

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

*Pravnim licima*

**T A R I F F**  
**FOR BANK'S COMMISSIONS FOR PAYMENT SYSTEM SERVICES**

*for legal entities*

*01. novembar 2016.*  
*November 01, 2016*

## 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

<b>bez naknade</b> free of charge	
<b>mesečno</b> monthly	<b>490,00 rsd*</b>

\*uključena usluga slanja SMS/e-maila o blokadi/deblokadi tekućeg računa na zahtev klijenta  
Information on blocking/unblocking of current account via SMS/e-mail per client's request is included

## II DOMAĆE PLATNE TRANSAKCIJE U DINARIMA DOMESTIC PAYMENT SYSTEM IN DINARS

### 1. IZVRŠAVANJE DINARSKIH NALOGA - EKSTERNO EXECUTION OF DINAR PAYMENT ORDERS - EXTERNAL

1. **Nalozi do rsd 300.000,00**  
P/O up to rsd 300.000,00
2. **Nalozi do rsd 300.000,00 - hitno**  
P/O up to rsd 300.000,00 - urgent
3. **Nalozi preko rsd 300.000,00**  
P/O above rsd 300.000,00

<b>Elektronski / Electronically</b> <b>vreme prijema naloga do 16:00h / cut off</b> <b>time 16:00h</b>	<b>Papirno / Paper based</b> <b>vreme prijema naloga do 14:00h / cut</b> <b>off time 14:00h</b>
<b>55,00</b>	<b>115,00</b>
<b>0.08% min 95,00</b>	<b>0.15% min 120,00</b>
<b>0.08% max 1.950,00</b>	<b>0.15% max 6.500,00</b>

### 2. IZVRŠAVANJE DINARSKIH NALOGA - INTERNO EXECUTION OF DINAR PAYMENT ORDERS - INTERNAL

1. **između dva tekuća računa istog klijenta**  
between two current accounts of the same client
2. **između klijenata i banke**  
between clients and bank
3. **između klijenata banke**  
between clients of bank

<b>Elektronski / Electronically</b> <b>vreme prijema naloga do 16:00h,</b> <b>subotom do 12:00h / cut off time 16:00,</b> <b>on Saturdays 12:00</b>	<b>Papirno / Paper based</b> <b>vreme prijema naloga do 14:00h,</b> <b>subotom do 12:00h / cut off time 14:00,</b> <b>on Saturdays 12:00</b>
<b>bez naknade</b> free of charge	<b>bez naknade</b> free of charge
<b>bez naknade</b> free of charge	<b>bez naknade</b> free of charge
<b>40,00</b>	<b>90,00</b>

### 3. AUTOMATSKI TRANSFER SA RAČUNA U FIKSNOM ILI PROCENTUALNOM IZNOSU ACCOUNT SWEEPING IN FIXED OR PERCENTAGE AMOUNT

- 3.1. **između dva tekuća računa istog klijenta**  
between two current accounts of the same client
- 3.2. **između klijenata Raiffeisen banke**  
between sweeping between clients of Raiffeisen bank
- 3.3. **između klijenata drugih banaka**  
between a client and other domestic bank

<b>Radnim danom u dogovoreno vreme</b> On working day by agreement
<b>bez naknade</b> free of charge
<b>sporazumno</b> by agreement
<b>sporazumno</b> by agreement

### III MEĐUNARODNE PLATNE TRANSAKCIJE INTERNATIONAL PAYMENT SYSTEM

1. NOSTRO DOZNAKE OUTGOING PAYMENTS		Elektronski / Electronically vreme prijema naloga i dokumentacije do 13:00h / cut off time 13:00h	Papirno / Paper based vreme prijema naloga i dokumentacije do 13:00h / cut off time 13:00h
1.1 sa deviznog tekućeg računa from FCY current account		0,25% min rsd 950,00 max rsd 40.000,00	0,36% min rsd 1.450,00 max rsd 40.000,00
1.2. sa deviznog tekućeg računa - IntraGroupPayment from FCY current account - IntraGroupPayment		0,20% min rsd 950,00 max rsd 40.000,00	0,30% min rsd 1.450,00 max rsd 40.000,00
1.3. sa dinarskog tekućeg računa from dinar current account	plaćanje bez naknade / kurs za kupovinu deviza: sporazumno execution of p/o free of charge / FCY exchange rate: by agreement		
1.4. sa dinarskog tekućeg računa u korist računa nerezidenta kod druge domaće banke from dinar current account in favor of nonresident account with other domestic bank		0,25% min rsd 950,00 max rsd 40.000,00	0,36% min rsd 1.450,00 max rsd 40.000,00
2. LORO DOZNAKE INCOMING PAYMENTS			
2.1. u korist deviznog tekućeg računa to FCY current account	bez naknade free of charge		
2.2. slanje deviznih čekova na inkaso naplatu collection of FCY cheques	min rsd	0,50% 1.000,00	
2.3. priliv sa Kosova incoming payments from Kosovo	bez naknade free of charge		

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

### IV DEVIZNE TRANSAKCIJE U OKVIRU Raiffeisen banke FX TRANSACTIONS WITHIN Raiffeisen banka

1. NOSTRO DOZNAKE-vreme prijema naloga i dokumentacije 15:00 OUTGOING PAYMENTS - cut off time 15:00			
1.1. Devizno plaćanje u korist računa drugog klijenta Raiffeisen banke FCY payment to account of other client in Raiffeisen banka (without conversion)	bez naknade free of charge		
2. LORO DOZNAKE INCOMING PAYMENTS			
2.1. Priliv od drugog klijenta Raiffeisen banke Incoming payment from other client in Raiffeisen banka	bez naknade free of charge		

### V DOMAĆE PLATNE TRANSAKCIJE U DEVIZAMA (Zakon o deviznom poslovanju, član 34.) DOMESTIC PAYMENT SYSTEM IN FCY (in accordance with FX Law, Article 34.)

	Elektronski / Electronically vreme prijema naloga i dokumentacije do 13:00h / cut off time 13:00h	Papirno / Paper based vreme prijema naloga i dokumentacije do 13:00h / cut off time 13:00h
1. transfer/plaćanje sa deviznog računa u korist deviznog računa kod druge domaće banke transfer/payments from FCY account (without conversion) to FCY account with other domestic bank	0,25% min rsd 950,00 max rsd 40.000,00	0,36% min rsd 1.450,00 max rsd 40.000,00

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

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

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

**VII 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

<b>1. Uplata gotovog novca</b> Cash Deposit		
<b>1.1. uplata papirnog novca</b> cash deposit - banknotes	po nalogu per payment order	rsd 65,00
<b>1.2. uplata upakovanog kovanog novca</b> cash deposit - packed coins		2,20%
<b>1.3. prikupljanje gotovog novca sa adrese komitenta</b> cash collection	sporazumno by agreement	
<b>2. Isplata gotovog novca</b> Cash Withdrawal		
<b>2.1. isplata gotovog novca - novčanice</b> cash withdrawal - banknotes	rsd	0,50% min 200,00
<b>2.2. isplata gotovog novca - kovanice</b> cash withdrawal - coins		2,00%
<b>2.3. usitnjavanje novca</b> exchange large paper denomination into coins and small paper denomination	Neophodna najava jedan radni dan ranije One working day announcement necessary	2,00%
<b>2.4. ukрупnjavanje novca</b> exchange coins and small paper denomination into large paper denomination	Neophodna najava jedan radni dan ranije One working day announcement necessary	2,00%
<b>2.5. isporuka gotovog novca na adresu komitenta</b> cash delivery	sporazumno by agreement	
<b>3. Korišćenje noćnog trezora</b> Night vault usage	po trezoru - godišnje per night vault - yearly	rsd 5.000,00

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

1. <b>depoziti u efektivnom stranom novcu</b> cash deposit in FCY	<b>bez naknade</b> free of charge	
2. <b>isplate u efektivnom stranom novcu za službeni put sa deviznim pokrićem</b> FCY withdrawal in cash from FCY account for business trip abroad	<b>0,50%</b>	
	<b>min rsd</b>	<b>650,00</b>
3. <b>isplate u efektivnom stranom novcu za službeni put sa dinarskim pokrićem</b> FCY withdrawal in cash from rsd account for business trip abroad	<b>isplata bez naknade / kurs za kupovinu deviza: sporazumno</b> FCY withdrawal free of charge / FCY exchange rate: by agreement	

### VIII REGISTRACIJA KREDITA KOD NARODNE BANKE SRBIJE CREDIT REGISTRATION WITH NATIONAL BANK OF SERBIA

#### 1. Registracija kreditnih zaduženja i finansijskih kreditnih odobrenja Registration of loans and financial credits

1.1. <b>inicijalna registracija - prve godine</b> set up fee - for the first year	<b>eur</b>	<b>500,00</b>
1.2. <b>za svaku sledeću godinu</b> for every forthcoming year	<b>eur</b>	<b>100,00</b>
1.3. <b>svaka promena u vezi korišćenja i otplate</b> every change concerning usage and repayment	<b>bez naknade</b> free of charge	

#### 2. Registracija kreditnih odobrenja - posao izvoza/uvoza koji nije naplaćen/plaćen u roku dužem od godinu dana, odnosno plaćene robe/usluge koje nisu izvezeno/uvezene u roku dužem od godinu dana Registration of credit - export / import business deal not billed / paid within a period exceeding one year or payment of goods / services not exported / imported within a period exceeding one year

2.1. <b>inicijalna registracija - prve godine</b> set up fee - for the first year	<b>rsd</b>	<b>5.000,00</b>
2.2. <b>provizija za svaku promenu u pogledu uslova kredita</b> fee for the adjustment for credit terms and conditions	<b>rsd</b>	<b>1.000,00</b>

### IX USLUGA DOSTAVE IZVODA DELIVERY SERVICE OF ACCOUNT STATEMENTS

1. <b>E-MAIL-om</b> BY E-MAIL	<b>bez naknade</b> free of charge	
2. <b>LIČNO</b> PERSONALLY		
2.1. <b>na šalteru</b> at the counter	<b>bez naknade</b> free of charge	
2.2. <b>naknadno štampanje</b> additional printing	<b>po izvodu</b> per account statements	<b>rsd</b> <b>100,00</b>
3. <b>SWIFT-om</b> By SWIFT		
3.1. <b>slanje izvoda po tekućem računu - SWIFT MT940</b> current account statement - SWIFT MT940	<b>mesečno po računu i swift adresi *</b> monthly per account and swift code *	<b>eur</b> <b>30,00</b>
3.2. <b>stanje po tekućem računu - SWIFT MT941</b> current account balance - SWIFT MT941	<b>mesečno po računu i swift adresi</b> monthly per account and swift code	<b>eur</b> <b>25,00</b>
4. <b>SMS USLUGA</b> SMS SERVICE		
4.1. <b>slanje SMS poruke za dobijanje stanja po tekućem računu</b> SMS services for a current account balance	<b>po poruci, cena mobilnog operatera</b> per message, price of mobile operator	<b>rsd</b> <b>15,00</b>
4.2. <b>slanje SMS poruke za ponavljanje izvoda na e-mail</b> SMS services for repeating off account statements delivery on e-mail	<b>po poruci, cena mobilnog operatera</b> per message, price of mobile operator	<b>rsd</b> <b>15,00</b>

\* za izvod do 1000 strana mesečno; za izvode preko 1000 strana mesečno  
 EUR 0,1 po poslatoj strani /  
 for acc. statements up to 1000 pages per month; for acc. statement above 1000  
 pages per month EUR 0,1 per sent page

**X OSTALE NAKNADE I TROŠKOVI ZA PRUŽENE USLUGE PLATNOG PROMETA**  
**OTHER COMMISSIONS AND COSTS FOR PAYMENT SYSTEM SERVICES**

**NAKNADE / FEES**

- izdavanje potvrde klijentu o primljenom nalogu za realizaciju**  
issuing of certificate for received payment order for execution
- izdavanje potvrde klijentu o izvršenom nalogu**  
issuing of certificate for executed payment order
- izdavanje potvrde klijentu o ostvarenom poslovanju po dinarskim i deviznim računima**  
issuing of certificates for dinar and fcy account
- izdavanje raznih potvrda**  
issuing of various certifications
- 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.)

<b>bez naknade</b> free of charge		
<b>po potvrdi</b> per certificate	rsd	100,00
<b>po potvrdi</b> per certificate	rsd	500,00
	rsd	1.000,00
<b>po zahtevu</b> per request	rsd	2.500,00

**TROŠKOVI / COSTS**

- trošak reklamacija po deviznom nalogu**  
charges for claims for FX order
- trošak reklamacija po dinarskom nalogu**  
charges for claims for dinar order
- 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
- 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
- troškovi drugih banaka u zemlji i inostranstvu - ostale valute**  
costs of other banks in Serbia and abroad - other currencies
- SWIFT troškovi**  
SWIFT costs
- specijalni poštanski troškovi dostave**  
special courier services costs

	rsd	1.250,00 + troškovi ino banaka uključeni u reklamaciju costs of foreign banks
	rsd	100,00
	rsd	1.250,00
	rsd	2.000,00
	rsd	1.250,00
	rsd	300,00
		troškovi kurirske službe courier costs

**XI MENICE I OVLAŠĆENJA\***

**PROMISSORY NOTES AND AUTHORIZATIONS**

- Registracija menice**  
Registration of promissory note
- Brisanje menice ili ovlašćenja registrovanih preko druge banke**  
Deleting of promissory note or authorization registered through
- Brisanje menice ili ovlašćenja registrovanih preko Raiffeisen banke**  
Deleting of promissory note or authorization registered through Raiffeisen banka
- Registracija i brisanje menice ili brisanje ovlašćenja gde je Raiffeisen banka poverilac**  
Registration and deleting of promissory note or deleting of authorization where Raiffeisen banka is the creditor
- Izdavanje potvrde o registrovanoj menici ili ovlašćenju**  
Issuing of certificate for registered promissory note or authorization

<b>po menici</b> per promissory note	rsd	200,00
<b>po menici ili ovlašćenju</b> per promissory note or authorization	rsd	100,00
<b>bez naknade</b> free of charge		
<b>bez naknade</b> free of charge		
<b>po potvrdi</b> per certificate	rsd	100,00

\*zahtevi za registraciju menice koji su primljeni do 15:00 dostavljaju se istog dana u nadležni registar  
 request for promissory note registration received up to 15:00 will be delivered to competent register

**XII NAPOMENA UZ TARIFU NAKNADA BANKE ZA USLUGE PLATNOG PROMETA**  
**NOTICE FOR BANK'S TARIFF FOR COMMISSIONS FOR PAYMENT SYSTEM SERVICES**

**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. Čekovi građana primljeni do 15:00h realizuju se istog dana.**

Citizens cheques received by 15:00 will be processed the same day.

**5. Menice i ovlašćenja čiji je datum prijema jednak datumu dospeća primljeni do 14:00h, realizuju se istog dana.**

Received B/E and authorizations with same date of receipt and maturity date, received until 14:00h, will be processed the same day

**6. 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.

**7. Otkup deviza od klijenata se vrši radnim danima do 16:00h.**

COT for buying FCY from the clients is 16:00.

**8. Naloga za plaćanje primaocu 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.

**9. 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.

**10. 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.

**11. 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)

**12. Mesečna naknada za vođenje računa se naplaćuje bez obzira na broj računa. Kriterijum za naplatu jeste minimum jedna transakcija po račun (na račun ili zaduženje sa račun)**

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).

**13. Vreme prijema naloga za izvršenje istog radnog dana:**

Cut off time

	SWIFT MT101	CMI / CMI@WEB	Papirno	RaiffeisenOnLine/ Hal e-bank/mBanking
Dinarski nalozi / Dinar payment orders	16:00 h	16:00 h	14:00 h	16:00 h
Devizni nalozi / International outgoing payments	13:00 h	13:00 h	13:00 h	13:00 h