

T A R I F A
NAKNADA BANKE ZA USLUGE PLATNOG PROMETA

Predstavništva, ambasadama i dipl/konzul predstavništva, stranim udruženjima

T A R I F F
FOR BANK'S FEES FOR SERVICES OF PAYMENT SYSTEM

Rep.office, Embassies and dipl/consular offices

1. Oktobar 2018.
October 01, 2018

**naknade
fees**
**I VOĐENJE TEKUĆEG RAČUNA
CURRENT ACCOUNT MAINTENANCE**

1. **otvaranje tekućeg računa**
current account opening
2. **vođenje deviznih i dinarskih tekućih računa klijenta**
current account maintenance for fcy and dinar accounts

bez naknade free of charge
bez naknade free of charge

**II DOMAĆE PLATNE TRANSAKCIJE U DINARIMA
DOMESTIC PAYMENT SYSTEM IN DINARS**
**1. DINARSKA PLAĆANJA
DINAR PAYMENTS**

- 1.1 **Dinarsko plaćanje troškova tekućeg poslovanja**
Dinar payments of current operations costs

Elektronski / Electronically vreme prijema naloga do 16:00h / cut off time 16:00h	Papirno / Paper based vreme prijema naloga do 12:00h / cut off time 12:00h
0,35% min rsd 75,00 max rsd 1.950,00	0,50% min rsd 95,00 max rsd 6.500,00

**III MEĐUNARODNE PLATNE TRANSAKCIJE
INTERNATIONAL PAYMENT SYSTEM**

- 1.1 **sa deviznog tekućeg računa**
from FCY current account
- 1.2. **sa deviznog tekućeg računa - IntraGroupPayment**
from FCY current account - IntraGroupPayment
- 1.3. **sa dinarskog tekućeg računa u korist računa
nerezidenta/rezidenta kod druge domaće banke**
from dinar current account in favor of nonresident /resident
account with other domestic bank

Elektronski / Electronically vreme prijema naloga do 13:00h / cut off time 13:00h	Papirno / Paper based vreme prijema naloga do 12:00h / cut off time 12:00h
0,25% min rsd 900,00 max rsd 40.000,00	0,36% min rsd 1.450,00 max rsd 40.000,00
0,20% min rsd 900,00 max rsd 40.000,00	0,30% min rsd 1.450,00 max rsd 40.000,00
0,25% min rsd 900,00 max rsd 40.000,00	0,36% min rsd 1.450,00 max rsd 40.000,00

Napomena: prodaja deviza klijentima se vrši do 16:00h radnim danima / COT for selling FCY to the clients 16:00

**IV PLAĆANJE / TRANSFER U OKVIRU Raiffeisen banke
OUTGOING PAYMENTS / TRANSFERS WITHIN Raiffeisen bank**
**1 NOSTRO DOZNAKE
OUTGOING PAYMENTS**

- 1.1 **plaćanje sa deviznog tekućeg računa**
payment order from FCYcurrent account
- 1.2. **plaćanje u dinarima sa dinarskog tekućeg računa**
payments in RSD from RSD current account

Elektronski / Electronically vreme prijema naloga do 13:00h / cut off time 13:00h	Papirno / Paper based vreme prijema naloga do 12:00h / cut off time 12:00h
bez naknade free of charge	
bez naknade free of charge	

**2 PRILIV
INCOMING PAYMENTS**

- 2.1. **u korist dinarskog/deviznog tekućeg računa**
to dinar/FCY current account
- 2.2. **slanje deviznih čekova na inkaso naplatu**
collection of FCY cheques

bez naknade free of charge	
min rsd	0,50% 1.000,00

***Ukoliko se radi o čeku izdatom od strane italijanske banke bez bankarskog MICR encoding line, osim naknade naplaćuje se trošak od EUR 100,00 / In the case of check issued by Italian bank without MICR encoding line, beside the stated fee, additional fee of EUR 100,00 will be charged.**

**** Pravila za kliring ino-čekova objavljena su na internet stranici banke www.raiffeisenbank.rs u delu Pravna lica / Međunarodni platni promet / Clearing rules for checks are published on the Banks web site www.raiffeisenbank.rs, Corporate/International payments**

*****Troškovi ino-banke i swifta nisu uključeni u naknadu**
Costs of foreign banks and swift costs are not included in the fee

V POSLOVI SA GOTOVIM NOVCEM
CASH TRANSACTIONS
DINARI / RSD

 uplata i isplata do 15:00, subotom do 12:00
 deposit and withdrawal until 15:00, on Saturdays until 12:00

1. **uplata gotovog novca**
cash deposit
- 1.1. **uplata papirnog novca**
cash deposit - banknotes
- 1.2. **uplata upakovanog kovanog novca**
cash deposit - packed coins
- 1.3. **usluga prikupljanja gotovog novca sa adrese komitenta**
cash collection service

2. **isplata gotovog novca**
cash withdrawal
- 2.1. **isplata papirnog novca**
cash withdrawal - banknotes
- 2.2. **isplata gotovog novca - kovanice**
cash withdrawal - coins
- 2.3. **usitnjavanje novca**
exchange large paper denomination into coins and small paper denomination
- 2.4. **usluga isporuka gotovog novca na adresu komitenta**
cash delivery service

bez naknade free of charge	
	2,20%
sporazumno by agreement	

	0,50%
	2,00%
Neophodna najava jedan radni dan ranije One working day announcement necessary	2,00%
sporazumno by agreement	

EFEKTIVA / FX

 uplata i isplata do 15:00, subotom do 12:00
 deposit and withdrawal until 15:00, on Saturdays until 12:00

1. **uplate u efektivnom stranom novcu**
cash deposit in FCY
2. **isplate u efektivnom stranom novcu deviznim pokrićem**
FCY withdrawal in cash from FCY account
3. **isplate u efektivnom stranom novcu sa dinarskim pokrićem**
FCY withdrawal from dinar account

bez naknade free of charge	
min rsd	0,50% 650,00
isplata bez naknade / kurs za kupovinu deviza: sporazumno withdrawal free of charge /FCY exchange rate: by agreement	

VI USLUGE ELEKTRONSKOG I MOBILNOG BANKARSTVA
SERVICES OF ELECTRONIC AND MOBILE BANKING

1. RaiffeisenOnLine		
1.1. Godišnja pretplata po izdatom elektronskom sertifikatu <i>Annual fee per issued electronically certificate</i>	eur	45,00
1.2. Deblokada elektronskog sertifikata <i>Unlocking of the electronically certificate</i>	bez naknade <i>free of charge</i>	
1.3. Deblokada PUK-a za sertifikate sa serijskim brojem koji počinje sa 11 <i>Unlocking the PUK for certificates with serial number starting with 11</i>	eur	45,00
1.4. Izmena privilegije po elektronskom sertifikatu <i>Changing the level of privileges of the electronically certificate</i>	bez naknade <i>free of charge</i>	
2. Hal E - Bank		
2.1. Godišnja pretplata za postojećeg/novog korisnika (priklučenje na sistem) <i>Annual fee for existing/new user (registration)</i>	eur	60,00
2.2. Izdavanje elektronskog / kvalifikovanog elektronskog sertifikata za ovlašćeno lice <i>Issuing of the electronically / qualified electronically certificate for authorised person</i>	eur	60,00
2.3. Izmena privilegije po elektronskom sertifikatu <i>Changing the level of privileges of the electronically certificate</i>	bez naknade <i>free of charge</i>	
3. CMI/CMI@Web		
3.1. Registracija za dostavu naloga putem CMI/CMI@Web <i>Registration of p/o send by CMI/CMI@Web</i>	bez naknade <i>free of charge</i>	
4. SWIFT MT101		
4.1. Registracija za dostavu naloga putem SWIFT MT101 <i>Registration of p/o send by SWIFT MT101</i>	jednokratno <i>once</i>	eur 450,00
5. Moja mBanka		
5.1. Mesečna pretplata po ovlašćenom licu <i>Monthly fee per authorised person*</i>	rsd	300,00
6. Čitač kartice <i>Smart card reader</i>		
6.1. Čitač kartice na zahtev klijenta <i>Smart card reader on client's request</i>	jednokratno <i>once</i>	rsd 1.500,00

*bez naknade do 31.01.2017 / free of charge up to January 31, 2017

VII USLUGE DOSTAVE IZVODA
 DELIVERY SERVICE OF ACCOUNT STATEMENTS

REDOVNA DOSTAVA IZVODA
 REGULARLY DELIVERY OF ACCOUNT STATEMENTS

1. E-MAIL-om BY E-MAIL	bez naknade free of charge	
2. LIČNO PERSONALLY	bez naknade free of charge	
2.1. na šalteru by counter	bez naknade free of charge	
2.2. naknadna štampa izvoda additional printing of account statement	<i>rsd</i>	100,00
3. SMS USLUGA SMS SERVICE		
3.1. slanje SMS poruke za dobijanje stanja po tekućem računu SMS services for a current account balance	<i>po poruci</i> per message <i>rsd</i>	15,00
3.2. slanje SMS poruke za ponavljanje izvoda na e-mail SMS services for repeting off acc. statements delivery on e-mail	<i>po poruci</i> per message <i>rsd</i>	15,00
4. SWIFT-om BY SWIFT		
4.1. slanje izvoda elektronski SWIFT-om MT 940 delivery of account statements by SWIFT MT 940	<i>mesečno po računu i SWIFT adresi</i> monthly per account and SWIFT address <i>EUR</i>	30,00
4.2. SWIFT MT 941 - stanje po tekućem računu SWIFT MT 941 - current account balance	<i>mesečno po računu i SWIFT adresi</i> monthly per account and SWIFT address <i>EUR</i>	25,00

DOSTAVA MESEČNIH IZVODA NA ZAHTEV KLIJENTA
 DELIVERY OF MONTHLY ACCOUNT STATEMENTS ON
 CLIENT'S REQUEST

1. lično personally	<i>po izvodu</i> per statement <i>rsd</i>	100,00
2. e-mailom by e-mail	bez naknade free of charge	
3. poštom u zemlji by mail in the country	<i>po pošiljci</i> per consignment <i>rsd</i>	150,00
4. poštom u inostranstvu by mail internationaly	<i>po pošiljci</i> per consignment <i>rsd</i>	250,00

**VIII OSTALE NAKNADE I TROŠKOVI ZA PRUŽENE USLUGE
PLATNOG PROMETA**
OTHER FEES AND COSTS FOR SERVICES OF PAYMENT
SYSTEM

NAKNADE / FEES

1. izdavanje potvrde klijentu o izvršenom nalogu issuing of certificate for executed payment order	po izdatoj potvrdi per issued certificate	rsd	100,00
2. izdavanje raznih potvrda issuing of various certifications	po izdatoj potvrdi per issued certificate	rsd	300,00
3. izdavanje potvrde o ugašenom računu confirmation about account closure	bez naknade free of charge		
4. izmena elemenata kontrolnika (broj ugovora, godina), izmena šifre plaćanja/naplate, statistički izveštaji (broj naloga i sl.) change of NBS statistic items, various statistical reports (number of payments, etc.)	po zahtevu per request	rsd	2.500,00

TROŠKOVI / COSTS

1. trošak reklamacija po deviznom nalogu charges for claims for FX order		rsd	1.250,00 + troškovi ino banaka 1.250,00 + costs of foreign bank
2. trošak reklamacija po dinarskom nalogu charges for claims for RSD order	bez naknade free of charge		
3. troškovi drugih banaka u zemlji i inostranstvu - plaćanja u USD u Sjedinjene Američke Države costs of other banks in Serbia and abroad - USD payments in the United States of America		rsd	1.250,00
4. troškovi drugih banaka u zemlji i inostranstvu - plaćanja u USD za ostale zemlje costs of other banks in Serbia and abroad - USD payments for other countries		rsd	2.000,00
5. troškovi drugih banaka u zemlji i inostranstvu - ostale valute costs of other banks in Serbia and abroad - other currencies		rsd	1.250,00
6. SWIFT troškovi SWIFT costs		rsd	300,00
7. specijalni poštanski troškovi dostave special currier services costs		rsd	3.000,00
8. PTT troškovi PTT mail costs	u zemlji	rsd	50,00
	u inostranstvu	rsd	250,00

IX NAPOMENA UZ TARIFU NAKNADA BANKE ZA USLUGE PLATNOG PROMETA

- 1. Uslovi i naknade za usluge koje nisu pomenute u ovoj Tarifi se dogovaraju pojedinačno. Svaka promena poreske politike rezultiraće promeni ove Tarife.**
Conditions and pricing of banking services not mentioned in this Tariff of fees and commissions are negotiated individually. Any changes of tax policy will result in change of this Tariff.
- 2. Ove naknade i troškovi mogu biti revidirani po dogovoru, zavisno od ukupnog obima poslovanja klijenta i povezanih pravnih lica koji je usmeren na Raiffeisen banku a.d. Beograd.**
These fees and commissions are subject to negotiations, and depend on the overall volume of business channeled through Raiffeisen banka a.d. Beograd.
- 3. Nalozi za plaćanje zarade i odgovarajućih poreza i doprinosa po tom osnovu se dostavljaju banci do 12 časova ukoliko se želi realizacija istog dana.**
Payment orders connected with the salaries should be presented to the bank until 12:00 am in order to be executed the same business day.
- 4. Nalozi u međunarodnom platnom prometu, dostavljeni u skladu sa tačkom 13. ovih Napomena, uz plaćenu proviziju / dinarsku protivvrednost, biće izvršeni istog dana.**
International payment orders received in accordance with point 13. of this Notice, with paid commission / dinar counter value, will be executed same day.
- 5. Otkup deviza od klijenata se vrši radnim danima do 16:00h.**
COT for buying FCY from the clients is 16:00.
- 6. Naloge za plaćanje primaoca u državi članici Evropske unije, u iznosu do 50.000,00 EUR koje banka primi do vremena predviđenog za prijem naloga u skladu sa tačkom 6., banka će obraditi istog dana ispostavljanjem naloga korespondentnoj banci u inostranstvu. Korespondentna banka će nastojati da izvrši prenos sredstava banci primaoca sa datom izvršenja do dva radna dana od dana prijema naloga, odnosno sa datumom izvršenja isti dan u slučaju IGP plaćanja. Banka primaoca odobriće račun primaoca u skladu sa svojom poslovnom politikom. Nalozi koje banka primi nakon vremena predviđenog za prijem naloga, biće obrađeni narednog radnog dana na opisani način.**
Za međunarodne platne transakcije banka obračunava i naplaćuje naknadu u skladu sa ovom Tarifom.
Plaćanje obaveza prema inostranstvu klijent banke može izvršiti koristeći devizna sredstva u valuti plaćanja sa svog deviznog računa. U slučaju da se plaćanje vrši u valuti različitoj od valute na deviznom računu, banka će izvršiti konverziju potrebnog iznosa koristeći kupovni i prodajni kurs za devize. Plaćanje prema inostranstvu klijent može izvršiti i otkupom potrebnih deviznih sredstava od banke.
U slučaju da primalac plaćanja nije dobio sredstva u skladu sa navedenim postupkom ili klijent ima primedbu na neki drugi aspekt obavljene transakcije, banka stoji na raspolaganju da na osnovu pismenog opisa problema isti istraži i informiše klijenta o uzrocima i preduzetim koracima u cilju rešavanja reklamacije.
Payment orders in favor of beneficiary in European Union countries, in amount less than EUR 50.000,00 which Bank receives until cut off time in accordance with item 6., will be processed by the Bank same day by forwarding payment order to foreign correspondent bank. Correspondent bank will try to transfer funds to beneficiary's bank with value date two days from the day of receiving the payment order; in case of IGP payment - value date will be d+0. Beneficiary's bank will credit the beneficiary's account in accordance with its business policy. Payment orders received after the cut of time will be processed next day in the same manner.
For international payments services Bank will calculate and charge fee in accordance with Tariff for bank's commission for payment system services.
Payments of obligations toward abroad client of the Bank can execute by using available funds in foreign currency on its fcy account. If the payment is in currency different that available currency on fcy account, bank will make the conversion of necessary amount by using selling and buying exchange rates. Payments to abroad client can also execute by buying fcy funds from the Bank.
In case that beneficiary has not received funds in the above mentioned manner, or client complains about some other aspect of transaction execution, the Bank will be on its disposal to investigate and inform the client about reasons and undertaken steps in order to solve the problem, based on clients written request.
- 7. Cene u EUR će biti izražene u dinarskoj protivvrednosti po srednjem kursu na dan obračuna.**
Prices in EUR will be count in dinar countervalue by using middle rate on the settlement day.
- 8. Ovaj dokument može biti revidiran u bilo kom trenutku, o čemu će klijenti biti blagovremeno obavješteni.**
This document is subject to revision at any time., the Bank will inform clients about changes.
- 9. IntraGroupPayment je plaćanje u EUR, gde je primalac plaćanja klijent Raiffeisen grupacije (ažurirani spisak banaka se nalazi na sajtu banke www.raiffeisenbank.rs) i koje se izvršava sa datumom valute D+0 (u slučaju da je nalog dostavljen kako je navedeno u tački III/1).**
IntraGroupPayment is EUR payment, where beneficiary is a client of Raiffeisen group (updated list of the bank can be found on a bank internet site www.raiffeisenbank.rs) and is executed with value date D+0 (if payment has been submitted in accordance with COT - III/1)
- 10. Mesečna naknada za vođenje računa se naplaćuje bez obzira na broj računa. Kriterijum za naplatu jeste minimum jedna transakcija po računu (na račun ili zaduženje sa računa)**
Monthly account maintenance fees charged regardless to number of client accounts. Criteria for charging it is at least one transaction on the account (in or out).
- 11. Vreme prijema naloga za izvršenje istog radnog dana:**
Cut off time

	Papirno	RaiffeisenOnLine	SWIFT MT 101	CMI@web/CMI
Dinarski nalozi / Dinar payment orders	12:00h	16:00h	16:00h	16:00h
Devizni nalozi / International outgoing payments	12:00h	13:00h	13:00h	13:00h