

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

1. decembar 2014.
December 01, 2014

I VOĐENJE BANKOVNOG RAČUNA BANK ACCOUNT MAINTENANCE

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

bez naknade free of charge	
mesečno monthly	390,00 rsd*

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

II DOMAĆI PLATNI PROMET DOMESTIC PAYMENT SYSTEM

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

1. **Nalozi do rsd 250.000,00**
P/O up to rsd 250.000,00
2. **Nalozi do rsd 250.000,00 - hitno**
P/O up to rsd 250.000,00 - urgent
3. **Nalozi preko rsd 250.000,00**
P/O above rsd 250.000,00

Elektronski* / Electronically* vreme prijema naloga do 16:00h / cut off time 16:00h	Papirno / Paper based vreme prijema naloga do 14:00h / cut off time 14:00h
45,00	75,00
0.07% min 95,00	0.10% min 120,00
0.07% max 1.950,00	0.10% max 6.500,00

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

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

Elektronski* / Electronically* vreme prijema naloga do 16:00h, subotom do 12:00h / cut off time 16:00, on Saturdays 12:00	Papirno / Paper based vreme prijema naloga do 14:00h, subotom do 12:00h / cut off time 14:00, on Saturdays 12:00
bez naknade free of charge	bez naknade free of charge
bez naknade free of charge	bez naknade free of charge
35,00	50,00

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

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

Radnim danom u dogovoreno vreme On working day by agreement
bez naknade free of charge
rsd 20,00
sporazumno by agreement

*odnosi na naloge poslate putem RaiffeisenOnLine-a i Halcom e-banking aplikacije/refers to a payments sent by RaiffeisenOnLine and Halcom e-banking

III MEĐUNARODNI PLATNI PROMET 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 12:00h / cut off time 12:00h
1.1 sa deviznog računa from FCY account		0,25% min rsd 950,00 max rsd 40.000,00	0,30% min rsd 1.300,00 max rsd 40.000,00
1.2. sa deviznog računa - IntraGroupPayment from FCY account - IntraGroupPayment		0,20% min rsd 950,00 max rsd 40.000,00	0,25% min rsd 1.300,00 max rsd 40.000,00
1.3. sa dinarskog računa from dinar 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 računa u korist računa nerezidenta kod druge domaće banke from dinar account in favor of nonresident account with other domestic bank		0,25% min rsd 950,00 max rsd 40.000,00	0,30% min rsd 1.300,00 max rsd 40.000,00
2. LORO DOZNAKE INCOMING PAYMENTS			
2.1. u korist deviznog računa to FCY 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 PLAĆANJE U ZEMLJI 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 12:00h / cut off time 12:00h
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	0,30% min rsd 1.300,00 max rsd 40.000,00

*odnosi na naloge poslate putem RaiffeisenOnLine-a i Halcom e-banking aplikacije/refers to a payments sent by RaiffeisenOnLine and Halcom e-banking

VI USLUGE ELEKTRONSKOG PLATNOG PROMETA
SERVICES OF ELECTRONIC BANKING PAYMENT SYSTEM

1. RaiffeisenOnLine		
1.1. Godišnja pretplata po izdatom elektronskom sertifikatu Annual fee per issued electronically certificate	eur	45,00
1.2. Deblokada elektronskog sertifikata Unlocking of the electronically certificate	bez naknade free of charge	
1.3. Deblokada PUK-a za sertifikate sa serijskim brojem koji počinje sa 11 Unlocking the PUK for certificates with serial number starting with 11	eur	45,00
1.4. Izmena privilegije po elektronskom sertifikatu Changing the level of privileges of the electronically certificate	bez naknade free of charge	
2. Hal E - Bank		
2.1. Godišnja pretplata za postojećeg/novog korisnika (priključenje na sistem) Annual fee for existing/new user (registration)	eur	45,00
2.2. Izdavanje elektronskog / kvalifikovanog elektronskog sertifikata za ovlašćeno lice Issuing of the electronically / qualified electronically certificate for authorised person	eur	60,00
2.3. Izmena privilegije po elektronskom sertifikatu Changing the level of privileges of the electronically certificate	bez naknade free of charge	
3. CMI/CMI@Web		
3.1. Registracija za dostavu naloga putem CMI/CMI@Web Registration of p/o send by CMI/CMI@Web	bez naknade free of charge	
4. SWIFT MT101		
4.1. Registracija za dostavu naloga putem SWIFT MT101 Registration of p/o send by SWIFT MT101	jednokratno once	eur 300,00
5. Čitač kartice Smart card reader		
5.1. Čitač kartice na zahtev klijenta Smart card reader on client's request	jednokratno once	rsd 1.200,00

VII POSLOVI SA GOTOVIM NOVCEM
CASH TRANSACTIONS
DINARI / RSD
uplata i isplata do 15:00 / deposit and withdrawal until 15:00

1. Uplata gotovog novca Cash Deposit		
1.1. uplata papirnog novca cash deposit - banknotes	po nalogu per payment order	rsd 35,00
1.2. uplata upakovanog kovanog novca cash deposit - packed coins		2,20%
1.3. prikupljanje gotovog novca sa adrese komitenta cash collection	sporazumno by agreement	
2. Isplata gotovog novca Cash Withdrawal		
2.1. isplata gotovog novca - novčanice cash withdrawal - banknotes		0,50%
2.2. isplata gotovog novca - kovanice cash withdrawal - coins		2,00%
2.3. usitnjavanje novca exchange large paper denomination into coins and small paper denomination	Neophodna najava jedan radni dan ranije One working day announcement necessary	2,00%
2.4. ukрупnjavanje novca exchange coins and small paper denomination into large paper denomination	Neophodna najava jedan radni dan ranije One working day announcement necessary	2,00%
2.5. isporuka gotovog novca na adresu komitenta cash delivery	sporazumno by agreement	
3. Korišćenje noćnog trezora Night vault usage	po trezoru - godišnje per night vault - yearly	rsd 5.000,00

DEVIZE / FX
uplata i isplata do 16:00 / deposit and withdrawal until 16:00

1. depoziti u efektivnom stranom novcu cash deposit in FCY	bez naknade free of charge	
2. isplate u efektivnom stranom novcu za službeni put sa deviznim pokrićem FCY withdrawal in cash from FCY account for business trip abroad	0,50%	
	min rsd	650,00
3. isplate u efektivnom stranom novcu za službeni put sa dinarskim pokrićem FCY withdrawal in cash from rsd account for business trip abroad	isplata bez naknade / kurs za kupovinu deviza: sporazumno 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. inicijalna registracija - prve godine set up fee - for the first year	eur	500,00
1.2. za svaku sledeću godinu for every forthcoming year	eur	100,00
1.3. svaka promena u vezi korišćenja i otplate every change concerning usage and repayment	bez naknade 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. inicijalna registracija - prve godine set up fee - for the first year	rsd	5.000,00
2.2. provizija za svaku promenu u pogledu uslova kredita fee for the adjustment for credit terms and conditions	rsd	1.000,00

IX USLUGA DOSTAVE IZVODA DELIVERY SERVICE OF ACCOUNT STATEMENTS

1. E-MAIL-om BY E-MAIL	bez naknade free of charge	
2. LIČNO PERSONALLY		
2.1. na šalteru at the counter	bez naknade free of charge	
2.2. naknadno štampanje additional printing	po izvodu per account statements	rsd 100,00
3. SWIFT-om By SWIFT		
3.1. slanje izvoda po računu - SWIFT MT940 account statement - SWIFT MT940	mesečno po računu i swift adresi monthly per account and swift code	eur 30,00
3.2. stanje po računu - SWIFT MT941 account balance - SWIFT MT941	mesečno po računu i swift adresi monthly per account and swift code	eur 25,00
4. SMS USLUGA SMS SERVICE		
4.1. slanje SMS poruke za dobijanje stanja po računu SMS services for an account balance	po poruci per message	rsd 8,26
4.2. slanje SMS poruke za ponavljanje izvoda na e-mail SMS services for repeting off account statements delivery on e-mail	po poruci per message	rsd 8,26

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.)

bez naknade free of charge		
po potvrdi per certificate	rsd	100,00
po potvrdi per certificate	rsd	500,00
	rsd	1.000,00
po zahtevu 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 uključenih 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 REGISTRACIJA MENICA I OVLAŠĆENJA
REGISTRATION OF PROMISSORY NOTES AND AUTHORIZATIONS

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

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

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 u automatskoj 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 automatic change of this Tariff.
2. **Ove naknade i troškovi mogu biti revidirani po dogovoru, zavisno od ukupnog obima poslovanja 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 korisniku 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 korisnika sa valutom do dva radna dana od dana prijema naloga, odnosno sa valutom isti dan u slučaju IGP plaćanja. Banka korisnika odobriće račun korisnika 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 usluge platnog prometa sa inostranstvom 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 korisnik 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. U svakom slučaju biće učinjeni svi napor i cilju blagovremenog obaveštenja naših komitenata.**
This document is subject to revision at any time. Nonetheless, every effort will be made to give our clients due notice.
11. **IntraGroupPayment je plaćanje u EUR, gde je korisnik 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 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).

13. Vreme prijema naloga

Cut off time

	SWIFT MT101	CMI / CMI@WEB	Papirno	RaiffeisenOnLine/ Halcom e-banking
Dinarski nalozi / Dinar payment orders	15:00 h	16:00 h	14:00 h	16:00 h
Devizni nalozi / International outgoing payments	11:00 h	12:00 h	12:00 h	13:00 h