



## 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 resident

**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.	<b>General services connected with the payment account</b>	
1.1.	<b>Maintaining of the payment account – Current FX account</b>  <b>Within this payment account, i.e. package of services it is possible to use following services:</b> receiving and sending of funds from and to abroad and payments in foreign currencies in the Republic of Serbia, VISA FX payment card	Opening and closing of the payment account Free of charge  Maintaining of the payment account Monthly RSD 50,00 if there were any movements in the account <sup>1</sup>

**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.**

<b>1.2.</b>	<b>E-banking</b>	Establishing of service	Free of charge
<b>1.3.</b>	<b>M-banking</b>	Establishing of service	Free of charge
<b>2.</b>	<b>Cashless transfer of funds in RSD in the Republic of Serbia</b>		
<b>2.1.</b>	<b>Cashless transfer of funds in RSD in the Republic of Serbia</b>		
	<b>At counters of the payment service provider</b>		
	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	
	<b>By using e-banking and/or m-banking services</b>		
	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	
<b>2.2.</b>	<b>Cashless transfer of funds in EUR from FX current account</b>		
	<b>At counters of the payment service provider</b>		
	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) <sup>4</sup>	Free of charge
		Transfer of funds from a current FX account to an FX account of a legal entity held with the Bank	0.1% of the amount of the funds transferred, min. RSD 200.00 by debiting the current FX account <sup>1</sup>
		Transfer of funds in the country based on buying and selling/renting of a real estate (internal transfer)	0.2% of the amount by debiting the current FX account, min. RSD 1,000.00 max. RSD 4,000.00 <sup>1</sup>

		<p>Transfer of funds in the country based on buying and selling/renting of a real estate to other bank's account (external transfer)</p> <p>Transfer 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)</p> <p>Transfer of funds to a payment account held with other payment service provider (external transfer) – RSD account of a legal entity</p>	<p>0.3% of the amount by debiting the current FX account min. RSD 2,000.00 max. RSD 20,000.00<sup>1</sup></p> <p>0.3% of the amount, min. RSD 2,000.00 max. RSD 20,000.00 by debiting the current FX account<sup>1</sup></p> <p>1% of the amount by debiting the current FX account<sup>2</sup></p>
	Urgent payment order	The service is not available within this payment account	
	<p>To a payment account held abroad – For transfers/payments in EUR</p> <p>+ charges for executing transfers with "OUR" option</p>	<p>0.5% of the amount, min. RSD 300.00<sup>1</sup> max. RSD 20,000.00<sup>1</sup></p> <p>+ charges for executing transfers with "OUR" option foreign charges (calculation of the fee at middle exchange rate of the NBS)</p> <p>for a transfer/payment up to EUR 5,000.00 EUR 10.00<sup>1</sup> for a payment from EUR 5,000.01 – 50,000.00 EUR 20.00<sup>1</sup> for a payment above EUR 50,000.00 EUR 30.00<sup>1</sup></p>	
	Urgent payment order	The service is not available within this payment account	
<b>By using e-banking and/or m-banking services</b>			
	To a payment account held in the Republic of Serbia	<p>Transfer of funds to a payment account with the same payment service provider (internal transfer)<sup>4</sup></p> <p>Transfer of funds from a current FX account to an FX account of a legal entity held with the Bank</p> <p>Transfer of funds in the country based on buying and selling/renting of a real estate (internal transfer)</p>	<p>Free of charge</p> <p>0.1% of the amount of the funds transferred, min. RSD 200.00 by debiting the current FX account<sup>1</sup></p> <p>0.2% of the amount by debiting the current FX account, min. RSD 1,000.00 max. RSD 4,000.00<sup>1</sup></p>

		Transfer of funds in the country based on buying and selling/renting of a real estate to other bank's account (external transfer)	0.3% of the amount by debiting the current FX account min. RSD 2,000.00 max. RSD 20,000.00 <sup>1</sup>
		Transfer 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)	0.3% of the amount, min. RSD 2,000.00 max. RSD 20,000.00 by debiting the current FX account <sup>1</sup>
		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 <sup>2</sup>
	Charges of other domestic bank for a transfer in the country with "OUR" option		0.20% 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 held abroad		0.5% of the amount, min. RSD 300.00 <sup>1</sup> max. RSD 20,000.00 <sup>1</sup> + charges for executing transfers with "OUR" option (calculation of the fee at middle exchange rate of the NBS)
		for a transfer/payment up to EUR 5,000.00	EUR 10.00 <sup>1</sup>
		for a payment from EUR 5,000.01 - 50,000.00	EUR 20.00 <sup>1</sup>
		for a payment above EUR 50,000.00	EUR 30.00 <sup>1</sup>
	Urgent payment order	The service is not available within this payment account	
<b>2.3.</b>	<b>Receiving of funds from abroad to FX current account in EUR</b>		
	Processing of incoming payments in foreign currencies (EUR)	Up to EUR 100.00	RSD 20.00 <sup>1</sup>
		From 100.01 to EUR 5,000.00	0.2% of the amount, min. RSD 200.00 <sup>1</sup>
		Above EUR 5,000.00	0.15% of the amount, max. RSD 8,000.00 <sup>1</sup>
<b>2.4.</b>	<b>Standing order</b>		
	To a payment account with the same payment service provider (internal transfer)	Free of charge	
	<b>For executing transactions</b>		

	To a payment account with the same payment service provider (internal transfer)	Free of charge	
	To a payment account held with other payment service provider (external transfer)	The service is not available within this payment account	
<b>2.5.</b>	<b>Direct debit</b>		
	Establishing, i.e using of the service	The service is not available within this payment account	
	<b>For executing transactions</b>		
	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	
<b>2.6.</b>	<b>Issuing of checks</b>		
		The service is not available within this payment account	
<b>3.</b>	<b>Payment cards and cash</b>		
<b>3.1.</b>	<b>Issuing of debit cards</b>		
	Issuing of a debit card (VISA FX payment card)	RSD 400.00	
	Issuing of additional debit card (VISA FX payment card)	RSD 400.00	
	Reissuing of primary/additional debit card (VISA FX payment card)	RSD 400.00	
	Urgent issuing of the card at the user's request within 48 hours	RSD 700.00	
	Recurring membership fee for using a debit card (VISA FX payment card)	Free of charge	
<b>3.2.</b>	<b>Cash withdrawals by using debit cards</b>		
	<b>Per executed transaction</b>		
	In the country		
	At counters (VISA FX payment card)	Counters of the Bank	Free of charge
		Counters of other banks	2% of the amount, min. RSD 200.00 <sup>3</sup>
	At ATMs (VISA FX payment card)	ATMs of the Bank	Free of charge
		ATMs of other banks	2% of the amount, min. RSD 100.00 <sup>3</sup>
	Abroad		

	At counters(VISA FX payment card)	2% of the amount, min. EUR 3.00
	At ATMs (VISA FX payment card)	2% of the amount, min. EUR 3.00
<b>3.3.</b>	<b>Issuing of credit cards</b>	
	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
<b>3.4.</b>	<b>Payments with credit cards at POS of merchants</b>	
	<b>Per executed transaction</b>	
	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
<b>3.5.</b>	<b>Cash withdrawals by using credit cards</b>	
	<b>Per executed transaction</b>	
	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
<b>4.</b>	<b>Overdraft facility</b>	
	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

<sup>1</sup> 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

<sup>2</sup> 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

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

<sup>4</sup> 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

