



OVERVIEW OF SERVICES AND FEES



For payment service users – customers

Name of the payment service provider: Postal Savings Bank, joint-stock company, Belgrade

Name of the payment account (package): Account package with basic services

Payment service user: Natural person

Date: 1 January 2026

This document represents an informative overview for **most frequently used and most significant services connected with the above mentioned payment account (payment account package).**

The payment service provider may also charge fees for services connected with the payment account that are not set forth in this document that contains only fees for most frequently used and most significant services connected with the above mentioned payment account. Information about all the fees charged to the payment service user – customer by the payment service provider is available in the Tariff of Fees for Services Performed by Postal Savings Bank, joint-stock company, Belgrade when Making Operations with Natural Persons.

A more detailed description of the services mentioned below (list of representative services) and additional explanations, if provided by the payment service provider, may be found also at the counters in the business premises of the payment service provider and on its website, and the payment service provider will deliver such documents to the payment service user at his/her request and free of charge.

SERVICE		FEE (as a percentage of the transaction amount and/or in cash amount)	
1.	General services connected with the payment account		
1.1.	Maintaining of the payment account – Payment account with basic services	Opening and closing of the payment account	Free of charge
	Within this payment account, i.e. package of services it is possible to use following services	Maintaining of the payment account (in case of activity of the account)	Monthly RSD 150,00
	- Opening, maintaining and closing of RSD payment account;		
	- Issuing and using of debit card (Post Card cobrand DinaCard);		

	<ul style="list-style-type: none"> - Inpayment and withdrawal of cash at counters, ATMs and other devices; - Transfer of funds from payment account to payment account by direct debit, using of payment card, through internet, credit transfer including standing order and instant credit transfer at POS of merchants; - Establishing and using of e-banking and m-banking; - Sending of notifications by SMS messages in connection with executed payment transactions. <p>In addition to the payment account with basic services, the User may request following additional services:</p> <ul style="list-style-type: none"> - Issuing of checks; - Issuing and using of credit card; - Overdraft facility; <p>opening, maintaining and closing of FX payment account (fees have been set forth in the Overview of Services and Fees for FX payment account).</p>	
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Note: Below are the fees for most frequently used and most significant services connected with this payment account, i.e. package of services that are charged in addition to the fee for maintaining of the payment account if the user stipulates establishing of such services, i.e. if he/she uses such services.

The payment service provider shall provide the user, at his/her request, clear and unambiguous information about the fees for the services covered by this payment account, i.e. package of services that are not shown below.

1.2.	E-banking	Establishing of service	Free of charge
		Using of service	Free of charge
1.3.	M-banking	Establishing of service	Free of charge
		Using of service	Free of charge
2.	Cashless payment transactions (excluding transactions with payment cards)		
2.1.	Cashless transfer of funds in RSD in the Republic of Serbia		
	At counters of the payment service provider		
	To a payment account held with the same payment service provider (internal transfer)	To the account of a natural person	Free of charge
		To the account of a legal entity	Free of charge
	Urgent/instant payment order	The service is not available within this payment account	
	To a payment account held with other payment service provider (external transfer)	0.5 % of the amount, min. RSD 30.00, max. RSD 6,000.00	

	Urgent/instant payment order	0.5 % of the amount, min. RSD 30.00, max. RSD 3,000.00
	By using e-banking and/or m-banking services	
	To a payment account held with the same payment service provider (internal transfer)	To the account of a natural person Free of charge To the account of a legal entity Free of charge
	Urgent/instant payment order	To the account of a natural person Free of charge To the account of a legal entity Free of charge
	To a payment account held with other payment service provider (external transfer)	Up to RSD 300,000 RSD 10.00 Over RSD 300,000 0.06% of the amount, max. RSD 3,000.00
	Urgent/instant payment order	RSD 10.00
2.2.	Cashless transfer of funds in EUR from FX current account in EUR	
	At counters of the payment service provider	
	To a payment account held in the Republic of Serbia	The service is not available within this payment account
	Urgent payment order	The service is not available within this payment account
	To a payment account held abroad	The service is not available within this payment account
	Urgent payment order	The service is not available within this payment account
	By using e-banking and/or m-banking services	
	To a payment account held in the Republic of Serbia	The service is not available within this payment account
	Urgent payment order	The service is not available within this payment account
	To a payment account held abroad	The service is not available within this payment account
	Urgent payment order	The service is not available within this payment account
2.3.	Receiving of funds from abroad to FX current account in EUR	
		The service is not available within this payment account
2.4.	Standing order	
	Establishing, i.e using of the service	Free of charge
	For executing transactions	
	To the payment account of a natural person held with the same payment service provider (internal transfer)	Free of charge
	To the payment account of a legal entity held with the same payment service provider (internal transfer)	Free of charge
	To a payment account held with other payment service provider (external transfer)	Free of charge
2.5.	Direct debit	
	Establishing, i.e using of the service	Free of charge
	For executing transactions	
	To the payment account of a legal entity held with the same payment service provider (internal transfer) – for a payee that has concluded contract with the Bank	Free of charge

	To the payment account held with other payment service provider (external transfer) – for a payee that has concluded contract with the Bank	Free of charge
	To the payment account of a payee through Direct Debit of the Association of Serbian Banks	Free of charge
2.6.	Issuing of checks	
	At home address – a set of 10 checks	RSD 400.00
	At the Bank's counters – per check	RSD 20.00
3.	Payment cards and cash	
3.1.	Issuing of debit cards	
	Issuing of a debit card (POST CARD cobrand DINACARD/ POST CARD DinaCard UnionPay)	Free of charge
	Recurring membership fee for using a debit card (POST CARD cobrand DINACARD/ POST CARD DinaCard UnionPay)	Free of charge
3.2.	Cash withdrawals by using debit cards	
	Per executed transaction	
	In the country (POST CARD cobrand DINACARD/ POST CARD DinaCard UnionPay)	
	At counters	Counters of the Bank Counters of other banks 2% of the amount, min. RSD 50.00
	At ATMs	ATMs of the Bank ATMs of other banks 2% of the amount, min. RSD 50.00
	Abroad	
	At counters	The service is not available within this payment account
	At ATMs	The service is not available within this payment account Except for POST CARD DinaCard UnionPay EUR 3* per transaction
3.3.	Issuing of credit cards	

	Issuing of a credit card (VISA CLASSIC credit)	Free of charge
	Recurring membership fee for using a credit card (VISA CLASSIC credit)	Free of charge
3.4.	Payments with credit cards at POS of merchants	
	Per executed transaction	
	In the country (VISA CLASSIC credit)	Free of charge
	Abroad (VISA CLASSIC credit)	1% of the transaction
	Annual nominal interest rate (VISA CLASSIC credit)	Fixed, calculated using proportional method 15.00%
	Annual effective interest rate (VISA CLASSIC credit)	From 15.54% to 16.34% (depending on the limit)
	Other fees	
3.5.	Cash withdrawals by using credit cards	
	Per executed transaction	
	In the country	
	(VISA CLASSIC credit) At counters	Counters of the Bank 3% of the amount, min. RSD 200.00
	(VISA CLASSIC credit)	Counters of other banks 3% of the amount, min. RSD 300.00
	(VISA CLASSIC credit) At ATMs	ATMs of the Bank 3% of the amount, min. RSD 200.00
	(VISA CLASSIC credit)	ATMs of other banks 3% of the amount, min. RSD 200.00
	Abroad	
	(VISA CLASSIC credit) At counters	3% of the amount, min. 5 EUR ²
	(VISA CLASSIC credit) At ATMs	3% of the amount, min. 3 EUR ²
	Annual nominal interest rate (VISA CLASSIC credit)	Fixed, calculated using proportional method 15.00%
	Annual effective interest rate (VISA CLASSIC credit)	From 15.54% to 16.34% (depending on the limit)
	Other fees	

4.	Overdraft facility		
	Establishing, i.e. using of the service	Other fees	
		- Taking reports from the Credit Bureau	RSD 246.00
		- Blank promissory note	RSD 50.00
	Annual nominal interest rate	Fixed, calculated using the proportional method	15.99%
	Annual effective interest rate		17,33% ³

¹ Collection is made in RSD equivalent at middle exchange rate for EUR on the day of debit

² Collection is made in RSD equivalent at middle exchange rate for EUR on the day of debit

³ On the amount of overdraft RSD 30,000.00 and repayment period of 24 months on 3 January 2025