

TARIFA
NAKNADA BANKE ZA USLUGE PLATNOG PROMETA

Pravnim licima

TARIFF
FOR BANK'S COMMISSIONS FOR PAYMENT SYSTEM SERVICES

for legal entities

22. oktobar 2018.
October 22, 2018

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	
mesečno monthly	490,00 rsd*

*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 - obično**
P/O up to rsd 300.000,00 - gyro clearing
2. **Nalozi do rsd 300.000,00 - hitno (instant)***
P/O up to rsd 300.000,00 - urgent (instant)
3. **Nalozi preko RSD 300.000 ****
P/O above rsd 300.000,00

* vreme prijema i izvršenja naloga je 24/7; 300.000,00 uključeno / COT and execution time 24/7; 300.000,00 included

** Za naloge prinudne naplate primenjuje se tarifa za papirne naloge /
Tariff for paper based p/o is applied for enforced collection

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
55,00	115,00
55,00	0.12% min 115,00
0.08% min 95,00 max 1.950,00	0.15% min 120,00 max 6.500,00

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

Elektronski / Electronically vreme prijema i izvršenja naloga je 24/7 / cut off and execution time 24/7	Papirno / Paper based vreme prijema naloga do 14:00h, subotom do 12:00h, izvršenje naloga 24/7; cut off time 14:00, on Saturdays 12:00; execution time 24/7
bez naknade free of charge	bez naknade free of charge
bez naknade free of charge	bez naknade free of charge
40,00	90,00

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

Radnim danom u dogovoreno vreme On working day by agreement
bez naknade free of charge
sporazumno by agreement
sporazumno 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 deviznog tekućeg računa - iz kupljenih deviza from FCY current account - from FCY bought from the Bank	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 checks	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

*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

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

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	60,00
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. Registracija za dostavu naloga preko RBI		
3.1. Registracija za dostavu naloga preko RBI - CMI/CMI@Web Registration of p/o sent via RBI - 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 450,00
5. Moja mBanka		
5.1. Mesečna pretplata po ovlašćenom licu Monthly fee per authorised person	rsd	300,00
6. Čitač kartice Smart card reader		
6.1. Čitač kartice na zahtev klijenta 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

1. Uplata gotovog novca Cash Deposit		
1.1. uplata papirnog novca cash deposit - banknotes	po nalogu per payment order	rsd 65,00
1.2. uplata kovanog novca cash deposit - 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	rsd	0,50% min 200,00
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

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

1. uplata stranog efektivnog novca 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	rsd	60.000,00 + PDV
1.2. za svaku sledeću godinu for every forthcoming year	rsd	12.000,00 + PDV
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 + PDV
2.2. provizija za svaku promenu u pogledu uslova kredita fee for the adjustment for credit terms and conditions	rsd	1.000,00 + PDV

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 tekućem računu - SWIFT MT940 current account statement - SWIFT MT940	mesečno po računu i swift adresi * monthly per account and swift code *	eur 30,00
3.2. stanje po tekućem računu - SWIFT MT941 current account balance - SWIFT MT941	mesečno po računu i swift adresi monthly per account and swift code	eur 25,00
3.3. slanje prometa po tekućem računu - SWIFT MT942 intraday statement - SWIFT MT942	mesečno po računu i swift adresi * monthly per account and swift code *	eur 30,00
4. SMS USLUGA SMS SERVICE		
4.1. slanje SMS poruke za dobijanje stanja po tekućem računu SMS services for a current account balance	po poruci, cena mobilnog operatera per message, price of mobile operator	rsd 15,00
4.2. slanje SMS poruke za ponavljanje izvoda na e-mail SMS services for repeating off account statements delivery on e-mail	po poruci, cena mobilnog operatera per message, price of mobile operator	rsd 15,00

* do 1000 strana mesečno; preko 1000 strana mesečno EUR 0,1 po poslatoj strani /
 up to 1000 pages per month; above 1000 pages per month EUR 0,1 per sent page

X OSTALE NAKNADE I TROŠKOVI ZA PRUŽENE USLUGE PLATNOG PROMETA
NAKNADE / FEES

1. izdavanje potvrde klijentu o primljenom nalogu za realizaciju issuing of certificate for received payment order for execution	bez naknade free of charge	
2. izdavanje potvrde klijentu o izvršenom nalogu issuing of certificate for executed payment order	po potvrdi per certificate	rsd 100,00
3. izdavanje potvrde klijentu o ostvarenom poslovanju po dinarskim i deviznim računima issuing of certificates for dinar and fcy account	po potvrdi per certificate	rsd 500,00
4. izdavanje raznih potvrda issuing of various certifications		rsd 1.000,00
5. izdavanje potvrde o ugašenom računu confirmation about account closure	bez naknade free of charge	
6. izmena elemenata statistike u deviznom nalogu (plaćanje/naplata), statistički izveštaji (broj naloga i sl.), drugi izveštaji u formi klijenta change of NBS statistic items (outgoing/incoming), various statistical reports (number of payments, etc.), other reports in the client's form	po zahtevu per request	rsd 2.500,00

TROŠKOVI / COSTS

1. trošak reklamacije po deviznom nalogu charges for claims for FX order	rsd	1.250,00 + troškovi ino banaka uključenih u reklamaciju costs of foreign banks
2. trošak reklamacije po dinarskom nalogu charges for claims for dinar order	rsd	100,00
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 courier services costs		troškovi kurirske službe courier costs

XI MENICE I OVLAŠĆENJA*

1. Registracija menice Registration of promissory note	po menici per promissory note	rsd 200,00
2. Brisanje menice ili ovlašćenja registrovanih preko druge banke Deleting of promissory note or authorization registered through another bank	po menici ili ovlašćenju per promissory note or authorization	rsd 100,00
3. Brisanje menice ili ovlašćenja registrovanih preko Raiffeisen banke Deleting of promissory note or authorization registered through Raiffeisen banka	bez naknade free of charge	
4. 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	bez naknade free of charge	
5. Izdavanje potvrde o registrovanoj menici ili ovlašćenju Issuing of certificate for registered promissory note or authorization	po potvrdi 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. **Čekovi građana primljeni do 15:00h realizuju se istog dana.**
 Citizens cheques received by 15:00 will be processed the same day.
4. **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
5. **Nalozi u međunarodnom platnom prometu, dostavljeni u skladu sa tačkom 12. Napomene, uz obezbeđeno pokrće i naknadu, biće izvršeni istog dana.**
 International payment orders received in accordance with point 12. of this Notice, with provided coverage on the accounts and paid fees, will be executed the same day.
6. **Otkup deviza od klijenata se vrši radnim danima do 16:00h.**
 COT for buying FCY from the clients is 16:00.
7. **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.**
 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.
8. **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.
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. **EU Zakon broj 2015/847 (u primeni od 26. juna 2017. godine): potrebno je da u nalogima za plaćanje koji se ispostavljaju banci (bez obzira na valutu plaćanja), budu navedeni potpuni podaci o primaocu (korisniku):**
 - Pun naziv primaoca (preporuka Banke je da navedete i adresu)
 - IBAN (broj računa) primaoca
Preporuka Banke je da instrukcije za prilive iz inostranstva sadrže pun naziv firme, adresu, kao i IBAN.
Transakcije koje ne budu sadržale kompletne podatke mogu biti predmet odbijanja ili zadržavanja stranih banaka, odnosno prouzrokovati dodatne troškove reklamacija od strane korespondentnih banaka.
 EU Regulation No. 2015/847 (as of June, 26th 2017):
 for all international transactions, regardless of the currency, it is mandatory to state all details of the beneficiary:
 - Full name of the beneficiary (recommendation is to state the address as well)
 - IBAN of the beneficiary
 When sending incoming payment instructions, recommendation is to send complete name, address and IBAN of your company.
 Transactions which do not contain complete details about the beneficiary can be stopped or rejected, or can be the subject of additional costs of complaints by correspondent banks.
11. **Mesečna naknada za vođenje računa se naplaćuje bez obzira na broj otvorenih 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 opened client accounts. Criteria for charging it is at least one transaction on the account (debit or credit).
12. **Vreme prijema platnog naloga za izvršenje istog radnog dana (osim za instant i interna dinarska plaćanja gde je vreme prijema naloga neograničeno):**
 Cut off time (except for the Instant and internal dinar payments where COT is not limited)

	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