



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 account for other purposes

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 – Current account for other purposes	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: issuing of confirmations, payments (clearing, instant, RTGS, payments and transfers to accounts of other natural person and legal entity), issuing and using of POST CARD COBRAND DINACARD payment card, VISA dinar payment card, e-banking and m-banking	Maintaining of the payment account (in case of activity of the account)	Monthly RSD 280,00

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)	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	
	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 (Homeb@nking)	RSD 15.00
		Up to RSD 300,000 (MobiBank PS)	RSD 15.00
		Over RSD 300,000	0.06% of the amount, max. RSD 3,000.00
	Urgent/instant payment order	Homeb@nking	RSD 15.00
		MobiBank PS	RSD 15.00
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	
		This 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 cobrand DINACARD/ POST CARD DinaCard UnionPay)	Free of charge
	Urgent issuing of a debit card (POST CARD cobrand DINACARD/ POST CARD DinaCard UnionPay) at the user's request within 48 hours	One-off RSD 400.00

	Delivery of a debit card (POST CARD cobrand DINACARD/ POST CARD DinaCard UnionPay) at home address	One-off RSD 800.00
	Issuing of a debit card (VISA dinar payment card)	One-off RSD 150.00
	Urgent issuing of a debit card (VISA dinar payment card) at the request of the user within 48 hours	One-off RSD 700.00
	Recurring membership fee for using a debit card (POST CARD cobrand DINACARD/ 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	Counters of the Bank
	(POST CARD cobrand DINACARD/ POST CARD DinaCard UnionPay)	Free of charge
	(VISA dinar payment card)	Free of charge
	(POST CARD cobrand DINACARD/ POST CARD DinaCard UnionPay)	Counters of other banks
	(VISA dinar payment card)	2% of the amount, min. RSD 50.00
		2% of the amount, min. RSD 200.00
	At ATMs	ATMs of the Bank
	(POST CARD cobrand DINACARD/ POST CARD DinaCard UnionPay)	Free of charge
	(VISA dinar payment card)	Free of charge
	(POST CARD cobrand DINACARD/ POST CARD DinaCard UnionPay)	ATMs of other banks
	(VISA dinar payment card)	2% of the amount, min. RSD 50.00
		2% of the amount, min. RSD 100.00
	Abroad	
	At counters	Counters of other banks
	(POST CARD cobrand DINACARD/ POST CARD DinaCard UnionPay)	The service is not available within this payment account

	(VISA dinar payment card)	2% of the amount, min. 3 EUR ¹
	At ATMs (POST CARD cobrand DINACARD/ POST CARD DinaCard UnionPay) (VISA dinar payment card)	ATMs of other banks The service is not available within this payment account 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	
	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	
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	
	Annual effective interest rate	
	Other fees	
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 Collection is made in RSD equivalent at middle exchange rate for EUR on the day of debit