Decision on Tariff of fees for services in business with Individuals in the Federation of Bosnia and Herzegovina and Brčko District

UniCredit Bank

UniCredit Bank d.d.
Supervisory Board

Ref. No.: 02-15577-15/2026
Date: 19/10/2026

Pursuant to the Article 37. of Statute of UniCredit Bank d.d. and to the Articles 55 and 113 on Law on Banks, the Supervisory Board, at its 4/2026 meeting held on 19/10/2026, issues

DECISION

on Tariff of fees for services in business with Individuals in the Federation of Bosnia and Herzegovina and Brčko District

Article 1.

UniCredit Bank d.d. (hereinafter: the Bank) in the territory of the Federation of BiH and the Brčko District charges fees for the services it performs in its business with natural persons in accordance with the provisions of this Decision, as follows:

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 31.1.2021.	BAM 1.99	monthly	variable
A 1.1.3.	current account management for accounts which is opened from 1.2.2021. to 18.1.2022.	BAM 2.99	monthly	variable
A 1.1.4.	current account management which is opened from 19.1.2022 to 15.3.2026.	BAM 3.99	monthly	variable
A 1.1.5.	current account management which is opened from 16.3.2026	BAM 5.89	monthly	variable
A 1.1.6.	current account with disposal instruments opened up to 15.11.2022.	BAM 4.49	monthly	variable
A 1.1.7.	current account with disposal instruments opened from 15.11.2022.	BAM 5.49	monthly	variable
A 1.1.8.	current account with disposal instruments opened from 10.11.2025.	BAM 5.99	monthly	variable
A 1.1.9.	basic account opened from 1th of April 2024	BAM 3,50	monthly	variable
A 1.1.10.	basic account for socially sensitive categories	0,15% of the average monthly net salary paid in the Federation of BiH, according to the data of the Federal office of Statistics, for	monthly	variable

		the previous calendar year[1]		
A 1.1.11.	current account management for users of all package models	free of charge		
A 1.1.12.	notification of unauthorized overdraft on a current account	free of charge		
A 1.1.13.	current account warning	free of charge		
A 1.1.14.	complaint against the lawsuit	free of charge		
A 1.1.15.	closing current account	free of charge		
A 1.1.16.	approval of the allowed overdraft on the current account	BAM 10.00	one-time	fixed
A 1.1.17.	approval of the allowed overdraft on the current account for Standard, Silver and Prime package users and Sustainable Package of Services for Financial Inclusion	free of charge		
A 1.1.18.	increase in the amount of allowed overdrafts per current account	BAM 10.00	one-time	fixed
A 1.1.19.	increase in the amount of allowed overdrafts per current account for Standard, Silver and Prime package users and Sustainable Package of Services for Financial Inclusion	free of charge		
A 1.1.20.	decrease of the allowed overdraft per current account (including closing of overdraft)	free of charge		
A 1.1.21.	Current account management in case of a client's death (from the moment of delivery of the death list)	free of charge		
A 1.1.22.	account management after write-off	free of charge		
A 1.1.23.	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 12.00 b) BAM 18.00 c) BAM 24.00	one-time	fixed
A 1.2.	**Giro-account (BAM)**			
A 1.2.1.	giro-account management for accounts opened until 31.1.2020.	BAM 1.65	monthly	variable
A 1.2.2.	giro-account management for accounts opened after 31.1.2020. to 18.1.2022.	BAM 3.99	monthly	variable
A 1.2.3.	giro-account management for accounts opened from 18.1.2022	BAM 5.99	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**			

[1] Source: https://fzs.ba/

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 8.2.2016	free of charge		
A 1.4.3.	FX account management opened from 8.2.2016. to 31.1.2021.	BAM 1.99	monthly	variable
A 1.4.4.	FX account management opened from 1.2.2021. to 18.1.2022.	BAM 2.99	monthly	variable
A 1.4.5.	FX account management opened from 18.1.2022.	BAM 5.99	monthly	variable
A 1.4.6.	Closing FX account	free of charge		
A 1.4.7.	FX account management in case of a client's death (from the moment of delivery of the death list)	free of charge		
A 1.4.8.	FX account management for Silver and Prime package users	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 until 31.1.2020.	BAM 1.99	monthly	variable
A 1.6.3.	savings account management for accounts opened after 31.1.2020. to 18.1.2022.	BAM 3.99	monthly	variable
A 1.6.4.	savings account management for accounts opened from 18.1.2022.	BAM 5.99	monthly	variable
A 1.6.5.	closing savings account	free of charge		
A 1.6.6.	savings account management in case of a client's death (from the moment of delivery of the death list)	free of charge		
A 1.6.7.	savings account management for Prime package users	free of charge		

A 1.7. [2]	**Package-accounts**			
A 1.7.1.	**JES! Package account**			
A 1.7.1.1.	package account management			
	- student	BAM 1.50	monthly	variable
	- senior	BAM 3.00		
	- optimum	BAM 6.00		
	- ekspert	BAM 10.00		
A 1.7.1.2.	closing JES! Package accounts regardless client category (closing services within packages are not charged)	free of charge		
A 1.7.2.	**MODULA package**			
	Basic package			
A 1.7.2.1.	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 1.7.2.2.	MODULA package for university students	free of charge		
	Additional products and services within the package agreement until 18.1.2022.			
A 1.7.2.3.	e-ba service fee	BAM 0.00	monthly	variable
A 1.7.2.4.	free of charge intrabank local e-payments via e-ba and/or m-ba	BAM 1.80	monthly	
A 1.7.2.5.	Gold Debit Mastercard basic card (subscription and membership)	BAM 0.50	monthly	variable
A 1.7.2.6.	Deferred payment card basic card (subscription and membership)	BAM 2.20	monthly	variable
A 1.7.2.7.	Mastercard revolving basic card (subscription and membership)	BAM 2.20	monthly	variable
A 1.7.2.8.	VISA revolving basic card (subscription and membership)	BAM 2.20	monthly	variable
A 1.7.2.9.	Gold VISA basic card (subscription and membership)	BAM 3.30	monthly	variable

[2] The amounts defined for variable fees represent the starting fee amounts defined at the time of contracting the product/service, and they are subject to changes that depend on the agreed variable element defined in the specific contract concluded between the Bank and the client / variability is linked to the annual inflation/deflation rate according to official data published by the Agency for Statistics of BiH or the change in the average monthly net salary in the Federation of BiH for the previous year according to data published by the Agency for Statistics of BiH /, of which clients will be informed before the start of application.

A 1.7.2.10.	Mastercard International basic card (membership, subscription, and plastic producing fee)	free of charge		
A 1.7.2.11.	Debit Mastercard additional card (subscription, membership, and plastic producing fee)	BAM 0.05	monthly	variable
A 1.7.2.12.	Mastercard International additional card (membership, subscription, and plastic producing fee)	BAM 0.05	monthly	variable
A 1.7.2.13.	Gold Debit Mastercard additional card (subscription and membership)	BAM 0.15	monthly	variable
A 1.7.2.14.	Deferred payment card additional card (subscription and membership)	BAM 1.00	monthly	variable
A 1.7.2.15.	Mastercard revolving additional card (subscription and membership)	BAM 1.00	monthly	variable
A 1.7.2.16.	VISA revolving additional card (subscription and membership)	BAM 1.00	monthly	variable
A 1.7.2.17.	Gold VISA additional card (subscription and membership)	BAM 1.50	monthly	variable
A 1.7.2.18.	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 1.7.2.19.	Multicurrency FX account management fee within MODULA package	BAM 1.00	monthly	variable
A 1.7.2.20.	Savings account management fee within MODULA package	BAM 1.00	monthly	variable
	Additional products and services within the package agreement from 18.1.2022.			
A 1.7.2.21.	e-ba service fee	BAM 0.00	monthly	variable
A 1.7.2.22.	free of charge intrabank local e-payments via e-ba and/or m-ba	BAM 8.00	monthly	
A 1.7.2.23.	Gold Debit Mastercard basic card (subscription and membership)	BAM 8.30	monthly	variable
A 1.7.2.24.	Deferred payment card additional card (subscription and membership)	BAM 5.40	monthly	variable
A 1.7.2.25.	VISA revolving additional card (subscription and membership)	BAM 5.40	monthly	variable
A 1.7.2.26.	Mastercard International basic card (membership, subscription, and plastic producing fee)	free of charge		
A 1.7.2.27.	Debit Mastercard additional card (subscription, membership, and plastic producing fee)	BAM 0.25	monthly	variable

A 1.7.2.28.	Mastercard International additional card(membership, subscription, and plastic producing fee)	BAM 0.25	monthly	variable
A 1.7.2.29.	Gold Debit Mastercard additional card (subscription and membership)	BAM 0.40	monthly	variable
A 1.7.2.30.	Deferred payment card additional card (subscription and membership)	BAM 1.25	monthly	variable
A 1.7.2.31.	VISA revolving additional card (subscription and membership)	BAM 1.25	monthly	variable
A 1.7.2.32.	Cash withdrawal by Debit Mastercard on UniCredit Group ATMs free of charge (currency conversion fee charged in accordance with the Bank's tariff)	BAM 8.00	monthly	
A 1.7.2.33.	Multicurrency FX account management fee within MODULA package	BAM 5.99	monthly	variable
A 1.7.2.34.	Savings account management fee within MODULA package	BAM 5.99	monthly	variable
A 1.7.3.	**Standard, Silver and Prime package**			
A 1.7.3.1	Standard, Silver and Prime package up to 15.11.2022.			
A 1.7.3.1.1.	Standard package	BAM 4.49	monthly	variable
A 1.7.3.1.2.	Silver package	BAM 7.49	monthly	variable
A 1.7.3.1.3.	Prime package	BAM 11.99	monthly	variable
A 1.7.3.2.	Standard, Silver and Prime package from 15.11.2022.			
A 1.7.3.2.1.	Standard package	BAM 5.49	monthly	variable
A 1.7.3.2.2.	Silver package	BAM 8.49	monthly	variable
A 1.7.3.2.3.	Prime package	BAM 13.49	monthly	variable
A 1.7.3.3.	Standard package for university students	free of charge		
A 1.7.3.4.	Standard, Silver and Prime package up to 10.11.2025.			
A 1.7.3.4.1.	Standard package	BAM 5,99	monthly	variable
A 1.7.3.4.2.	Silver package	BAM 9,99	monthly	variable
A 1.7.3.4.3.	Prime package	BAM 14,99	monthly	variable
A 1.7.3.5.	Closing Standard, Silver and Prime packages (closing the service within the package is not charged)	free of charge		
A 1.7.4.	**Sustainable Package of Services for Financial Inclusion**			
A 1.7.4.1.	Management Sustainable Package of Services for Financial Inclusion	0.3% of the average monthly net salary in the FBiH for the	monthly	variable

		previous year on an annual level[3]		
A 1.7.4.2.	Closing Sustainable Package of Services for Financial Inclusion	free of charge		
A 1.7.5.	**Uni Package - Student package[4]**	free of charge		
A 1.7.5.1.	Management Uni Package For clients with student status	free of charge		
A 1.7.5.2.	In-country payment for transactions over the counter, internet and mobile banking, or standing order	free of charge		
A 1.7.5.3.	Opening and using m-ba service	free of charge		
A 1.7.5.4.	Opening and using e-ba service	free of charge		
A 1.7.5.5.	Issuance and re-issuance of Mastercard Student Cards	free of charge		
A 1.7.5.6.	Standing order	free of charge		
A 1.7.5.7.	Confirmation of package status	free of charge		
A 2.	**Payment services**			
A 2.1.	**Payment services in BAM**			
A 2.1.1.	deposits to own Individuals account in BAM	free of charge		
A 2.1.2.	deposits to the other Individuals account in BAM by the authorized person	free of charge		
A 2.1.3.	cash deposit on to loan repayment account by other individuals	free of charge		
A 2.1.4.	deposits of Individuals to the accounts of other Individuals in BAM	BAM 2.00	one-time	
A 2.1.5.	withdrawals from own Individuals account in BAM	free of charge		
A 2.1.6.	withdrawals from the account of other Individuals in BAM by the authorized person	free of charge		
A 2.1.7.	intra-account transfers of Individuals to the accounts of other Individuals in BAM	BAM 2.00	one-time	
A 2.1.8.	intra-account transfers of the same Individual in BAM	free of charge		
A 2.1.9.	intra-account transfers of the same Individual in BAM by the authorized person	free of charge		
A 2.1.10.	intra-account transfers of the same Individual in BAM by the authorized person from the	BAM 2.00	one-time	

[3] Source: https://fzs.ba/

[4] A service intended for students studying at universities in Canton of Sarajevo

	account under which he is authorized to the account under which he is not authorized			
A 2.1.11.	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 7.00	per transaction/one-time	
A 2.1.12.	payments in BAM via Internet banking and mobile banking for Individuals: - intrabank transactions (transfers between accounts of the same Individuals) - intrabank transactions to the accounts of other Individuals - intrabank transactions to the accounts of legal entities - interbank transactions up to BAM 10.000 - interbank transactions over BAM 10.000 and transactions marked “Urgent”	Free of charge free of charge BAM 0.60 BAM 1.00 BAM 5.00	per transaction/one-time	
A 2.1.13.	Instant payment via Internet banking and mobile banking for Individuals: - Instant payment intrabank between accounts of the same Individuals - Instant payment intrabank to the accounts of other Individuals - Instant payment intrabank to the accounts of legal entities - Instant payment interbank (to the accounts of Individuals and legal entities) up to BAM 5.000	Free of charge BAM 0.60 BAM 0.60 BAM 1.00	per transaction/one-time	

A 2.1.14.	Individuals cash deposit to an interim account for payments to a legal entity's account	BAM 1.00	per transaction/one-time	
A 2.1.15.	7 cash transfer transactions per month in the individual amount of up to BAM 100 for users of the basic account for socially sensitive categories (including transactions initiated through the Internet and Mobile Banking and standing order)	free of charge	monthly	
A 2.1.16.	10 orders per month for execution of payments in the internal payment system up to a commulative amount of 10,000 KM (giro clearing transactions), which includes cashless payment transactions made through e-ba, m-ba and standing order for users of the Sustainable Package of Services for Financial Inclusion	free of charge	monthly	
A 2.2.	**FCY payments**			
A 2.2.1.	**Transactions in a currency matching the account currency (all currencies excl. BAM)**			
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.	**Transactions in a currency different from the account currency**			
A 2.2.2.1.	cash deposit to an account in a different currency (excl. BAM and EUR)	1% min. BAM 3.00 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)	1% min. BAM 3.00 buying/selling FX rate for cash	one-time	
A 2.2.2.3.	EUR/BAM cash deposit to an account in a different currency	1% of the currency conversion trans. mid rate for EUR; conversion in other currencies (excl. EUR) 1% min. BAM 3.00 cash buying/selling FX rate	one-time	
A 2.2.2.4	FCY cash deposit to an account in EUR/BAM	1% of the currency conversion trans. mid rate for EUR; conversion in other currencies (excl. EUR) 1% min. BAM 3.00 cash buying/selling FX rate	one-time	

A 2.2.2.5	EUR cash deposit to BAM account and vice versa	1% of the currency conversion		
A 2.2.2.6.	EUR/BAM cash withdrawal from an account in a different currency and vice versa	1% of the currency conversion trans. mid rate for EUR; conversion in other currencies (excl. EUR) 1% min. BAM 3.00 cash buying/selling FX rate	one-time	
A 2.2.2.7.	BAM cash withdrawal from EUR account and vice versa	1% of the buying/selling transaction	one-time	
A 2.2.2.8.	BAM cash withdrawal from other FCY accounts (excl. EUR) and vice versa	1%, min. BAM 3.00, buying/selling FX rate for cash	one-time	
A 2.2.3.	**Buying/selling and conversion (non-cash transfers and currency exchange)**			
A 2.2.3.1.	currency buying/selling and conversion EUR/BAM and vice versa for UCB clients within the same account owner	1% of the buying/selling and/or conversion amount, by mid rate for EUR/BAM and vice versa	one-time	
A 2.2.3.2.	conversion in the case of a foreign payment order in a currency other than the currency of the account	1% of the buying/selling and/or conversion amount, by mid rate and vice versa	one-time	
A 2.2.3.3.	currency buying/selling and conversion (excl. EUR/BAM and vice versa) for UCB clients within the same account owner	1% min. BAM 3.00 FCY buying/selling rate	one-time	
A 2.2.3.4.	currency buying/selling and conversion EUR/BAM and vice versa within the same account owner via Internet banking and Mobile banking for retail clients	0.90% of the buying/selling and/or conversion mid rate for EUR/BAM and vice versa	one-time	
A 2.2.3.5.	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	1% FX buying/selling rate	one-time	
A 2.2.3.6.	EUR/BAM and vice versa buying/selling in the currency exchange	1% of the buying/selling trans. mid rate for EUR/BAM and vice versa	one-time	

A 2.2.3.7.	buying/selling of other currencies (excl. EUR/BAM and vice versa) in the currency exchange	1% min. BAM 3.00 buying/selling FX rate for cash	one-time	
A 2.2.4.	**Cross-border inflows**			
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)	From €20 to €49.99 KM 2.00; From €50 to €74.99 KM 10.00; From €75.00 0.7% min. 15 KM, max. 40 KM	per transaction/one-time	
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)	1 % min. BAM 15.00 max. BAM 900.00	one-time	
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 € 20 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.	**Cross-border outflows**			
A 2.2.5.1.	payments to foreign countries	0.70% min. BAM 20.00 max. BAM 900.00	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 service of direct channels for Individuals	0.4% min. BAM 10.00 max. BAM 900.00	one-time	
A 2.2.5.5.	payments to foreign countries labelled 'Urgent' (T+1) via service of direct channels for Individuals	extra 0.01% min. BAM 5.00 max. BAM 400.00	one-time	
A 2.2.5.6.	payments to foreign countries labelled 'Urgent' (T+0) via service of direct channels for Individuals	extra 0.03% min. BAM 5.00 max. BAM 400.00	one-time	
A 3.	**Card Business**			
A 3.1.	**Deferred Cards**[5]			

[5] Fees for deferred payment cards are effective from January 18, 2022, for all new deferred payment cards issued from that date. Previously agreed fees apply to deferred payment cards issued before this date.

	Credit card Issuing			
A 3.1.1.	registration fee for Cardholder	BAM 20.00	one-time	
A 3.1.2.	registration fee for Additional Cardholder	free of charge		
A 3.1.3.	annual service of a main card	BAM 45.00	annual	variable
A 3.1.4.	annual service of a supplementary card	BAM 15.00	annual	variable
A 3.1.5.	registration fee for Cardholders that are JES! Senior, JES! Optimum, JES! Expert, Silver and Prime	free of charge		
A 3.1.6.	annual service fee of a main and supplementary cards for if Cardholders that are JES! Senior, JES! Optimum, JES! Expert, Silver and Prime	free of charge		
	Other fees			
A 3.1.7.	card reissuing before the card's expiry date, on client's request	BAM 20.00	one-time, per request	
A 3.1.8.	card reissuing before the card's expiry date in case of Bank's mistake or by recommendation of the Bank	free of charge		
A 3.1.9.	card reissuing before the card's expiry date because of lost/stolen card	BAM 20.00	one-time, per request	
A 3.1.10.	cash withdrawal at the ATM of UniCredit Banka d.d. and at the counter and ATM of other banks in the country	1.5% + 15.00 BAM	one-time, per transaction	
A 3.1.11.	cash withdrawal at ATM / Branch counters abroad	1.5% + 15.00 BAM	one-time, per transaction	
A 3.1.12.	fee for unreasonable dispute of transactions	1%, min. 30.00 BAM, max. 100.00 BAM	one-time	
A 3.1.13.	PIN regeneration at the request of the client (in case the client has lost / forgotten the PIN)	BAM 10.00	one-time, per request	
A 3.1.14.	currency conversion fee (outside EURO zone for Visa Cards)	1%	one-time, per transaction	
A 3.1.15.	conversion for overseas transactions outside EURO zone for Mastercard cards	1%	one-time, per transaction	
A 3.1.16.	credit limit increment fee	BAM 10.00	one-time, per request	
A 3.1.17.	credit limit increment fee for JES! MODULA/Silver and Prime Package Users	free of charge		

A 3.1.18.	three-year insurance policy for deferred cards (for cards with a shelf insurance)	BAM 36.00	one-time	
A 3.2.	**Revolving Cards fees[6]**			
	Credit Card Issuing			
A 3.2.1.	registration fee for Cardholder	BAM 20.00	one-time	
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.	annual service fee of a main and supplementary card for Silver and Prime Package Users	free of charge		
A 3.2.5.	annual service fee of a main card	BAM 45.00	annual	variable
A 3.2.6.	annual service fee of a supplementary card	BAM 15.00	annual	variable
A 3.2.7.	annual service fee of a main card for JES! Expert Package Users (Mastercard)	free of charge		
A 3.2.8.	annual service fee of a supplementary card for JES! Expert Package Users (Mastercard)	free of charge		
	Other fees			
A 3.2.9.	cash withdrawal at Bank's ATM/ branch counters	1.5% + 10.00 BAM	one-time, per transaction	
A 3.2.10.	cash withdrawal at ATM/ branch counters of other banks	1.5% + 15.00 BAM	one-time, per transaction	
A 3.2.11.	card reissuing before he card’s expiry date, on client’s request	BAM 20.00	one-time, per request	
A 3.2.12.	card reissuing before the card’s expiry date in case of Bank’s mistake or by recommendation of the Bank	free of charge		
A 3.2.13.	fee for unreasonable dispute of transactions	1% of amount, min. 30.00 BAM, max. 100.00 BAM	one-time	
A 3.2.14.	PIN regeneration at the request of the client (in case that client has lost/forgotten the PIN)	BAM 10.00	one-time, per request	
A 3.2.15.	card reissuing before the card’s expiry date because of lost/stolen card	BAM 20.00	one-time, per request	
A 3.2.16.	notice about outstanding debt	free of charge		

[6] Revolving credit card fees are effective from January 18, 2022, for all new revolving credit cards issued from that date. Revolving credit cards issued before this date will be subject to previously agreed fees.

A 3.2.17.	warning about outstanding debt / first and second notice	free of charge		
A 3.2.18.	notice of an intention to cancel the loan	free of charge		
A 3.2.19.	currency conversion fee outside EURO zone for VISA Cards	1%	one-time, per request	
A 3.2.20.	credit limit increment fee	BAM 10.00	one-time, per request	
A 3.2.21.	credit limit increment fee for Silver and Prime Package Users	free of charge		
A 3.2.22.	credit limit increment fee for JES! / MODULA Package Users	free of charge		
A 3.2.23.	three-year insurance policy for revolving credit cards (for cards with a shelf insurance)	BAM 36.00	one-time	
A 3.3.	**Debit Mastercard International card fees**			
	Debit card Issuing			
A 3.3.1.	registration fee	free of charge		
A 3.3.2.	annual service fee	free of charge		
A 3.3.3	plastic production fee (card issuance and card reissuance) for Mastercard International cards related to foreign currency account [7]	12.00 BAM, free of charge for JES!/MODULA/ Standard[8], Silver and Prime Package Users	one-time	
	Other fees			
A 3.3.4.	cash withdrawal at ATM of UniCredit Group	free of charge		
A 3.3.5.	cash withdrawal at the ATM of UniCredit Bank d.d. and at the counter and ATM of other banks in the country	1.5% + 15.00 BAM	one-time, per transaction	
A 3.3.6.	cash withdrawal at ATM / Branch counters abroad	1.5% + 15.00 BAM	one-time, per transaction	
A 3.3.7.	card reissuing before he card's expiry date, on client's request	BAM 5.00	one-time, per request	
A 3.3.8.	card reissuing before the card's expiry date in case of Bank's mistake or by recommendation of the Bank	free of charge		
A 3.3.9.	PIN regeneration at the request of the client (in case that client has lost/forgotten the PIN)	BAM 10.00	one-time, per request	

[7]The fee is valid from 01.12.2015. year, for all new Mastercard International cards issued from the specified date. Previously agreed fees apply to Mastercard International cards issued up to this date.
[8] In the Standard package, the issuance and re-issuance of the card is free of charge only for Ino retirees

A 3.3.10.	card reissuing before the card's expiry date because of lost/stolen card	BAM 15.00	one-time, per request	
A 3.3.11.	fee for unreasonable dispute of transactions	1%, min. 30.00 BAM, max. 100.00 BAM	one-time	
A 3.3.12.	conversion for transactions made in BiH with a card linked to a EUR account	1 %	one-time, per transaction	
A 3.4.	**Gold Visa Cards**			
	Credit card issuing			
A 3.4.1.	registration fee for Additional Cardholder	free of charge		
A 3.4.2.	annual service fee of a main card	BAM 70.00	annual	variable
A 3.4.3.	annual service fee of a supplementary card	BAM 40.00	annual	variable
	Other fees			
A 3.4.4.	card reissuing before the client's expiry date, at client's request	BAM 20.00	one-time, per request	
A 3.4.5.	card reissuing before the card's expiry date in case of Bank's mistake or by recommendation of the Bank	free of charge		
A 3.4.6.	cash withdrawal at Bank's ATMs	1.5% + 10.00 BAM	one-time, per transaction	
A 3.4.7.	cash withdrawal at ATM / Branch counters of other banks	1.5% + 15.00 BAM	one-time, per transaction	
A 3.4.8.	PIN regeneration at the request of the client (in case the client has lost / forgotten the PIN)	BAM 10.00	one-time, per request	
A 3.4.9.	fee of increasing of credit limit	BAM 10.00	one-time, per request	
A 3.4.10.	increase the limit for users of the Account Package (JES!, Silver, Prime or MODULA package)	free of charge		
A 3.4.11.	fee for unreasonable dispute of transactions	1% of amount,min. 30.00 BAM, max. 100.00 BAM	one-time	
A 3.4.12.	card reissuing before the card's expiry date because of lost/stolen card	BAM 20	one-time, per request	
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, per transaction	
A 3.5.	**Mastercard Gift Cards**			
A 3.5.1.	Cash withdrawal (Damaged cards)	3%, min. 10.00 BAM	one-time, per transaction	
A 3.5.2.	Cash withdrawal (Expired Card)	3%, min. 10.00 BAM	one-time, per transaction	
A 3.6.	**Gold Mastercard Debit Cards[9]**			
	Debit card issuing			
A 3.6.1.	registration fee	free of charge		
A 3.6.2.	annual service fee of a main card	BAM 100.00	annual	variable
A 3.6.3.	annual service fee of a supplementary card	BAM 5.00	annual	variable
A 3.6.4.	annual service fee of a main and supplementary card for Prime Package Users	free of charge		
	Other fees			
A 3.6.5.	cash withdrawal at ATM of UniCredit Group	free of charge		
A 3.6.6.	cash withdrawal at the ATM of UniCredit Banka d.d. and at the counter and ATM of other banks in the country	1.5% + 15.00 BAM	one-time, per transaction	
A 3.6.7.	cash withdrawal at ATM / Branch counters of other banks abroad	1.5% + 15.00 BAM	one-time, per transaction	
A 3.6.8.	card reissuing before the card's expiry date, on client request	BAM 5.00	one-time, per request	
A 3.6.9.	card reissuing before the card's expiry date in case of Bank's mistake or by recommendation of the Bank	free of charge		
A 3.6.10.	PIN regeneration at the request of the client (in case that client has lost/forgotten the PIN)	BAM 10.00	one-time, per request	
A 3.6.11.	card reissuing before the card's expiry date because of lost/stolen card	BAM 15.00	one-time	
A 3.6.12.	fee for unreasonable dispute of transactions	1%, min. 30.00 BAM, max. 100.00 BAM	one-time	
A 3.6.13.	fee for account balance inquiry at the Bank's ATM	free of charge		

[9] Fees for Gold Mastercard debit cards are valid from January 5, 2021. year, for all new Gold Mastercard cards issued from the specified date. Previously agreed fees apply to Gold Mastercard cards issued up to this date.

A 3.6.14.	fee for printing the account balance at the Bank's ATM	0,25 BAM per inquiry	one-time	
A 3.7.	**Debit Mastercard Cards**			
	Debit card issuing			
A 3.7.1.	registration fee	free of charge		
A 3.7.2.	annual service fee	free of charge		
A 3.7.3	issuing / reissuing of the card	12.00 BAM, Free of charge for JES!/MODULA/ Standard, Silver and Prime Package Users, basic current account and basic current account for socially sensitive categories, Sustainable Package of Services for Financial Inclusion free of charge for Debit Mastercard Teen and Student Debit Mastercard for packageholders	one-time	
A 3.7.4	instant issuance of card	15.00 BAM, 5.00 BAM for JES!/ MODULA Package Users	one-time	
	Other fees			
A 3.7.5.	cash withdrawal at ATM of UniCredit Group	1.5% +15.00 BAM free of charge for JES! Package Users, also for MODULA package users with additional service	one-time, per transaction	
A 3.7.6.	cash withdrawal at Bank's ATM / and ATM / Branch counters of UniCredit Bank ad Banja Luka	free of charge		
A 3.7.7.	cash withdrawal at ATM / Branch counters of other banks in Bosnia and Herzegovina	1.5% + 15.00 BAM	one-time, per transaction	
A 3.7.8.	cash withdrawal at ATM / Branch counters of other banks abroad	1.5% + 15.00 BAM	one-time, per transaction	
A 3.7.9.	re-issuing of any debit card before the expiry date (if replacement card is Debit Mastercard Contactless)	BAM 10.00	one-time, per request	

A 3.7.10.	card reissuing before the card's expiry date in case of Bank's mistake or by recommendation of the Bank	free of charge		
A 3.7.11.	PIN regeneration at the request of the client (in case that client has lost/forgotten the PIN)	BAM 10.00	one-time, per request	
A 3.7.12.	PIN regeneration at the client's request (in case the client has lost/forgotten the PIN) for users of the Sustainable Package of Services for Financial Inclusion	free of charge		
A 3.7.13.	card reissuing before the card's expiry date because of lost/stolen card	BAM 15.00	one-time, per transaction	
A 3.7.14.	fee for unreasonable dispute of transactions	1%, min. 30.00 BAM, max. 100.00 BAM	one-time	
A 3.7.15.	currency conversion fee abroad	1%	one-time, per transaction	
A 3.7.16.	fee for account balance inquiry at the Bank's ATM	free of charge		
A 3.7.17.	fee for printing the account balance at the Bank's ATM	0,25 BAM per inquiry	one-time	
A 3.7.18.	balance inquiry on ATM of other banks	free of charge		
A 3.7.19.	fee for using a card (for less than 5 card payments in the previous calendar quarter) starts from January 1st of 2027.	3.00 BAM quarterly, Free of charges for JES!/MODULA PackageUsers, basic current account and basic current account for socially sensitive categories, Sustainable Package of Services for Financial Inclusion Free of charge for Debit Mastercard Teen	one-time	
A 3.8.	**Reloadable Cards**			
	Debit card issuing			
A 3.8.1.	registration fee	BAM 15.00	one-time	
A 3.8.2.	annual service fee	BAM 4.99	monthly/ one-time	
A 3.8.3.	registration fee for Prime Package Users	free of charge		
A 3.8.4.	annual service fee for Prime Package Users	free of charge		
	Other fees			

A 3.8.5.	cash withdrawal at ATM of UniCredit Group	1.5% + 15.00 BAM	one-time, per transaction	
A 3.8.6.	cash withdrawal at Bank's ATM and ATM / Branch counters of UniCredit Bank ad Banja Luka	free of charge		
A 3.8.7.	cash withdrawal at ATM / Branch counters of other banks in Bosnia and Herzegovina	1.5% + 15.00 BAM	one-time, per transaction	
A 3.8.8.	cash withdrawal at ATM/ Branch counters of other banks abroad	1.5% + 15.00 BAM	one-time, per transaction	
A 3.8.9.	re-issuing of new card	BAM 15.00	one-time, per request	
A 3.8.10.	card reissuing before the card's expiry date in case of Bank's mistake or by recommendation of the Bank	free of charge		
A 3.8.11.	PIN regeneration at the request of the client (new card issuing)	BAM 15.00	one-time, per request	
A 3.8.12.	card reissuing before the card's expiry date because of lost/stolen card (New card issuing)	BAM 15.00	one-time, per request	
A 3.8.13.	fee for unreasonable dispute of transactions	1%, min. 30.00 BAM, max. 100.00 BAM	one-time	
A 3.8.14.	currency conversion fee abroad	1%	one-time, per transaction	
A 3.8.15.	fee for account balance inquiry at the Bank's ATM	free of charge		
A 3.8.16.	fee for printing the account balance at the Bank's ATM	0,25 BAM per inquiry	one-time	
A 3.8.17.	balance inquiry at ATM of other banks	free of charge		
A 3.8.18.	card usage fee, in case of less than 5 debiting of the account (posting on the account) according to which the card was issued for non-cash payments by card in the previous calendar quarter (applicable from 01.01.2027.)	3.00 BAM quarterly, Free of charges for JES!/MODULA/Prime Package Users	one-time	
A 3.9.	**Mastercard Student Cards**			
	Debit card issuing			
A 3.9.1.	registration fee	free of charge		
A 3.9.2.	annual service fee	free of charge		
A 3.9.3.	issuing / reissuing of the card	12.00 BAM,	one-time	

		Free of charge for Debit Mastercard Student as part of the student package		
	Other fees			
A 3.9.4.	cash withdrawal at ATM of UniCredit Group	1,5% + 15 KM	one-time, per transaction	
A 3.9.5.	cash withdrawal at Bank's ATM / and ATM / Branch counters of UniCredit Bank ad Banja Luka	free of charge		
A 3.9.6.	cash withdrawal at ATM / Branch counters of other banks in Bosnia and Herzegovina	1.5% + 15 BAM	one-time, per transaction	
A 3.9.7.	cash withdrawal at ATM / Branch counters of other banks abroad	1.5% + 15 BAM	one-time, per transaction	
A 3.9.8.	card replacement – at the Client's request	BAM 10.00	one-time, per request	
A 3.9.9.	card replacement - in case of Bank's mistake or by recommendation of the Bank	free of charge		
A 3.9.10.	PIN regeneration at the request of the client (in case that client has lost/forgotten the PIN)	BAM 10.00	one-time, per request	
A 3.9.11.	card reissuing before the card's expiry date because of lost/stolen card	BAM 15.00	one-time, per request	
A 3.9.12.	fee for unreasonable dispute of transactions	1%, min. 30.00 BAM, max. 100.00 BAM	one-time	
A 3.9.13.	currency conversion fee abroad	1%	one-time, per transaction	
A 3.9.14.	fee for account balance inquiry at the Bank's ATM	free of charge		
A 3.9.15.	fee for printing the account balance at the Bank's ATM	0,25 BAM per inquiry		
A 3.9.16.	balance inquiry on ATM of other banks	free of charge		
A 3.9.17.	fee for using a card (for less than 5 card payments in the previous calendar quarter) starts from January 1st of 2027.)	3.00 BAM quarterly	one-time	
A 3.10.	**Mastercard World Elite Cards**			
	Debit card issuing			
A 3.10.1.	registration fee	free of charge		
A 3.10.2.	annual service fee of a main card	BAM 420.00	annual	variable
A 3.10.3.	annual service fee of a supplementary card	BAM 420.00	annual	variable

A 3.10.4.	annual service fee for the main card for users of the Prime package	BAM 180.00 (monthly charge of 15 KM / 12 months)	monthly to total annual amount	variable
A 3.10.5.	annual service fee for an additional card for a Prime package user	BAM 180.00 (monthly charge of 15 KM / 12 months)	monthly to total annual amount	variable
	Other fees			
A 3.10.6.	cash withdrawal at ATM of UniCredit Group	free of charge		
A 3.10.7.	cash withdrawal at ATM / Branch counters of other banks in Bosnia and Herzegovina	1,5% + 15 KM	one-time, per transaction	
A 3.10.8.	cash withdrawal at ATM / Branch counters of other banks abroad	1,5% + 15 KM	one-time, per transaction	
A 3.10.9.	card replacement – at the Client's request	BAM 5.00	one-time, per request	
A 3.10.10.	card replacement - in case of Bank's mistake or by recommendation of the Bank	free of charge		
A 3.10.11.	PIN regeneration at the request of the client (in case that client has lost/forgotten the PIN)	BAM 10.00	one-time, per request	
A 3.10.12.	card reissuing before the card's expiry date because of lost/stolen card - at the Client's request	BAM 15.00	one-time, per request	
A 3.10.13.	fee for unreasonable dispute of transactions	1%, min. 30.00 BAM, max. 100.00 BAM	one-time	
A 3.10.14.	fee for account balance inquiry at the Bank's ATM	free of charge		
A 3.10.15.	fee for printing account balance at the Bank's ATM	0,25 BAM per inquiry	one-time	
A 3.10.16.	fee for printing the account balance at the ATM of other banks	free of charge		
A 3.11.	**Dynamic Currency Conversion (DCC) fees**			
A 3.11.1.	Fee for conversions in other currencies (excluding EUR)	1% to max 8% (correcting fee of exchange rate list)	one-time	variable
A 3.12.	**Fee for cash withdrawals at Bank's ATMs for cards issued outside BH (Access Fee)**	BAM 15+1.00%	per transaction/ one-time	
A 3.13.	**Fee for installment payment via m-ba application (for POS and internet transactions)[10]**			

[10] Deviding transactions into installment payment in m-ba application is possible only for one-time transactions done with Bank's cards which have this option.

	3 installments	4,5 %	per transaction	variable
	6 installments	5,5 %	per transaction	variable
	9 installments	6,0 %	per transaction	variable
	12 installments	7,0 %	per transaction	variable
	18 installments	8,0 %	per transaction	variable
	24 installments	10,0 %	per transaction	variable
A 3.14.	**Fee for installment payment via m-ba application (for ATM transactions)** [11]			
	3 -12 installments	7,0 %	per transaction	variable
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 Optimum and Expert model users, Standard, Silver and Prime package, basic current account and basic current account for socially sensitive categories and Sustainable Package of Services for Financial Inclusion	free of charge		
A 4.1.4.	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

[11] Deviding transactions into installment payment in m-ba application is possible only for one-time transactions done with Bank's cards which have this option

A 4.1.5.	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 4.1.6.	Fee for lost and damaged physical token	free of charge		
A 4.1.7.	Re-issuing the initially assigned PIN for token device	free of charge		
A 4.1.8.	Closing e-ba service	free of charge		
A 4.1.9.	Issuing of the mobile token (m-token)	free of charge		
A 4.1.10.	Fee for using m-token	free of charge		
A 4.1.11.	Fee for closing m-token	free of charge		
A 4.1.12.	Redistribution of the application in case that application is deleted by the user	free of charge		
A 4.1.13.	Redistribution of the application in case that mobile device is replaced	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 until 31.12.2025.)	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 a new and existing Bank clients who contract m-ba as a standalone service from 5.1.2026.	free of charge		
A 4.2.5.	Fee for using m-ba service for Teen account users	free of charge		
A 4.2.6.	Fee for using m-ba service for JES! Package Optimum and Expert model users, Standard, Silver and Prime package, basic current account and basic current account for socially sensitive categories and Sustainable Package of Services for Financial Inclusion	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.	**Standing order**			
A 4.3.1.	**Standard standing order**			
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!, basic current account, basic current account for socially sensitive categories and for the account of the onemarkets US Equity Fund account (1610000331180418)	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 direct channels 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 favour of Teen account	free of charge		
A 4.3.1.7.	payments in BAM via standard order for individuals:	BAM 1.00		

	- intrabank transactions - interbank transactions up to BAM 10.000 - interbank transactions over BAM 10.000 - for the account of the onemarkets US Equity Fund account (1610000331180418)	BAM 1.50 BAM 3.00 free of charge	per transaction/one-time	
A 4.3.1.8.	payments in BAM via standard order open via direct channels service for individuals: - intrabank transactions (transfers between accounts of the same Individuals) - intrabank transactions to the accounts of other Individuals - intrabank transactions to the accounts of legal entities - interbank transactions up to BAM 10.000 - interbank transactions over BAM 10.000	free of charge free of charge BAM 0.60 BAM 1.00 BAM 3.00	per transaction/one-time	
A 4.3.2.	**Standing order - direct debit**			
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!, basic current account and basic current account for socially sensitive categories	free of charge		
A 4.3.2.3.	Opening a standing order - authorized withdrawal through direct channels for citizens	free of charge		
A 4.3.2.4.	payments in BAM via standing order – direct debit	BAM 0.60	per transaction/one-time	
A 4.3.2.5.	payments in BAM via standing order – direct debit opening via direct channels for individuals	BAM 0.60	per transaction/one-time	
A 4.4.	**Other transactional products**			
A 4.4.1.	fee for inkaso banknotes	5%, min. BAM 5.00	one-time	
A 4.4.2.	checking the banknote correctness	1%, 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: EUR	5%, 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 0.60	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 2.8.	premature withdrawal Structured term deposit with the accrual of interest calculated by interest rates for the achieved deadline	6% based on the principal amount plus the fixed component of the interest rate for the period elapsed up to the moment of early termination if the Structured deposit is redeemed early in the 2nd year / 3% based on the principal amount plus the fixed component of the interest rate for the period elapsed up to the moment of early termination if the Structured deposit is redeemed early in the 3rd year	one-time	fixed
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 (for offer A, offer B and Standard)	0.5%, min 50.00 BAM, max 500.00 BAM	one-time	fixed
C 1.2.	processing fee for housing loans for Expert model JES! Package users	article C 1.1. decreased for 0.5 pp (percentage point)	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 50.00 BAM, max 500.00 BAM)	one-time	fixed
C 2.	**Consumer loans**			
C 2.1.	processing fee for repayment by instalments free of interests and free of charge by deferred debit credit card	free of charge		
C 3.	**Cash loans**			
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 50.00 BAM, max 250.00 BAM	one-time	fixed
C 3.2.	processing fee for cash short-term loans with life insurance policy - Fast loans for Croatia insurance company (for offer A, offer B and standard offer)	0.5% no minimum amount, max 250 BAM	one-time	fixed
C 3.3.	processing fee for cash long-term loans with life insurance policy - Fast loans for Croatia insurance company (for offer A, offer B and standard offer)	0.5% no minimum amount, max 250.00 BAM	one-time	fixed
C 3.4.	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 50.00 BAM, max 250.00 BAM	one-time	fixed
C 3.5.	processing fee for home equity loans (for offer A, offer B and Standard)	0.5%, min 50.00 BAM, max 500.00 BAM	one-time	fixed

C 3.6.	processing fee for deposit loans	1%, min 50.00 BAM, max 250.00 BAM	one-time	fixed
C 3.7.	processing fee for non-purpose cash loans bydeferred debit credit card	2%, min 60.00 BAM	one-time	fixed
C 3.8.	processing fee for cash loans for Expert model JES! Package users, except for fee for loans by deferred debit credit card, deposit loans and loans with life insurance policy – Fast loans	article C 3. 4 and C 3.12. decreased for 0.5 pp (percentage point), (min. 50.00 BAM, max. 250.00 BAM)	one-time	fixed
C 3.9.	processing fee for cash loans for Optimum model JES! Package users, except for fee for loans by deferred debit credit card, deposit loans and loans with life insurance policy – Fast loans	article C 3. 4 and C 3.12. decreased for 0.3 pp (percentage point), (min. 50.00 BAM, max. 250.00 BAM .)	one-time	fixed
C 3.10.	processing fee for loans for refinancing	free of charge		
C 3.11.	processing fee for loans for RE-AGING	free of charge		
C 3.12.	processing fee for CPI loans (for offer A, offer B and standard offer)	1.5%, min 50.00 BAM, max 250.00 BAM	one-time	fixed
C 3.13.	processing fee for CPI loans for energy efficiency projects and processing fee for cash long-term/ short-term loans with life insurance policy Fast loans and fee for processing cash short-term/long-term loans (for Offer A, Offer B and Standard) from EBRD funds.	free of charge	one-time	fixed
C 3.14.	processing fee for cash loans for Prime package users	article C 3. 1., C 3.4., C 3.12., decreased for 100 pp (percentage point), (		
C 3.15.	processing fee for cash loans for Silver package users	article C 3.1., C 3.4., C 3.12. decreased for 50 p.p. (percentage point), min. 50 BAM, max. 250 BAM		
C 3.16.	processing fee for cash loans for Standard package users	article C 3.1., C 3.4., C 3.12. decreased for 20 p.p. (percentage point), min. 50 BAM, max. 250 BAM		
C 3.17.	insurance premium for Insured loans with Croatia osiguranje Top coverage up to and including 60 months	2.36%	one-time	fixed
C 3.18.	insurance premium for Insured loans with Croatia osiguranje Top coverage over 60 months	3.24%	one-time	fixed

C 3.19.	insurance premium for Insured loans with Croatia osiguranje Standard coverage up to and including 60 months	3.03%	one-time	fixed
C 3.20.	the insurance premium for Insured loans with Croatia osiguranje Standard coverage over 60 months	3.98%	one-time	fixed
C 3.21.	insurance premium for CPI loans with Triglav insurance company– Top cover up to and including 60 months	2.36%	one-time	fixed
C 3.22.	insurance premium for CPI loans with Triglav insurance company– Top cover above 60 months	3.24%	one-time	fixed
C 3.23.	insurance premium for CPI loans with Triglav insurance company – Standard cover up to and including 60 months	3.03%	one-time	fixed
C 3.24.	insurance premium for CPI loans with Triglav insurance company – Standard cover above 60 months	3.98%	one-time	fixed
C 3.25.	insurance premium for Fast loans for Triglav insurance company up to and include 60 months	4,35%	one-time	fixed
C 3.26.	insurance premium for Fast loans for Triglav insurance company above 60 months	7,48%	one-time	fixed
C 4.	**Other fees by loans and guarantees for Individuals**			
C 4.1.	Early loan repayment: - client finally or partially repaid own loan and/or spouse loan and realises other loan - does not reduce loan obligation		one-time	fixed
C 4.2.	- client finally or partially repaid by own funds loan with changeable interest rate whose purpose was not immovable property purchase and/or without mortgage cover	free of charge		
	- client finally or partially repaid by own funds loan with changeable interest rate whose purpose was immovable property purchase and/or with mortgage cover	fee is charged if amount that is partially/finally repaid in one year is above 20,000 BAM, and is: - at the same level as processing fee percentage or 1% from early loan repayment amount in case when time between early repayment and final		

		loan maturity is longer than one year, depending which percentage is smaller in moment of early partially/finally loan repayment. - at the same level as processing fee percentage or 0.5% from early loan repayment amount in case when time between early repayment and final loan maturity is up to and include one year, depending which percentage is smaller in moment of early partially/finally loan repayment.		
	-client partially or finally repaid loan with fixed or changeable interest rate in amount that is partially/finally repaid in one year up to ≤20,000 BAM whose purpose was immovable property purchase and/or with mortgage cover	at the same level as processing fee percentage	one-time	fixed
	-client partially or finally repaid loan with fixed or changeable interest rate in amount that is partially/finally repaid in one year up to ≤20,000 BAM whose purpose was not immovable property purchase and/or without mortgage cover	free of charge		
	-client partially or finally repaid loan with fixed interest rate by own funds whose purpose was	fee is charged if amount that is partially/finally repaid in one year is above 20,000 BAM, and is: - at the same level as processing fee percentage or 1% from early loan repayment amount in case when time between early repayment and final		

	not immovable property purchase and/or without mortgage cover	loan maturity is longer than one year, depending which percentage is smaller in moment of early partially/finally loan repayment. - at the same level as processing fee percentage or 0.5% from early loan repayment amount in case when time between early repayment and final loan maturity is up to and include one year, depending which percentage is smaller in moment of early partially/finally loan repayment.		
C 4.3.	client made early repayment of loan that was initially contracted with changeable interest rate whose variability was not related to 12M EURIBOR (regardless of loan purpose and early repayment amount) - This stipulation includes loans with loan contract annex, by which variability is differently regulated compared to initially contracted.	free of charge	one-time	fixed
C 4.4.	early repayment of repayment by instalments free of interests and free of charge by deferred debit credit card	free of charge		
C 4.5.	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 4.6.	information about outstanding debt	free of charge		
C 4.7.	notice about outstanding debt	free of charge		
C 4.8.	warning about outstanding debt / first and secont notice	free of charge		
C 4.9.	cancellation notice / notice of intention to cancel credit	free of charge		
C 4.10.	fee for the collateral replacement in the form of a pledge right to real estate	1% of contracted loan amount, max 500.00 BAM	one-time	fixed

C 4.11.	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 4.12.	fee for granting a guarantee to a Individual	0.5% from guarantee amount, min 10.00 BAM, max 250.00 BAM	one-time	fixed
C 4.13.	change of guarantee conditions (prolongation, increase, reduction of amount and other changes)	0.5% from guarantee amount, min 10.00 BAM, max 250.00 BAM	one-time	fixed
C 4.14.	withdrawal of approved quarantee	0.1% from guarantee amount, min 100.00 BAM	one-time	fixed
C 4.15.	quarterly fee for payment guarantees with cover	0.2% from guarantee amount, min 50.00 BAM	one-time/ in advance	fixed
C 4.16.	quarterly fee for non-coverage payment guarantees	0.9% from guarantee amount, min 70.00 BAM	one-time/ in advance	fixed
C 4.17.	performance guarantees (participation in bids, good execution of work, temporary import, etc.)	0.4% from guarantee amount, min 70.00 BAM	one-time	fixed
C 4.18.	fee for early final repayment of the loan in case of realization of the insured amount of the insurance policy	free of charge		
C 4.19.	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 4.20.	**Fee for withdrawal from the concluded loan agreement:** the client withdraws from the concluded loan agreement within the legally defined deadline of 14 days from the date of conclusion of the loan the client withdraws the concluded loan agreement with a secured mortgage or loan agreement which object was the purchase of immovable property within the legally defined deadline of 14 days from the date of conclusion of the loan	free of charge actual costs incurred as a result of the conclusion of a contract in the amount of the loan processing fee that would be charged upon the	one-time	fixed

		payment of the loan under a loan agreement (under tariff paragraph C.1 and C.3)		
C 4.21.	change of co-debtor in loan	20.00 BAM	one-time	fixed
C 4.22.	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 1,000.00 BAM	one-time	fixed
C 4.23.	credit account maintenance fee, for loans contracted until 07.07.2025.	1.99 BAM	monthly	fixed
C 4.2.	credit account maintenance fee, for loans contracted starting from 07.07.2025.	2.99 BAM	monthly	fixed
D	**OTHER FEE IN THE MANAGEMENT WITH THE INDIVIDUALS**			
D 1.	**Safe deposit Boxes**			
D 1.1.	fee for a annual lease of a small safe-deposit boxes	BAM 120,00	one-time/in advance	fixed
D 1.2.	fee for a annual lease of a medium safe-deposit boxes	BAM 180,00	one-time/in advance	fixed
D 1.3.	fee for a annual lease of a large safe-deposit boxes	BAM 230,00	one-time/in advance	fixed
D 1.4.	fee for the safe-deposit box key loss	the real cost	one-time	
D 1.5.	fee for two-year rental of a small safe deposit box	BAM 230,00	one-time/in advance	fixed
D 1.6.	fee for three-year rental of a small safe deposit box	BAM 300,00	one-time/in advance	fixed
D 1.7.	fee for two-year rental of a medium safe deposit box	BAM 350,00	one-time/in advance	fixed
D 1.8.	fee for three-year rental of a medium safe deposit box	BAM 480,00	one-time/in advance	fixed
D 1.9.	fee for two-year rental of a large safe deposit box	BAM 430,00	one-time/in advance	fixed
D 1.10.	fee for three-year rental of a large safe deposit box	BAM 660,00	one-time/in advance	fixed
D 1 11.	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. 50.00 BAM + VAT	one-time	fixed
D 2.2.	Early lease payments with VAT: -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	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: - 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. free of charge	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.	fees for penalties (misdemeanours or other types) on behalf of the Leasing Company 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	the amount of penalties increased by 10.00 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.	Fee for processing and handling enforcement payments orders Fee for processing and handling enforcement payments orders	1.7%, minimum BAM 60.00, maximum BAM 350.00	By decision	
D 3.2.	Fee for regular monthly transfers based on court decisions	BAM 10.00	By order	
D 3.3.	Calculation of default interest on an executed enforcement payment order (per principal amount)	BAM 3.00	Per principal amount	
D 3.4.	deliver od current FX sales	BAM 1.00	one-time/by FX sales	fixed
D 3.5.	annual set of FX sales	BAM 50.00	one-time/by set	fixed
D 3.6.	printing of a book card at client's request	BAM 5.00 + PDV expense 17%	one-time/by book card	fixed
D 3.7.	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 3.8.	issuing a certificate of credit balance/credit card/account	free of charge		
D 3.9.	issuing a certificate of amount of payed interest rates in credit	BAM 5.00 + PDV expense 17%	one-time/by certificate	

D 3.10.	issuing a certificate for the purpose of cancellation or termination of the real estate insurance policy	free of charge		
D 3.11.	issuing various certificates and approvals for the category of pensioners - recipients of the BiH pension	free of charge		
D 3.12.	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/ issuing of certificates for the regulation of maternity benefits	free of charge		
D 3.13.	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 3.14.	issuing a certificate od payment of founder’s capital	free of charge		
D 3.15.	retirement pension on demand ino MIO	free of charge		
D 3.16.	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 3.17.	withdrawal of reports from the Central Registry of Credit at the request of the client – for CFKS clients	free of charge		
D 3.18.	the expense of issuing bills of exchange	actual bill of exchange expense	one-time/by bill of exchange	
D 3.19.	making a monthly statement/printing a statement at the client's request	free of charge		

Article 2.

Fee volatility is related to the annual inflation / deflation rate according to official data published by the BiH Agency for Statistics.

Adjustment of the amount of fees is performed only if the sum of annual inflation / deflation rates for previous years 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 the last fee adjustment.

After the publication of data by the BiH Agency for Statistics, an analysis of the movement of parameters affecting the adjustment of fees will be performed, and any adjustment will be carried out no earlier than 30 and no later than 90 days after the publication of data by the BiH Agency for Statistics.

Variability of the fee for using the foreign currency conversion service (except EUR) at the ATM referred to in paragraph A 3.11.1. it will depend on the exchange rate movement by individual currency and the exchange rate list of the card company.

The amended fees will be available to the Client for inspection at the Bank's business premises and via the Bank's website: www.unicredit.ba, no later than 15 days before the start of their application.

Article 3.

For clients whose payment fees are defined by the provisions of the signed contracts, the same changes will be made in accordance with the terms defined in the contracts.

Article 4.

The Bank contracts, calculates and collects fees for services it performs in business with natural persons, in the amount of the fee tariff and other provisions set out in this Decision.

Tariff item A 3.3.12. come into force when the technical prerequisites for implementation are met, of which the Clients will be informed in a timely manner.

From 19.05.2026. The bank changed the name of the Gold package to the Prime package, about which all existing users were informed. The aforementioned change also applies to all tariff items that were related to the Gold package.

For all items from point A.1.Invoices, points A.2.Payment transactions, points A 3. Card business, points A 4. Other transaction products and points D1. Safes, the Bank's Management Board, in order to ensure competitiveness and special interests of the Bank, depending on market conditions of supply and demand, and taking into account the business risk and operating costs of the Bank, may make a special decision on commercial terms at 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 individual bodies / authorized persons that may make a special decision for a particular job or target group of clients granting more favorable fees than the fees prescribed by this decision on the fee for services persons as one-time benefits or benefits with a limited duration or a maximum of one year.

For all items related to credit operations, the Bank's Management Board, 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 of the same, which may not 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 individual bodies / authorized persons that may make a special decision for a particular job or target group of clients granting more favorable fees than the fees prescribed by this decision on the fee for services persons as one-time benefits or benefits with a limited duration or a maximum of one year.

The amounts defined for variable fees represent the starting fee amounts defined at the time of contracting the product/service, and they are subject to changes that depend on the agreed variable element defined in the specific contract concluded between the Bank and the client / variability is linked to the annual inflation/deflation rate according to official data published by the Agency for Statistics of BiH or the change in the average monthly net salary in the Federation of BiH for the previous year according to data published by the Agency for Statistics of BiH /, of which clients will be informed before the start of application. Fees for the provision of services are charged by the Bank from the user of services, unless otherwise agreed by the agreement between the user of services, or another legal entity, and the Bank. For services not provided for in this Decision, but appearing in the Bank's operations, the amount of the fee shall be determined by the Supervisory Board.

All amounts are in local currency (BAM). Payment of the fee is made at the time of the service, ie in accordance with the contract.

If the fee is calculated on the basis of several tariff items from this Decision, the calculated fee for individual items is added up, which also refers to the minimum amounts resulting from the calculation for individual tariff items.

Amendments to this Decision, as well as its interpretation, shall be made by the Bank's Management Board.

The Management Board of the Bank is in charge of drafting the Consolidated Texts of the Decision on the Tariff of Fees in Business with Individuals after the adoption of the Decision on Amendments to the Decision in question in the following period. Consolidated texts of the Decision will not be adopted by the Supervisory Board, and they are drafted for the purpose of easier business.

Article 5.

This decision enters into force on 5/11/2026, except for tariff item A 2.1.13. which shall enter into force when the technical prerequisites are met, of which Clients will be informed in a timely manner.

Decision on fee for services in business with individuals in the Federation of Bosnia and Herzegovina and Brcko District No: 02-13710-4/2026 dated 27/8/2026 becomes null and void on 4/11/2026.