



OVERVIEW OF SERVICES AND FEES

For payment service users - consumers



Name of the payment service provider Agroindustrijsko komercijalna banka “AIK Banka” A.D. Beograd

Name (package) of the payment account: Foreign current account

Payment service user: Natural person - consumer (non-resident)

Date: 1 January 2021

This document is an information review of fees for the most frequently used and most important services related to the said payment account (payment account package).

The payment service provider may also charge fees for services related to a payment account that is not listed in this document, which only contains fees for the most frequently used and most important services in relation to the said payment account. Information on all fees paid to the payment service provider by the payment service user - consumer is available in the Tariffs Fees for Services of AIK BANKA AD BEOGRAD for clients of retail banking sector and SMEs - natural persons.

A more detailed description of the services listed below (list of representative services) and additional explanations, if provided by the payment service provider, can be found at the point of sale at the premises of the payment service provider and on its website, and the payment service provider delivers these documents at the payment service user request and free of charge.

SERVICE		FEE (percentage of transaction amount and / or in monetary amount)	
1.	General services related to a payment account		
1.1.	Running a payment account (Payment account with basic services) Within this payment account it is possible to use the following services: - Running of a foreign current account (EUR, USD, CHF) - transfer of funds from foreign current account	Opening of a payment account Running of a payment account	Free of charge Free of charge

<ul style="list-style-type: none"> - receipt of funds to foreign current account - Debit card issuance: Dinacard debit card, and at the request of Debit Mastercard - Payment of cash by using a payment card - SMS service for transactions executed by card, - Services of the Contact Center 	
--	--

Note: In the continuation of this document, fees for the most frequently used and most important services related to this payment account or package of services are charged, in addition to the charge for managing the payment account, if the user has agreed to establish these services, or if he uses those services.

The payment service provider shall be obliged to provide the customer with clear and unambiguous information on the fees for services included into this payment account or package of services that are not shown below in this document, and at his request

1.2.	Electronic banking		Service not available
1.3.	Mobile banking		Service not available
2.	Non-cash payment transactions (except transactions with payment cards)		
2.1.	Cashless transfer in dinars in the Republic of Serbia		
	At the counter of the payment service provider		
	To the payment account with the same payment service provider (internal transfer)		Service not available
	Urgent / instant payment order		Service not available
	To the payment account with another payment service provider (external transfer)		Service not available
	Urgent / instant payment order		Service not available
	Using the services of electronic and / or mobile banking		
	To the payment account with the same payment service provider (internal transfer)		Service not available
	Urgent / instant payment order		Service not available
	To the payment account with another payment service provider (external transfer)		Service not available
	Urgent / instant payment order		Service not available
2.2.	Cashless transfer in euro from the foreign currency current account in euros		
	At the counter of the payment service provider		

	To the payment account in Republic of Serbia	On the payment account of another person in AIK Bank and on the life insurance premium (Ar. 34 ZDP)	0,2% min. RSD 150 max. RSD 600
		To a payment account in AIK Bank based on the purchase and lease of immovable property	0,2% min. RSD 1.000 max. RSD 5.000
		To a payment account in another domestic bank (excluding transfers based on the purchase and lease of immovable property)	0,35% min. RSD 300 max. RSD 20.000
		To a payment account in another domestic bank based on the purchase and lease of immovable property	0,35% min. RSD 1.500 max. RSD 10.000
	Urgent payment order		Service not available
	To the payment account abroad		0,8% min. RSD 1.300, max. RSD 130.000
	Urgent payment order		Service not available
	Using the services of electronic and / or mobile banking		
	To the payment account in the Republic of Serbia		Service not available
	Urgent payment order		Service not available
	To the payment account abroad		Service not available
	Urgent payment order		Service not available
2.3.	Receipt of funds from abroad to a foreign currency current account in euros		
	For the cost option SHA and BEN, up to 10.000 EUR		0,35% min. RSD 300
	For the cost option SHA and BEN, across 10.000 EUR		0,25% max. RSD 10.000
	Inflows from Kosovo i Metohija		0,1% min. RSD 300 max. RSD 10.000

2.4.	Standing order		
	Establishment, respectively use of the service		Service not available
	For execution of transaction		
	To the payment account with the same payment service provider (internal transfer)		Service not available
	To the payment account with another payment service provider (external transfer)		Service not available
2.5.	Direct debiting		
	Establishment, respectively use of the service		Service not available
	For execution of transaction		
	To the payment account with the same payment service provider (internal transfer)		Service not available
	To the payment account with an other payment service provider (external transfer)		Service not available
2.6.	Issuing of cheques		
			Service not available
3.	Payment cards and cash		
3.1.	Issuing a debit card		
	Issuing a debit card	(DinaCard)	Free of charge
		Debit Mastercard	One time RSD 300
	Periodic membership fee for using a debit card	(DinaCard)	Free of charge
		Debit Mastercard	Monthly RSD 100
3.2.	Withdrawal of cash by using a debit card		
	Upon executed transaction		
	In the country		
	At the counter	of AIK Bank	Free of charge
		Another domestic bank	2% min. RSD 300
	At the ATM	of AIK Bank	Free of charge
		Another domestic bank	2% min. RSD 150
	Abroad		
	At the counter	Debit Mastercard	3% min. EUR 10 ¹

¹ Collection in the currency in which the account is maintained, with conversion at the NBS middle exchange rate on the record date of transaction

	At the ATM	Debit Mastercard	2% min. EUR 3 ²
3.3.	Issuing a credit card		
	Issuing a credit card		Service not available
	Periodic membership fee for using a credit card		Service not available
3.4.	Payment by credit card at the acceptors point of sale		
	Upon executed transaction		
	In the country		Service not available
	Abroad		Service not available
	Nominal interest rate p.a.		Service not available
	Effective interest rate p.a.		Service not available
	Other fees		Service not available
3.5.	Withdrawal of cash by using a credit card		
	Upon executed transaction		
	In the country		
	At the counter		Service not available
	At the ATM		Service not available
	Abroad		
	At the counter		Service not available
	At the ATM		Service not available
	Nominal interest rate p.a.		Service not available
	Effective interest rate p.a.		Service not available
	Other fees		Service not available
4.	Overdraft		
	Establishment, respectively use of the service		Service not available
	Nominal interest rate p.a.		Service not available
	Effective interest rate p.a.		Service not available

² Collection in the currency in which the account is maintained, with conversion at the NBS middle exchange rate on the record date of transaction