



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 RSD account of a non-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.	General services connected with the payment account	
1.1.	Maintaining of the payment account – Current RSD account of a non-resident Within this payment account, i.e. package of services it is possible to use following services: receiving and transferring of RSD funds and payments in the Republic of Serbia	Opening and closing of the payment account Free of charge Maintaining of the payment account Monthly RSD 250.00 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.		
2.1.	Cashless transfer of funds in RSD in the Republic of Serbia	
	At counters of the payment service provider	
	To the account of a natural person	Free of charge
	To a payment account held with the same payment service provider (internal transfer)	0.5 % of the amount, min. RSD 1,000.00 max. RSD 6,000.00
	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)	0.8 % of the amount, min. RSD 3,000.00, max. RSD 10,000.00
	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	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 (foreign bank charges are included in the fee)	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 FX incoming payments	The service is not available within this payment account
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 - POST CARD DinaCard UnionPay	Free of charge
	Urgent issuing of a debit card - POST CARD DinaCard UnionPay at the user's request within 48 hours	One-off RSD 400.00
	Delivery of a debit card - POST CARD DinaCard UnionPay at home address	One-off RSD 800.00
	Issuing of a debit card – VISA dinar payment card (with a condition that a POST CARD DinaCard UnionPay has been previously issued)	One-off RSD 150.00
	Urgent issuing of a debit card – VISA dinar payment card at the user's request within 48 hours (with a condition that a POST CARD DinaCard UnionPay has been previously issued)	One-off RSD 700.00
	Recurring membership fee for using a debit card - POST CARD DinaCard UnionPay	Free of charge
	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	

	POST CARD DinaCard UnionPay VISA dinar payment card	Counters of the Bank Counters of other banks	Free of charge Free of charge
	POST CARD DinaCard UnionPay VISA dinar payment card		2% of the amount, min. RSD 50.00 2% of the amount, min. RSD 200.00
	At ATMs POST CARD DinaCard UnionPay VISA dinar payment card	ATMs of the Bank	Free of charge Free of charge
	POST CARD DinaCard UnionPay VISA dinar payment card	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 VISA dinar payment card		The service is not available within this payment account 2% of the amount, min. EUR 3.00
	At ATMs POST CARD DinaCard UnionPay VISA dinar payment card	ATMs of other banks	EUR 3.00 per transaction 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