



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 students

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 students	Opening and closing of the payment account ⁽¹⁾ Free of charge	
	Within this payment account, it is possible to use following services: services of opening, maintaining and closing of the account; inpayment and withdrawal of cash at the Bank's counters; services of withdrawal of money at ATMs and other devices; transfer of funds from payment account to payment account with a standing order; using of e-banking and m-banking	Maintaining of the payment account	Free of charge

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	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)	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 6,000.00
	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	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)	RSD 10.00	
		Urgent/instant payment order	RSD 10.00
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	This service is not available within this payment account
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 DinaCard UnionPay)	Free of charge
	Recurring membership fee for using a debit card (POST CARD DinaCard UnionPay)	Free of charge
3.2.	Cash withdrawals by using debit cards	
	Per executed transaction	
	In the country (POST CARD DinaCard UnionPay)	
	At counters	Counters of the Bank Counters of other banks 2% of the amount, min. RSD 50.00
	At ATMs	ATMs of the Bank ATMs of other banks 2% of the amount, min. RSD 50.00
	Abroad (POST CARD DinaCard UnionPay)	
	At counters	The service is not available within this payment account
	At ATMs	3 EUR per transaction ⁽²⁾
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	
	Annual effective interest rate	
	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 The account is opened by applying on the portal of the Treasury Administration

² Collection is made in RSD equivalent at middle exchange rate for EUR on the day of debit