



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): Current FX account of a non-resident – natural person

Payment service user: Natural person

Date: 18 February 2025

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 – Current FX account Within this payment account, i.e. package of services it is possible to use following services: receiving and sending of funds from and to abroad and payments in foreign currencies in the Republic of Serbia	Opening of the payment account Free of charge Maintaining of the payment account Monthly RSD 50,00 if there were any movements in the account ¹

Note: Below are the fees for the 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	The service is not available within this payment account	
1.3.	M-banking	The service is not available within this payment account	
2.	Cashless payment transactions (apart from payment card transactions)		
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)	The service is not available within this payment account	
	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)	The service is not available within this payment account	
	Urgent/instant 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 with the same payment service provider (internal transfer)	The service is not available within this payment account	
	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)	The service is not available within this payment account	
	Urgent/instant payment order	The service is not available within this payment account	
2.2.	Cashless transfer of funds in EUR from FX current account		
	At counters of the payment service provider		
	To a payment account held in the Republic of Serbia	Transfer of funds to a payment account with the same payment service provider (internal transfer) ⁴	Free of charge
		Transfer of funds from a current FX account to an FX account of a legal entity held with the Bank – internal transfer	0.1% of the amount of the funds transferred, min. RSD 200.00 by debiting the current FX account ¹
		Transfer of funds in the country based on buying and selling/renting of a real estate within the Bank (internal transfer)	0.2% of the amount min. RSD 1,000.00 max. RSD 4,000.00 ¹ by debiting the current FX account,

		Transfer of funds in the country based on buying and selling/renting of a real estate to other bank's account (external transfer), "SHA" option	0.3% of the amount min. RSD 2,000.00 max. RSD 20,000.00 by debiting the current FX account
		Transfer of funds to one's own FX account held with other bank in the country or to the FX account of a family member within the third degree of kinship (external transfer), "SHA" option	0.3% of the amount, min. RSD 300.00 max. RSD 20,000.00 by debiting the current FX account ¹
		Transfer of funds to a payment account held with other payment service provider (external transfer) – RSD account of a legal entity	1% of the amount by debiting current FX account ²
	Urgent payment order	The service is not available within this payment account	
	Other domestic bank charges for transfers in the country with "OUR" option		0.20% min. RSD 800.00 max. RSD 4,000.00
	To a payment account held abroad + charges for executing transfers with "OUR" option	For transfers/payments in EUR for a transfer/payment up to EUR 5,000.00 for a payment from EUR 5,000.01 – 50,000.00 for a payment above EUR 50,000.00	0.5% of the amount, min. RSD 300.00 ¹ max. RSD 20,000.00 ¹ + charges for executing transfers with "OUR" option EUR 10.00 ¹ EUR 20.00 ¹ EUR 30.00 ¹
	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		
	Processing of incoming payments in foreign currencies	Up to EUR 100.00 From 100.01 to EUR 5,000.00 Above EUR 5,000.00	RSD 20.00 ¹ 0.2% of the amount, min. RSD 200.00 ¹ 0.15% of the amount, max. RSD 8,000.00 ¹
2.4.	Standing order		

	Establishing, i.e. using of the service	The service is not available within this payment account
	For executing transactions	
	To a payment account with the same payment service provider (internal transfer)	The service is not available within this payment account
	To a payment account held with other payment service provider (external transfer)	The service is not available within this payment account
2.5.	Direct debit	
	Establishing, i.e. using of the service	The service is not available within this payment account
	For executing transactions	
	To a payment account with the same payment service provider (internal transfer)	The service is not available within this payment account
	To a payment account held with other payment service provider (external transfer)	The service is not available within this payment account
2.6.	Issuing of checks	
		The service is not available within this payment account
3.	Payment cards and cash	
3.1.	Issuing of debit cards	
	Issuing of a debit card	
	VISA dinar payment account	One-off RSD 150.00
	Urgent issuing of a debit card – VISA dinar payment card - at the user's request within 48 hours	One-off RSD 700.00
	Recurring membership fee for using a debit card - VISA dinar payment card	Annually RSD 300.00
3.2.	Cash withdrawals by using debit cards	
	Per executed transaction	
	In the country	
	At counters	
	VISA dinar payment card	Counters of the Bank Free of charge
	VISA dinar payment card	Counters of other banks 2% of the amount, min. RSD 200.00
	At ATMs	
	VISA dinar payment card	ATMs of the Bank Free of charge
	VISA dinar payment card	ATMs of other banks 2% of the amount, min. RSD 100.00
	Abroad	

	At counters	VISA dinar payment card	Counters of other banks 2% of the amount, min. EUR 3.00
	At ATMs	VISA dinar payment card	ATMs of other banks 2% of the amount, min. EUR 3.00
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	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

¹ Current FX account is debited in the available currency, and the exchange rate for calculating fees shall be buying exchange rate of Postal Savings Bank, joint-stock company, Belgrade valid on the date of charging the fee

² Exchange rate that is to be applied for calculating the fee shall be buying exchange rate of Postal Savings Bank, joint-stock company, Belgrade valid on the date of charging the fee

³ Commissions and fees shall be calculated at the middle exchange rate for EUR on the date of debit

⁴ Transfers may be executed by the customer between the accounts held with the Bank by him/her, the authorized person, as well as his/her spouse, blood or adoptive relative within the third degree of kinship

