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 receiving pension
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 receiving pension**	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 statements, issuing of confirmations, payments (clearing, instant, RTGS, payments and transfers to account of other natural person and legal entity), overdraft facility, issuing and using of	Maintaining of the payment account Monthly RSD 190,00[4]

	payment cards, e-banking and m-banking		
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**	Establishing of service Using of service	Free of charge Free of charge
1.3.	**M-banking**	Establishing of service Using of service	Free of charge 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 To the account of a legal entity	Free of charge 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	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)	To the account of a natural person To the account of a legal entity	Free of charge Free of charge
	Urgent/instant payment order	To the account of a natural person To the account of a legal entity	Free of charge Free of charge
	To a payment account held with other payment service provider (external transfer)	Up to RSD 300,000 (Homeb@nking) Up to RSD 300,000 (MobiBank PS) Over RSD 300,000	RSD 15.00 RSD 15.00 0.06% of the amount, max. RSD 3,000.00
	Urgent/instant payment order	Homeb@nking MobiBank PS	RSD 15.00 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**	
		At home address – a set of 10 checks RSD 400.00 At the Bank's counters – per check RSD 20.00
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 (Debit MasterCard contactless)	One-off RSD 250.00
	Urgent issuing of a debit card (Debit MasterCard contactless) 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 (DEBIT MASTERCARD contactless)	Annually RSD 250.00
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
	(DEBIT MASTERCARD contactless)	Free of charge
		Cunters of other banks
	(POST CARD cobrand DINACARD/ POST CARD DinaCard UnionPay)	2% of the amount, min. RSD 50.00
	(DEBIT MASTERCARD contactless)	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
	(DEBIT MASTERCARD contactless)	Free of charge
		ATMs of other banks
	(POST CARD cobrand DINACARD/ POST CARD DinaCard UnionPay)	2% of the amount, min. RSD 50.00
	(DEBIT MASTERCARD contactless)	2% of the amount, min. RSD 100.00

	Abroad	
	At counters (POST CARD cobrand DINACARD/ POST CARD DinaCard UnionPay) (Debit MasterCard contactless)	Counters of other banks The service is not available within this payment account 2% of the amount, min. 3 EUR[1]
	At ATMs (POST CARD cobrand DINACARD/ POST CARD DinaCard UnionPay) For POST CARD DinaCard UnionPay only (Debit MasterCard contactless)	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 (VISA CLASSIC credit)	Free of charge
	Recurring membership fee for using a credit card (VISA CLASSIC credit)	Free of charge
3.4.	**Payments with credit cards at POS of merchants**	
	Per executed transaction	
	In the country (VISA CLASSIC credit) Abroad (VISA CLASSIC credit)	Free of charge 1% of the transaction
	Annual nominal interest rate (VISA CLASSIC credit)	Fixed, calculated using the proportional method 15.00%
	Annual effective interest rate (VISA CLASSIC credit)	from 15.56% to 16.43% (depending on the limit)
	Other fees	
3.5.	**Cash withdrawals by using credit cards**	
	Per executed transaction	
	In the country	
	At counters (VISA CLASSIC credit) (VISA CLASSIC credit)	Counters of the Bank 3% of the amount, min. RSD 200.00 Counters of other banks 3% of the amount, min. RSD 300.00
	At ATMs (VISA CLASSIC credit)	ATMs of the Bank 3% of the amount, min. RSD 200.00

	(VISA CLASSIC credit)	ATMs of other banks 3% of the amount, min. RSD 200.00
	Abroad	
	At counters (VISA CLASSIC credit)	3% of the amount, min. 5 EUR[2]
	At ATMs (VISA CLASSIC credit)	3% of the amount, min. 3 EUR[2]
	Annual nominal interest rate (VISA CLASSIC credit)	Fixed, calculated using the proportional method 15.00%
	Annual effective interest rate (VISA CLASSIC credit)	from 15.56% to 16.43% (depending on the limit)
	Other fees	
4.	**Overdraft facility**	
	Establishing, i.e. using of the service	Other fees - Taking reports from the Credit Bureau RSD 246.00 - Blank promissory note RSD 50.00
	Annual nominal interest rate	Fixed, calculated using the proportional method 15.99%
	Annual effective interest rate	17,33%[3]

[1] Collection is made in RSD equivalent at middle exchange rate for EUR on the day of debit
[2] Collection is made in RSD equivalent at middle exchange rate for EUR on the day of debit
[3] On the amount of overdraft RSD 30,000.00 and repayment period of 24 months on 3 January 2025
[4] Pension card holders receive discount of 10%