in accordance with the Bank's applicable internal regulations.
24.16	Fees defined in euros are calculated using the official middle exchange rate of the NBS applicable on the date of calculation.
24.17	The fee for Credit Bureau reports is defined in accordance with the tariff of the Association of Serbian Banks. The Bank reserves the right to adjust the price in line with changes to that tariff, without prior notice to clients.
24.18	If an internet merchant migrates its operations from another bank to AikBank, it may be exempt from the one-off fixed onboarding fee.
24.19	Fees for electronic bill of exchange services are charged to the client who initiated the respective action, if access to the CRem system was made via AikBank a.d. Beograd through electronic or mobile banking.
24.20	Fees for electronic bill of exchange services are charged regardless of whether the order is rejected or accepted, except for item 5.19 "Withdrawal of an order based on an electronic bill of exchange from enforced collection".