CATALOGUE OF PRODUCTS AND SERVICES AND FEES OF MOBI BANKA FOR PRIVATE INDIVIDUALS

Valid as of 10th October 2022.

FEES DEPENDANT ON SELECTION OF ACCOU	INT/PACKAGE	PAYMENT ACCOUNT WITH BASIC SERVICES	LITE ACCOUNT*	STARTER PACKAGE	PROGRESIV PACKAGE	PROGRESIV PLUS** CLIENT
Payment account in RSD	Monthly service fee	150 RSD	Free of charge	150 RSD	400 RSD (300 RSD from 1.9.2022-1.9.2023.)	400 RSD (300 RSD from 1.9.2022-1.9.2023.)
Cashless transfer of cash in dinars in	Pay to mobile/Pay to e-mail	14 RSD	50 RSD	20 RSD	Free of charge	Free of charge
the Republic of Serbia	Pay to account in another bank in the country***	14 RSD	50 RSD	20 RSD	Free of charge	Free of charge
Standing order/ Direct debit	Standing order/ direct debit payments outside Mobi Banka	14 RSD	50 RSD	20 RSD	Free of charge	Free of charge
	(Re)issuance of basic MasterCard	Service not available within this payment account	Service not available within this payment account	500 RSD	Free of charge	Free of charge
Issuance of a debit card	(Re)issuance of additional Mastercard	Service not available within this payment account	Service not available within this payment account	500 RSD	200 RSD	200 RSD
Cash withdraw al by using a payment	Cash withdrawal at ATMs of other banks in the country by using Dina debit card	2%, min 200 RSD	2%, min 300 RSD (2% min 210 RSD from 1.9.2022- 1.9.2023.)	2%, min 200 RSD	1.1%; min 25 RSD	Free of charge
card	Cash withdrawal at ATMs of other banks in the country by using MasterCard debit card	Service not available within this payment account	Service not available within this payment account	200 RSD	First 5 cash withdrawals per month no charge Further cash withdrawals 200 RSD	Free of charge
Payment of cash by using payment card	Payment of cash on the ATM of Mobi Banka by using the payment card (Dina and MasterCard) in EUR	50 RSD (35 RSD from 1.9.2022-1.9.2023.)	50 RSD (35 RSD from 1.9.2022-1.9.2023.)	50 RSD (35 RSD from 1.9.2022- 1.9.2023.)	Free of charge	Free of charge
Payment by debit card abroad	Payment by debit card at the seller's point of sale or via internet/mobile applications (MasterCard)	Service not available within this payment account	Service not available within this payment account	1.50% (1,1% from 1.9.2022- 1.9.2023.)	Free of charge	Free of charge
SMS notifications*****	Current account outflow /inflow message	2 RSD/SMS	10 RSD/SMS	10 RSD/SMS	Free of charge	Free of charge
Overdraft	Interest rate (at an annual level)	I) NIR=32.00% NIR=26.00%		6.00%		
Credit card	Interest rate (at an annual level)	With salary transfer NIR=24.00% NIR=22.70 Without salary transfer NIR=28.00% NIR=22.70		NIR=22.70%		

*The payment accounts that were called the Basic account from 17.03.2019. until 19.08.2022.** Users of Progresiv package who transfer salaries/pensions to Mobi Banka in a minimum amount of 20,000 RSD; **** Orders up to 300,000 RSD; **** Fee expressed in RSD is charged in the currency of transaction; ***** Service is automatically turn on and can be cancelled in bank's mobile and internet application

FREE SERVICES FOR USERS OF ALL ACCOUNTS/	PACKAGES
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	Opening current account	Free of charge
Other services related to	Closing current account	Free of charge
payment account	Issue of account closure certificate	Free of charge
	Transfer of funds to another bank when closing account	Free of charge
	Account balance inquiry at Mobi Banka ATMs	Free of charge
mCash	Cash payment and withdraw al at Mobi Banka ATMs	Free of charge
E-banking	Monthly service fee	Free of charge
Mobile banking	Monthly service fee	Free of charge
	(Re)issue a basic Dina card	Free of charge
Issuance of a debit card	(Re)issue an additional Dina card	Free of charge
	Cash withdraw al at Mobi Banka ATMs by using payment cards (Dina and MasterCard)	Free of charge
Other services related to use of payment cards	Payment of cash on the ATM of Mobi Banka by using the payment card (Dina and MasterCard) in RSD	Free of charge
use of payment carus	PIN change at ATMs (Dina and MasterCard)	Free of charge
	Change the PIN in the application (Dina and MasterCard)	Free of charge
	Cashless transfer in dinars in the Republic of Serbia - account- to-account transfer within Bank	Free of charge
	Cash withdrawal from the account by submitting a payment order	Free of charge
Domestic payments	Payment of cash on account by submitting a payment order to accounts in Mobi Banka	Free of charge
	Standing order - Bills on click payment	Free of charge
	IPS payments at points of sales (IPS show and IPS scan)	Free of charge
Currency exchange	Purchase and sale of cash	Free of charge

Identification of the second of the	ADDITIONAL SERVIO	CES CHARGED AND VALID FOR ALL ACCOUNT	S/PACKAGES
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Issue of non-standard certificates at client's request 1,500 RSD Issue of other documents at client's request 750 RSD Unfounded complaint for card transactions***** Real expenses	Other charges	Issue of standard certificates at client's request*****	750 RSD
Unfounded complaint for card transactions***** Real expenses	Salo, onargoo	Issue of non-standard certificates at client's request	1,500 RSD
		Issue of other documents at client's request	750 RSD
DCC - Dynamic currency conversion for foreign cards at ATMs of Mobi Banka Commission 8%		Unfounded complaint for card transactions******	Real expenses
	DCC - Dynamic currency convers	ion for foreign cards at ATMs of Mobi Banka	Commission 8%

*External orders over RSD 300,000; ** Fee will be charged per currency, only in case of positive balance during month and changes on account, ***Fees expressed in RSD are calculated in the currency of payment / inflow at the middle exchange rate of the NBS on the day of order entry / authorization of the account; ****In case of Purchase with cash back on POS, fee is calculated on the amount of withdraw n cash;

*****Certificate of settled current account obligations; Certificate of current account ownership, with / or without information on the current account and the debit card balance; Confirmation of due outstanding obligations per loan / credit card; Confirmation of the outstanding debt balance per loan / credit card / overdraft; Certificate for a visa; Certificate of current account ownership and pension transfer, SWIFT certificate, provided that the certificate isissued in a standardized form defined by the bank.

******Unfounded complaint from the basic legal framework on the approved transaction for payment of goods / services by credit card in case of initiating arbitration before the card association. The only branch office of Mobi Banka is located at Omladinskih brigada 88, 11000 Belgrade.

OVERDRAFT	PAYMENT ACCOUNT WITH BASIC SERVICES	LITE ACCOUNT	STANDARD PACKAGE	PROGRESIV PACKAGE	PROGRESIV PLUS CLIENT
Loan amount					5.000 – 500.000 RSD
Maturity					Up to 12 months
Interest rate (at an annual level)		NIR=32.009	%	NIR=26.00%	NIR=26.00%
Type of interest rate					Fixed
Method of interest calculation					Proportional 28-31/365-6
Application processing					Free of charge
Fee for Credit Bureau report withdraw al					Free of charge
Collaterals					No collateral
Overdraft cancelation fee					Free of charge

CASH LOAN AND CASH LOAN FOR REFINANCING RSD				
Purpose	Cash lo	ban	Cash loan for ref	nancing
Loan amount		In case of onlir	60.000,00 ne contract conclusion maximum am	– 1.000.000,00RSD ount is 600,000 RSD
Maturity				6 to 70 months
Deposit / Dow n payment			Without dep	osit/down payment
Maturity	up to 36 months	37 – 70 months	up to 36 months	37 – 70 months
Interest rate (at an annual level) NIR With salary transfer for users of all packages	14.00%	16.25%	14.00%	16.25%
Interest rate (at an annual level) NIR Without salary transfer for users of all packages	16.00%	18.25%	15.00%	17.25%
Type of interest rate				Fixed
Method of interest calculation			Comp	ound 28-31/365-6
Loan processing fee				Free of charge
Early loan repayment fee				Free of charge
Fee for Credit Bureau report withdrawal				Free of charge
Fee for change of collateral				Free of charge
Method of repayment			In m	onthly instalments
Collaterals			Resolution on attachment of s	salary for borrower

*The condition for granting the loan is an opened payment account/package at Mobi Banka

Mini Cash - CASH LOANS UP TO 90.000 RSD	
Purpose	Cash Loan
Minimum and maximum loan amount	30.000,00 – 90.000,00RSD
Maturity	from 6 to 24 months
Deposit / Dow n payment	Without deposit / down payment
Interest rate (at an annual level) NIR	24%
Effective interest rate (at an annual level) EIR	24%
Type of interest rate	Fixed
Method of interest calculation	Compound 28-31/365-6
Loan processing fee	Free of charge
Early loan repayment fee	Free of charge
Fee for Credit Bureau report withdrawal	Free of charge
Fee for change of collateral	Free of charge
Method of repayment	In monthly instalments

FIXED-PURPOSE LOAN FOR PURCHASE OF DEVICES IN COOPERATION WITH YETTEL DOO		
Purpose	Purpose loan for purchase of device	
Method of repayment	In equal monthly instalments	
Minimum and maximum loan amount	1,000.00 - 300,000.00 RSD	
Payment	Payment from Bank current account via standing order	
Maturity	12 months / 24 months	
Collaterals	No collateral	
Interest rate	0.00%	
early loan repayment fee	Free of charge	
Credit Bureau report withdraw al	Free of charge	
Loan application processing	Free of charge	

*The condition for granting the loan is an opened payment account/package at Mobi Banka

	Without salary transfer for users of all packages:	With salary transfer for users of all package	
nterest rate	NIR=28%	NIR=24%	
Purpose	Revolving credit card with the option to refinance existing creditobligation		
Credit limit tenor		36 m	
	A n	ninimum 5% of debt outstanding (min. 1,000) F	
Aethod of repayment	In case of refinancing-the refinancing amount may be div	ided into equal monthly instalments (from1 to3 Repaid by revolving m	
Grace period		Up to 45	
Payment of liabilities	Paym	ent from Bank current account via standing or	
vmount – credit card		30,000.00-1,000,000.00	
mount – credit card	In case of online con	tract conclusion maximum amount is 600,000	
mount – credit card with refinancing		up to 300,000.00	
ollaterals		No collate	
ype of interest		F	
ethod of calculation		Proportional 28-31/	
rimary credit card issuance		Free of cl	
dditional credit card issuance		500 RSD one-time cl	
onthly primary credit card maintenance	200 RSE) - no charge during the first month of credit car	
onthly additional credit card maintenance		Free of c	
edit card account transaction via payment order	2%, min 300 RSD; bills on click and top-up - free of c		
harge credit card, Revolving	Free of c		
narge credit card, Split to instalments	6%, min 500 RSD per tran		
ash withdraw al by using a payment card - at ATMs of Mobi Banka and other banks in e country	2%, min 3		
ash withdraw al by using a payment card - at ATMs of Mobi Banka and other banks broad	2%, min 4		
ver-the-counter cash withdrawal by payment card at banks in the country		2%, min 300	
ver-the-counter cash withdrawal by payment card at banks abroad		2%, min 40	
alance inquiry at ATMs of Mobi Banka		50	
alance inquiry at ATMs of other banks in the country and abroad		120	
mary credit card replacement after expiry		Free of c	
ditional credit card replacement after expiry		500 RSD one-time of	
yment by credit card at the seller's point of sale in the country		Free of c	
ayment by credit card at the seller's point of sale abroad (For user of Payment account th basic services, Lite and Starter package)			
enied transactions for international payments		35	
flows from abroad			
mporary credit card blockage		Free of c	
imanent creditcard blockage and replacement at user's request (in the event of loss, theft, lemnification, etc.)		500 RSD one-time of	
edit card unblocking in the event of temporary blockage		Free of o	
e for PIN change at ATMs		Free of o	
founded complaint fee*		Real ex	
edit card cancelation at user's request		Free of o	
e for exceeding credit limit (with tolerance of up to 2% of credit card limit)		1,000	
ate payment reminder letter		250 RSD + Post Office exp	

Fee when refinancing in instalments (fees are shown as total amounts for the entire period of repayment in instalments and are charged on a monthly level):

ree when remancing in instaments (entire period of repayment in instaine	nis and are charged on a mo	iluliy level).	
Maturity	up to 50 ,000 R SD	50 ,001 - 100 ,000 R SD	100 ,001- 150 ,000 R SD	150 ,001- 200 ,000 R SD	200 ,001- 300 ,000 R SD
up to 3 months				2,850	4,050
from 4 up to 6 months			4,200	5,700	8,100
from 7 up to 9 months	2,500	3,600	6,300	8,550	
from 10 up to 12 months	3,000	4,800	8,400		16,200
from 13 up to 15 months	3,750	6,000	10,500	14,250	20,250
from 16 up to 18 months	4,500		12,600		24,300
from 19 up to 21 months	5,250	8,400	14,700	19,950	28,350
from 22 up to 24 months	6,000	9,600	16,800	22,800	32,400
from 25 up to 30 months	7,500	12,000		28,500	40,500
from 31 up to 36 months		14,400	25,200	34,200	48,600

A VISTA SAVINGS		
Contract term		12 months
Currency	RSD	EUR
Interest rate	NIR= 2,0%	NIR=0,10%
Type of interest		Annual interest rate, fixed
Calculation and payment of interest		On a monthly level
Method of interest calculation		Compound
Issue of monthly savings account statements via e-mail		Free of charge
Issue of printed bank statements		400 RSD

When opening a domestic currency, a vista savings account and a foreign currency a vista savings account, the client is not required to make a deposit.

For savings in RSD, the minimum deposit amount is not defined (0.00). For savings in EUR, the minimum and maximum deposit amount are not defined (0.00).

TERM DEPOSIT		
Currency	RSD	
Minimum amount	60,000.00 RSD	
Maturity period	12 months 6 months 3 months	
Annual interest rate	3,00% 2,70% 2,50%	
Interest rate in case of full premature withdrawal of a term deposit	1,00%	
Type of interest	Annual interest rate, fixed	
Method of interest calculation	interest calculation Compour	
Issue of monthly savings account statements via e-mail	Free of charge	
Issue of printed bank statements	400 RSD	

OTHER LOAN FEES AND CREDIT BUREAU REPORT	
Sending collection letter (loans and credit cards)	250 RSD + actual postage cost
Issue of loan closure certificate	Free of charge
Promissory note	50 RSD
Basic report for individuals	Client: 246 RSD; Guarantor: 102 RSD
Synthetic report for individuals	Client: 168 RSD; Guarantor: 78 RSD
Personal report	Client: One report per year without charge, further report 276 RSD
Report on guarantees for obligations of legal entities and sole proprietors	Basic: 126 RSD

FEES CHARGED FOR TRADING SECURITIES (SHARES AND BONDS)

	Free of shares
Account maintenance	Free of charge
Account closure	Free of charge
Processing of orders for sale of securities	0.3% of booking note amount, max. EUR 200 in RSD counter value at the median exchange rate of the National Bank of Serbia on date of processing
Transfer of funds to Bank current account	Free of charge
Cash withdraw al for purchase of securities	Free of charge
Cash withdraw al in RSD	Free of charge
Withdraw al at client's request prior to Central Securities Depository approval	Free of charge
Issue of archival* bank statements	200 RSD

*Each subsequent bank statement issued after the regular

