



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 plus

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 – Account plus	Opening of the payment account	Free of charge
	Within this payment account, i.e. package of services it is possible to use following services: issuing of statements, issuing of confirmations, payments (clearing, instant, RTGS, payments and transfers to accounts of other natural person and legal entity), overdraft facility, issuing and using of payment cards, e-banking and m-banking	Maintaining of the payment account in case of activity of the account	Monthly RSD 340,00

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)		Free of charge
	Urgent/instant payment order		Free of charge
	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)		Free of charge
	Urgent/instant payment order		Free of charge
	To a payment account held with other payment service provider (external transfer)	Up to RSD 300,000	Free of charge
		Over RSD 300,000	RSD 50.00
	Urgent/instant payment order		Free of charge
2.2.	Cashless transfer of funds in EUR		
	At counters of the payment service provider		
	To a payment account held in the Republic of Serbia		
	Transfer of funds to RSD current account held with the Bank (internal transfer)		Free of charge
	Transfer of funds to a payment account held with other payment service provider (external transfer) – option "SHA"		0.5% of the amount min. RSD 1,000.00 max. RSD 20,000.00
	Transfer of funds in the Bank (internal transfer)		0.2% of the amount min. RSD 1,000.00 max. RSD 4,000.00
	Transfer/payment of funds to the account of other bank in the country		0.5% of the amount min. RSD 1,000.00 max. RSD 20,000.00
		+ charges for transfer in the country with option "OUR" - charges of other domestic bank	
			0.20% of the amount min. RSD 800.00 max. RSD 4,000.00

	Urgent payment order	The service is not available within this payment account
	To a payment account abroad	
	Transfer/payment of funds to the account of other bank abroad	0.5% of the amount min. RSD 1,000.00 max. RSD 20,000.00 + charges for executing remittance for option "OUR" - foreign bank charges For EUR: Up to EUR 5,000.00 EUR 10.00 From EUR 5,000.01-50,000.00 EUR 20.00 Over EUR 50,000.01 EUR 30.00
	Urgent payment order	The service is not available within this payment account
	By using e-banking service	
	To a payment account held in the Republic of Serbia	
	Transfer of funds to RSD current account held with the Bank (internal transfer)	Free of charge
	Transfer of funds to a payment account held with other payment service provider (external transfer) – RSD account	0.5% of the amount min. RSD 1,000.00 max. RSD 20,000.00
	Transfer of funds in the Bank (internal transfer)	0.2% of the amount min. RSD 1,000.00 max. RSD 4,000.00
	Transfer/payment of funds to the account of other bank in the country	0.5% of the amount min. RSD 1,000.00 max. RSD 20,000.00 + charges for transfer in the country with option "OUR" - charges of other domestic bank 0.20% of the amount min. RSD 800.00 max. RSD 4,000.00
	Urgent payment order	The service is not available within this payment account
	To payment account held abroad	
	Transfer/payment of funds to the account of other bank abroad	0.5% of the amount min. RSD 1,000.00 max. RSD 20,000.00 + charges for executing remittance with option "OUR" - foreign bank charges For EUR: Up to EUR 5,000.00 EUR 10.00 From EUR 5,000.01-50,000.00 EUR 20.00 Over EUR 50,000.01 EUR 30.00
	Urgent payment order	The service is not available within this payment account
2.3.	Receiving of funds from abroad to EUR account	
	Processing of incoming payments in FX	Up to EUR 100.00 RSD 20.00 from EUR 100.01 to EUR 5,000.00 0.2% of the amount min. RSD 200.00

		over EUR 5,000.01	0.15% of the amount max. RSD 8,000.00
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 a 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 a 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		
	Issuing set of checks		RSD 20.00 per check
3.	Payment cards and cash		
3.1.	Issuing of debit cards		
	Issuing of a debit card (POST CARD DinaCard UnionPay)		Free of charge
	Issuing of a debit card (MasterCard PLUS)	Primary card Additional card	RSD 350.00 RSD 200.00
	Recurring membership fee for using a debit card (POST CARD DinaCard UnionPay)		Free of charge
	Recurring membership fee for using a debit card (MasterCard PLUS)		Free of charge
3.2.	Cash withdrawals by using debit cards		
	Per executed transaction		
	In the country		
	Cash withdrawals	Counters of the Bank	

	(POST CARD DinaCard UnionPay) (MasterCard PLUS)	Counters of other banks	Free of charge Free of charge
	(POST CARD DinaCard UnionPay) (MasterCard PLUS)		2% of the amount, min. RSD 50.00 3% of the amount, min. RSD 300.00
	At ATMs (POST CARD DinaCard UnionPay) (MasterCard PLUS)	ATMs of the Bank	Free of charge Free of charge
	(POST CARD DinaCard UnionPay) (MasterCard PLUS)	ATMs of other banks	2% of the amount, min. RSD 50.00 2% of the amount, min. RSD 100.00
	Abroad		
	At counters (POST CARD DinaCard UnionPay) (MasterCard PLUS)	Counters of other banks	The service is not available within this payment account 3% of the amount, min. 5 EUR ¹
	(POST CARD DinaCard UnionPay) (MasterCard PLUS)		
	At ATMs (POST CARD DinaCard UnionPay) (MasterCard PLUS)	ATMs of other banks	EUR 3 per transaction 2% of the amount, min. 3 EUR ¹
3.3.	Issuing of credit cards		
	Issuing of a credit card	The service is not available within this payment account	
	Recurring membership fee for using a credit card	The service is not available within this payment account	
3.4.	Payments with credit cards at POS of merchants		
	Per executed transaction		
	In the country	The service is not available within this payment account	
	Abroad	The service is not available within this payment account	

	Annual nominal interest rate	The service is not available within this payment account
	Annual effective interest rate	The service is not available within this payment account
	Other fees	The service is not available within this payment account
3.5.	Cash withdrawals by using credit cards	
	Per executed transaction	
	In the country	
	At counters	The service is not available within this payment account
	At ATMs	The service is not available within this payment account
	Abroad	
	At counters	The service is not available within this payment account
	At ATMs	The service is not available within this payment account
	Annual nominal interest rate	The service is not available within this payment account
	Annual effective interest rate	The service is not available within this payment account
	Other fees	The service is not available within this payment account
4.	Overdraft facility	
	Establishing, i.e. using of the service	Other fees
		- Taking reports from the Credit Bureau RSD 246.00
		- 2 promissory notes RSD 100.00
	Annual nominal interest rate	Fixed, calculated using the proportional method 15.99%
	Annual effective interest rate	17,33% ²

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

² On the amount of overdraft RSD 30,000.00 and repayment period of 24 months on 3 January 2025