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

Valid as of 15<sup>th</sup>November 2022.

FEES DEPENDANT ON SELECTION OF ACCOU	NT/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)	el) NIR=32.00% NIR=26.00%		6.00%		
Credit card	Interest rate (at an annual level)	With salary transfer NIR=24.00% Without salary transfer NIR=28.00%				

\*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; \*\*\* 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

	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	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 cards	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

instruction         instruction         instruction         instruction           instruction         instruction         instruction         instruction <t< th=""><th>ADDITIONAL SERVIO</th><th>CES CHARGED AND VALID FOR ALL ACCOUNT</th><th>S/PACKAGES</th></t<>	ADDITIONAL SERVIO	CES CHARGED AND VALID FOR ALL ACCOUNT	S/PACKAGES
dataset its line back-trickee		Interest rate for unauthorized overdraft	NIR=41.63% on an annual level
Content torustation of out as the Result of obset : up NMD         () The max 7000 KBD here : 1.222 () 1.222 (		Urgent orders*	
Cardial standard induction lange lock of data set of the second set of the seco		Cashless transfer in dinars in the Republic of Serbia - Urgent orders*	
Operation         Special distances with the second se			
Intendin         Registerent damage brong namong basinesis         Developing outging of damage, 54 outging outging outging of damage, 54 outging out		Payment of cash on account by submitting a payment order to	
Initial part priori on Kill backates and add         Image: Comparison of Kill backates and part of the substant backates and hard of the substant backates the substant backates and hard of the substant backates the substant backates and hard of the substant bard datases and hard of the substant backates and hard		Replacement of damaged foreign currency banknotes	
International methods         International methods         International methods         International methods         International methods           Preprint account methods         Morely source for "         (0.8 MBD hom 19.202.19.202.1)         (0.8 MBD hom 19.202.19.202.1)           International methods         Antistry source for "         (0.8 MBD hom 19.202.19.202.1)         (0.7 Mc(mp.2.70.802.mcm.20.000.802)           International methods         Antistry source for "         (0.7 Mc(mp.2.70.802.mcm.20.000.802)         (0.7 Mc(mp.2.70.802.mcm.20.000.802)           International methods         Antistry source for "         (0.7 Mc(mp.2.70.802.mcm.20.000.802)         (0.8 Mcm.20.000.802)           International methods         Antistry source for "         (0.8 Mcm.20.000.802)         (0.8 Mcm.20.000.802)           International methods         Antistry source for "         (0.8 Mcm.20.000.802)         (0.8 Mcm.20.000.802)           International methods         Antistry source for "         (0.8 Mcm.20.000.802)         (0.8 Mcm.20.000.802)           International methods         Antistry source for "         (0.8 Mcm.20.000.802)         (0.8 Mcm.20.000.802)           International methods         Antistry source for "         (0.8 Mcm.20.000.802)         (0.8 Mcm.20.000.802)           International methods         Antistry source for "         (0.8 Mcm.20.000.802)         (0.8 Mcm.20.000.802)		Coin recycling	2%, min 250 RSD
Operation         Operation <t< td=""><td></td><td>NBS expert opinion on RSD banknotes and cash</td><td>600 RSD</td></t<>		NBS expert opinion on RSD banknotes and cash	600 RSD
isb         Merithy denote in*         (38 SR6 horm 1 0222 - 0222).           Image: Comparison of the second in the		Mobi banka fees charged for cash replacement services are subject to cha	ange and will be adjusted in line with changes to the official NBS price list.
Proj         account in euror (in a payment account in the first outproj         0.7% (mb 270 BED, max.0000 BED)           Califyers transfer of cash in seves from BP longin currency current         0.0% (mb 2400 BED, max.0000 BED)           Califyers transfer of cash in other currencies with florgin currency current         0.0% (mb 2400 BED, max.0000 BED)           Califyers transfer of cash in other currencies with florgin currency current         0.0% (mb 2400 BED, max.0000 BED)           Califyers transfer of cash in other currencies with florgin currency current         0.0% (mb 2400 BED, max.0000 BED)           Califyers transfer of cash in other currencies with florgin currency current current         0.0% (mb 2400 BED, max.0000 BED)           Califyers transfer outperform         0.0% (mb 2400 BED, max.0000 BED)         0.0% (mb 2400 BED, max.0000 BED)           Califyers transfer outperform         0.0% (mb 2400 BED, max.0000 BED)         0.0% (mb 2400 BED, max.0000 BED)           Califyers transfer outperform         Califyers transfer outperform         0.0% (mb 2400 BED, max.0000 BED)           Califyers transfer outperform         Recorring lunds from above outperform         Prove outperform         0.0% (mb 2400 BED, max.0000 BED)           Foreign currencies with the basis***         Recorring lunds from above outperform         Prove outperform         0.0% (mb 2400 BED, max.0000 BED)           Foreign currencies with the basis***         Recorring lunds from above outperform         0.0% (mb 2400 BED, ma		Monthly service fee**	
Contract account (in a foreign payment account)         0.7% (min 270 BSD, max 000 BSD)           Calculates intracter of cash in other gampaneneogo quint)         0.9% (min 2400 BSD, max 000 BSD)           Calculates intracter of cash in other gampaneneogo quint)         0.9% (min 2400 BSD, max 000 BSD)           Calculates intracter of cash in other gampaneneous with programmeneous         0.9% (min 2400 BSD, max 000 BSD)           ESD payment is an en-sected in a non-sected in foreign carrency quint)         0.9% (min 2400 BSD, max 000 BSD)           ESD payment is an en-sected in a foreign carrency quint)         0.9% (min 2400 BSD, max 000 BSD)           ESD payment is an en-sected in foreign carrency quint)         0.9% (min 2400 BSD, max 000 BSD)           ESD payment is an en-sected in foreign carrency quint is dister payhers and a site         0.2% (min 300 BSD, max 000 BSD)           ESD payment is an en-sected in foreign carrency quint is dister payhers and a site         Preorign carrency transition is dister payhers and a site           ESD payment is an en-sected in foreign carrency quint is dister payhers and a site         Preorign carrency is dister a control is dister payhers and a site           ESD payment is an encode on a foreign carrency quint is dister payhers and a site         Preorign carrency is dister a control is dister payhers and a site           Free of charge for funnatherin aid. 0.5% (min 300 BSD, not 0.000 BSD) for other payhers and a site         Preorign carrency is dister a site of charge for funnatherin aid. 0.5% (min 300 BSD, not 0.000 BSD) <t< td=""><td></td><td></td><td>0.7%; (min 2.700 RSD, max 30.000 RSD)</td></t<>			0.7%; (min 2.700 RSD, max 30.000 RSD)
Provide control neuros (is a payment account in the Regulation of Schop)***         0.0%; (min 200 SSD, max 20.000 RSD) (started scont) for the payment account in the Regulation of Schop)***           Provide control neuros (is a payment account in the Regulation of Schop)***         0.0%; (min 200 SSD, max 20.000 RSD) (started scont) for the payment account in the Regulation of Schop)***           Provide control neuros (is a payment account in the Regulation of Schop)***         0.0%; (min 200 SSD, max 20.000 RSD) (started scont) in control of the payment account in the Regulation of Schop)***           Provide scont (in control of the payment account in the Regulation of Schop) (started scont schop) (started scont) (started		current account (on a foreign payment account)***	0.7%; (min 2.700 RSD, max 30.000 RSD)
Foreign current account in the Republic of Sorbary <sup>144</sup> 0.0% (min.2.00.RED, mas.20.000.RED)           Foreign current account in the Republic of Sorbary <sup>144</sup> 0.0% (min.2.00.RED, mas.20.000.RED)           Columes lander under contract on the labula purchase and sate for burget's account in the landars <sup>144</sup> 0.0% (min.2.00.RED, mas.20.000.RED)           Columes lander under contract on the sorbary purchase and sate for burget's account in the landars <sup>144</sup> 0.0% (min.2.400.RED, mas.20.000.RED)           Foreign currenty burget's account in the landars <sup>144</sup> 0.0% (min.2.400.RED, mas.20.000.RED)           Previous fund form abroad on a foreign currency current account in instrace purprets <sup>144</sup> Free of charge for humanitam atic.0.50% (min.300.RED, max.10.000.RED) (see the purprets)           Receiving funds from abroad on a foreign currency current account in instrace purprets <sup>144</sup> Free of charge for humanitam atic.0.50% (min.300.RED, max.10.000.RED)           Receiving funds from abroad on a foreign currency current account in instrace purprets <sup>144</sup> Free of charge for humanitam atic.0.50% (min.300.RED, max.10.000.RED)           Receiving funds from abroad on a foreign currency current account in instrace purprets <sup>144</sup> Free of charge for humanitam atic.0.50% (min.300.RED, max.10.000.RED)           Receiving funds from abroad on a foreign currency current account in instrace purprets <sup>144</sup> Free of charge for humanitam atic.0.50% (min.300.RED, max.10.000.RED)           Receiving funds from abroad on a foreign currency current account in instrace purprets account in the curency r		Cashless transfer of cash in euros from the foreign currency current account in euros (to a payment account in the Republic of Serbia)***	0.6%; (min 2.400 RSD, max 20.000 RSD)
Freege currency transactors <ul> <li></li></ul>		current account (to the payment account in the Republic of Serbia)***	0.6%; (min 2.400 RSD, max 20.000 RSD)
Provide provide subtrim the select account and the insurance provide account into select account and the insurance provide account into select account and the insurance provide account into select account and beyrer account into select account and beyrer account into select account and beyrer account into select account and provide account account and provide account account and provide account account account account and provide account account account account account and provide account account account account account and provide account accou		foreign currency payment***	0.6%; (min 2.400 RSD, max 20.000 RSD)
Buyer's account into seller's account with another bank, and life         0.0%; (min 2.400 RSD, max 2.000 RSD)           Foreign currency transaction         Receiving funds forn abroad on a foreign currency current account in         Free of charge for humanitarian act, 0.50%; (min 300 RSD, max 10,000 RSD) for other purposes           Receiving funds forn abroad on a foreign currency current account in         Inter of charge of humanitarian act, 0.50%; (min 300 RSD, max 10,000 RSD)         Receiving funds forn abroad on a foreign currency current account in         Inter of charge of humanitarian act, 0.50%; (min 300 RSD, max 10,000 RSD)         Receiving funds forn abroad on a foreign currency current account in         Inter of charge of humanitarian act, 0.50%; (min 300 RSD, max 10,000 RSD)         Receiving funds forn abroad on a foreign currency current account in         Inter of harge of humanitarian act, 0.50%; (min 300 RSD, max 10,000 RSD)         Receiving funds forn abroad for foreign currency         0.3%; (min 300 RSD, max 10,000 RSD)         Receiving funds forn abroad for foreign currency         Receiving funds forn abroad for foreign currency         0.3%; (min 300 RSD, max 10,000 RSD)         Receiving funds forn abroad for foreign currency         Receiving funds forn abroad foreign currency         Receiving funds f		from buyer's account into seller's account and life insurance	0.2% (min 1.000 RSD, max 10.000 RSD)
etric         euror         purposes           Receiving funds from abcoad on a foreign currency current account in non-resident currencies <sup></sup>		Cashless transfer under contracts on real estate purchase and sale from buyer's account into seller's account with another bank, and life	0.6%; (min 2.400 RSD, max 20.000 RSD)
Other foreign currencies <sup>***</sup> (and compares)         (build compares)           Request for canceliation of foreign currency order         (compares)         (compares)           Remitlances - an order for return of inflow s from abroad***         (compares)         (compares)           Remitlances - an order for return of inflow s from abroad***         (compares)         (compares)           Persions under contract with dward by payment card at ATMs of other         (compares)         (compares)           Persions under contract with dward by payment card from post         (compares)         (compares)           (fore contects) or bards and by payment card to no post         (compares)         (compares)           (fore contects) or bards or dive of boots and by payment card to no post         (compares)         (compares)           (fore contects) or bards and by payment card to no post         (compares)         (compares)           (fore contects) or bards and by payment card to no post         (compares)         (compares)           (fore contects) or bards and by payment card to no post         (compares)         (compares)           (fore contects) or bards and by payment card to no post         (compares)         (compares)           (fore contects) or bards and by payment card to than and basterCard)         (compares)         (compares)           (fore contecos)         (compares)         (c	Foreign currency transactions		
Other services related to cancellation of foreign currency order         1.000 RSD in max.10.000 RSD in max.10.0000 RSD in max.10.000 RSD in max.10.000 RSD in max.10.000 RSD in m			
Other services related to payment card         Cash withdrawal by using a payment card at ATMs of other banks astroad (MasterCard)         Cash withdrawal by using a payment card at ATMs of other banks astroad (MasterCard)         Cash withdrawal by using a payment card at ATMs of other banks astroad (MasterCard)         Cash withdrawal by using a payment card at ATMs of other banks astroad (MasterCard)         Cash withdrawal by using a payment card from post Other services related to payment card         Cash withdrawal by payment card from post Other services related to Account balance inquiry at Mobi Banka ATMs (Dina and MasterCard)         Cash withdrawal by payment card from post Other services related to and MasterCard)         Cash withdrawal by payment card from post Other services related to Account balance inquiry at ATMs of other banks abroad         Cash withdrawal by payment card from post Other services related to and MasterCard)         Cash withdrawal by payment card at Danks abroad           Other services related to payment card         Account balance inquiry at ATMs of other banks (Dina and MasterCard)         Cash withdrawal by payment card at banks abroad         Cash withdrawal by payment card banks abroad         Cash withdrawal by payment card at banks abroad         Cash withdrawal by payment c			0.3%; (min 300 RSD, max 10.000 RSD)
Remitances - an order for return of inflows from abroad***         Orders from 100 to 50,000 EUR - 3,000 RSD Orders over 50,000.01 EUR - 6,000 RSD Pensions under contract with banks - free d charge Pensions under contract with banks - free d charge		Request for cancellation of foreign currency order	1,000 RSD + foreign bank fee
Other services related to payment card         banks abroad (MasterCard)*         Over-the-counter cash withdraw al by payment card from post         2%; min 300 RSD           Other services related to payment card         Over-the-counter cash withdraw al by payment card at banks abroad (MasterCard)*         Over-the-counter cash withdraw al by payment card at banks abroad         2%; min 300 RSD           Other services related to payment card         Account balance inquiry at Mobi Banka ATMs (Dina and MasterCard)         Cover-the-counter cash withdraw al by payment card at banks abroad         0.00000000000000000000000000000000000		Remittances - an order for return of inflow s from abroad***	Orders from 100 to 50,000 EUR - 3,000 RSD Orders over 50,000.01 EUR - 6,000 RSD
Office counters, other banks and POS terminals in the country (Dina and MasterCard)         2%; min 300 RSD           Other services related to payment card         Account balance inquiry at Mobi Banka ATMs (Dina and MasterCard)         2%; min 300 RSD           Account balance inquiry at Mobi Banka ATMs (Dina and MasterCard)         Account balance inquiry at ATMs of other banks (Dina and MasterCard)         50 RSD           Account balance inquiry at ATMs of other banks (Dina and MasterCard)         Card replacement (for reason of blockage, change of data, it is damaged, stolen or lost) (Dina and MasterCard)         300% (2,1% from 19.2022-19.2023)           Inflows from abroad (MasterCard)         Account balance inquiry at ATMs of other banks (Dina and MasterCard)         300% (2,1% from 19.2022-19.2023)           Inflows from abroad (MasterCard)         Card replacement (for reason of blockage, change of data, it is damaged, stolen or lost) (Dina and MasterCard)         300% (2,1% from 19.2022-19.2023)           Other changes         Declined transaction for debit card payments abroad         500 RSD           Issue of printed bank statements         Issue of non-standard certificates at client's request         750 RSD           Issue of non-standard certificates at client's request         Issue of non-standard certificates at client's request         750 RSD           Issue of other documents at client's request         Issue of non-standard certificates at client's request         750 RSD           Issue of other documents at client's request			1%; min 400 RSD
Other services related to payment card         Account balance inquiry at Mobi Banka ATMs (Dina and MasterCard)         S0 RSD           Account balance inquiry at ATMs of other banks (Dina and MasterCard)         Account balance inquiry at ATMs of other banks (Dina and MasterCard)         S0 RSD           Card replacement (for reason of blockage, change of data, it is damaged, stolen or lost) (Dina and MasterCard)         Card replacement (for reason of blockage, change of data, it is damaged, stolen or lost) (Dina and MasterCard)         S00 RSD           Inflows from abroad (MasterCard)         Inflows from abroad (MasterCard)         S00 RSD           Application for Recurring Payment Cancellation Service (Mastercard)         S00 RSD         S00 RSD           Other charges         Declined transaction for debit card payments abroad         S00 RSD         S00 RSD           Issue of standard certificates at client's request         Issue of other documents at client's request         S00 RSD           Issue of other documents at client's request         Issue of other documents at client's request         S00 RSD           Issue of other documents at client's request         Issue of other documents at client's request         S00 RSD           Issue of other documents at client's request         Issue of other documents at client's request         S00 RSD           Issue of other documents at client's request         Issue of other documents at client's request         S00 RSD           Infold dom pla		Office counters, other banks and POS terminals in the country (Dina and MasterCard)****	2%; min 300 RSD
payment card         Account balance inquiry at MGbi Banka ATMs (Dina and MasterCard)         50 RSD           Account balance inquiry at ATMs of other banks (Dina and MasterCard)         120 RSD           Account balance inquiry at ATMs of other banks (Dina and MasterCard)         120 RSD           Card replacement (for reason of blockage, change of data, it is damaged, stolen or lost) (Dina and MasterCard)         500 RSD           Inflows from abroad (MasterCard)         100 Rsp (2,1% from 1.9.2022-1.9.2023)           Application for Recurring Payment Cancellation Service (Mastercard)         3.00% (2,1% from 1.9.2022-1.9.2023)           Other charges         Declined transaction for debit card payments abroad         550 RSD           Issue of standard certificates at client's request         100 RSD         350 RSD           Issue of standard certificates at client's request         100 RSD         350 RSD           Issue of other documents at client's request         1,500 RSD         1,500 RSD           Unfounded complaint for card transactions*****         Center documents at client's request         750 RSD			2%; min 300 RSD
MasterCard)       MasterCard)       120 RSD         Card replacement (for reason of blockage, change of data, it is damaged, stolen or lost) (Dina and MasterCard)       500 RSD         Inflows from abroad (MasterCard)			50 RSD
damaged, stolen or lost) (Dina and MasterCard)       3.00%         Inflows from abroad (MasterCard)       3.00%         (2,1% from 1.9.2022-1.9.2023)         Application for Recurring Payment Cancellation Service (Mastercard)       650 RSD         Declined transaction for debit card payments abroad       3.00%         Issue of printed bank statements       150 RSD         Issue of standard certificates at client's request*****       610 CONSTRACTION		MasterCard)	
Inflows from abroad (MasterCard)       (2,1% from 1.9.2022-1.9.2023)         Application for Recurring Payment Cancellation Service (Mastercard)       650 RSD         Declined transaction for debit card payments abroad       35 RSD         Issue of printed bank statements       400 RSD         Issue of standard certificates at client's request*****       50 RSD         Issue of non-standard certificates at client's request       750 RSD         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       Declined transaction for debit card payments abroad       35 RSD         Issue of printed bank statements       400 RSD         Issue of standard certificates at client's request*****       750 RSD         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		Inflows from abroad (MasterCard)	
Other charges         Issue of printed bank statements         400 RSD           Issue of standard certificates at client's request*****         300 RSD           Issue of other documents at client's request         300 RSD           Issue of other documents at client's request         300 RSD           Issue of other documents at client's request         300 RSD           Issue of other documents at client's request         300 RSD           Infounded complaint for card transactions*****         300 RSD		Application for Recurring Payment Cancellation Service (Mastercard)	650 RSD
Other charges       Issue of standard certificates at client's request*****       750 RSD         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*****       8		Declined transaction for debit card payments abroad	35 RSD
Other charges       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		Issue of printed bank statements	400 RSD
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	outor ondigoo	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		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	LITE COUNT	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	K.	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 k	oan	Cash loan for refi	nancing
Loan amount		In case of onli	60.000,00 ine 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	oound 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			ln m	onthly instalments
Collaterals			Resolution on attachment of s	alary for borrower

\*Thecondition forgranting 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

\*Thecondition forgranting the loan is an opened payment account/package at Mobi Banka

nterest rate	Without salary transfer for users of all packages:	With salary transfer for users of all packa
ilerest rate	NIR=28%	NIR=24%
Purpose	Revolving credit card	with the option to refinance existing creditobligation
Credit limit tenor		36 n
	, A	A minimum 5% of debt outstanding (min. 1,000)
Aethod of repayment	In case of refinancing-the refinancing amount may be c	livided into equal monthly instalments (from1 to Repaid by revolving
Grace period		Up to 45
Payment of liabilities	Payr	nent from Bank current account via standing o
vmount – credit card		30,000.00-1,000,000.00
	In case of online co	ontract conclusion maximum amount is 600,000
mount – credit card with refinancing		up to 300,000.00
Collaterals		No colla
ype of interest		
Aethod of calculation		Proportional 28-31
Primary credit card issuance		Free of c
Additional credit card issuance		500 RSD one-time c
Nonthly primary credit card maintenance	200 RS	SD - no charge during the first month of credit car
Ionthly additional credit card maintenance		Free of o
Credit card account transaction via payment order	2%,	min 300 RSD; bills on click and top-up - free of c
Charge credit card, Revolving		Free of 0
Charge credit card, Split to instalments		6%, min 500 RSD per trans
Cash withdraw al by using a payment card - at ATMs of Mobi Banka and other banks in he country		2%, min 30
Cash withdraw al by using a payment card - at ATMs of Mobi Banka and other banks broad		2%, min 40
Over-the-counter cash withdrawal by payment card at banks in the country		2%, min 30
Over-the-counter cash withdrawal by payment card at banks abroad		2%, min 40
alance inquiry at ATMs of Mobi Banka		5
alance inquiry at ATMs of other banks in the country and abroad		12
rimary credit card replacement after expiry		Free of o
dditional credit card replacement after expiry		500 RSD one-time
Payment by credit card at the seller's point of sale in the country		Free of o
ayment by credit card at the seller's point of sale abroad (For user of Payment account <i>i</i> th basic services, Lite and Starter package) benied transactions for international payments		3
nflows from abroad		
emporary credit card blockage		Free of
ermanent crediticard blockage and replacement at user's request (in the event of loss, theft, idemnification, etc.)		500 RSD one-time
redit card unblocking in the event of temporary blockage		Free of
ee for PIN change at ATMs		Free of
Infounded complaint fee*		Real ex
Credit card cancelation at user's request		Free of
ee for exceeding credit limit (with tolerance of up to 2% of credit card limit)		1,00
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):

Fee when refinancing in instalments (	rees are snown as total amounts for the e	entire period of repayment in instaime	nts and are charged on a mor	itniy 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 RSD
up to 3 months				2,850	4,050
from 4 up to 6 months			4,200	5,700	
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		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=0,5%
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	EUR
Minimum amount	60,000.00 RSD	500 EUR
Maturity period	12 months 6 months 3 months	12 months 6 months
Annual interest rate	3,00% 2,70% 2,50%	1,50% 0,70%
Interest rate in case of full premature withdrawal of a term deposit	1,00%	0,20%
Type of interest	Annual interest rate, fixed	Annual interest rate, fixed
Method of interest calculation	Compound	Compound
Issue of monthly savings account statements via e-mail	Free of charge	Free of charge
Issue of printed bank statements	400 RSD	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)	
Account maintenance	Free of charge
Account closure	Free of charge
Processing of orders for sale of securities	0.3% of booking note amount, max. EUR200in RSD counter valueat the median exchangerate 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

