

# Yettel.Bank TARIFF OF FEES FOR PRIVATE INDIVIDUALS IN YETTEL BANK

VALID AS OF 01.09.2024.

FEES DEPENDANT ON SELECTION OF ACCOUNT/PACKAGE		PAYMENT ACCOUNT WITH BASIC SERVICES	BANK LITE ACCOUNT*	BANK START PACKAGE**	BANK MAX PACKAGE***
Payment account in RSD	Monthly service fee	150 RSD	Free of charge	345 RSD	595 RSD Without fee for salary receivers****
Payment account in EUR and USD	Monthly service fee	50 RSD	50 RSD	Free of charge	Free of charge
Cashless money transfer in dinars in the Republic of Serbia	Pay to mobile/Pay to e-mail	14 RSD	50 RSD	20 RSD	Free of charge
	Pay to account in another bank in the country***	14 RSD	50 RSD	20 RSD	Free of charge
Standing order/ Direct debit	Standing order/ direct debit payments outside Yettel Bank	14 RSD	50 RSD	20 RSD	Free of charge
Cashless money transfer in dinars in the Republic of Serbia	Urgent orders****	0.14% (max 2.100 RSD)	0.2% (max 3.000 RSD)	0.2% (max 3.000 RSD)	0.2% (max 3.000 RSD)
Debit card issuance	(Re)issuance of basic MasterCard	Service not available within this payment account	Service not available within this payment account	500 RSD	Free of charge
	(Re)issuance of additional Mastercard	Service not available within this payment account	Service not available within this payment account	500 RSD	500 RSD
Cash withdrawal by using a payment card	Cash withdrawal at ATMs of other banks in the country by using Dina debit card	2%, min 200 RSD	2%, min 300 RSD	2%, min 200 RSD	Free of charge
	Cash withdrawal at ATMs of other banks in the country by using MasterCard debit card	Service not available within this payment account	Service not available within this payment account	2%, 200 RSD	Free of charge
Payment by debit card abroad	Debit card Payment at the seller's point of sale or via internet/mobile applications (MasterCard)	Service not available within this payment account	Service not available within this payment account	1.50%	Free of charge

\*Bank Lite account which was called Lite account until September 1, 2024.

\*\*Bank Start package, which was called Starter package until September 1, 2024.

\*\*\*Bank Max package that includes users of the Progresiv package and Progresiv + clients which were called like this until September 1, 2024.

\*\*\*\* Salary recipients - Bank Max package users who receive part or all of their salary (salary/pension) in Yettel Bank.

## FREE SERVICES FOR USERS OF ALL ACCOUNTS/PACKAGES

Other services related to payment account	Current account opening	Free of charge
	Current account closing	Free of charge

	Issue of account closure certificate	Free of charge
	Transfer of funds to another bank when closing account	Free of charge
E-banking	Monthly service fee	Free of charge
Mobile banking	Monthly service fee	Free of charge
Issuance of a debit card	(Re)issue a basic Dina card	Free of charge
	(Re)issue an additional Dina card	Free of charge
Other services related to use of payment cards	Cash withdrawal at Yettel Bank ATMs by using payment cards (Dina and MasterCard)	Free of charge
	Payment of cash on the ATM of Yettel Bank by using the payment card (Dina and MasterCard) in RSD	Free of charge
	PIN change at ATMs (Dina and MasterCard)	Free of charge
	PIN change in the application (Dina and MasterCard)	Free of charge
Domestic payments	Cashless money transfer in dinars in the Republic of Serbia - account- to-account transfer within Bank	Free of charge
	Cash withdrawal from the account by submitting a payment order	Free of charge
	Payment of cash on account by submitting a payment order to accounts in Yettel Bank	Free of charge
	Standing order - Bills on click payment	Free of charge
	IPS payments at points of sales (IPS show and IPS scan)	Free of charge
Currency exchange	Purchase and sale of cash	Free of charge

#### ADDITIONAL SERVICES CHARGED AND VALID FOR ALL ACCOUNTS/PACKAGES

Other transactions at Bank branch	Cashless transfer in dinars in the Republic of Serbia - Urgent orders*	1.0% (max 10.000 RSD)
	Cashless transfer in dinars in the Republic of Serbia - up to RSD 300,000	250 RSD
	Payment of cash on account by submitting a payment order to accounts outside the bank	1.0%; (min 150 RSD, max 3.000 RSD)
	Replacement of damaged foreign currency banknotes	Depending on degree of damage, 5% of nominal value in RSD counter value at selling exchange rate for cash on date of transaction
	Coin recycling	2%, min 250 RSD
	NBS expert opinion on RSD banknotes and cash	600 RSD
<i>Yettel Bank's fees charged for cash replacement services are subject to change and will be adjusted in line with changes to the official NBS price list.</i>		
Foreign currency transactions	Cashless money transfer in euros from the foreign currency current account in euros (on a payment account abroad) ***	0.7%; (min 2.700 RSD, max 30.000 RSD)
	Cashless money transfer in other currencies with foreign currency current account (on a foreign payment account) ***	0.7%; (min 2.700 RSD, max 30.000 RSD)
	Cashless money transfer in euros from the foreign currency current account in euros (on a payment account in Republic of Serbia) ***	0.6%; (min 2.400 RSD, max 20.000 RSD)
	Cashless money transfer in other currencies with foreign currency current account (on a payment account in Republic of Serbia) ***	0.6%; (min 2.400 RSD, max 20.000 RSD)
	Payment in RSD to the account of a non-resident in another bank in Serbia/ foreign currency payment***	0.6%; (min 2.400 RSD, max 20.000 RSD)
	Cashless transfer under contracts on real estate purchase and sale from buyer's account into seller's account and life insurance payments within the bank***	0.2% (min 1.000 RSD, max 10.000 RSD)
Foreign currency transactions	Cashless transfer under contracts on real estate purchase and sale from buyer's account into seller's account with another bank, and life insurance payments***	0.6%; (min 2.400 RSD, max 20.000 RSD)
	Receiving funds from abroad on a foreign currency current account in euros***	Free of charge for humanitarian aid; 0.50%; (min 300 RSD, max 10,000 RSD) for other purposes

	Receiving funds from abroad on a foreign currency current account in other foreign currencies***	Free of charge for humanitarian aid; 0.50%; (min 300 RSD, max 10,000 RSD) for other purposes
	Receiving money from another domestic banks in foreign currency on non-resident current accounts***	0.3%; (min 300 RSD, max 10.000 RSD)
	Request for cancellation of foreign currency order	1,000 RSD + foreign bank fee****
	Remittances - an order for return of inflows from abroad***	Orders up to 100 EUR - free of charge Orders from 100 to 50,000 EUR - 3,000 RSD Orders over 50,000.01 EUR - 6,000 RSD Pensions under contract with banks - free of charge
	<i>Note: The amount of funds received depends on the chosen payment option of the principal (OUR, SHA, BEN).</i>	
Other services related to payment card	Cash withdrawal by using a payment card at ATMs of other banks abroad (MasterCard)	1%; min 400 RS
	Cash withdrawal by payment card from post Office counters, other banks counters and POS terminals in the country (Dina and MasterCard) *****	2%; min 300 RS
	Cash withdrawal by payment card at counter of banks abroad (MasterCard)	2%; min 300 RS
	Account balance inquiry at Yettel Bank ATMs (Dina and MasterCard)	50 RSD
	Account balance inquiry at ATMs of other banks (Dina and MasterCard)	120 RSD
	Card replacement (for reason of blockage, change of data, it is damaged, stolen or lost card) (Dina and MasterCard)	500 RSD
	Card inflows from abroad (MasterCard)	3.00%
	Application for Recurring Payment Cancellation Service (Mastercard)	650 RSD
Other charges	Declined transaction for debit card payments abroad	35 RSD
	Issuance of printed archive statements for all types of accounts (payment and savings accounts) *****	50 RSD per monthly statement + postal costs (sending by post) 40 RSD per monthly statement (sending by email)
	Issue of standard certificates at client's request*****	525 RSD
	Issue of non-standard certificates at client's request	1,050 RSD
	Issue of other documents at client's request	525 RSD
	Unfounded complaint for card transactions*****	Real expenses
	SMS notifications*****	6 RSD with VAT per SMS

\*External orders over RSD 300,000.

\*\* Fee will be charged per each currency, only in case of positive balance during month and changes on account,

\*\*\*Fees expressed in RSD are calculated in the currency of payment / inflow at the middle exchange rate of the NBS on the day of order entry / authorization of the account.

\*\*\*\*In case of Purchase with cash back on POS, fee is calculated on the amount of withdrawn cash.

\*\*\*\*\*Certificate of settled current account obligations; Certificate of current account ownership, with / or without information on the current account and the debit card balance; Confirmation of due outstanding obligations per loan / credit card; Confirmation of the outstanding debt balance per loan / credit card / overdraft; Certificate for a visa; Certificate of current account ownership and pension transfer, SWIFT certificate, provided in condition that certificate is issued in a standardized form defined by the bank.

\*\*\*\*\*Unfounded complaint from the basic legal framework on the approved transaction for payment of goods / services by paymentcard in case of initiating arbitration before the card association. The only branch office of Yettel Bank is located at Omladinskih brigada 88, 11000 Belgrade.

\*\*\*\*\*Each subsequent statement issued after the regular monthly statement.

\*\*\*\*\*The service is automatically turned on and the client can turn it off through the mobile and internet application.

**CASH LOANS AND REFINANCING LOANS IN RSD \***

Loan processing fee (depending on the product)	Free of charge
Cost of withdrawing the basic report from Credit Bureau:	Free of charge
Fee for early loan repayment:	Free of charge
Cost of maintenance fee for a loan party:	Free of charge
Fee in case of change of collateral	Free of charge

\*The amount of the interest rate and the characteristics of the product are defined in the Catalog of credit products [Link](#)

**CREDIT CARD / CREDIT CARD WITH REFINANCE**

Loan processing fee	Free of charge
Cost of withdrawing the basic report from Credit Bureau:	Free of charge
Fee for early loan repayment:	Free of charge
Cost of maintenance fee for a loan party:	Free of charge
Fee in case of change of collateral	Free of charge
Primary credit card issuance	Free of charge
Additional credit card issuance	500 RSD one time charge
Monthly primary credit card maintenance**	200 RSD Fixed. It is not charged in the first month of using the credit card for all payment accounts, and it is not charged for users of the Bank Max package with earnings during the entire period of using the card.
Monthly additional credit card maintenance	No fees
Credit card account transaction via payment order	2%, min 300 RSD; bills on click and top-up - free of charge
Charge credit card, Revolving	No fees
Charge credit card, Split to instalments	6%, min 500 RSD per transaction
Cash withdrawal by using a payment card - at ATMs of Yettel Bank and other banks in country	2%, min 300 RSD
Cash withdrawal by using a payment card - other banks abroad	2%, min 400 RSD
Over-the-counter cash withdrawal by payment card at banks in the country	2%, min 300 RSD
Over-the-counter cash withdrawal by payment card at banks abroad	2%, min 400 RSD
Balance inquiry at ATMs of Yettel Bank	50 RSD
Balance inquiry at ATMs of other banks in the country and abroad	120 RSD
Primary credit card replacement after expiry	No fees
Additional credit card replacement after expiry	500 RSD one time charge
Payment by credit card at the seller's point of sale in the country	Free of charge
Payment by credit card at the seller's point of sale abroad (For user of Payment account with basic services, Lite and Starter package)	1.5%
Declined transactions for international payments	35 RSD
Card inflows from abroad	3%
Temporary credit card blockage	Free of charge
Permanent credit card blockage and replacement at user's request (in the event of loss, theft, Indemnification, etc.)	500 RSD one time
Credit card unblocking in the event of temporary blockage	Free of charge
Fee for PIN change at ATMs	Free of charge
Unfounded complaint fee*	Free of charge
Credit card cancelation at user's request	Free of charge
Fee for exceeding credit limit (with tolerance of up to 2% of credit card limit)	1,000 RSD

Cost of sending warning letter:

250 RSD - Fixed + actual postal charges

\*Unfounded complaint from the basic legal framework on the approved transaction for payment of goods / services by credit card in case of initiating arbitration before the card association.

\*\*As of December 31, 2024, the fee item *Monthly primary credit card maintenance* will no longer be charged as per the Bank's decision.

**Fee in case of refinancing in installments (Fees are shown in the total amount for the entire repayment period in installments and are repaid on a monthly basis):**

Tenor	Up to 50,000	50,001 - 100,000	100,001- 150,000	150,001- 200,000	200,001- 300,000
	RSD	RSD	RSD	RSD	RSD
Up to 3 months	750	1,200	2,100	2,850	4,050
From 4 to 6 months	1,500	2,400	4,200	5,700	8,100
From 7 to 9 months	2,500	3,600	6,300	8,550	12,150
From 10 to 12 months	3,000	4,800	8,400	11,400	16,200
From 13 to 15 months	3,750	6,000	10,500	14,250	20,250
From 16 to 18 months	4,500	7,200	12,600	17,100	24,300
From 19 to 21 months	5,250	8,400	14,700	19,950	28,350
From 22 to 24 months	6,000	9,600	16,800	22,800	32,400
From 25 to 30 months	7,500	12,000	21,000	28,500	40,500
From 31 to 36 months	9,000	14,400	25,200	34,200	48,600

\*The amount of the interest rate and the characteristics of the product are defined in the Catalog of credit products [Link](#)

#### OVERDRAFT\*

Loan Processing Fee:	Free of charge
Cost of withdrawing the basic report from Credit Bureau:	Free of charge
Fee for liquidation overdraft:	Free of charge

\*The amount of the interest rate and the characteristics of the product are defined in the Catalog of credit products [Link](#)

#### CONSUMER CREDIT FOR THE PURCHASE OF DEVICES IN COOPERATION WITH YETTEL DOO \*

Loan Processing Fee:	Free of charge
Cost of withdrawing the basic report from Credit Bureau:	Free of charge
Fee for early loan repayment:	Free of charge
Cost of maintenance fee for a loan party:	Free of charge
Fee in case of change of collateral	Free of charge

\*The amount of the interest rate and the characteristics of the product are defined in the Catalog of credit products [Link](#)

#### OTHER LOAN FEES AND CREDIT BUREAU REPORT

Sending collection letter (loans and credit cards)	250 RSD + actual postage cost
Issue of loan closure certificate	Free of charge
Promissory note	50 RSD

Basic report for individuals	Client: 246 RSD; Guarantor: 102 RSD
Synthetic report for individuals	Client: 168 RSD; Guarantor: 78 RSD
Personal report	Client: One report per year without charge, further report 276 RSD
Report on guarantees for obligations of legal entities and sole proprietors	Basic: 126 RSD

\*The fee presented is currently valid and complies with the price list of the Association of Banks of Serbia

#### FEES CHARGED FOR TRADING SECURITIES (SHARES AND BONDS)

Account maintenance	Free of charge
Account closure	Free of charge
Processing of orders for sale of securities	0.3% of booking note amount, max. EUR200 in RSD counter value at the median exchange rate of the National Bank of Serbia on date of processing
Transfer of funds to Bank current account	Free of charge
Cash withdrawal for purchase of securities	Free of charge
Cash withdrawal in RSD	Free of charge
Withdrawal at client's request prior to Central Securities Depository approval	Free of charge
Issue of archival* bank statements	200 RSD

\*Each subsequent bank statement issued after the regular monthly.

The Bank will charge fees that may arise from changes in the applicable legal regulations or changes in the applicable tariffs of the competent bodies of the National Bank of Serbia or the Association of Serbian Banks in the manner and in the amount that will be prescribed, without the obligation to change this tariff.

For the services provided by the Bank to foreign correspondents, fees are calculated in foreign currency according to the valid Tariff for services in business with foreign banks and other foreign persons.

**Yettel.Bank**