

DECISION
on fee for services in
business with Individuals
in the Republic of Srpska

Banka za sve što
vam je važno.

 **UniCredit Bank**

Article 1

UniCredit Bank d.d. (below the text: Bank) in the territory of the Republic of Srpska, charges for the services it performs in its business with individuals under the provisions of this Decision:

A 1.	Accounts			
A 1.1.	Current account (BAM)			
A 1.1.1.	opening current account	free of charge		
A 1.1.2.	current account management which is opened up to 31.8.2014.	BAM 1.65	monthly	variable
A 1.1.3.	current account management which is opened from 1.9.2014. to 31.1.2021.	BAM 1.99	monthly	variable
A 1.1.4.	current account management for accounts which is opened from 1.2.2021.	BAM 2.99	monthly	variable
A 1.1.5.	Current account management for JESI package users (all models)	free of charge		
A 1.1.6.	current account management for Premium package users (all models)	free of charge		
A 1.1.7.	notification of unauthorized overdraft on a current account	free of charge		
A 1.1.8.	current account warning	free of charge		
A 1.1.9.	complaint against the lawsuit	free of charge		
A 1.1.10.	closing current account	free of charge		
A 1.1.11.	approval of the allowed overdraft on the current account	BAM 10	one-time	fixed
A1.1.12.	increase in the amount of allowed overdrafts per current account	BAM 10	one-time	fixed
A 1.1.13.	decrease of the allowed overdraft per current account (including closing of overdraft)	free of charge		
A 1.1.14.	Current account management in case of a client's death (from the moment of delivery of the death list)	free of charge		
A 1.1.15.	account management after write-off	free of charge		
A 1.1.16.	Insurance policy: a) for amount of overdraft to 1.000 BAM b) for amount of overdraft to 2.000 BAM c) for amount of overdraft to 3.000 BAM	a) BAM 12 b) BAM 18 c) BAM 24	one-time	fixed
A 1.2.	Giro-account (BAM)			
A 1.2.1.	opening giro-account	free of charge		
A 1.2.2.	giro-account management for accounts opened <u>until 31.1.2020.</u>	BAM 1.65	monthly	variable
A 1.2.3.	giro-account management for accounts opened <u>after 31.1.2020.</u>	BAM 3.99	monthly	variable
A 1.2.4.	closing giro-account	free of charge		
A 1.2.5.	giro-account management in case of a client's death (from the moment of delivery of the death list)	free of charge		
A 1.3.	Student account			
A 1.3.1.	student account management	free of charge		
A 1.3.2.	notification of unauthorized overdraft on a student account	free of charge		
A 1.3.3.	student account warning	free of charge		
A 1.3.4.	complaint against the lawsuit	free of charge		
A 1.3.5.	closing student account	free of charge		
A 1.4.	FX Account			
A 1.4.1.	opening FX account	free of charge		

A 1.4.2.	FX account management opened up to 15.2.2016.	free of charge		
A 1.4.3.	FX account management opened from 15.2.2016. to 31.1.2021.	BAM 1.99	monthly	variable
A 1.4.4.	FX account management opened from 1.2.2021.	BAM 2.99	monthly	variable
A 1.4.5.	Closing FX account	free of charge		
A 1.4.6.	FX account management in case of a client's death (from the moment of delivery of the death list)	free of charge		
A 1.5.	Teen account			
A 1.5.1.	opening Teen account	free of charge		
A 1.5.2.	Teen account management	free of charge		
A 1.5.3.	closing Teen account	free of charge		
A 1.6.	Savings account			
A 1.6.1.	opening savings account	free of charge		
A 1.6.2.	savings account management for accounts opened <u>until 31.1.2020.</u>	BAM 1.99	monthly	variable
A 1.6.3.	savings account management for accounts opened <u>after 31.1.2020.</u>	BAM 3.99	monthly	variable
A 1.6.4.	closing savings account	free of charge		
A 1.6.5.	savings account management in case of a client's death (from the moment of delivery of the death list)	free of charge		
A 1.7.	Package-accounts			
A 1.7.1.	JES! Package account			
A 1.7.1.1.	package account management - student - senior - optimum - ekspert	BAM 1.50 BAM 3.00 BAM 6.00 BAM 10.00	monthly	variable
A 1.7.1.2.	closing JES! package account accept services within package account	free of charge		
A 1.7.2.	Premium package account			
A 1.7.2.1.	package account management - premium package - premium credit package - premium extra package	BAM 1.99 BAM 4.69 BAM 2.99	monthly	variable
A 1.7.2.2.	closing Premium package account	free of charge		
A 1.7.3.	MODULA package			
	Basic package			
A 1.7.3.1.	Current account management + Debit Mastercard (subscription, membership, and plastic producing fee) + m-ba service fee: - Clients up to 65 years of age - Clients over 65 years of age	BAM 4.00 BAM 3.00	monthly	variable
A 1.7.3.2.	MODULA package for university students	free of charge		
	Additional products and services within the package			
A 1.7.3.3.	e-ba service fee	BAM 0.00	monthly	variable
A 1.7.3.4.	free of charge intrabank local e-payments via e-ba and/or m-ba	BAM 1.80	monthly monthly	
A 1.7.3.5.	Gold Debit Mastercard basic card (subscription and membership)	BAM 0.50	monthly	variable
A 1.7.3.6.	Visa Classic basic card (subscription and membership)	BAM 2.20	monthly	variable
A 1.7.3.7.	Mastercard revolving basic card (subscription and membership)	BAM 2.20	monthly	variable
A 1.7.3.8.	VISA revolving basic card (subscription and membership)	BAM 2.20	monthly	variable
A 1.7.3.9.	Gold VISA basic card (subscription and membership)	BAM 3.30	monthly	variable

A 1.7.3.10.	Mastercard International basic card (membership, subscription, and plastic producing fee)	free of charge		
A 1.7.3.11.	Debit Mastercard additional card (subscription, membership, and plastic producing fee)	BAM 0.05	monthly	variable
A 1.7.3.12.	Mastercard International additional card(membership, subscription, and plastic producing fee)	BAM 0.05	monthly	variable
A 1.7.3.13.	Gold Debit Mastercard additional card (subscription and membership)	BAM 0.15	monthly	variable
A 1.7.3.14.	Visa Classic additional card (subscription and membership)	BAM 1.00	monthly	variable
A 1.7.3.15.	Mastercard revolving additional card (subscription and membership)	BAM 1.00	monthly	variable
A 1.7.3.16.	VISA revolving additional card (subscription and membership)	BAM 1.00	monthly	variable
A 1.7.3.17.	Gold VISA additional card (subscription and membership)	BAM 1.50	monthly	variable
A 1.7.3.18.	Cash withdrawal by Debit Mastercard on UniCredit Group ATMs free of charge (currency conversion fee charged in accordance with the Bank's tariff)	BAM 1.00	monthly	
A 1.7.3.19.	Multicurrency FX account management fee within MODULA package	BAM 1.00	monthly	variable
A 1.7.3.20.	Savings account management fee within MODULA package	BAM 1.00	monthly	variable
A 2.	Payment services			
A 2.1.	Payment services in BAM			
A 2.1.1.	deposits to Individuals account in BAM	free of charge		
A 2.1.2.	withdrawals from Individuals account in BAM	free of charge		
A 2.1.3.	intra-account transfers of Individuals account in BAM	free of charge		
A 2.1.4.	local payments in cash or by transfer from resident or non-resident Individuals account in BAM: - intrabank transactions - interbank transactions up to BAM 10.000 - interbank transactions over BAM 10.000	BAM 2.50 BAM 3.00 BAM 5.00	per transaction/ one-time	
A 2.1.5.	payments in BAM via Internet banking mobile banking for Individuals: - intrabank transactions - interbank transactions up to BAM 10.000 - interbank transactions over BAM 10.000	BAM 0.30 BAM 0.60 BAM 1.50	per transaction/ one-time	
A 2.1.6.	Individuals cash deposit to an interim account for payments to a legal entity's account	BAM 1.00	per transaction/ one-time	
A 2.2.	FCY payments			
A 2.2.1.	<u>Transactions in a currency matching the account currency (all currencies excl. BAM)</u>			
A 2.2.1.1.	FCY deposit to Individuals account in a currency matching the account currency	free of charge		
A 2.2.1.2.	FCY withdrawal from Individuals account in a currency matching the account currency	free of charge		
A 2.2.2.	<u>Transactions in a currency different from the account currency</u>			
A 2.2.2.1.	cash deposit to an account in a different currency (excl. BAM and EUR)	0.80% min. BAM 2.00 buying/selling FX rate for cash	one-time	
A 2.2.2.2.	cash withdrawal from an account in a different currency (excl. BAM and EUR)	0.80% min. BAM 2.00 buying/selling FX rate for cash	one-time	

A 2.2.2.3.	EUR/BAM cash deposit to an account in a different currency	0.75% of the currency conversion trans. mid rate for EUR; conversion in other currencies (excl. EUR) 0.80% min. BAM 2.00 cash buying/selling FX rate	one-time	
A 2.2.2.4	FCY cash deposit to an account in EUR/BAM	0.75% of the currency conversion trans. mid rate for EUR; conversion in other currencies (excl. EUR) 0.80% min. BAM 2.00 cash buying/selling FX rate	one-time	
A 2.2.2.5	EUR cash deposit to BAM account and vice versa	0.75% of the currency conversion		
A 2.2.2.6.	EUR/BAM cash withdrawal from an account in a different currency and vice versa	0.70% of the currency conversion trans. mid rate for EUR; conversion in other currencies (excl. EUR) 0.80% min. BAM 2.00 cash buying/selling FX rate	one-time	
A 2.2.2.7.	BAM cash withdrawal from EUR account and vice versa	0.70% of the buying/selling transaction	one-time	
A 2.2.2.8.	BAM cash withdrawal from other FCY accounts (excl. EUR) and vice versa	0.80%, min. BAM 2.00, buying/selling FX rate for cash	one-time	
A 2.2.3.	<u>Buying/selling and conversion (non-cash transfers and currency exchange)</u>			
A 2.2.3.1.	currency buying/selling and conversion EUR/BAM and vice versa for UCB clients within the same account owner	0.80% of the buying/selling and/or conversion amount, by mid rate for EUR/BAM and vice versa	one-time	
A 2.2.3.2.	currency buying/selling and conversion (excl. EUR/BAM and vice versa) for UCB clients within the same account owner	0.80% min. BAM 2.00 FCY buying/selling rate	one-time	
A 2.2.3.3.	currency buying/selling and conversion EUR/BAM and vice versa within the same account owner via Internet banking and Mobile banking for retail clients	0.20% of the buying/selling and/or conversion mid rate for EUR/BAM and vice versa	one-time	
A 2.2.3.4.	currency buying/selling and conversion (excl. EUR/BAM and vice versa) within the same account owner via Internet banking and Mobile banking for retail clients	0,80% FX buying/selling rate	one-time	
A 2.2.3.5.	EUR/BAM and vice versa buying/selling in the currency exchange	0.80% of the buying/selling trans. mid rate for EUR/BAM and vice versa	one-time	
A 2.2.3.6.	buying/selling of other currencies (excl. EUR/BAM and vice versa) in the currency exchange	0.80% min. BAM 2.00 buying/selling FX rate for cash	one-time	
A 2.2.4.	<u>Cross-border inflows</u>			
A 2.2.4.1.	cross-border inflows in favour of Individuals (for inflows of foreign pension that the Bank receives by way of collection lists in favour of private individuals in the amount exceeding € 50 or equivalent in FCY)	BAM 10.00	po transakciji/ jednokratno	
A 2.2.4.2.	cross-border inflows in favour of Individuals (cross-border inflows received as inflow from abroad with a single order in the amount exceeding € 10 or equivalent in FCY)	0.8% min. BAM 10.00 max. BAM 250.00	jednokratno	

A 2.2.4.3.	cross-border inflows in favour of Individuals (for inflows of foreign pension that the Bank receives by way of collection lists in favour of private individuals in the amount below or equal to € 50 or equivalent in FCY)	free of charge		
A 2.2.4.4.	cross-border inflows in favour of Individuals (cross-border inflows received as inflow from abroad with a single order in the amount below or equal to € 10 or equivalent in FCY)	free of charge		
A 2.2.4.5.	refund of orders that cannot be executed	EUR 30.00	one-time	
A 2.2.5.	<u>Cross-border outflows</u>			
A 2.2.5.1.	payments to foreign countries	0.70% min. BAM 20.00 max. BAM 300.00	one-time	
A 2.2.5.2.	payments to foreign countries labelled 'Urgent' (T+1)	extra 0.01% min. BAM 5.00 max. BAM 500.00	one-time	
A 2.2.5.3.	payments to foreign countries labelled 'Urgent' (T+0)	extra 0.03% min. BAM 5.00 max. BAM 500.00	one-time	
A 2.2.5.4.	payments to foreign countries via Internet banking for Individuals	0.4% min. BAM 10.00 max. BAM 250.00	one-time	
A 2.2.5.5.	payments to foreign countries labelled 'Urgent' (T+1) via Internet banking for Individuals	extra 0.01% min. BAM 5.00 max. BAM 350.00	one-time	
A 2.2.5.6.	payments to foreign countries labelled 'Urgent' (T+0) via Internet banking for Individuals	extra 0.03% min. BAM 5.00 max. BAM 400.00	one-time	
A 3.	Card Business			
A 3.1.	<u>Deferred Cards</u>			
A 3.1.1.	Registration fee for Cardholder	BAM 20	One-time	fixed
A 3.1.2.	Registration fee for Additional Cardholder	Free of charge		
A 3.1.3.	Annual service of a main card	BAM 30	Annual	variable
A 3.1.4.	Annual service of a supplementary card	BAM 15	Annual	variable
A 3.1.5.	Registration fee for Cardholder (Senior, Optimum, Expert Package Users or Premium Package Users)	Free of charge		
A 3.1.6.	Annual service fee of a main and supplementary cards (if Cardholder is Senior, Optimum, Expert Package User or Premium Package User)	Free of charge		
A 3.1.7.	Re-issuing of a card before the expiry date	BAM 20	One-time	
A 3.1.8.	Re-issuing of a card before the expiry date in case of reissuance by recommendation of the bank	Free of charge		
A 3.1.9.	Card blocking on a cardholder request and reissuing	BAM 20	One-time	
A 3.1.10.	Cash withdrawal at ATM / Branch counters in Bosnia and Herzegovina	1,5% + BAM 12	One-time	
A 3.1.11.	Cash withdrawal at ATM / Branch counters abroad	1,5% + BAM 15	One-time	
A 3.1.12.	Urgent payout abroad without a card	BAM 270	One-time	fixed
A 3.1.13.	Fee for unreasonable dispute of transactions	1%, min. BAM 30, max. BAM 100	One-time	fixed
A 3.1.14.	PIN regeneration at the request of the client	BAM 10	One-time	
A 3.1.15.	Currency conversion fee (outside EURO zone for Visa Cards)	1%	One-time	
A 3.1.16.	Credit limit increment fee	BAM 10	One-time	
A 3.1.17.	Credit limit increment fee for JESI/MODULA Package Users	Free of charge		

A 3.1.18.	Three-year insurance policy for deferred cards	BAM 36	One-time	fixed
A 3.2.	Revolving Cards			
A 3.2.1.	Registration fee for Cardholder	BAM 20	One-time	fixed
A 3.2.2.	Registration fee for Additional Cardholder	Free of charge		
A 3.2.3.	Registration fee for Additional Cardholder -JES! Expert Package Users (for Mastercard)	Free of charge		
A 3.2.4.	Registration fee for Cardholder (Visa) for Premium Credit Model Package Users and Premium Extra Model Package Users	Free of charge		
A 3.2.5.	Annual service fee of a main card (Visa) for Premium Credit Model Package Users and Premium Extra Model Package Users	Free of charge		
A 3.2.6.	Annual service fee of a supplementary card for Premium Credit Model Package Users and Premium Extra Package Users	Free of charge		
A 3.2.7.	Annual service fee of a main card	BAM 30	Annual	variable
A 3.2.8.	Annual service fee of a supplementary card	BAM 15	Annual	variable
A 3.2.9.	Annual service fee of a main card for JES! Expert Package Users (Mastercard)	Free of charge		
A 3.2.10.	Annual service fee of a supplementary card for JES! Expert Package Users (Mastercard)	Free of charge		
A 3.2.11.	Cash withdrawal at Bank's ATM/ branch counters	1,5% + BAM 10	One-time	
A 3.2.12.	Cash withdrawal at ATM/ branch counters of other banks	1,5% + BAM 15	One-time	
A 3.2.13.	Re-issuing of a card before the expiry date	BAM 20	One-time	
A 3.2.14.	Re-issuing of a card before the expiry date in case of reissuance by recommendation of the bank	Free of charge		
A 3.2.15.	Fee for unreasonable dispute of transactions	1% of amount, min. BAM 30, max. BAM 100	One-time	fixed
A 3.2.16.	PIN regeneration at the request of the client	BAM 10	One-time	
A 3.2.17.	Card blocking on a cardholder request and reissuing	BAM 20	One-time	
A 3.2.18.	Notice about outstanding debt	Free of charge		
A 3.2.19.	Warning about outstanding debt / first and second notice	Free of charge		
A 3.2.20.	Notice of an intention to cancel the loan	Free of charge		
A 3.2.21.	Urgent payout abroad without a card	BAM 270	One-time	fixed
A 3.2.22.	Currency conversion fee outside EURO zone for VISA Cards	1%	One-time	
A 3.2.23.	Credit limit increment fee	BAM 10	One-time	
A 3.2.24.	Credit limit increment fee for JES! / MODULA Package Users	Free of charge		
A 3.2.25.	Three-year insurance policy for revolving credit cards	BAM 36	One-time	fixed
A 3.3.	Debit Mastercard International cards			
A 3.3.1.	Registration fee	Free of charge		

A 3.3.2.	Annual service fee	Free of charge		
A 3.3.3.	Cash withdrawal at ATM of UniCredit Group	Free of charge		
A 3.3.4.	Cash withdrawal at ATM / Branch counters of other banks in Bosnia ad Hercegovina	1,5% + BAM 12	One-time	
A 3.3.5.	Cash withdrawal at ATM / Branch counters abroad	1,5% + BAM 15	One-time	
A 3.3.6.	Cash withdrawal at counters of Hrvatska Pošta d.o.o	BAM 1,50	per transaction/ one-time	
A 3.3.7.	Re-issuing of a card before the expiry date	BAM 5	One-time	
A 3.3.8.	Re-issuing of a card before the expiry date in case of reissuance by recommendation of the bank	Free of charge		
A 3.3.9.	PIN regeneration at the request of the client	BAM 10	One-time	
A 3.3.10.	Card blocking on a cardholder request and reissuing	BAM 15	One-time	
A 3.3.11.	Fee for unreasonable dispute of transactions	1%, min. BAM 30, max. BAM 100	One-time	fixed
A 3.3.13.	Issuing/reissuing of the card for users of Mastercard International cards ¹	BAM 12, free of charge for JESI/MODULA Package Users	One-time	
A 3.4.	Gold Visa Cards			
A 3.4.1.	Registration fee for Additional Cardholder	Free of charge		
A 3.4.2.	Annual service fee of a main card	BAM 70	Annual	variable
A 3.4.3.	Annual service fee of a supplementary card	BAM 40	Annual	variable
A 3.4.4.	Re-issuing of a card before the expiry date	BAM 20	One-time	
A 3.4.5.	Re-issuing of a card before the expiry date in case of reissuance by recommendation of the bank	Free of charge		
A 3.4.6.	Cash withdrawal at Bank's ATM / Branch counters	1,5% + BAM 10	One-time	
A 3.4.7.	Cash withdrawal at ATM / Branch counters of other banks	1,5% + BAM 15	One-time	
A 3.4.8.	PIN regeneration at the request of the client	BAM 10	One-time	
A 3.4.9.	Fee of increasing of credit limit	BAM 10	One-time	
A 3.4.10.	Credit limit increment fee for JESI/MODULA Package Users	Free of charge		
A 3.4.11.	Fee for unreasonable dispute of transactions	1% of amount, min. BAM 30, max. BAM 100	One-time	fixed
A 3.4.12.	Card blocking on a cardholder request and reissuing	BAM 20	One-time	
A 3.4.13.	Notice about outstanding debt	Free of charge		
A 3.4.14.	Warning about outstanding debt / first and second notice	Free of charge		
A 3.4.15.	Notice of an intention to cancel the loan	Free of charge		
A 3.4.16.	Currency conversion fee outside EURO zone for Visa Cardholders EUR zone	1%	One-time	
A 3.5.	Mastercard Gift Cards			
A 3.5.1.	Cash withdrawal (Damaged cards)	3%, min. BAM 10	One-time	
A 3.5.2.	Cash withdrawal (Expired Card)	3%, min. BAM 10	One-time	
A 3.5.3.	Cash withdrawal at Bank's branch counters (amount under 20 BAM)	BAM 2	One-time	
A 3.6.	Gold Mastercard Debit Cards²			

A 3.6.1.	Registration fee	Free of charge		
A 3.6.2.	Annual service fee of a main card	BAM 100	Annual	variable
A 3.6.3.	Annual service fee of a supplementary card	BAM 5	Annual	variable
A 3.6.4.	Cash withdrawal at ATM of UniCredit Group	Free of charge		
A 3.6.5.	Cash withdrawal at ATM / Branch counters of other banks in Bosnia and Herzegovina	1,5% + BAM 12	One-time	
A 3.6.6.	Cash withdrawal at ATM / Branch counters of other banks abroad	1,5% + BAM 15	One-time	
A 3.6.7.	Cash withdrawal at counters of Hrvatska Pošta d.o.o	BAM 1,50	Per transaction/ One-time	
A 3.6.8.	Re-issuing of a card before the expiry date	BAM 5	One-time	
A 3.6.9.	Re-issuing of a card before the expiry date in case of reissuance by recommendation of the bank	Free of charge		
A 3.6.10.	PIN regeneration at the request of the client	BAM 10	One-time	
A 3.6.11.	Card blocking on a cardholder request and reissuing	BAM 15	One-time	
A 3.6.12.	Fee for unreasonable dispute of transactions	1%, min. BAM 30, max. BAM 100	One-time	fixed
A 3.7.	Debit Mastercard Cards			
A 3.7.1.	Registration fee	Free of charge		
A 3.7.2.	Annual service fee	Free of charge		
A 3.7.3.	Cash withdrawal at ATM of UniCredit Group	1,5% + BAM 15, free of charge for JESI Package Users, also for MODULA package users with additional service	One-time	
A 3.7.4.	Cash withdrawal at Bank's ATM / Branch counters and ATM / Branch counters of UniCredit Bank ad Banja Luka	Free of charge		
A 3.7.5.	Cash withdrawal at ATM / Branch counters of other banks in Bosnia and Herzegovina	1,5% + BAM 12	One-time	
A 3.7.6.	Cash withdrawal at ATM / Branch counters of other banks abroad	1,5% + BAM 15	One-time	
A 3.7.7.	Cash withdrawal at counters of Hrvatska Pošta d.o.o	BAM 1,50	Per transaction/ One-time	
A 3.7.8.	Re-issuing of any debit card before the expiry date (if replacement card is Debit Mastercard Contactless)	BAM 10	One-time	
A 3.7.9.	Re-issuing of a card before the expiry date in case of reissuance by recommendation of the bank	Free of charge		
A 3.7.10.	PIN regeneration at the request of the client	BAM 10	One-time	
A 3.7.11.	Card blocking on a cardholder request and reissuing	BAM 15	One-time	
A 3.7.12.	Fee for unreasonable dispute of transactions	1%, min. BAM 30, max. BAM 100	One-time	
A 3.7.13.	Currency conversion fee abroad	1%	One-time	
A 3.7.14.	Issuing / reissuing of the card	BAM 12, Free of charge for JESI / MODULA Package Users Free of charge for Debit Mastercard Teen	One-time	
A 3.7.15.	Balance inquiry on ATM of other banks	BAM 1 per inquiry	One-time	
A 3.7.16.	Fee for using a card (for less than 5 card payments in the previous calendar quarter) starts from January 1 st of 2022.	BAM 3 quarterly, Free of charge for JESI/ MODULA Package Users, Free of charge for Debit Mastercard Teen	One-time	
A 3.7.17.	Instant issuance of card	BAM 15, BAM 5 for JESI / MODULA Package Users	One-time	
A 3.8.	Reloadable Cards			
A 3.8.1.	Registration fee	BAM 15	One-time	
A 3.8.2.	Annual service fee	BAM 1	monthly/ One-time	
A 3.8.3.	Cash withdrawal at ATM of UniCredit Group	1,5% + BAM 15	One-time	
A 3.8.4.	Cash withdrawal at Bank's ATM / Branch counters and ATM / Branch counters of UniCredit Bank ad Banja Luka	Free of charge	One-time	

A 3.8.5.	Cash withdrawal at ATM / Branch counters of other banks in Bosnia and Herzegovina	1,5% + BAM 12	One-time	
A 3.8.6.	Cash withdrawal at ATM / Branch counters of other banks abroad	1,5% + BAM 15	One-time	
A 3.8.7.	Cash withdrawal at counters of Hrvatska Pošta d.o.o	BAM 10	Per transaction/ one-time	
A 3.8.8.	Re-issuing of new card	BAM 15	One-time	
A 3.8.9.	Re-issuing of a card before the expiry date in case of reissuance by recommendation of the bank	Free of charge		
A 3.8.10.	PIN regeneration at the request of the client and reissuing a new card	BAM 15	One-time	
A 3.8.11.	Card blocking on a cardholder request and reissuing a new card	BAM 15	One-time	
A 3.8.12.	Fee for unreasonable dispute of transactions	1%, min. BAM 30, max. BAM 100	One-time	
A 3.8.13.	Currency conversion fee abroad	1%	One-time	
A 3.8.14.	Balance inquiry at ATM of other banks	BAM 1 per inquiry	One-time	
A 3.8.15.	Fee for using a card (for less than 5 card payments in the previous calendar quarter) starts from January 1 st of 2022.	BAM 3 quarterly, Free of charge for JES!/ MODULA Package Users	One-time	
A 3.9.	Dynamic Currency Conversion (DCC) fees			
A 3.9.1.	Fee for conversions in other currencies (excluding EUR)	1% to max 8% (correcting fee of exchange rate list)	One-time	variable
A 3.10.	Fee for cash withdrawals at Bank's ATMs for cards issued outside BH (Access Fee)	BAM 7	per transaction/ one-time	
A 4.	Other transaction products (Internet banking, mobile banking, standing orders and e-bills)			
A 4.1.	Internet banking (e-ba)			
A 4.1.1.	Opening e-ba service	free of charge		
A 4.1.2.	Fee for using e-ba service	BAM 2,50	monthly	variable
A 4.1.3.	Fee for using e-ba service for JES! Package Expert model users	free of charge		
A 4.1.4.	Fee for using e-ba service for JES! Package Optimum model users	free of charge		
A 4.1.5.	Fee for using e-ba service for JES! Package Senior model users - if the client does not have m-ba service - if the client has m-ba service	free of charge BAM 1,00	monthly	variable
A 4.1.6.	Fee for using e-ba service for JES! Package Student model users - if the client does not have m-ba service - if the client has m-ba service	free of charge BAM 1,00	monthly	variable
A 4.1.7.	Fee for lost and damaged physical token	free of charge		
A 4.1.8.	Re-issuing the initially assigned PIN for token device	free of charge		
A 4.1.9.	Issuing of the physical token	free of charge		
A 4.1.10.	Issuing of the mobile token (m-token)	free of charge		
A 4.1.11.	Fee for using m-token	free of charge		
A 4.1.12.	Fee for closing m-token	free of charge		
A 4.1.13.	Redistribution of the application in case that application is deleted by the user	free of charge		
A 4.1.14.	Redistribution of the application in case that mobile device is replaced	free of charge		
A 4.1.15.	Replacing faulty physical token (faulty physical token was issued to a client by mistake of the Bank)	free of charge		
A 4.1.16.	Closing e-ba service	free of charge		
A 4.2.	Mobile banking (m-ba)			
A 4.2.1.	Opening m-ba service	free of charge		
A 4.2.2.	Fee for using m-ba service	BAM 2,50	monthly	variable

A 4.2.3.	Fee for using m-ba service for a new clients (clients with newly opened current account)	free of charge BAM 2,50	for first 3 months monthly (after first 3 months of use)	variable
A 4.2.4.	Fee for using m-ba service for Teen account users	free of charge		
A 4.2.5.	Fee for using m-ba service for JES! Package Expert model users	free of charge		
A 4.2.6.	Fee for using m-ba service for JES! Package Optimum model users	free of charge		
A 4.2.7.	Fee for using m-ba service for JES! Package Senior model users - if the client does not have e-ba service - if the client has e-ba service	free of charge BAM 1,00	monthly	variable
A 4.2.8.	Fee for using m-ba service for JES! Package Student model users - if the client does not have e-ba service - if the client has e-ba service	free of charge BAM 1,00	monthly	variable
A 4.2.9.	Redistribution of application in case that PIN is locked by the user	free of charge		
A 4.2.10.	Redistribution of the application in case that application is deleted by the user	free of charge		
A 4.2.11.	Redistribution of the application in case that mobile device is replaced	free of charge		
A 4.2.12.	Closing m-ba service	free of charge		
A 4.3.	<u>Standing order</u>			
A 4.3.1.	<u>Standard standing order</u>			
A 4.3.1.1.	opening standard standing order	BAM 5.00	one-time	fixed
A 4.3.1.2.	opening standard standing order for JES! and Premium packages users	free of charge		
A 4.3.1.3.	changes by standard standing order	BAM 3.00	one-time	fixed
A 4.3.1.4.	opening standard standing order via Internet banking service for Individuals	free of charge		
A 4.3.1.5.	money transfer between Individuals account within the Bank through a standing order	free of charge		
A 4.3.1.6.	opening standard order in favor of Teen account	free of charge		
A 4.3.1.7.	payments in BAM via standard order for individuals: - intrabank transactions - interbank transactions up to BAM 10.000 - interbank transactions over BAM 10.000	BAM 1.00 BAM 1.50 BAM 3.00	per transaction/ one-time	
A 4.3.1.8.	payments in BAM via standard order open via Internet banking for individuals: - intrabank transactions - interbank transactions up to BAM 10.000 - interbank transactions over BAM 10.000	BAM 0.30 BAM 0.60 BAM 1.50	per transaction/ one-time	
A 4.3.2.	<u>Standing order - direct debit</u>			
A 4.3.2.1.	opening standing order – direct debit	BAM 5.00	one-time	fixed
A 4.3.2.2.	opening standing order – direct debit for JES! and Premium package users	free of charge		

A 4.3.2.3.	opening standing order – direct debit via Internet banking for individuals	free of charge		
A 4.3.2.4.	payments in BAM via standing order – direct debit	BAM 0.30	per transaction/ one-time	
A 4.3.2.5.	payments in BAM via standing order – direct debit opening via Internet banking for individuals	BAM 0.30	per transaction/ one-time	
A 4.4.	Other transactional products			
A 4.4.1.	fee for inkaso banknotes	5.00%, min. BAM 3.00	one-time	
A 4.4.2.	checking the banknote correctness	1.00%, min. BAM 2.00	one-time	
A 4.4.3.	replacement of damaged and stolen banknotes and coins BAM	free of charge		
A 4.4.4.	deposit and redemption of valid coins: HRK and EUR	5.00%, min. BAM 1.00	one-time	
A 4.5.	E-bills			
A 4.5.1.	opening e-bill	free of charge		
A 4.5.2.	fee for using e-bill	free of charge		
A 4.5.3.	payments via e-bill	BAM 0,30	per transaction/ one-time	
A 4.5.4.	closing e-bill	free of charge		
B	SAVINGS AND INVESTMENT PRODUCTS			
B 1.	A'vista savings			
B 1.1.	replacement of the damaged savings book	free of charge		
B 1.2.	closing savings book	free of charge		
B 1.3.	fee for lost savings book	free of charge		
B 2.	Non-Purpose term deposits			
B 2.1.	deposit on term deposit (on time)	free of charge		
B 2.2.	payments with term deposits	free of charge		
B 2.3.	deposit on open savings	free of charge		
B 2.4.	payments with open savings	BAM 3.00	one-time	fixed
B 2.5.	premature withdrawal non-purpose term deposits with the accrual of interest calculated by interest rates for the achieved deadline	free of charge		
B 2.6.	fee for loss contract of the term deposit	free of charge		
B 2.7.	premature withdrawal non-purpose term deposits - transfer of deposits in full for the purpose of termination of the loan with cover in savings (Lombardy)	free of charge		
B 3.	Purpose term deposits			
B 3.1.	the use of part or all of the released deposit to settle outstanding liabilities on the related loan or for prepaid, unearned annuities	free of charge		
B 3.2.	the use of part or all of the exempt deposit for cash withdrawal	free of charge		
B 3.3.	the use of part or all of the released debt to reduce the principal debt	free of charge		
C	LOANS			
C 1.	Housing and mortgage loans			
C 1.1.	processing fee for housing loans with mortgage (for offer A, offer B and standard offer)	1%, min 50 BAM, max 250 BAM	one-time	fixed

C 1.2.	processing fee for housing loans with mortgage for JES! Package Expert model users	fee paragraph number C 1.1. decreased for 0.5 percentage points, (min 50 BAM, max 250 BAM)	one-time	fixed
C 1.3.	processing fee for housing loans with mortgage for JES! Package Optimum model users	fee paragraph number C 1.1. decreased for 0.3 percentage points, (min 50 BAM, max 250 BAM)	one-time	fixed
C 2.	<u>Consumer loans</u>			
C 2.1.	processing fee for repayment by instalments free of interests and free of charge by VISA Classic card	free of charge		
C 3.	<u>Cash loans</u>			
C 3.1.	processing fee for cash (non-purpose and replacement) short-term and purpose short-term loans (for offer A, offer B and standard offer)	1.5%, min 50 BAM, max 250 BAM	one-time	fixed
C 3.2.	processing fee for cash short-term loans with life insurance policy - Fast loans for Adriatic insurance company (for offer A, offer B and standard offer)	4%, min 50 BAM	one-time	fixed
C 3.3.	processing fee for cash short-term loans with life insurance policy - Fast loans for Croatia insurance company and Triglav insurance company (for offer A, offer B and standard offer) and cash loans with life insurance policy - Fast loans for energy efficiency projects from EBRD funds	0.5% no minimum amount, max 250 BAM	one-time	fixed
C 3.4.	processing fee for cash long-term loans with life insurance policy - Fast loans for Adriatic insurance company (for offer A, offer B and standard offer)	4%, min 50 BAM	one-time	fixed
C 3.5.	processing fee for cash long-term loans with life insurance policy - Fast loans for Croatia insurance company and Triglav insurance company (for offer A, offer B and standard offer) and cash loans with life insurance policy - Fast loans for energy efficiency projects from EBRD funds	0.5% no minimum amount, max 250 BAM	one-time	fixed
C 3.6.	processing fee for cash (non-purpose and replacement) long-term and purpose long-term loans (for offer A, offer B and standard offer)	1.5%, min 50 BAM, max 250 BAM	one-time	fixed
C 3.7.	processing fee for cash non-purpose long-term mortgage loans (for offer A, offer B and standard offer)	1%, min 50 BAM, max 250 BAM	one-time	fixed
C 3.8.	processing fee for deposit loans	1%, min 50 BAM, max 250 BAM	one-time	fixed
C 3.9.	processing fee for non-purpose cash loans by VISA Classic card – VISA 36 cash	2%, min 60 BAM	one-time	fixed
C 3.10.	processing fee for cash loans for JES! Package Expert model users except fee for loans by VISA Classic card, deposit loans and cash loans with life insurance policy - Fast loans	fee paragraph number: C 3.7. and C 3.14. decreased for 0.5 percentage points, (min 50 BAM, max 250 BAM for C 3.14.; min 50 BAM, max 250 BAM for C 3.7.)	one-time	fixed
C 3.11.	processing fee for cash loans for JES! Package Optimum model users except fee for loans by VISA Classic card, deposit loans and cash loans with life insurance policy - Fast loans	fee paragraph number: C 3.7. and C 3.14. decreased for 0.3 percentage points, (min 50 BAM, max 250 BAM for C 3.14.; min 50 BAM, max 250 BAM for C 3.7.)	one-time	fixed
C 3.12.	processing fee for loans for refinancing	free of charge		
C 3.13.	processing fee for loans for RE-AGING	free of charge		

C 3.14.	processing fee for CPI loans (for offer A, offer B and standard offer)	1.5%, min 50 BAM, max 250 BAM	one-time	fixed
C 3.15.	processing fee for CPI loans for energy efficiency projects from EBRD funds	1%, min 50 BAM, max 250 BAM	one-time	fixed
C 3.16.	insurance premium for CPI loans with Croatia insurance company – Top cover up to and including 72 months	2.39%	one-time	fixed
C 3.17.	insurance premium for CPI loans with Croatia insurance company – Top cover above 72 months	2.69%	one-time	fixed
C 3.18.	insurance premium for CPI loans with Croatia insurance company – Standard cover up to and including 72 months	3.29%	one-time	fixed
C 3.19.	insurance premium for CPI loans with Croatia insurance company – Standard cover above 72 months	3.59%	one-time	fixed
C 3.20.	insurance premium for Fast loans for Croatia insurance company up to and including 84 months for clients up to and including 40 years old	3,00%, min. 50 KM	one-time	fixed
C 3.21.	insurance premium for Fast loans for Croatia insurance company above 84 months for clients up to and including 40 years old	3,50%, min. 50 KM	one-time	fixed
C 3.22.	insurance premium for Fast loans for Croatia insurance company up to and including 84 months for clients above 40 and up to and including 60 years old	3,50%, min. 50 KM	one-time	fixed
C 3.23.	insurance premium for Fast loans for Croatia insurance company above 84 months for clients above 40 and up to and including 60 years old	4,50%, min. 50 KM	one-time	fixed
C 3.24.	insurance premium for Fast loans for Croatia insurance company up to and including 84 months for clients above 60 years old	4,50%, min. 50 KM	one-time	fixed
C 3.25.	insurance premium for Fast loans for Croatia insurance company above 84 months for clients above 60 years old	5,00%, min. 50 KM	one-time	fixed
C 3.26.	insurance premium for CPI loans with Triglav insurance company–Top cover up to and including 60 months	2,36%	one-time	fixed
C 3.27.	insurance premium for CPI loans with Triglav insurance company–Top cover above 60 months	3,24%	one-time	fixed
C 3.28.	insurance premium for CPI loans with Triglav insurance company – Standard cover up to and including 60 months	3,03%	one-time	fixed
C 3.29.	insurance premium for CPI loans with Triglav insurance company – Standard cover above 60 months	3,98%	one-time	fixed
C 3.30.	insurance premium for Fast loans for Triglav insurance company up to and include 60 months	3,54%	one-time	fixed
C 3.31.	insurance premium for Fast loans for Triglav insurance company above 60 months	6,01%	one-time	fixed
C 4.	Other fees by loans and guarantees for Individuals			
C 4.1.	Early loan repayment: - client repays own loan and/or spouse loan and realises other loan - does not reduce loan obligation - client repays loan with changeable interest rate	free of charge free of charge		

C 4.2.	<p>- client early repays loan with fixed interest rate in amount less than 10,000 BAM (including loans on VISA Classic card and Bank revolving cards)</p> <p>- client early repays loan with fixed interest rate, and amount to repay is higher than 10,000 BAM</p>	<p>free of charge</p> <p>fee is 1% from amount to repay in case when time between early repayment and final loan maturity is longer than one year, apropos 0.5% from amount to repay in case when time between early repayment and final loan maturity is up to and include one year.</p>	one-time	fixed
C 4.3.	early repayment of repayment by instalments free of interests and free of charge by VISA Classic card	free of charge		
C 4.4.	issuing a sweeping statement	actual cost according to the Tariff fee and the fee for the work of the notary	one-time	changeable, according to authorized institutions acts
C 4.5.	information about outstanding debt	free of charge		
C 4.6.	notice about outstanding debt	free of charge		
C 4.7.	warning about outstanding debt / first and second notice	free of charge		
C 4.8.	cancellation notice / notice of intention to cancel credit	free of charge		
C 4.9.	fee for the collateral replacement in the form of a pledge right to real estate	1% of contracted loan amount, max 500 BAM	one-time	fixed
C 4.10.	inserting a grace period and/or extending the repayment period of loans and other changes in loan conditions in repayment for clients in which there is or is expected a worsening of the financial situation	free of charge		
C 4.11.	fee for granting a guarantee to a Individual	0.5% from guarantee amount, min 10 BAM, max 250 BAM	one-time	fixed
C 4.12.	change of guarantee conditions (prolongation, increase, reduction of amount and other changes)	0.5% from guarantee amount, min 10 BAM, max 250 BAM	one-time	fixed
C 4.13.	withdrawal of approved guarantee	0.1% from guarantee amount, min 100 BAM	one-time	fixed
C 4.14.	quarterly fee for payment guarantees with cover	0.2% from guarantee amount, min 50 BAM	one-time/ in advance	fixed
C 4.15.	quarterly fee for non-coverage payment guarantees	0.9% from guarantee amount, min 70 BAM	one-time/ in advance	fixed
C 4.16.	performance guarantees (participation in bids, good execution of work, temporary import, etc.)	0.4% from guarantee amount, min 70 BAM	one-time	fixed
C 4.17.	fee for early final repayment of the loan in case of realization of the insured amount of the insurance policy	free of charge		
C 4.18.	fee for contracting the pledge on the movable property	in the amount of real costs by Register of Pledge of the Ministry of Justice of BiH	one-time	changeable, according to authorized institutions acts

C 4.19.	Fee for withdrawal from the concluded loan agreement: - the client withdraws from the concluded loan agreement within the defined deadline of 14 days from the date of conclusion of the loan agreement, apropos in a shorter period agreed to make available loan funds on his explicit request, by condition that he did not started to use loan funds.	fee is equal to amount of processing fee which would be charged when loan disbursement by loan agreemnt	one-time	fixed
C 4.20.	change of co-debtor in loan	20 BAM	one-time	fixed
C 4.21.	change of other loan conditions in repayment for clients where there are no indications of worsening of the financial situation	1% from the rest of loan principal min 100 BAM max 1,000 BAM	one-time	fixed
C 4.22.	credit account maintenance fee	3.00 BAM	monthly	fixed
D	OTHER FEE IN THE MANAGEMENT WITH THE INDIVIDUALS			
D 1.	Safe deposit Boxes			
D 1.1.	fee for a monthly lease of a small safe-deposit boxes (agreed until December 20 th 2015)	BAM 10.00	one-time/in advance	fixed
D 1.2.	fee for three-months lease of a small safe-deposit boxes (agreed until December 20 th 2015)	BAM 20.00	one-time/in advance	fixed
D 1.3.	fee for a half-year lease of a small safe-deposit boxes (agreed until December 20 th 2015)	BAM 35.00	one-time/in advance	fixed
D 1.4.	fee for a annual lease of a small safe-deposit boxes (agreed until December 20 th 2015)	BAM 60.00	one-time/in advance	fixed
D 1.5.	fee for a annual lease of a small safe-deposit boxes (agreed from December 20 th 2015)	BAM 100.00	one-time/in advance	fixed
D 1.6.	fee for a monthly lease of a medium safe-deposit boxes (agreed until December 20 th 2015)	BAM 20.00	one-time/in advance	fixed
D 1.7.	fee for three-months lease of a medium safe-deposit boxes (agreed until December 20 th 2015)	BAM 30.00	one-time/in advance	fixed
D 1.8.	fee for a half-year lease of a medium safe-deposit boxes (agreed until December 20 th 2015)	BAM 55.00	one-time/in advance	fixed
D 1.9.	fee for a annual lease of a medium safe-deposit boxes (agreed until December 20 th 2015)	BAM 100.00	one-time/in advance	fixed
D 1.10.	fee for a annual lease of a medium safe-deposit boxes (agreed from December 20 th 2015)	BAM 150.00	one-time/in advance	fixed
D 1.11.	fee for a monthly lease of a large safe-deposit boxes (agreed until December 20 th 2015)	BAM 30.00	one-time/in advance	fixed
D 1.12.	fee for three-months lease of a large safe-deposit boxes (agreed until December 20 th 2015)	BAM 40.00	one-time/in advance	fixed
D 1.13.	fee for a half-year lease of a large safe-deposit boxes (agreed until December 20 th 2015)	BAM 70.00	one-time/in advance	fixed
D 1.14.	fee for a annual lease of a large safe-deposit boxes (agreed until December 20 th 2015)	BAM 130.00	one-time/in advance	fixed
D 1.15.	fee for a annual lease of a large safe-deposit boxes (agreed from December 20 th 2015)	BAM 190.00	one-time/in advance	fixed
D 1.16.	fee for the safe-deposit box key loss	the real cost	one-time	
D 1.17.	fee for two-year rental of a small safe deposit box	BAM 190.00	one-time/in advance	fixed
D 1.18.	fee for three-year rental of a small safe deposit box	BAM 250.00	one-time/in advance	fixed
D 1.19.	fee for two-year rental of a medium safe deposit box	BAM 290.00	one-time/in advance	fixed
D 1.20.	fee for three-year rental of a medium safe deposit box	BAM 400.00	one-time/in advance	fixed

D 1.21.	fee for two-year rental of a large safe deposit box	BAM 360.00	one-time/in advance	fixed
D 1.22.	fee for three-year rental of a large safe deposit box	BAM 550.00	one-time/in advance	fixed
D 1.23.	late fee for extension	BAM 50.00	one-time	fixed
D.2.	Financial leasing			
D 2.1.	financial leasing fees	1.5% of the amount of funding, min. 50 BAM + VAT	one-time	fixed
D 2.2.	<p>Early lease payments with VAT:</p> <ul style="list-style-type: none"> - the client eventually or partially closes the leasing with the fixed interest rate by own means - the client eventually or partially closes the variable interest rate leasing with its own means 	<p>the fee is payable in the event that the amount partially / ultimately paid in advance for the period of one year exceeds BAM 10,000.00 and amounts to:</p> <ul style="list-style-type: none"> - the amount of the percentage of the charge for processing the claim or 1% of the amount of the prepaid leasing if the period between prepayment and final maturity is longer than 1 year, whichever is the lower percentage at the time of the partial / final prepayment of the leasing; - the amount of the percentage of the charge for processing the claim or 0.5% of the amount of the prepaid leasing if the period between the prepayment and the final maturity of the leasing is up to and include 1 year, whichever is the lower percentage at the time of the partial / final prepayment leasing. <p>free of charge</p>	one-time	fixed
D 2.3.	the fee for entering the contract into the Swap Registry	in the amount of real costs at the Bailiff's Registry of the Ministry of Justice of BiH + VAT	one-time	fixed
D 2.4.	fee for modification of claims	free of charge		
D 2.5.	the fee for early termination of the Contract due to non-fulfilment of contractual obligations by the Leasing Beneficiary, which is calculated for the lost profits that would have been achieved until the early termination of the Contract did not occur	5%, to the remainder of the default due to the original contract concluded + VAT	one-time	fixed
D 2.6.	<p>fees for penalties (misdemeanours or other types) on behalf of the Leasing Company</p> <p>the amount is pre-invoiced to the Leased User plus the costs incurred due to the payment on behalf of and for the Account of the Leasing Member</p>	the amount of penalties increased by 10 BAM + VAT	one-time	fixed

D 2.7.	fees for engaging specialized agencies for the reimbursement of the subject of leasing or collection of receivables	at the level of the actual costs the Bank will have for the engagement ex. agency which will be determined by individual contracts with agencies that are engaged + VAT	one-time	fixed
D.3.	Other services			
D 3.1.	the cost of the charge for the subject of compulsory billing	1.00% of the executed amount of the subject of forced collection, min. BAM 35.00, max. BAM 200,00, + regular tariff for payment order	successively/by decision	fixed
D 3.2.	the cost of regular monthly transfer fees per court settlement	BAM 5,00 + regular tariff for payment order (with successive collection of fee after execution of court decision in accordance with paragraph D 3.1.)	BAM/by decision	fixed
D 3.3.	calculation of default interest on execution of enforced collection (per principal)	BAM 1.50		
D 3.4.	calculation of default interest on execution of compulsory billing (per principal) upon client's request	BAM 50.00	one-time	fixed
D 3.5.	deliver od current FX sales	BAM 1.00	one-time/by FX sales	fixed
D 3.6.	annual set of FX sales	BAM 50.00	one-time/by set	fixed
D 3.7.	printing of a book card at client's request	BAM 5.00 + PDV expense 17%	one-time/by book card	fixed
D 3.8.	issuing various certificates and verifications verifying documents related to income tax	BAM 5.00 + PDV expense 17% BAM 5.00 + PDV expense 17%	one-time/ by certificate/ verification	fixed
D 3.9.	issuing a certificate of credit balance/credit card/account	free of charge		
D 3.10.	issuing a certificate of amount of payed interest rates in credit	BAM 5.00 + PDV expense 17%	one-time/by certificate	
D 3.11.	issuing a certificate for the purpose of cancellation or termination of the real estate insurance policy	free of charge		
D 3.12.	issuing various certificates and approvals for the category of pensioners - recipients of the BiH pension	free of charge		
D 3.13.	issuing of a certificate of the open account's number with a view to directing the benefit to the Bank/the receipt of the ino pension/ for application to the employment service	free of charge		
D 3.14.	issuing of a certificate of the open account's number in the other purpose	BAM 5.00 + PDV expense 17%	one-time/by certificate	
D 3.15.	issuing a certificate od payment of founder's capital	free of charge		
D 3.16.	retirement pension on demand ino MIO	free of charge		
D 3.17.	withdrawal of reports from the Central Registry of Credit at the request of the client	BAM 3.00 + PDV expense 17%	one-time/by report	fixed
D 3.18.	withdrawal of reports from the Central Registry of Credit at the request of the client – for CFKS clients	free of charge		
D 3.19.	the expense of issuing bills of exchange	actual bill of exchange expense	one-time/by bill of exchange	
D 3.20.	making a monthly statement/printing a statement at the client's request	free of charge		

Article 2

The changeability of the fees is related to the annual inflation/deflation rate according to the official data published by the Agency for Statistics of BiH.

Arrangement of the amount of the fee is only made if the sum of annual inflation / deflating rates for the previous year in relation to the base year is equal to or above +/- 6%. The first base year is 2014, and each subsequent base year is the year of last adjustment of the amount of fees.

Following the publication of the data by the Agency for Statistics of BiH, analysis of the movement of parameters will affect the harmonization of the level of remuneration and eventually harmonization will be carried out at the earliest 30 and at the latest 90 days after the publication of the data by the Agency for Statistics of BiH.

The changeability of the fees referred to in chapter A 3.9.2. is related to the exchange rate for each currency and the exchange rate of card company.

Changed Amounts of Fees to the Client will be available for inspection at the Bank's business premises and via the Bank's Internet site: www.unicredit.ba, at least 15 days before the start of the application.

Article 3

For customers whose fee's payments are defined by the provisions of the signed contracts, the changes will be made in accordance with the terms defined in the contracts.

Article 4

The Bank contracts, calculates and charges fees for services rendered in business with individuals, in the amount of fees charged and other provisions laid down in this Decision.

Maximum fee level per product referred to in article 1, chapter C 3. Cash loans, in the following headings: C 3.2., C 3.4., C 3.20., C 3.21., C 3.22., C 3.23., C 3.24., C 3.25., C 3.26., C 3.27., C 3.28., C 3.29., C 3.30. and C 3.31. is equal to the maximum loan amount multiplied by the corresponding fee.

Fees for life insurance policies from chapter A 3.1.18. and A 3.2.26. will apply when these products become systematically enabled.

For all items from point A.1.Invoices, points A.2.Payment transactions, points A 3. Card business,A 4. Other transaction products and D 1. Safe deposit Boxes, the Bank's Management Board, in order to ensure the competitiveness and special interests of the Bank, depending on market conditions of supply and demand, and taking into account the risk of business and operating costs of the Bank, may make a special decision on commercial terms at more favorable fees the same, which cannot be longer than one year from the date of adoption, generally for all clients or for the target group of clients. The Bank's Management Board may define authorizations through the Decision on granting authorizations for contracting fees for certain bodies/authorized persons, who may make special decision for a particular business or target group of clients granting more favorable fees than the fees prescribed by this Decision on fee for services in business with Individuals as one-time fees or fees with a limited duration of maximum one year.

For all items related to credit operations, the Management Board of the Bank, in order to ensure competitiveness and special interests of the Bank, depending on market conditions of supply and demand, and taking into account the risk of business and operating costs of the Bank, may make a decision on lending to individual clients. conditions on more favorable fees with a limited duration, which cannot be longer than one year from the date of adoption, generally for all clients or for the target group of clients. The Bank's Management Board may define authorizations through the Decision on granting authorizations for contracting fees for certain bodies/authorized persons, who may make special decision for a particular business or target group of clients granting more favorable fees than the fees prescribed by this Decision on fee for services in business with Individuals as one-time fees or fees with a limited duration of maximum one year.

The Bank charges service's fees from service users, if the agreement between the service provider or other legal entity and the Bank is not otherwise specified.

For services which are not provided by this Decision and occur in the Bank's business, the amount of compensation shall be determined by the Supervisory Board.

All amounts are quoted in domestic currency (BAM). Charging fee is done at the moment of execution of the service, in accordance with the contract.

If the fee is calculated on the basis of the multi-tariff clauses of this Decision, the calculated remuneration for each item is added, which also applies to the minimum amounts resulting from the calculation of the individual tariff headings.

Amendments to this Decision, as well as its interpretation, shall be made by the Supervisory Board.

The Management Board is tasked with preparing the Revised texts of the Decision on the Fee Rate in Business with individuals upon the adoption of the Decision on Amendments to the Decision in question in the forthcoming period. The decision's revised texts will not be adopted by the Supervisory Board and will be made for the purpose of easier business.

Article 5

This Decision shall enter into force from 1st of February 2021, except for Items A 4.1.7. and C 4.23. which will enter into force and apply after the technical preconditions are created for the implementation of fee for lost and damaged physical token free of charge and technical preconditions are created for the implementation of the new amount of the credit account maintenance fee, of which clients will be informed in accordance with regulations.

1 Started from December 1st of 2015., for new issued Mastercard International Cards. Previously contracted fees are applying for issued Mastercard International cards till this date.

2 Started from May 1st of 2021., for new Gold Mastercard Cards. Previously contracted fees are applying for issued Gold Mastercard Cards till this date.