

SCHEDULE OF FEES FOR BANKING SERVICES

Effective as of 05/05/2026

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GENERAL BANKING SERVICES		
I	OPENING, MAINTENANCE AND CLOSURE OF ACCOUNTS	fees and costs, per account
1.1	Opening and maintenance of the AIK BIZ START package account	RSD 490,00
1.2	Opening and maintenance of the AIK BIZ ADVANCE package account	RSD 890,00
1.3	Opening and maintenance of the AIK BIZ SUPREME package account	RSD 1.290,00
1.4	Opening of dedicated accounts / "escrow" accounts	up to 3%; min RSD 10.000,00
1.5	Payment account opening	No fee
1.6	Payment account maintenance - monthly (all currencies)	RSD 490,00
1.7	Payment account maintenance - monthly (all currencies) legal entities Corporate clients / Non-residents / Payment institutions	RSD 690,00
1.8	Change of payment account between banks with or without account closure	No fee
1.9	Opening and maintenance of dedicated dinar accounts (sick leave benefits) for users who maintain a dinar current account for payment transactions with AikBank ad Beograd	No fee
1.10	Closing all types of accounts	No fee

II	DIRECT CHANNELS	fees and costs
AIK Hal eBank		
2.1	Service activation	No fee
2.2	Issuance of digital certificate / Renewal of digital certificate – three-year validity	RSD 9.000,00 by certificate
2.3	Monthly maintenance	RSD 500,00 by client
2.4	Reactivation of an excluded user	RSD 2.000,00 by certificate
2.5	B2B solution	No fee
2.6	Remote signing	No fee
AIK Online business		
2.7	Activation of e/m-banking service	No fee
2.8	Annual maintenance of the e/m-banking service per authorized user *	RSD 1.000,00 by certificate

Users of package accounts are not charged maintenance of the Aik Online Biznis solution

Aik eBank (Asseco)		per authorised user
2.9	Service activation	No fee
2.10	Issuance of digital certificate / replacement of damaged card	RSD 3.500,00
2.11	Digital certificate renewal - two-year	No fee
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	Service activation	No fee
SMS SERVICE		

2.19	SMS SERVICE	RSD 10,00 per message
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III	OTHER SERVICES	fees and costs
3.1	Issuance of certificate regarding executed orders	RSD 100,00 per certifica
3.2	Turnover receipt issuance	RSD 500,00 per certificate
3.3	Issuance of other receipts at the client's request	RSD 500,00 per certificate
3.4	Sending warnings	RSD 300,00 per warning
3.5	Sending documents by DHL, FedEx etc.	according to an invoice
3.6	Issuance of certificate regarding turnover with balance as of a specific date	RSD 1.500,00 per certificate
3.7	Account status certificate – 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 for employees at authorized exchange offices	RSD 4.000,00 per attendee
3.10	Sending statements by SWIFT (MT 940) - monthly	RSD 3.200,00 per account
3.11	Use of MT101 service for existing users – monthly	RSD 2.000,00 per account
3.12	Issuing statement copies at the counter	RSD 250,00 per statement
3.13	Issuing statement copies by e-mail	RSD 50,00 per statement
3.14	Issuance of certificate on completed change of payment account at the user's request	No fee

PAYMENT OPERATION SERVICES		
IV	CASH TRANSACTIONS	by transaction amount, unless fees and costs, otherwise specified
4.1	Cash deposit to account by submitting a deposit slip at the Bank counter – internal	0.10%; min RSD 150,00; max RSD 2.000,00
4.2	Cash payment into the account using a "Smart Safe" machine - internal	RSD 55,00 per deposit
4.3	Payment of day's receipts by citizen cheques	RSD 25,00 per cheque
4.4	Cash payment into the account by submitting a payment order - external	0.5%; min RSD 150,00; max RSD 10.000,00
4.5	Cash payment from the account by submitting a payment order	0.5%; min RSD 120,00; max RSD 120.000,00
4.6	Withdrawal of effective foreign cash from dedicated accounts of authorized exchange offices represented by payment institution agents * for entrepreneurs free of charge	0.05%; min RSD 400,00
4.7	Cash deposit from entrepreneur's account by submitting a deposit slip at the counter	No fee
4.8	Deposit of foreign cash in foreign currency to account	0.1%; min RSD 800,00; max RSD 10.000,00
4.9	Withdrawal of foreign cash in foreign currency from account (raising effective cash for business travel)	0.1%; min RSD 800,00; max RSD 10.000,00
4.10	Cash payment by using day/night treasury services (on a yearly basis)	RSD 2.000,00
4.11	Provision of a bag used for placing cash in day/night treasury / pledge	RSD 35,00 per bag
4.12	Cash takeover and delivery to/from the client's location on weekdays in the period 08:00 to 14:00	RSD 400.00 + transportation costs, per arrival
4.13	Replacement of unfit banknotes – RSD	No fee
4.14	Replacement of unfit banknotes of effective foreign currency – EUR, USD, CHF	5%
4.15	Exchange of denomination structure	1%
4.16	Replacement of unfit banknotes of effective foreign currency – EUR, USD, CHF	0.10%

V PAYMENT OPERATION FEES WITHIN THE COUNTRY, IN THE DOMESTIC CURRENCY		fees and costs, per order	
Payments and transfers		Paper orders	Electronic orders
5.1	Orders up to RSD 300,000 (clearing and IPS)	0.15%; min RSD 120,00	RSD 50,00
5.2	Payments over 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 Budgetary Fund for the treatment of children abroad, established by the Government of the Republic of Serbia	No fee	No fee
5.4	Transfer of funds between two accounts at AikBank ad Beograd (excluding transfers within the same legal entity and between clients of the bank)	RSD 120,00	RSD 50,00
Other payment operation services within the country		per order	
5.5	Sale of blank bills of exchange	RSD 50,00 or according to the Decision, per bill of exchange	
5.6	Registration and deletion of paper bills of exchange and authorizations, except paper bills of exchange and authorizations issued in favor of AikBank ad Beograd	RSD 200,00 per bill of exchange	
5.7	Realization of the basis for payment by transfer order	0.15%; min RSD 300,00; max RSD 5.000,00	
5.8	Sending the basis for payment for forced collection	0.20%; min RSD 500,00 max RSD 10.000,00	
5.9	Permanent order	No fee	
5.10	Direct debit	No fee	
5.11	Transfer to an account with another payment service provider based on payment account transfer (external transfer)	No fee	
Tariff of fees for electronic bills of exchange*		fees and costs	
5.12	Processing upon request for registration and transfer of an electronic bill of exchange to the first creditor	50,00RSD per bill of exchange	
5.13	Processing upon request for endorsement of electronic bill of exchange	100,00 RSD per bill of exchange	
5.14	Processing upon request for transfer of electronic bill of exchange to a new creditor without endorsement	50,00 RSD per bill of exchange	
5.15	Processing upon request for transfer of electronic bill of exchange to a new creditor with endorsement	100,00 RSD per bill of exchange	
5.16	Delivery of payment collection order for electronic bill of exchange	10,00 RSD per bill of exchange	
5.17	Delivery of revocation of payment collection order for electronic bill of exchange	150,00 RSD per request	
5.18	Processing upon request for withdrawal of order for enforced collection of electronic bill of exchange from enforced collection	50,00 RSD per request	
5.19	Withdrawal order based on electronic bill of exchange from enforced collection	3.470,00 RSD per order	
5.20	Preparation and delivery of official extract on electronic bill of exchange in electronic form	300,00 RSD per extract	
5.21	Preparation and delivery of official extract on electronic bill of exchange in paper form to an address in the Republic of Serbia	400,00 RSD per extract	
5.22	Delivery request for deletion of electronic bill of exchange	No fee	

* Under Tariff items 5.12 to 5.23, the Bank shall not charge fees in the period from 01/12/2025 to 28/02/2026.

VI FEES FOR INTERNATIONAL PAYMENT TRANSACTIONS AND DOMESTIC FOREIGN CURRENCY TRANSACTIONS fees and costs, per order			
Payments and transfers		Paper orders	Electronic orders
6.1	Non-cash transfer of funds in euros from foreign currency current account and transfer based on inflow to the end user – SWIFT	0.30%; min RSD 1.200,00; max RSD 45.000,00	0.25%; min RSD 1.100,00; max RSD 40.000,00
6.1.a	Non-cash transfer of funds in euros from foreign currency current account and transfer based on inflow to the end user and transfer from account secured by purchase of foreign currency funds from the bank's potential – AikBank ad Beograd – SEPA payment transactions / NBS foreign exchange clearing	RSD 2,950.00	1%; min RSD 600,00; max RSD 1,750.00
6.2	Transfer of funds from foreign currency current account, except euros and transfer based on inflow to the end user - SWIFT	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	Coverage by purchase of foreign currency funds from the potential of AikBank ad Beograd	RSD 1.000,00	RSD 500,00
6.4	Coverage from a foreign currency account and by purchasing foreign currency from the Bank's potential - according to the majority share of coverage	rate 6.1 or 6.3	rate 6.1 or 6.3
6.5	Transfer to accounts with AikBank ad Beograd from own funds	RSD 500,00	RSD 300,00
6.6	Transfer to accounts with AikBank ad Beograd by purchase of foreign currency funds from the bank's potential	RSD 500,00	RSD 300,00
6.7	Transfer within the Bank or to another bank within the country to the resident - natural person, for humanitarian purposes	No fee	No fee
6.8	Transfer into the account of the budget fund for children's medical treatment abroad, established by the Government of Serbia	No fee	No fee
6.9	Execution of payment orders or transfers with the same currency date, for orders submitted after 12:00	RSD 1.300,00 + tariff item from 6.1 to 6.3	RSD 1.300,00 + tariff item from 6.1 to 6.3
Business trip		Paper orders	Electronic orders
6.10	Transfer of funds in EUR from a foreign currency current account	0.30%; min RSD 600,00	0.27%; min RSD 540,00
6.11	Transfer of funds, except for EUR, from a foreign currency current account	0.30%; min RSD 600,00	0.27%; min RSD 540,00
6.12	Purchase of foreign currency from the bank's potential at AikBank ad Beograd	No fee	No fee
6.13	Transfer of funds in EUR from a foreign currency current account, according to the final calculation, to another bank	0.40%; min RSD 1.000,00	0.36%; min RSD 900,00
6.14	Transfer of funds, except for EUR, from a foreign currency current account, according to the final calculation, to another bank	0.40%; min RSD 1.000,00	0.36%; min RSD 900,00
6.15	The purchase of foreign currency from the Bank's potential – transfer to another bank	No fee	No fee
Inflows		by transaction amount	
6.16	Receipt of funds into a foreign currency current account in EUR		No fee
6.17	Receipt of funds from abroad into a foreign currency current account, except for EUR		No fee
6.18	The purchase of foreign currency from foreign currency accounts		No fee
6.19	Collection in funds	0.1%; min RSD 600,00; max RSD 10.000,00	
6.20	Inflows from Kosovo and Metohija and based on donations	0.2% min RSD 600,00; max RSD 20.000,00	
Other foreign payment transaction services		by transaction amount	
6.21	Inquiries, requests for cancellation, and requests for changes to payment details submitted by the client (excluding SWIFT correspondence)		RSD 2,400.00

Other foreign payment transaction services (continued)		by transaction amount
6.22	Investigations, complaints due to unclear and inaccurate instructions (including SWIFT correspondence charges)	RSD 4.000,00 + actual costs
6.23	Subsequent issuance of a SWIFT message copy	RSD 500,00
6.24	Remittance cost in EUR with OUR option	
a)	• Amount of up to EUR 10,000	EUR 15
b)	• Amount from EUR 10,001 to EUR 50,000	EUR 25
c)	• Amount over EUR 50,001	EUR 35
6.25	Remittance cost in USD with OUR option	
a)	• Amount of up to USD 20,000	USD 25
b)	• Amount over USD 20,001	USD 40
6.26	Remittance cost in CHF with OUR option	CHF 35
6.27	Remittance cost in GBP with OUR option	GBP 22
6.28	Remittance cost in JPY with OUR option	JPY 3600
6.29	Same-day value	RSD 2.000,00 + tariff rate from 6.1 to 6.3
6.30	SWIFT costs	RSD 300,00
6.31	Delivery of SWIFT message copy	RSD 1.000,00 per SWIFT
6.32	Completing the order pursuant to NBS instruction at the client's request	RSD 2.500,00
6.33	Transfer to an account with another payment service provider based on payment account transfer (external transfer)	No fee

VII	FEES FOR INTERNATIONAL PAYMENT TRANSACTIONS IN LOCAL CURRENCY	fees and costs, per order	
Payments		Paper orders	Electronic orders
7.1	Transfer to accounts with AikBank ad Beograd	No fee	No fee
7.2	For the benefit of an account in 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 payment orders and transfers with the same currency date, for orders submitted after 12:00	RSD 1.300,00+ tariff item from 7.1 to 7.2	RSD 1.300,00+ tariff item from 7.1 to 7.2
7.4	Transfer within the Bank or to another bank within the country to the resident - natural person, for humanitarian purposes	No fee	No fee
7.5	Transfer into the account of the budget fund for children's medical treatment abroad, established by the Government of Serbia	No fee	No fee

VIII	SERVICES TO DOMESTIC AND FOREIGN BANKS	fees and costs, per account
	CONDITIONS FOR OPENING AND MAINTAINING ACCOUNTS	
8.1	Account maintenance	No fee
8.2	Minimum balance	Not required
8.3	Overdraft per account	Not allowed
8.4	Sending statements by SWIFT (MT 950)	No fee
8.5	Extraordinary statement by SWIFT (MT 950)	EUR 60
8.6	Balance confirmation for foreign banks	EUR 50
8.7	Inquiries per account	
a)	• up to 3 months after transaction	EUR 15
b)	• up to 6 months after transaction	EUR 30
c)	• more than 6 months after transaction	EUR 50

IX	INTERBANK PAYMENTS AND TRANSFERS	fees and costs
Interbank payments		
9.1	Bank transfer SWIFT (MT 2XX)	No fee
Transfers		
9.2	LORO Remittance costs SWIFT (MT1XX) for options "SHA" and "BEN"	No fee
9.3	OUR option costs (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)	• Over EUR 200,000.01	EUR 75
9.4	Payment transfer for the benefit of clients with an account in other domestic banks	
a)	• For the benefit of legal entities	0.2% min RSD 200,00; max RSD 10.000,00, from transaction amount
b)	• For the benefit of natural persons	RSD 200,00
9.5	Return of payment (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	Order change or cancellation before execution	EUR 25
9.7	Order change or cancellation after execution	EUR 50
Sale and purchase of funds		
9.8	Fee based on the sale/purchase of RSD funds	per agreement

CARD OPERATION SERVICES			
X	PAYMENT CARDS (Debit and Credit)	fees and costs	
Maintenance		Debit cards	Credit cards
10.1	Membership fee for the primary card (Dina debit card – free of charge) * Users of the Aik Biznis package are exempt from this fee	RSD 300,00 monthly fee	RSD 300,00 monthly fee
10.2	Additional card membership fee	RSD 300,00 monthly fee	RSD 300,00 monthly fee
10.3	Blocking of lost, stolen or misused cards	No fee	No fee
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	New PIN request	RSD 400,00 per card	RSD 400,00 per card
Transactions within the country		Debit cards, from transaction amount	Credit cards, from transaction amount
10.6	Cash withdrawal at ATMs of AikBank ad Beograd *for entrepreneurs the service is free of charge	0.3%; min RSD 30,00	3%; min RSD 200,00
10.7	Cash withdrawal at ATMs of other banks	2%, min RSD 300,00	3%; min RSD 300,00
10.8	Cash withdrawal at teller counters of AikBank ad Beograd *for entrepreneurs the service is free of charge	No fee	3%; min RSD 300,00
10.9	Cash withdrawal at counters in other banks	2%, min RSD 300,00	3%; min RSD 300,00

10.10	AikBank ad Beograd cards at POS terminals of AikBank ad Beograd with payment institutions	RSD 100,00	RSD 100,00
10.11	AikBank ad Beograd cards at POS terminals of other banks with payment institutions	3%; min RSD 500,00	3%; min RSD 500,00
Transactions abroad		<i>Debit cards, from transaction amount</i>	<i>Credit cards, from transaction amount</i>
10.12	Cash withdrawal at ATM of another bank abroad	2%, min RSD 360,00 / EUR 3,00	3%, min RSD 360,00 / EUR 3,00
10.13	Cash withdrawal at teller counters of another bank abroad	2%, min RSD 360,00 / EUR 3,00	3%, min RSD 360,00 / EUR 3,00

CARD OPERATION SERVICES

X	PAYMENT CARDS (Debit and Credit)	fees and costs	
International transactions (continued)		<i>Debit cards, from transaction amount</i>	<i>Credit cards, from transaction amount</i>
10.14	Fee for international transactions	1%	1%
Other		<i>Debit cards, from transaction amount</i>	<i>Credit cards, from transaction amount</i>
10.15	Urgent card production	RSD 1.000,00	RSD 1.000,00
10.16	ATM balance inquiry within own network and at another bank's ATM	RSD 40,00	RSD 40,00
10.17	PIN deblocking	No fee	No fee
10.18	PIN change at ATM of AikBank ad Beograd	No fee	No fee
10.19	Fee for reissuance *For users of the Biznis account package this fee is not charged	RSD 300,00	RSD 300,00
10.20	Fee for exceeding the limit	No fee	5%; min RSD 100,00
10.21	Reminder fee due to delay in payment	No fee	RSD 400,00

XI ACCEPTANCE OF PAYMENT CARDS AT POINTS OF SALE
fees and costs

POS terminals		
11.1	Installation of POS terminals	No fee
11.2	Fee for unrealized monthly turnover over POS terminals, less than RSD 150,000	up to RSD 3.500,00 per terminal
11.3	Fee for acceptance of payment cards at the point of sale	up to 3.5% of transaction amount
11.4	Contracting instalment sales by payment cards of AikBank ad Beograd at POS terminals of merchants of AikBank ad Beograd (physical or virtual)	up to 10% of transaction amount
11.5	Virtual POS terminal (eCommerce service)	RSD 3.000,00 monthly for 12 instalments upon connection
11.6	Merchant fee (eCommerce service) – depending on merchant activity	up to 5% of transaction amount
11.7	Cashback transaction fee (per payment transaction, for the cash part of the transaction)	from RSD 0.00 to RSD 50,00 per transaction

XII ACCEPTANCE OF INSTANT PAYMENTS THROUGH THE IPS SYSTEM VIA QR CODE
fees and costs, per transaction

12.1	Acceptance of instant payment method by QR code at points of sale (physical points of sale and eCommerce)	from 0.1% to 2.5%
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CREDITING AND DOCUMENTARY BUSINESS SERVICES		
XIII	LOANS, FACTORING AND MULTI-PURPOSE CREDIT LINES	fees and costs
LOANS		
13.1	Fee for processing loan application – one-time	up to 2% of amount / tranche
13.2	Fee for processing application for approved account overdraft – one-off	up to 2% of amount
13.3	Fee for administration, maintenance (monitoring) of the loan, undrawn loan amount, amendment of loan terms (one-time or periodic, calculated on the amount of the initial approval or the outstanding debt balance for an individual service) – one-time or periodic	up to 5%, on the amount of initial approval / remaining debt
13.4	Amendment of loan terms	min. RSD 5.000,00 according to agreement
13.5	Fee for unused portion / tranche of loan	in accordance with agreement
13.6	Fee for withdrawal from contract – early repayment without	up to 5%, of amount
13.7	Expert analysis and preparation for investment loans performed by external experts engaged outside the bank	actual costs, per expert analysis
13.8	Fee for assessment and verification of investment projects	according to agreement, per contract
13.9	Other fees (monitoring compliance with contractual obligations under loans, multi-purpose lines and documentary products, arrangement fee, agency for funds, collateral and the like)	according to agreement, per contract
Factoring, reverse factoring, bill discounting and purchase of receivables		
13.10	Application processing fee	up to 2%, one-time on the approved amount
Multi-purpose lines		
13.11	Other fees – multi-purpose line	in accordance with agreement, depending on the type of product, per agreement

XIV	GUARANTEES	fees and costs
Issuance of guarantees / Nostro guarantees		per amount
14.1	Processing of application for issuance of guarantee – one-time	up to 1%; min RSD 5.000,00
14.2	Periodic guarantee fee – 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 guarantee to a new beneficiary	up to 1%
14.6	Review of documents and payment upon protest	0.5%; min RSD 10.000,00; max RSD 40.000,00
14.7	Assumption of obligations by confirming guarantee or issuance of guarantee based on counter-guarantee of another bank	Per agreement
Counter-guarantees		per amount
14.8	Provision of confirmation by another bank or issuance of guarantee by another bank based on counter-guarantee of the Bank	up to 2%; min RSD 5.000,00
14.9	Processing of application for issuance of counter-guarantee – one-time	up to 2%; min RSD 10.000,00
14.10	Periodic fee for counter-guarantee / monthly / quarterly in accordance with agreement	up to 1%; min RSD 10.000,00
14.11	Amendments – increase of amount	up to 2%, min. RSD 10,000.00 by amount

14.12	Amendments – other terms	up to 2%; min RSD 10.000,00
14.13	Review of documents and payment upon protest	up to 1%; min RSD 10.000,00
Received guarantees / Loro guarantees		per amount
14.14	Notification without obligation	0.2%; min RSD 5.000,00; max RSD 40.000,00
14.15	Amendments of terms / release of guarantee	RSD 5.000,00 per request
14.16	Protest of guarantee, including sending documents for collection	0.2%; min RSD 5.000,00; max RSD 40.000,00
14.17	Authentication of guarantee 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 400,00
14.19	Protest of guarantee for account of principal	0.2%; min EUR 50; max EUR 400,00
Avalisation of bills of exchange		per amount
14.20	Processing of application for avalisation of bills of exchange	up to 1%; min RSD 5.000,00
14.21	Periodic fee for issuance of aval – monthly / quarterly in accordance with agreement	up to 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 an application for issuance of a binding letter of intent	do 2%; min RSD 5.000,00 per request

XIV	GUARANTEES	fees and costs
Binding letters of intent (continued)		
14.24	Issuance of letters of intent (quarterly in advance from the date of issuance or quarterly)	up to 2%, min. RSD 5.000,00 by amount
14.25	Processing 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 to 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 costs
Nostro (import) letters of credit		
per amount		
15.1	Processing an application for issuance of a non-covered letter of credit/standby letter of credit - one-time	up to 1%; min RSD 5.000,00
15.2	Issuance of letter of credit / confirmation / standby letter of credit / maintenance of letter of credit without coverage / transfer – quarterly in advance from the date of issuance 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	Amendments or cancellation	RSD 5.000,00, per request
15.5	Acceptance and examination of documents	0.2%; min RSD 5.000,00; max. RSD 40.000,00, per set of documents
15.6	Transport document drawn on the bank – transfer of title (endorsement or statement)	0.2%; min. RSD 5.000,00, per request
15.7	Fee for discrepant documents	EUR 50,00 per set of documents
15.8	Amendments borne by the applicant	EUR 50,00 per request
15.9	Assumption of obligation by confirmation	Per agreement
Loro (export) letters of credit		
per amount		
15.10	Pre-advice	RSD 20.000,00
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	Acceptance and examination of documents	0.2%; min RSD 5.000,00; max. RSD 40.000,00 per set of documents

15.14	Transfer of letter of credit (re-export)	up to 1%; min RSD 5.000,00
15.15	Forwarding of 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	Discount of the lora letter of credit	up to 1%; min RSD 5.000,00
15.20	Amendments for account of the applicant	EUR 50,00 per request

XVI	DOCUMENTARY COLLECTION (INCASSO)	fees and costs, per amount
16.1	Documentary collection for import and export	0.5%; min RSD 5.000,00; max RSD 20.000,00
16.2	Acceptance and 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 document drawn on the bank – transfer of title (endorsement or statement)	0.2%; min RSD 5.000,00

XVII	OTHER DOCUMENTARY BUSINESS SERVICES	fees and costs, per request
17.1	Authentication of signatures on documents to be sent directly to the client	RSD 5.000,00
17.2	Authentication of signatures at the request of an foreign bank	EUR 30
17.3	Issuance of opinion on the creditworthiness of an foreign bank	RSD 5.000,00
17.4	Issuance of opinion on the creditworthiness of a client at the request of an foreign bank	EUR 50
17.5	Consulting services	to RSD 120.000,00
17.6	Withdrawal from an already prepared request	RSD 3.000,00
17.7	Investigation costs (collection of 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	Request for correction, urgency and transfer of SWIFT message at the client's request	RSD 3.000,00

XVIII	OTHER FEES	fees and costs
18.1	Fee for failure to achieve the agreed volume of domestic and/or international payment transactions – semi-annually	up to 1% Fee for failure to achieve the agreed volume of domestic and/or international payment transactions – quarterly
18.2	Reminder costs	RSD 3.000,00 per warning
18.3	Issuance of other certificates	min. RSD 500,00; max. RSD 1.000,00 per certificate
18.4	Registration of loans from abroad/to abroad	
a)	• Initial registration, according to credit application	RSD 24.000,00 per application
b)	• Registration of amendment of credit indebtedness	RSD 5.000,00 per application
c)	• Realization of each tranche/registration of each loan repayment	RSD 4.000,00 per application
18.5	Basic report from the Credit Bureau for the purpose of loan approval – loan user/guarantor entrepreneur	RSD 600,00 per report
18.6	Proprietary report from the Credit Bureau for entrepreneur	RSD 720,00 per report

18.7	Proprietary 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 Credit Bureau report for the purposes of credit approval – borrower/guarantor of a registered agricultural holding owned by a natural person.	RSD 246,00 per report
18.10	Personal report from the Credit Bureau for the holder of a registered agricultural holding – natural person	RSD 276.00 per report
18.11	Issuance of deletion permit	RSD 1,260.00, per deletion permit
18.12	Other actual costs (insurance costs, inspection in KnWeb, ...)	per invoice

SECURITIES SERVICES		
XIX	OPENING, MAINTAINING AND CLOSING CASH PAYMENT ACCOUNTS	fees and costs, per account
19.1	Opening of dedicated cash accounts for trading HoV purchases/sales	RSD 3.000,00
19.2	Maintenance of dedicated cash accounts for trading HoV purchases/sales	No fee
19.3	Opening of dedicated payment accounts (issuance of HoV, redemption of ownership shares)	RSD 3.000,00
19.4	Maintenance of dedicated payment accounts (issuance of HoV, redemption of ownership shares etc. in accordance with the law)	0.10%; min. RSD 20.000,00, from transaction amount
19.5	Opening of owner HoV account – legal entities	RSD 5.000,00
19.6	Closing of dedicated cash account	No fee
19.7	Closing of dedicated payment account	No fee
XX	SETTLEMENT OF TRANSACTIONS WITH THE CENTRAL REGISTRY	fees and costs, from 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 – 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 SERVICES	per transaction
21.1	Transfer of HoV to the owner's account of the same client with another member of CRHoV – 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 on shares of AikBank ad Beograd	No fee
21.4	Amendment of personal data at the client's request in the Central Registry	RSD 3.000,00

XXII NON-RESIDENTS AND REPRESENTATIVE OFFICES			
Opening, maintaining and closing of accounts			per account
22.1	Control of documentation for the identification of clients, representatives and ownership structure - in advance	EUR 500,00 per set of documents	
22.2	Dedicated account opening	RSD 26.000,00 + tariff item 22.1	
22.3	Escrow account opening	up to 3%; min RSD 10.000,00 + tariff rate 22.1	
Cash transactions			per order
22.4	Cash payment from the account by submitting a payment 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 material costs of a representative office)	0.3%; min RSD 200,00 max RSD 4.000,00	not available
22.6	Transfer of representative office salaries to accounts with AikBank ad Beograd	RSD 200,00	RSD 150,00
22.7	Transfer of the representative office earnings 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 foreign currency current account - SWIFT	0.40%; min RSD 1.500,00 max RSD 50.000,00	0.35%; min RSD 1.200,00 max RSD 45.000,00
22.8. a	Transfer of funds from foreign currency current account in EUR and coverage of foreign currency by purchase of foreign currency of AikBank ad Beograd - SEPA payment transactions / NBS foreign exchange clearing	RSD 2.950,00	1%; min RSD 600,00 max RSD 1.750,00
22.9	Coverage by purchase of foreign currency funds from the potential of AikBank ad Beograd- SWIFT	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 in favour of account of another client with AikBank ad Beograd - SWIFT	RSD 1.000,00	RSD 800,00
Business trips		Paper orders, per order	Electronic orders, per order
22.11	Transfer of funds from 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 potential at AikBank ad Beograd	0.50%; min. RSD 650,00	0.40%; min. RSD 600,00
22.13	Transfer of funds from 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 purchase of foreign currency from the bank's potential – transfer to another bank	0.50%; min. RSD 1.000,00	0.40%; min. RSD 900,00
XXII NON-RESIDENTS AND REPRESENTATIVE OFFICES (continued)			
Debit cards amount			from transaction
22.15	Fee for replacement and issuance of new card	RSD 1.000,00per card	
22.16	Costs of unfounded complaints	RSD 600,00 + actual costs, per complaint	
22.17	Cash withdrawal at ATMs of AikBank ad Beograd	2%; min. RSD 100,00	
22.18	Cash withdrawal at teller counters of AikBank ad 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 in other banks	3%; min. RSD 500,00	
22.21	Cash withdrawal at ATM of another bank abroad	3%; min. EUR 5,00	
22.22	Cash withdrawal at teller counters of another bank abroad	3%; min. EUR 10,00	
22.23	Fee for international transactions	1.5%	

XXIII	OTHER PROVISIONS
23.1	The bank charges a fee for the services provided to its clients.
23.2	The account maintenance fee and account package maintenance fee shall be charged from available funds, regardless of whether there were any financial transactions on the account during the month. If on the date the fee is charged the client does not have sufficient funds in the payment account for full or partial collection of the fee, the Bank shall establish a claim for the amount of the due unpaid fee and shall collect the fee in full once sufficient funds are provided in the account.
23.3	For services not provided for by this Tariff, but which 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 amounts of fees for similar operations provided for by this Tariff.
23.4	Every started period of time in which the fee is calculated will be considered as completed.
23.5	For services provided by the Bank within the country, fees are calculated and charged in RSD.
23.6	For services the Bank has liability in a foreign currency, the Bank can calculate and charge a fee in a foreign currency.
23.7	For services the Bank has liability for indexed in a foreign currency, the Bank can calculate and charge a fee according to the median rate of exchange of the National Bank of Serbia on the calculation date.
23.8	Purchase of foreign currency from clients and sale of foreign currency to clients shall be performed according to the exchange rate list of AikBank ad Beograd.
23.9	Receipt and execution of payment orders in dinar and foreign currency payment transactions shall be carried out within the deadlines and in the manner defined by the Bank's Terms Schedule for receipt and execution of payment transactions, which the Bank makes available to all clients, as well as in the business premises where business is conducted with clients, and on the Bank's website.
23.10	Fees defined in ranges are determined in detail in an offer or agreement.
23.11	Calculation for tariff items 2.8 shall be performed on the last day of the month in which the certificate renewal is executed.
23.12	Tariff items 2.1, 2.2 and 2.3 smart cards may be issued / renewed at the client's request and for use on other systems.
23.13	The fee applies to active users of eBanking-a (office banking and web). An active user means a user who has had at least one (1) login during the month to any of the listed channels.

XXIV	NOTES
24.1	For dedicated sick leave accounts, for clients of AikBank ad Beograd, the Bank does not charge an account maintenance fee.
24.2	Package accounts from tariff items 1.1 and 1.2 and 1.3 relate to entrepreneurs and legal entities.
24.3	The amount of fees that are separately agreed upon shall be defined within the limits prescribed by the Bank's Fee Policy.
24.4	For services not provided for by this tariff, but which arise in the Bank's operations, the fee and its amount shall be agreed between the Client and the Bank, in accordance with the Bank's Fee Policy.
24.5	In the event of changes in circumstances essential for defining the elements from this Decision, when required by the Bank's interest, the Executive Board may temporarily amend this Decision.
24.6	Account opening and payment order processing sent using the e-banking service are charged in line with the fee tariffs for payment operations within the country and the fee tariffs for payment operations with foreign countries.
24.7	Calculation and collection of commission in domestic payment transactions in dinars shall be carried out on a daily basis per order/statement/certificate/account.
24.8	INSTANT payment – instant transfer approval, i.e. a domestic payment transaction in RSD, in an amount up to RSD 300,000, which is executed by approval transfer that may be initiated by the payer at any time of the day, every day of the year, and where the transfer of money to the recipient's payment account is executed in the manner and within deadlines defined by the Term Plan.
24.9	For orders the execution of which is stipulated by RTGS (forced collection, Central Securities Depository and Clearing House etc.), the tariff rate 5.2 for RTGS will be applied.
24.10	The fee for bill of exchange forms is defined pursuant to the Decision of the National Bank of Serbia on placing unified bill of exchange forms on sale, determining their sale price and withdrawal from sale. The Bank reserves the right to adjust prices with amendments to the Decision without prior notification to its clients.
24.11	The client commits to refund to the Bank the actual costs incurred in the renewal of jobs stipulated by these fee tariffs, in the full amount based on delivered invoices.
24.12	The amounts of the Bank's commissions and/or fees for services in the field of securities do not include: taxes, fees and other costs of the Central Securities Depository and Clearing House, stock exchange and broker costs, or costs and fees of other relevant authorities.
24.13	For services provided by the Bank but not included in these fee tariffs, the Bank will charge the client for the incurred costs in line with the applicable general acts of the Bank.
24.14	Fee amounts denominated in EUR shall be calculated according to the applicable median rate of exchange of the National Bank of Serbia on the calculation date.
24.15	Fees for Credit Bureau reports are defined according to the Tariff of the Association of Serbian Banks. The Bank reserves the right to adjust prices with amendments to the Decision without prior notification to its clients.
24.16	If an internet trader migrates business from another bank to AIK Bank ad Beograd, he/she may be exempted from the payment of one-off fixed fee for joining.
24.17	Tariff fees for electronic bills of exchange services are charged from the client who initiated a specific action, if the client accessed the CReM through AikBank ad Beograd via electronic and mobile banking.
24.18	Tariff fees for electronic bills of exchange services shall be charged regardless of whether the order was rejected or accepted, except for tariff item 5.19 "Withdrawal of order based on electronic bill of exchange from enforced collection".