

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

Valid as of 20 March 2020

FEES DEPENDANT ON SELECTION OF ACCOUNT/PACKAGE		BASIC ACCOUNT*	STARTER PACKAGE	PROGRESIV PACKAGE	PROGRESIV PLUS** CLIENT
Payment account	Monthly service fee Currencies (RSD, EUR, USD, GBP, CHF, NOK)	Free of charge	150 RSD	300 RSD	300 RSD
Cashless transfer of cash in dinars in the Republic of Serbia	Pay to mobile/Pay to e-mail	50 RSD	20 RSD	Free of charge	Free of charge
	Pay to mobile/Pay to e-mail – instant payments	50 RSD	20 RSD	Free of charge	Free of charge
	Pay to account in another bank in the country***	50 RSD	20 RSD	Free of charge	Free of charge
	Payments to domestic bank accounts - instant payments***	50 RSD	20 RSD	Free of charge	Free of charge
Standing order/ Direct debit	Standing order/ direct debit payments outside Mobi Banka	50 RSD	20 RSD	Free of charge	Free of charge
Issuance of a debit card	(Re)issuance of basic MasterCard	Service not available within this payment account	500 RSD	Free of charge	Free of charge
	(Re)issuance of additional MasterCard	Service not available within this payment account	500 RSD	200 RSD	200 RSD
Cash withdrawal by using a payment card	Cash withdrawal at ATMs of other banks in the country by using Dina debit card	2%, min 200 RSD	2%, min 200 RSD	1.1%; min 25 RSD	Free of charge
	Cash withdrawal at ATMs of other banks in the country by using MasterCard debit card	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 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	1.0%	Free of charge	Free of charge
SMS notifications	Current account outflow /inflow message	10 RSD/SMS	10 RSD/SMS	Free of charge	Free of charge
Online exchange office	Difference between the buying and selling rates in the online exchange for euro	2 RSD	2 RSD	1 RSD	1 RSD
Overdraft	Interest rate (at an annual level)	NIR=32.00%		NIR=26.00%	
Credit card	Interest rate (at an annual level)	With salary transfer NIR=22.70% Without salary transfer NIR=26%			NIR=22.70%

*Payment account with basic services; ** 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

FREE SERVICES FOR USERS OF ALL ACCOUNTS/PACKAGES

Other services related to payment account	Opening current account	Free of charge
	Closing current account	Free of charge
	Issue of account closure certificate	Free of charge
	Transfer of funds to another bank when closing account	Free of charge
mCash	Account balance inquiry at Mobi Banka ATMs	Free of charge
	Cash payment and withdrawal at Mobi Banka ATMs	Free of charge
E-banking	Monthly service fee	Free of charge
Mobile banking	Monthly service fee	Free of charge
Issuance of a debit card	(Re)issue an basic Dina card	Free of charge
	(Re)issue an additional Dina card	Free of charge
Other services related to use of payment cards	Cash withdrawal at Mobi Banka ATMs by using payment cards (Dina and MasterCard)	Free of charge
	Payment of cash on the ATM of Mobi Banka by using the payment card (Dina and MasterCard)	Free of charge
	PIN change at ATMs (Dina and MasterCard)	Free of charge
	Change the PIN in the application (Dina and MasterCard)	Free of charge
Domestic payments	Cashless transfer of cash 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
	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
Banknote replacement	Replacement of damaged RSD banknotes	Free of charge

ADDITIONAL SERVICES CHARGED AND VALID FOR ALL ACCOUNTS/PACKAGES

Other services related to payment account	Interest rate for unauthorized overdraft	NIR=41.63% on an annual level		
Cashless transfer of cash in dinars in the Republic of Serbia	Urgent orders*		200 RSD	
Other transactions at Bank branch	Cashless transfer of cash in dinars in the Republic of Serbia - Urgent orders*		300 RSD	
	Cashless transfer of cash in dinars in the Republic of Serbia - up to RSD 300,000		250 RSD	
	Payment of cash on account by submitting a payment order to accounts outside the bank		1%; (min 150 RSD, max 3,000 RSD)	
	Replacement of damaged foreign currency banknotes	Depending on degree of damage, 5% of nominal value in RSD counter value at selling exchange rate for cash on date of transaction		
	Coin recycling		2%, min 250 RSD	
	NBS expert opinion on RSD banknotes and cash		600 RSD	
<i>Mobi banka fees charged for cash replacement services are subject to change and will be adjusted in line with changes to the official NBS price list.</i>				
Foreign currency transactions	Amount	For amounts ≤ 12,500 EUR	For amounts > 12,500 EUR	
	Cashless transfer of cash in euros from the foreign currency current account in euros (on a payment account abroad)**	2,700 RSD	0.4%; (min 7,200 RSD, max 24,000 RSD)	
	Cashless transfer of cash in other currencies with foreign currency current account (on a foreign payment account)**	2,700 RSD	0.4%; (min 7,200 RSD, max 24,000 RSD)	
	Cashless transfer of cash in euros from the foreign currency current account in euros (to a payment account in the Republic of Serbia)**	2,400 RSD	0.3%; (min 4,800 RSD, max 18,000 RSD)	
	Cashless transfer of cash in other currencies with foreign currency current account (to the payment account in the Republic of Serbia)**	2,400 RSD	0.3%; (min 4,800 RSD, max 18,000 RSD)	
	RSD payment to a non-resident's account with another domestic bank - foreign currency payment**	2,400 RSD	0.3%; (min 4,800 RSD, max 18,000 RSD)	
	Cashless transfer of cash under contracts on real estate purchase and sale from buyer's account into seller's account with another bank, and life insurance payments**	2,400 RSD	0.3%; (min 4,800 RSD, max 18,000 RSD)	
	Receiving cash from abroad on a foreign currency current account in euros**	Free of charge for pensions, salaries, business trip and humanitarian aid; 0.20%; (min 100 RSD, max 10,000 RSD) for other purposes		
	Receiving cash from abroad on a foreign currency current account in other foreign currencies**	Free of charge for pensions, salaries, business trip and humanitarian aid; 0.20%; (min 100 RSD, max 10,000 RSD) for other purposes		
	Request for cancellation of foreign currency order	1,000 RSD + foreign bank fee		
	Remittances - an order for return of inflows from abroad**	orders up to 100 EUR - free of charge order from 100 to 50,000 EUR - 3,000 RSD orders over 50,000.01 EUR - 6,000 RSD pensions under contract with banks - free of charge		
Other services related to payment card	Cash withdrawal by using a payment card at ATMs of other banks abroad (MasterCard)		1%; min 400 RSD	
	Over-the-counter cash withdrawal by payment card from post office counters, other banks and POS terminals in the country (Dina and MasterCard)***		2%; min 300 RSD	
	Over-the-counter cash withdrawal by payment card at banks abroad (MasterCard)		2%; min 300 RSD	
	Account balance inquiry at Mobi Banka ATMs (Dina and MasterCard)		50 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)		1.50%	
	Application for Recurring Payment Cancellation Service (Mastercard)		650 RSD	
Other charges	Message for denied recurring transaction for card internet 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	
DCC - Dynamic currency conversion for foreign cards at ATMs of Mobi Banka			Commission 8%	

*External orders over RSD 300,000; **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 withdrawal 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, provided that the certificate is issued in a standardized form defined by the bank.

The only branch office of Mobi Banka is located at Omladinskih brigada 88, 11000 Belgrade.

OVERDRAFT	BASIC ACCOUNT*	STARTER PACKAGE	PROGRESIV PACKAGE	PROGRESIV PLUS CLIENT
Loan amount				5,000.00 – 500,00.00 RSD
Maturity				Up to 12 months
Interest rate (at an annual level)	NIR=32.00%		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 withdrawal				Free of charge
Collaterals				No collaterals
Overdraft cancellation fee				Free of charge

CASH LOAN AND CASH LOAN FOR REFINANCING RSD

Purpose	Cash loan		Cash loan for refinancing	
	Loan amount	60.000,00 – 1.000.000,00 RSD		
Maturity	6 to 60 months			
Deposit / Down payment	Without deposit / down payment			
Maturity	up to 36 months	37 - 60 months	up to 36 months	37 - 60 months
Interest rate (at an annual level) NIR With salary transfer for users of all packages	11.75%	14.00%	11.75%	14.00%
Interest rate (at an annual level) NIR Without salary transfer for users of all packages	13.75%	16.00%	12.75%	15.00%
Type of interest rate	Fixed			
Method of interest calculation	Compound 28-31/365-6			
Loan processing fee	2,100.00 RSD – one-time charge As of 1st April 2020, until the end of the state of emergency in the Republic of Serbia: 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			
Collaterals	Resolution on attachment of salary for borrower			

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

FIXED-PURPOSE LOAN FOR PURCHASE OF DEVICES IN COOPERATION WITH TELENOR 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 collaterals
Interest rate	NIR=0.00%
Early loan repayment fee	Free of charge
Credit Bureau report withdrawal	Free of charge
Loan application processing	Free of charge

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

CREDIT CARD / CREDIT CARD WITH REFINANCING

Interest rate	Without salary transfer for users of all packages:	With salary transfer for users of all packages:
		NIR=26%
Purpose	Revolving credit card with the option to refinance existing credit obligations	
Credit limit tenor	36 months	
Method of repayment	A minimum 5% of debt outstanding (min. 1,000) RSD In case of refinancing- the refinancing amount may be divided into equal monthly instalments (from 1 to 36) or repaid by revolving model	
Grace period	Up to 45 days	
Payment of liabilities	Payment from Bank current account via standing order	
Amount	30,000.00 – 1,000,000.00 RSD – credit card up 300,000.00 RSD – credit card for refinancing	
Collaterals	No collaterals	
Type of interest	Fixed	
Method of calculation	Proportional 28-31/365-6	
Primary credit card issuance	Free of charge	
Additional credit card issuance	500 RSD one-time charge	
Monthly primary credit card maintenance	200 RSD - no charge during the first month of credit card use	
Monthly additional credit card maintenance	Free of charge	
Credit card account transaction via payment order	2%, min 200 RSD; bills on click and top-up - free of charge	
Charge credit card, Revolving	Free of charge	
Charge credit card, Split to instalments	150 RSD per instalment	
Cash withdrawal by using a payment card - at ATMs of Mobi Banka and other banks in the country and abroad	2%, min 300 RSD	
Over-the-counter cash withdrawal by payment card at banks in the country and abroad	2%, min 300 RSD	
Balance inquiry at ATMs of other banks in the country and abroad	30 RSD	
Primary credit card replacement after expiry	Free of charge	
Additional credit card replacement after expiry	500 RSD one-time charge	
Payment by credit card at the seller's point of sale	Free of charge	
Temporary credit card blockage	Free of charge	
Permanent credit card blockage and replacement at user's request (in the event of loss, theft, Indemnification, etc.)	500 RSD one-time charge	
Credit card unblocking in the event of temporary blockage	Free of charge	
Fee for PIN change at ATMs	Free of charge	
Unfounded complaint fee	Free of charge	
Credit card cancellation at user's request	Free of charge	
Fee for exceeding credit limit (with tolerance of up to 2% of credit card limit)	1,000 RSD	
Late payment reminder letter	250 RSD + Post Office expenses	



Mobi Banka

SVUDA GDE SI TI

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):

Maturity	up to 50,000 RSD	50,001 - 100,000 RSD	100,001- 150,000 RSD	150,001- 200,000 RSD	200,001- 300,000 RSD
up to 3 months	750	1,200	2,100	2,850	4,050
from 4 up to 6 months	1,500	2,400	4,200	5,700	8,100
from 7 up to 9 months	2,500	3,600	6,300	8,550	12,150
from 10 up to 12 months	3,000	4,800	8,400	11,400	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	7,200	12,600	17,100	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	21,000	28,500	40,500
from 31 up to 36 months	9,000	14,400	25,200	34,200	48,600

A VISTA SAVINGS

Contract term	12 months
Currency	RSD / EUR
Interest rate	NIR=1.7% / 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
Annual interest rate	2.7%
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	Compound
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: 276 RSD; One report per year without charge, further report 246 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. 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 withdrawal for purchase of securities	Free of charge
Cash withdrawal in RSD	Free of charge
Withdrawal 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