Cenovnik proizvoda i usluga za stanovništvo i registrovana poljoprivredna gazdinstva *Private Individual and Registered Farms Product and Service Price List*

Cenovnik važi od 01.10.2026.
Price List valid from 01.10.2026.

1. **Gotovinske transakcije** *(Cash Transactions)*
2. **Bezgotovinske transakcije** *(Cashless Transactions)*
3. **Platni račun** *(Payment Accounts)*
4. **Štednja** *(Savings)*
5. **Elektronsko bankarstvo, mobilno bankarstvo i SMS obaveštenja** *(E-Banking, mobile banking and SMS notifications)*
6. **Garancije** *(Guarantees)*
7. **Ostale usluge** *(Other Services)*
8. **Sefovi** *(Safe Boxes)*
9. **Naknada za izveštaj kreditnog biroa** *(Credit Bureau Report Fee)*
10. **Naknade za debitne kartice** *(Debit Cards Fees)*
11. **Naknade za kreditne kartice** *(Credit Cards Fee)*
12. **Naknade za kreditne proizvode** *(Fees for lending products)*
13. **Naknade za NKOSK*** *(NKOSK Fees*)*
14. **Kamatne stope za kredite** *(Interest Rates for Loans)*
15. **Kamatne stope na račune i štednju** *(Interest Rates for Accounts and Savings)*
16. *Penali (Penalties)*
17. **Specijalna ponuda za plaćanja inicirana u filijali u okviru platne šeme SEPA CREDIT TRANSFER** *Special offer for Payments Initiated at a Brancch within the SEPA CREDIT TRANSFER SCHEME*

1. Gotovinske transakcije *Cash Transactions*

Red. br. *No.*	Opis naknade *Fee description*	Visina naknade *Fee amount*	Vrsta naknade *Fee type*	Dinamika plaćanja *Payment rate*	Promenljivost *Variability*
1.1.	**UPLATE** *INCOMING PAYMENTS*				
1.1.1.	**Uplata na devizni i dinarski račun fizičkih lica u okviru Erste Bank** *Incoming payment to FX and RSD account of private individuals within Erste Bank*	**Bez naknade** *Free of charge*	**Promenljiva** *Variable*	**Jednokratno, po transakciji** *One-off, per transaction*	*
1.1.2.	**Uplata na račun pravnog lica u okviru Erste Bank** *Incoming payment to the account of a corporate client within Erste Bank*	**0,80%, min 80 RSD, max 7.000 RSD** *0,80%, min RSD 80, max RSD 7,000*	**Promenljiva** *Variable*	**Jednokratno, po transakciji** *One-off, per transaction*	*
1.1.3.	**Uplata na račun van Erste Bank** *Incoming payment to the account out of Erste Bank*	**1,00%, min 95 RSD, max 7.000 RSD** *1,00%, min RSD 95, max RSD 7,000*	**Promenljiva** *Variable*	**Jednokratno, po transakciji** *One-off, per transaction*	*
1.1.4.	**Uplata na račun van Erste Bank do 300.000 RSD - Instant plaćanje** *Payment at the account outside Erste Bank up to RSD 300,000 Instant payment*	**1,00%, min 100 RSD** *1,00%, min RSD 100*	**Promenljiva** *Variable*	**Jednokratno, po transakciji** *One-off, per transaction*	*
1.2.	**ISPLATE** *OUTGOING PAYMENTS*				
1.2.1.	**Isplata sa dinarskog tekućeg računa, štednih računa, štednih knjižica, namenskih računa RPG i namenskih računa za trgovanje finansijskim instrumentima** *Disbursement from RSD current account, saving accounts, savings passbooks, giro accounts, purpose accounts of Registered Farms and purpose accounts for the trade in financial instruments*	**Bez naknade** *Free of charge*	**Promenljiva** *Variable*	**Jednokratno, po transakciji** *One-off, per transaction*	*
1.2.2.	**Isplata sa deviznog računa u istoj valuti** *Outgoing payment from FX account in the same currency*	**Bez naknade** *Free of charge*	**Promenljiva** *Variable*	**Jednokratno, po transakciji** *One-off, per transaction*	*
1.2.3.	**Isplata sa deviznog računa konverzijom u dinare** *Outgoing payment from FX account by the conversion in RSD*	**Bez naknade** *Free of charge*	**Promenljiva** *Variable*	**Jednokratno, po transakciji** *One-off, per transaction*	*

2. Bezgotovinske transakcije *Cashless Transactions*

Red. br. *No.*	Opis naknade *Fee description*	Visina naknade *Fee amount*	Vrsta naknade *Fee type*	Dinamika plaćanja *Payment rate*	Promenljivost *Variability*
2.1.	**BEZGOTOVINSKI PRENOS NOVČANIH SREDSTAVA** *CASHLESS MONEY TRANSFER*				
2.1.1.	**Bezgotovinski prenos novčanih sredstava u dinarima u Republici Srbiji** *Cashless money transfer in RSD in the Republic of Serbia*				
2.1.1.1.	**Interna plaćanja sa računa** *Internal payments from account*				
2.1.1.1.1.	**Interni prenosi između računa fizičkih lica u okviru Erste Bank** *Internal transfers between the accounts of private individuals within Erste Bank*	**Bez naknade (osim u slučaju kupovine nepokretnosti)** *Free of charge (except in case of real estate purchase and sales)*	**Promenljiva** *Variable*	**Jednokratno, po transakciji** *One-off, per transaction*	*
2.1.1.1.2.	**Plaćanje sa računa fizičkog lica u korist pravnog lica u okviru Erste Bank** *Payment from the account of private individuals in favor of corporate clients within Erste Bank*	**0,70%, min 70 RSD, max 7.000 RSD** *0,70%, min RSD 70, max RSD 7,000*	**Promenljiva** *Variable*	**Jednokratno, po transakciji** *One-off, per transaction*	*
2.1.1.1.3.	**Prenos novčanih sredstava u dinarima po osnovu kupoprodaje nepokretnosti sa računa kupca na račun prodavca u okviru Erste Bank**[1] *Transfer of funds in RSD based on the purchase and sales of a real-estate from the account of the buyer to the account of the seller, within Erste Bank*[1]	**0,20%, max 7.000 RSD** *0,20%; max RSD 7,000*	**Promenljiva** *Variable*	**Po kupoprodajnom ugovoru** *Based on a Purchase and Sales Agreement*	*
2.1.1.2.	**Eksterna plaćanja sa računa** *External payments from account*				
2.1.1.2.1.	**Plaćanje sa računa fizičkog lica u korist računa van Erste Bank** *Payment from the account of a private individuals in favor of the account out of Erste Bank*	**1,00%, min 85 RSD, max 7.000 RSD** *1,00%, min RSD 85, max RSD 7,000*	**Promenljiva** *Variable*	**Jednokratno, po transakciji** *One-off, per transaction*	*
2.1.1.2.2.	**Plaćanje sa računa fizičkog lica u korist računa van Erste Bank do 300.000 RSD - Instant plaćanje** *Payment from the account of a private individual in favor of an account outside Erste Bank up to RSD 300,000 - Instant payment*	**1,00%, min 90 RSD** *1,00%, min RSD 90*	**Promenljiva** *Variable*	**Jednokratno, po transakciji** *One-off, per transaction*	*
2.1.1.2.3.	**Doznaka u zemlji u dinarima - između rezidenata i nerezidenata** *RSD payment transfer in Serbia- between residents non-residents*	**0,80%, min 1.200 RSD, max 40.000 RSD** *0,80%, min RSD 1,200 max RSD 40,000*	**Promenljiva** *Variable*	**Jednokratno, po transakciji** *One-off, per transaction*	*
2.1.1.2.4.	**Prenos novčanih sredstava u dinarima po osnovu kupoprodaje nepokretnosti sa računa kupca na račun prodavca van Erste Bank**[1] *Transfer of funds in RSD based on the purchase and sales of a real-estate from the account of the buyer to the account of the seller, outside Erste Bank*[1]	**1,00%, min 85 RSD, max 7.000 RSD** *1,00%, min RSD 85, max RSD 7,000*	**Promenljiva** *Variable*	**Po kupoprodajnom ugovoru** *Based on a Purchase and Sales Agreement*	*
2.1.2.	**Bezgotovinski prenos novčanih sredstava u evrima sa deviznog tekućeg računa u evrima** *Cashless money transfer in EUR from FX current account in EUR*				
2.1.2.1.	**Doznaka u zemlji u EUR**[3] *Payment transfer in EUR in Serbia*[3]	**0,80%, min 1.200 RSD, max 40.000 RSD** *0,80%, min RSD 1,200 max RSD 40,000*	**Promenljiva** *Variable*	**Jednokratno, po transakciji** *One-off, per transaction*	*
2.1.2.2.	**Prenos novčanih sredstava u EUR po osnovu kupoprodaje nepokretnosti sa računa kupca na račun prodavca u Erste Bank**[1] *Transfer of funds in EUR based on the purchase and sales of a real-estate from the account of the buyer to the account of the seller, within Erste Bank*[1]	**0,20%, max 7.000 RSD** *0.20%; max RSD 7,000*	**Promenljiva** *Variable*	**Po kupoprodajnom ugovoru** *Based on a Purchase and Sales Agreement*	*

Red. br. *No.*	Opis naknade *Fee description*	Visina naknade *Fee amount*	Vrsta naknade *Fee type*	Dinamika plaćanja *Payment rate*	Promenljivost *Variability*
2.1.2.3.	**Prenos novčanih sredstava u EUR po osnovu kupoprodaje nepokretnosti sa računa kupca na račun prodavca van Erste Bank** *Transfer of funds in EUR based on the purchase and sales of a real-estate from the account of the buyer to the account of the seller, outside Erste Bank*	**Po tarifi iz stava 2.1.2.1.** *According to the tariff 2.1.2.1.*	**Promenljiva** *Variable*	**Po kupoprodajnom ugovoru** *Based on a Purchase and Sales Agreement*	*
2.1.2.4.	**Doznaka prema inostranstvu u EUR** *International payment transfer in EUR*	**0,80%, min 1.200 RSD, max 40.000 RSD** *0,80%, min RSD 1,200 max RSD 40,000*	**Promenljiva** *Variable*	**Jednokratno, po transakciji** *One-off, per transaction*	*
2.1.2.5.	**Doznaka prema inostranstvu u EUR u okviru Erste Grupe[2] do 10.000 EUR** *International payment transfer in EUR within Erste Group[2] up to EUR 10,000*	**1.000 RSD** *RSD 1,000*	**Promenljiva** *Variable*	**Jednokratno, po transakciji** *One-off, per transaction*	*
2.1.2.6.	**Doznaka prema inostranstvu u EUR u okviru Erste Grupe[2] preko 10.000 EUR[5]** *International payment transfer in EUR within Erste Group[2] of more than EUR 10,000[5]*	**0,60%, max 30.000 RSD** *0,60%, max RSD 30,000*	**Promenljiva** *Variable*	**Jednokratno, po transakciji** *One-off, per transaction*	*
2.1.2.7.	**Doznaka prema inostranstvu u EUR u okviru Erste Grupe[2] za Premium klijente bez obzira na iznos doznake** *International payment transfer in EURwithin Erste Group[2] for Premium client regardless of the amount of the payment transfer*	**1.000 RSD** *RSD 1,000*	**Promenljiva** *Variable*	**Jednokratno, po transakciji** *One-off, per transaction*	*
2.1.3.	**Bezgotovinski prenos novčanih sredstava u drugim valutama sa deviznog tekućeg računa** *Cashless money transfer in other currencies from FX current account*				
2.1.3.1.	**Doznaka u zemlji u drugim valutama[3]** *Payment transfer in other currenciesin Serbia[3]*	**0,80%, min 1.200 RSD, max 40.000 RSD** *0,80%, min RSD 1,200 max RSD 40,000*	**Promenljiva** *Variable*	**Jednokratno, po transakciji** *One-off, per transaction*	*
2.1.3.2.	**Prenos novčanih sredstava u drugim valutama po osnovu kupoprodaje nepokretnosti sa računa kupca na račun prodavca u Erste Bank1** *Transfer of funds in other currencies based on the purchase and sales of a real-estate from the account of the buyer to the account of the seller, within Erste Bank1*	**0,20%, max 7.000 RSD** *0.20%; max RSD 7,000*	**Promenljiva** *Variable*	**Po kupoprodajnom ugovoru** *Based on a Purchase and Sales Agreement*	*
2.1.3.3.	**Prenos novčanih sredstava u drugim valutama po osnovu kupoprodaje nepokretnosti sa računa kupca na račun prodavca van Erste Bank** *Transfer of funds in other currencies based on the purchase and sales of a real-estate from the account of the buyer to the account of the seller, outside Erste Bank*	**Po tarifi iz stava 2.1.3.1.** *Po tarifi iz stava 2.1.3.1.*	**Promenljiva** *Variable*	**Po kupoprodajnom ugovoru** *Based on a Purchase and Sales Agreement*	*
2.1.3.4.	**Doznaka prema inostranstvu u drugim valutama** *International payment transfer in other currencies*	**0,80%, min 1.200 RSD, max 40.000 RSD** *0,80%, min RSD 1,200 max RSD 40,000*	**Promenljiva** *Variable*	**Jednokratno, po transakciji** *One-off, per transaction*	*
2.1.3.5.	**Doznaka prema inostranstvu u USD u okviru Erste Grupe[2] u protivvrednosti do 10.000 EUR** *International payment transfer in USD within Erste Group[2] in the counter value of up to EUR 10,000*	**1.000 RSD** *RSD 1,000*	**Promenljiva** *Variable*	**Jednokratno, po transakciji** *One-off, per transaction*	*
2.1.3.6.	**Doznaka prema inostranstvu u USD u okviru Erste Grupe[2] u protivvrednosti preko 10.000 EUR** *International payment transfer in USD within Erste Group[2] in the counter value of more than EUR 10,000*	**0,60%, max 30.000 RSD** *0,60%, max RSD 30,000*	**Promenljiva** *Variable*	**Jednokratno, po transakciji** *One-off, per transaction*	*
2.1.3.7.	**Doznaka prema inostranstvu u USD u okviru Erste Grupe[2] za Premium klijente bez obzira na iznos doznake** *International payment transfer in USD within Erste Group[2] for Premium client regardless of the amount of the payment transfer*	**1.000 RSD** *RSD 1,000*	**Promenljiva** *Variable*	**Jednokratno, po transakciji** *One-off, per transaction*	*
2.1.4.	**Naknada troškova ino banke[4]** *Fee for costs of foreign bank[4]*				

Red. br. *No.*	Opis naknade *Fee description*	Visina naknade *Fee amount*	Vrsta naknade *Fee type*	Dinamika plaćanja *Payment rate*	Promenljivost *Variability*
2.1.4.1.	**Naknada troškova ino banke za doznake van okvira Erste Grupe** *Fee for costs of foreign bank for payment transfers outside Erste Group*				
	Doznake do 50 EUR *Payment transfers of up to RSD 50*	**5 EUR (po prodajnom kursu za devize na dan)** *EUR 5 (according to the selling FX currency exchange rate on the day of the payment)*	**Promenljiva** *Variable*	**Jednokratno, po transakciji** *One-off, per transaction*	*
	Doznake preko 50 EUR do 12.500 EUR *Payment transfers of EUR 50 to EUR 12,500*	**10 EUR (po prodajnom kursu za devize na dan)** *EUR 10 (according to the selling FX currency exchange rate on the day of the payment)*	**Promenljiva** *Variable*	**Jednokratno, po transakciji** *One-off, per transaction*	*
	Doznake preko 12.500 EUR do 50.000 EUR *Payment transfers of EUR 12,500 to EUR 50,000*	**20 EUR (po prodajnom kursu za devize na dan)** *EUR 20 (according to the selling FX currency exchange rate on the day of the payment)*	**Promenljiva** *Variable*	**Jednokratno, po transakciji** *One-off, per transaction*	*
	Doznake preko 50.000 EUR *Payment transfers of over RSD 50,000*	**30 EUR (po prodajnom kursu za devize na dan)** *EUR 30 (according to the selling FX currency exchange rate on the day of the payment)*	**Promenljiva** *Variable*	**Jednokratno, po transakciji** *One-off, per transaction*	*
2.1.4.2.	**Naknada troškova ino banke za doznake u okviru Erste Grupe**[2] *Fee for costs of foreign bank for payment transfers within Erste Group*[2]	**Bez naknade** *Free of charge*	**Promenljiva** *Variable*	**Jednokratno, po transakciji** *One-off, per transaction*	*
2.1.5.	**Ostale naknade** Other fees				
2.1.5.1.	**Naknada za promene na doznaci po zahtevu korisnika (za povraćaj, zamenu)** *Fee for changes on the payment transfer upon the consumer's request (for return, replacement)*	**2.500 RSD + stvarni troškovi ino banke** *RSD 2,500 + actual costs of foreign bank*	**Promenljiva** *Variable*	**Jednokratno, prilikom podnošenja zahteva** *One-off, when applying*	*
2.1.6.	**Bezgotovinski prenos novčanih sredstava u evrima sa deviznog tekućeg računa u evrima u okviru platne šeme SEPA Credit Transfer** *Cashless transfer of funds in euros from a foreign currency current account in euros via the SEPA Credit Transfer payment scheme*				
2.1.6.1.	**Doznaka ka drugoj banci u zemlji u EUR** *Transfer to another domestic bank in EUR*	**1.990 RSD** *RSD 1,990*	**Promenljiva** *Variable*	**Jednokratno, po transakciji** *One-off, per transaction*	*
2.1.6.2.	**Doznaka ka drugoj banci u inostranstvu u EUR** *Transfer to a foreign bank in EUR*	**1.990 RSD** *RSD 1,990*	**Promenljiva** *Variable*	**Jednokratno, po transakciji** *One-off, per transaction*	*
2.2.	**PRIJEM NOVČANIH SREDSTAVA** *RECEIPT OF MONEY*				
2.2.1.	**Prijem novčanih sredstava u dinarima u Republici Srbiji** *Receipt of money in RSD in the Republic of Serbia*				
2.2.1.1.	**Prilivi na račune fizičkih lica u dinarima** *Incoming payments to the accounts of private individuals in RSD*	**Bez naknade** *Free of charge*	**Promenljiva** *Variable*	**Jednokratno, po transakciji** *One-off, per transaction*	*
2.2.2.	**Prijem novčanih sredstava u stranoj valuti u Republici Srbiji** *Receipt of money in FX currencies in the Republic of Serbia*				
2.2.2.1.	**Doznaka u stranoj valuti iz druge banke u zemlji (za rezidente i nerezidente)** *International payment in FX from other bank in Serbia (for residents and non-residents)*	**0,30%, min 350 RSD, max 30.000 RSD** *0,30%, min RSD 350, max RSD 30,000*	**Promenljiva** *Variable*	**Jednokratno, po transakciji** *One-off, per transaction*	*

Red. br. *No.*	Opis naknade *Fee description*	Visina naknade *Fee amount*	Vrsta naknade *Fee type*	Dinamika plaćanja *Payment rate*	Promenljivost *Variability*
2.2.2.2.	**Doznaka u stranoj valuti iz druge banke u zemlji ukoliko postoje stvarni troškovi druge banke** *International payment in FX from other bank in Serbia in case of actual costs of other bank*	**Po stvarnim troškovima druge banke** *Under the actual costs of other bank*	**Promenljiva** *Variable*	**Jednokratno, po transakciji** *One-off, per transaction*	*
2.2.3.	**Prijem novčanih sredstava iz inostranstva na devizni tekući račun u evrima** *Receipt of money from abroad to FX current account in EUR*				
2.2.3.1.	**Doznaka iz inostranstva u EUR** *International payment transfer in EUR*	**0,40%, min 500 RSD, max 30.000 RSD** *0,40%, min RSD 500, max RSD 30,000*	**Promenljiva** *Variable*	**Jednokratno, po transakciji** *One-off, per transaction*	*
2.2.3.2.	**Doznaka iz inostranstva ukoliko je banka nalogodavca u okviru Erste Grupe[2]** *International payment transfer in case the bank of the orderer is within Erste Group[2]*	**Bez naknade** *Free of charge*	**Promenljiva** *Variable*	**Jednokratno, po transakciji** *One-off, per transaction*	*
2.2.3.3.	**Strane penzije iz SR Nemačke** *FX pensions from Germany*	**0,23%, max 650 RSD** *0,23%, max RSD 650*	**Promenljiva** *Variable*	**Jednokratno, po transakciji** *One-off, per transaction*	*
2.2.3.4.	**Strane penzije iz ostalih zemalja u EUR** *FX pensions from other countries in EUR*	**0,50% (bez naknade za iznos penzije do 100 EUR u dinarskoj protivvrednosti po srednjem kursu NBS)** *0.50% (free of charge for the amounts up to EUR 100 in RSD counter value according to middle exchange rate of NBS)*	**Promenljiva** *Variable*	**Jednokratno, po transakciji** *One-off, per transaction*	*
2.2.4.	**Prijem novčanih sredstava iz inostranstva na devizni tekući račun u drugim valutama** *Receipt of money from abroad to FX current account in other currencies*				
2.2.4.1.	**Doznaka iz inostranstva u drugim valutama** *International payment transfer in other currencies*	**0,40%, min 500 RSD, max 30.000 RSD** *0,40%, min RSD 500, max RSD 30,000*	**Promenljiva** *Variable*	**Jednokratno, po transakciji** *One-off, per transaction*	*
2.2.4.2.	**Doznaka iz inostranstva ukoliko je banka nalogodavca u okviru Erste Grupe[2]** *International payment transfer in case the bank of the orderer is within Erste Group[2]*	**Bez naknade** *Free of charge*	**Promenljiva** *Variable*	**Jednokratno, po transakciji** *One-off, per transaction*	*
2.2.4.3.	**Strane penzije iz ostalih zemalja u drugim valutama** *FX pensions from other countries in other currencies*	**0,50% (bez naknade za iznos penzije do 100 EUR u dinarskoj protivvrednosti po srednjem kursu NBS)** *0.50% (free of charge for the amounts up to EUR 100 in RSD counter value according to middle exchange rate of NBS)*	**Promenljiva** *Variable*	**Jednokratno, po transakciji** *One-off, per transaction*	*

Red. br. *No.*	Opis naknade *Fee description*	Visina naknade *Fee amount*	Vrsta naknade *Fee type*	Dinamika plaćanja *Payment rate*	Promenljivost Variability
2.2.5.	**Prijem novčanih sredstava sa Kosova i Metohije** *Receipt of money from Kosovo and Metohija*				
2.2.5.1.	**Prilivi sa Kosova i Metohije po računima fizičkih lica u dinarima** *Incoming payments from Kosovo and Metohija to the accounts of private individuals in RSD*	**0,50%**	**Promenljiva** *Variable*	**Jednokratno, po transakciji** *One-off, per transaction*	*
2.2.6.	**Prijem novčanih sredstava iz druge banke na devizni tekući račun u evrima u okviru platne šeme SEPA Credit Transfer** *Receipt of funds from another bank into a foreign currency current account in euros via the SEPA Credit Transfer payment scheme*				
2.2.6.1.	**Doznaka iz druge banke u zemlji u EUR** *Incoming transfer from another domestic bank in EUR*	**650 RSD** *RSD 650*	**Promenljiva** *Variable*	**Jednokratno, po transakciji** *One-off, per transaction*	*
2.2.6.2.	**Doznaka iz druge banke u inostranstvu u EUR** *Incoming transfer from a foreign bank in EUR*	**650 RSD** *RSD 650*	**Promenljiva** *Variable*	**Jednokratno, po transakciji** *One-off, per transaction*	*
2.2.6.3.	**Doznaka iz druge banke u zemlji u EUR u svrhu ugovaranja oročene štednje** *Incoming transfer from another domestic bank in EUR for the purpose of term deposit placement*	**Bez naknade** *Free of charge*	**Promenljiva** *Variable*	**Jednokratno, po transakciji** *One-off, per transaction*	*

[1]**Prenos novčanih sredstava sa računa kupca na račun prodavca u slučaju kupovine nepokretnosti kreditom Erste Bank (po kupoprodajnom ugovoru) - Bez naknade**
[1]Transfer of funds from the account of the buyer to the account of the seller, in case of purchase of a real-estate by a loan of Erste Bank (based on a Purchase and Sales Agreement) - Free of charge
[2]**Partnerske banke Erste grupe koje učestvuju u FIT (Brza intragrupna plaćanja) su navedene u Prilogu 1 ovog Cenovnika.**
[2]Partner banks of the Erste Group participating in FIT (Fast intragroup payments) are listed in Appendix 1 of this Price List.
[3]**U slučaju prenosa sredstava prilikom promene platnog računa – Bez naknade**
[3]In the case of transferring funds when changing payment account – Free of charge
[4]**U slučaju promene platnog računa – Bez naknade**
[4]In the case of a change of payment account – Free of charge
[5]**Za transakcije prema partnerskim bankama izvršene u okviru SEPA Credit Transfer šeme, primenjuje se naknada u iznosu od 1.990 RSD.**
[5]For transactions to partner banks executed within the SEPA Credit Transfer scheme, a fee in the amount of RSD 1,990 shall apply.

3. Platni račun *Payment Accounts*

Red. br. *No.*	Opis naknade *Fee description*	Visina naknade *Fee amount*	Vrsta naknade *Fee type*	Dinamika plaćanja *Payment rate*	Promenljivost Variability
3.1.	**OTVARANJE PLATNOG RAČUNA** *PAYMENT ACCOUNT OPENING*				
3.1.1.	**Platni račun sa osnovnim uslugama**[1] *Payment account with basic features*[1]	**Bez naknade** *Free of charge*	**Promenljiva** *Variable*	**Jednokratno, prilikom podnošenja zahteva** *One-off, when filing the application*	
3.1.2.	**Dinarski tekući račun za penzionere** *RSD current account for pensioner*	**Bez naknade** *Free of charge*	**Promenljiva** *Variable*	**Jednokratno, prilikom podnošenja zahteva** *One-off, when filing the application*	*
3.1.3.	**Dinarski tekući račun** *RSD current account*	**Bez naknade** *Free of charge*	**Promenljiva** *Variable*	**Jednokratno, prilikom podnošenja zahteva** *One-off, when filing the application*	*
3.1.4.	**Premium dinarski tekući račun** *Fee for maintaining Premium current account*	**Bez naknade** *Free of charge*	**Promenljiva** *Variable*	**Jednokratno, prilikom podnošenja zahteva** *One-off, when filing the application*	*
3.1.5.	**Dinarski tekući račun za mlade** *RSD Youth current account*	**Bez naknade** *Free of charge*	**Promenljiva** *Variable*	**Jednokratno, prilikom podnošenja zahteva** *One-off, when filing the application*	*
3.1.6.	**Devizni tekući račun** *Fee for opening FX current account*	**Bez naknade** *Free of charge*	**Promenljiva** *Variable*	**Jednokratno, prilikom podnošenja zahteva** *One-off, when filing the application*	*
3.1.7.	**Namenski račun za trgovanje finansijskim instrumentima na domaćem tržištu (naknada je po računu)** *Purpose accounts for the trade in financial instruments at the domestic market (fee per account)*				
3.1.7.1.	**Korisnik koji trguje preko Ovlašćene banke Erste Bank a.d Novi Sad** *The consumer who trades through Erste Bank a.d. Novi Sad Authorized Bank*	**Bez naknade** *Free of charge*	**Promenljiva** *Variable*	**Jednokratno, prilikom podnošenja zahteva** *One-off, when filing the application*	****[2]
3.1.7.2.	**Korisnik koji trguje preko drugog investicionog društva** *The consumer who trades through other investment company*	**200 RSD** *RSD 200*	**Promenljiva** *Variable*	**Jednokratno, prilikom podnošenja zahteva** *One-off, when filing the application*	****[2]
3.1.8.	**Namenski račun za trgovanje finansijskim instrumentima u inostranstvu** *Purpose accounts for the trade in financial instruments abroad*	**Bez naknade** *Free of charge*	**Promenljiva** *Variable*	**Jednokratno, prilikom podnošenja zahteva** *One-off, when filing the application*	****[2]
3.1.9.	**Namenski dinarski račun fizičkog lica - registrovanog poljoprivrednog gazdinstva** *Purpose RSD account of a private individual - Registered farm*	**200 RSD** *RSD 200*	**Promenljiva** *Variable*	**Jednokratno, prilikom podnošenja zahteva** *One-off, when filing the application*	*
3.2.	**VOĐENJE PLATNOG RAČUNA** *PAYMENT ACCOUNT MAINTENANCE*				
3.2.1.	**Platni račun sa osnovnim uslugama** *Payment account with basic features*	**150 RSD** *RSD 150*	**Promenljiva** *Variable*	**Mesečno** *Monthly*	*
3.2.2.	**Dinarski tekući račun za penzionere** *RSD current account for pensioners*	**230 RSD** *RSD 230*	**Promenljiva** *Variable*	**Mesečno** *Monthly*	*
3.2.3.	**Dinarski tekući račun** *RSD current account*	**290 RSD** *RSD 290*	**Promenljiva** *Variable*	**Mesečno** *Monthly*	*
3.2.4.	**Premium dinarski tekući račun** *Fee for maintaining Premium current account*	**620 RSD** *RSD 620*	**Promenljiva** *Variable*	**Mesečno** *Monthly*	*
3.2.5.	▪ **Dinarski tekući račun za mlade** ▪ *RSD Youth current account*	**Bez naknade** *Free of charge*	**Promenljiva** *Variable*	**Mesečno** *Monthly*	*
3.2.6.	▪ **Devizni tekući račun** ▪ *FX current account*	**Bez naknade** *Free of charge*	**Promenljiva** *Variable*	**Mesečno** *Monthly*	*
3.2.7.	▪ **Namenski računi za trgovanje finansijskim instrumentima** ▪ *Purpose accounts for the trade in financial instruments*	**Bez naknade** *Free of charge*	**Promenljiva** *Variable*	**Mesečno** *Monthly*	****[2]

Red. br. *No.*	Opis naknade *Fee description*	Visina naknade *Fee amount*	Vrsta naknade *Fee type*	Dinamika plaćanja *Payment rate*	Promenljivost Variability
3.2.8.	**Namenski dinarski račun fizičkog lica - registrovanog poljoprivrednog gazdinstva** *Fee for maintaining Purpose RSD account of private individuals - Registered farm*	**290 RSD** *RSD 290*	**Promenljiva** *Variable*	**Mesečno** *Monthly*	*
3.3.	**POSEBNE POGODNOSTI VEZANE ZA VOĐENJE PLATNOG RAČUNA** *SPECIAL BENEFITS RELATED TO PAYMENT ACCOUNT MAINTENANCE*				
3.3.1.	**Platni račun sa osnovnim uslugama za korisnike koji zatvore tekući račun za mlade ili otvore račun putem mikro sajta Erste Bank, ili koji trajno preusmere redovna mesečna primanja sa štedne knjižice** *Payment account with basic features for consumer who close their Youth current account, or who open their account via micro-site of Erste Bank, or who permanently direct their monthly income from savings booklet*	**Bez naknade 12 meseci od otvaranja računa, a nakon isteka 12 meseci u skladu sa članom 3.2.1.** *Free of charge 12 months as of the opening of the account, and after the expiry of the 12 months in accordance with Article 3.2.1.*	**Promenljiva** *Variable*	**Mesečno** *Monthly*	*
3.3.2.	**Dinarski tekući račun za penzionere koji otvore račun putem mikro sajta Erste Bank, ili koji trajno preusmere redovna mesečna primanja sa štedne knjižice** *RSD current account for pensioners who open their account via micro-site of Erste Bank, or who permanently direct their monthly income from savings booklet*	**Bez naknade 12 meseci od otvaranja računa, a nakon isteka 12 meseci u skladu sa članom 3.2.2.** *Free of charge 12 months as of the opening of the account, and after the expiry of the 12 months in accordance with Article 3.2.2.*	**Promenljiva** *Variable*	**Mesečno** *Monthly*	*
3.3.3.	**Dinarski tekući račun za korisnike koji zatvore tekući račun za mlade, ili otvore račun putem mikro sajta Erste Bank, ili koji trajno preusmere redovna mesečna primanja sa štedne knjižice** *RSD current accounts for consumer who close their Youth current account, or who open their account via micro-site of Erste Bank, or who permanently direct their monthly income from savings booklet*	**Bez naknade 12 meseci od otvaranja računa, a nakon isteka 12 meseci u skladu sa članom 3.2.3.** *Free of charge 12 months as of the opening of the account, and after the expiry of the 12 months in accordance with Article 3.2.3.*	**Promenljiva** *Variable*	**Mesečno** *Monthly*	*
3.3.4.	**Premium dinarski tekući račun za korisnike koji zatvore tekući račun za mlade** *Premium current account for consumer who close their Youth current account*	**Bez naknade 6 meseci od otvaranja računa, a nakon isteka 6 meseci u skladu sa članom 3.2.4.** *Free of charge 6 months as of the opening of the account, and after the expiry of the 6 months in accordance with Article 3.2.4.*	**Promenljiva** *Variable*	**Mesečno** *Monthly*	*
3.4.	**OSTALE NAKNADE VEZANE UZ PLATNI RAČUN** *OTHER FEES RELATED TO PAYMENT ACCOUNT*				
3.4.1.	**Naknada za izdavanje izvoda po tekućem računu** *Fee for issuing excerpts under current accounts*	**Bez naknade** *Free of charge*	**Promenljiva** *Variable*	**Jednokratno, po izvodu** *One-off, per excerpt*	*
3.4.2.	**Naknada za slanje opomena za nedozvoljeno prekoračenje računa** *Fee for sending warnings for unauthorized exceeding*	**maksimalno 200 RSD** *maximum RSD 200*	**Promenljiva** *Variable*	**Jednokratno po opomeni** *One-off, per warning*	***
3.4.3.	**Naknada za zatvaranje računa (tekućeg računa, štednog računa, štedne knjižice, namenskog računa RPG i namenskog računa za trgovanje finansijskim instrumentima)** *Fee for closing accounts (current account, saving account, savings passbook, giro account, purpose accounts of Registered Farms and purpose accounts for the trade in financial instruments)*	**Bez naknade** *Free of charge*	**Promenljiva** *Variable*	**Jednokratno, prilikom podnošenja zahteva** *One-off, when filing the application*	*
3.4.4.	**Naknada za izdavanje ovlašćenja po dinarskim, deviznim tekućim računima i namenskim računima za trgovanje finansijskim instrumentima** *Fee for issuing authorities under RSD, FX current accounts and purpose accounts for the trade in financial instruments*	**80 RSD** *RSD 80*	**Promenljiva** *Variable*	**Jednokratno, prilikom podnošenja zahteva** *One-off, when filing the application*	*
3.4.5.	**Transfer novca od kupoprodaje hipotekovane nepokretnosti i zaloge neposrednom pogodbom sa računa kupca na račun prodavca** *Transfer of funds from the purchase and sales of a mortgaged real-estate and pledge over direct deals from the buyer's account to the seller's account*	**1.000 RSD** *RSD 1,000*	**Promenljiva** *Variable*	**Jednokratno, po obavljenoj transakciji** *One-off, per transaction*	*

Red. br. *No.*	Opis naknade *Fee description*	Visina naknade *Fee amount*	Vrsta naknade *Fee type*	Dinamika plaćanja *Payment rate*	Promenljivost Variability
3.4.6.	**Transfer novca u korist računa van Erste Bank u slučaju zatvaranja tekućeg računa, štednog računa, štedne knjižice, namenskog računa RPG i namenskog računa za trgovanje finansijskim instrumentima[2]** *Transfer of money in favor of the account outside Erste Bank in case of closing a current account, saving account, savings passbook, giro account, purpose accounts of Registered Farms and purpose accounts for the trade in financial instruments[2]*	**Bez naknade** *Free of charge*	**Promenljiva** *Variable*	**Jednokratno, po transakciji** *One-off, per transaction*	*
3.5.	**TRAJNI NALOG** *STANDING ORDER*				
3.5.1.	**Izvršenje trajnih naloga unutar Erste Bank** *Execution of standing orders within Erste Bank*	**Bez naknade** *Free of charge*	**Promenljiva** *Variable*	**Jednokratno, po transakciji** *One-off, per transaction*	*
3.5.2.	**Izvršenje trajnih naloga van Erste Bank** *Execution of standing orders outside Erste Bank*	**0,50%, min 30 RSD, max 3.500 RSD** *0,50%, min RSD 30, max RSD 3.500*	**Promenljiva** *Variable*	**Jednokratno, po transakciji** *One-off, per transaction*	*
3.5.3.	**Trajni nalozi Osiguravajuće kuće** *Standing order of insurance company*				
3.5.3.1.	**Naplata provizije za izvršenje trajnog naloga na teret korisnika** *Commission for the execution of a standing order at the charge of a consumer*	**0,20 % od iznosa naloga, min 15 RSD** *0.20 % of the amount, min. RSD 15*	**Promenljiva** *Variable*	**Jednokratno, po transakciji** *One-off, per transaction*	*
3.5.3.2.	**Naplata provizije za izvršenje trajnog naloga na teret osiguravajuće kuće** *Commission for the execution of a standing order at the charge of the insurance agency*	**0,20 % od iznosa naloga, min 15 RSD** *0.20 % of the amount, min. RSD 15*	**Promenljiva** *Variable*	**Jednokratno, po transakciji** *One-off, per transaction*	*
3.5.4.	**Naknada za naloge, koji se izvršavaju po posebnom ugovoru, na teret pravnog lica** *Fee for orders which are executed according to a special agreement, at the charge of a legal person*	**Po Ugovoru** *According to the Agreement*	**Promenljiva** *Variable*	**Jednokratno, po transakciji** *One-off, per transaction*	*
3.6.	**ČEKOVI** *CHEQUES*				
3.6.1.	**Izdavanje čekova po dinarskom tekućem računu** *Issuance of cheques under RSD current account*	**40 RSD po čeku** *RSD 40 per cheque*	**Promenljiva** *Variable*	**Jednokratno, po transakciji** *One-off, per transaction*	*
3.6.2.	**Ostalo** *Other*				
3.6.2.1.	**Reklamacija po čekovima** *Complaints under cheques*	**Bez naknade** *Free of charge*	**Promenljiva** *Variable*	**Jednokratno, po reklamaciji** *One-off, per complaints*	*
3.6.2.2.	**Isplata čekova građana izdanja druge banke** *Disbursement of retail cheques issued by other banks*	**3,00%**	**Promenljiva** *Variable*	**Jednokratno, po transakciji** *One-off, per transaction*	*

[1]**Otvaranje ovog računa nije uslovljeno ugovaranjem dodatnih bankarskih usluga.**
[1]Additional banking services are not required by this account opening.

[2]**Ukoliko korisnik nije zadovoljan izmenjenom visinom naknade, Erste Bank mu omogućava da bez naknade podigne novac ili ga bezgotovinski prenese u drugu banku i raskine ugovor o tekućem računu (zatvori tekući račun)**
[2]*In case the consumer is not satisfied with the changed amount of the fee, Erste Bank will enable him/her to withdraw the money free of charge or to transfer it to another bank through cashless transfer and to cancel the current account agreement (close the current account)*

4. Štednja *Savings*

Red. br. *No.*	Opis naknade *Fee description*	Visina naknade *Fee amount*	Vrsta naknade *Fee type*	Dinamika plaćanja *Payment rate*	Promenljivost Variability
4.1.	**Naknada za otvaranje štednog računa po viđenju** *Fee for opening demand savings account*	**Bez naknade** *Free of charge*	**Promenljiva** *Variable*	**Jednokratno, prilikom podnošenja zahteva** *One-off, when filing the application*	*
4.2.	**Naknada za otvaranje dečijeg dinarskog štednog računa po viđenju** *Fee for opening children demand savings account*	**Bez naknade** *Free of charge*	**Promenljiva** *Variable*	**Jednokratno, prilikom podnošenja zahteva** *One-off, when filing the application*	*
4.3.	**Naknada za vođenje štednog računa po viđenju** *Fee for maintaining demand savings account*	**Bez naknade** *Free of charge*	**Promenljiva** *Variable*	**Mesečno** *Monthly*	*
4.4.	**Naknada za vođenje dečijeg dinarskog štednog računa po viđenju** *Fee for maintaining children demand savings account*	**Bez naknade** *Free of charge*	**Promenljiva** *Variable*	**Mesečno** *Monthly*	*
4.5.	**Naknada za izdavanje ovlašćenja po dinarskom i deviznom štednom ulogu** *Fee for issuing authorizations under RSD and FX savings deposit*	**80 RSD** *RSD 80*	**Promenljiva** *Variable*	**Jednokratno, prilikom podnošenja zahteva** *One-off, when filing the application*	***
4.6.	**Naknada za zamenu štedne knjižice** *Fee for the replacement of savings booklet*	**100 RSD** *RSD 100*	**Promenljiva** *Variable*	**Jednokratno, prilikom podnošenja zahteva** *One-off, when filing the application*	*
4.7.	**Naknada za izdavanje izvoda** *Fee for the issuance of excerpts*	**Bez naknade** *Free of charge*	**Promenljiva** *Variable*	**Jednokratno, po izvodu** *One-off, per excerpt*	*
4.8.	**Naknada za blokiranje računa** *Fee for blocking accounts*	**Bez naknade** *Free of charge*	**Promenljiva** *Variable*	**Jednokratno, prilikom podnošenja zahteva** *One-off, when filing the application*	*
4.9.	**Naknada za zatvaranje računa** *Fee for closing accounts*	**Bez naknade** *Free of charge*	**Promenljiva** *Variable*	**Jednokratno, prilikom podnošenja zahteva** *One-off, when filing the application*	*
4.10.	**Naknada za prijavu nestanka dokumenta** *Fee for reporting the loss of a document*	**Bez naknade** *Free of charge*	**Promenljiva** *Variable*	**Jednokratno, prilikom podnošenja zahteva** *One-off, when filing the application*	*

5. ELEKTRONSKO BANKARSTVO, MOBILNO BANKARSTVO I SMS OBAVEŠTENJA
E-BANKING, MOBILE BANKING AND SMS NOTIFICATIONS

Red. br. *No.*	Opis naknade *Fee description*	Visina naknade *Fee amount*	Vrsta naknade *Fee type*	Dinamika plaćanja *Payment rate*	Promenljivost *Variability*
5.1.	**Elektronsko bankarstvo - NetBanking** *E-BANKING (NetBanking)*				
5.1.1.	**Korišćenje usluge** *Service use*	**Bez naknade** *Free of charge*	**Promenljiva** *Variable*	**Mesečno** *Monthly*	*
5.1.2.	**Naknada za izdavanje izvoda po računima** *Fee for the issuance of excerpts*	**Bez naknade** *Free of charge*	**Promenljiva** *Variable*	**Jednokratno, po izvodu** *One-off, per excerpt*	*
5.1.3.	**Elektronski nalog između računa fizičkih lica u Erste Bank** *Electronic order between accounts of private individuals within Erste Bank*	**Bez naknade** *Free of charge*	**Promenljiva** *Variable*	**Jednokratno, po transakciji** *One-off, per transaction*	*
5.1.4.	**Elektronski nalog u korist računa pravnog lica u Erste Bank - za Platni račun sa osnovnim uslugama** *Electronic order in favour of corporate account within Erste Bank - for payment account with basic features*	**0,17%, min 10 RSD, max 1.000 RSD** *0.17%, min RSD 10, max RSD 1,000*	**Promenljiva** *Variable*	**Jednokratno, po transakciji** *One-off, per transaction*	*
5.1.5.	**Elektronski nalog u korist računa pravnog lica u Erste Bank - za Dinarski tekući račun za mlade** *Electronic order in favour of corporate account within Erste Bank - for RSD Youth current account*	**Bez naknade** *Free of charge*	**Promenljiva** *Variable*	**Jednokratno, po transakciji** *One-off, per transaction*	*
5.1.6.	**Elektronski nalog u korist računa pravnog lica u Erste Bank** *Electronic order in favour of corporate account within Erste Bank*	**0,25%, min 15 RSD, max 1.500 RSD** *0.25%, min RSD 15, max RSD 1,500*	**Promenljiva** *Variable*	**Jednokratno, po transakciji** *One-off, per transaction*	*
5.1.7.	**Elektronski nalog u korist računa van Erste Bank - za Platni račun sa osnovnim uslugama** *Electronic order in favour of non-Erste Bank account - for payment account with basic features*	**0,17%, min 10 RSD, max 1.000 RSD** *0.17%, min RSD 10, max RSD 1,000*	**Promenljiva** *Variable*	**Jednokratno, po transakciji** *One-off, per transaction*	*
5.1.8.	**Elektronski nalog u korist računa van Erste Bank - za Dinarski tekući račun za mlade** *Electronic order in favour of non-Erste Bank account - for RSD Youth current account*	**Bez naknade** *Free of charge*	**Promenljiva** *Variable*	**Jednokratno, po transakciji** *One-off, per transaction*	*
5.1.9.	**Elektronski nalog u korist računa van Erste Bank** *Electronic order in favour of non-Erste Bank account*	**0,25%, min 15 RSD, max 1.500 RSD** *0.25%, min RSD 15, max RSD 1,500*	**Promenljiva** *Variable*	**Jednokratno, po transakciji** *One-off, per transaction*	*
5.1.10.	**Elektronski nalog u korist računa van Erste Bank do 300.000 RSD - Instant plaćanje (za Platni račun sa osnovnim uslugama)** *Electronic order in favor of an account outside Erste Bank up to RSD 300,000 - Instant payment (for payment account with basic features)*	**0,17%, min 10 RSD** *0.17%, min RSD 10*	**Promenljiva** *Variable*	**Jednokratno, po transakciji** *One-off, per transaction*	*
5.1.11.	**Elektronski nalog u korist računa van Erste Bank do 300.000 RSD - Instant plaćanje (za Dinarski tekući račun za mlade)** *Electronic order in favor of an account outside Erste Bank up to RSD 300,000 - Instant payment (for RSD Youth current account)*	**Bez naknade** *Free of charge*	**Promenljiva** *Variable*	**Jednokratno, po transakciji** *One-off, per transaction*	*
5.1.12.	**Elektronski nalog u korist računa van Erste Bank do 300.000 RSD - Instant plaćanje** *Electronic order in favor of an account outside Erste Bank up to RSD 300,000 - Instant payment*	**0,25%, min 15 RSD** *0.25%, min RSD 15*	**Promenljiva** *Variable*	**Jednokratno, po transakciji** *One-off, per transaction*	*
5.1.13.	**Doznaka u zemlji u stranoj valuti** *FX payment transfer in Serbia*	**0,40%, min 600 RSD, max 20.000 RSD** *0.40%, min RSD 600, max RSD 20,000*	**Promenljiva** *Variable*	**Jednokratno, po transakciji** *One-off, per transaction*	*

Red. br. *No.*	Opis naknade *Fee description*	Visina naknade *Fee amount*	Vrsta naknade *Fee type*	Dinamika plaćanja *Payment rate*	Promenljivost *Variability*
5.1.14.	**Doznaka prema inostranstvu u stranoj valuti** *FX international payment transfer*	**0,40%, min 600 RSD, max 20.000 RSD** *0.40%, min RSD 600, max RSD 20,000*	**Promenljiva** *Variable*	**Jednokratno, po transakciji** *One-off, per transaction*	*
5.1.15.	**Doznaka prema inostranstvu u EUR i USD u okviru Erste Grupe**[1] *International payment transfer in EUR and USD within Erste Group*[1]	**350 RSD** *RSD 350*	**Promenljiva** *Variable*	**Jednokratno, po transakciji** *One-off, per transaction*	*
5.1.16.	**Naknada troškova ino banke za doznake u okviru Erste Grupe** [1] *Fee for costs of foreign bank for payment transfers within Erste Group* [1]	**Bez naknade** *Free of charge*	**Promenljiva** *Variable*	**Jednokratno, po transakciji** *One-off, per transaction*	*
5.1.17.	**Naknada troškova ino banke za doznake van okvira Erste Grupe** [1] *Fee for costs of foreign bank for payment transfers outside Erste Group* [1]	**U skladu sa tarifom 2.1.4.1.** *Pursuant to tariff 2.1.4.1.*	**Promenljiva** *Variable*	**Jednokratno, po transakciji** *One-off, per transaction*	*
5.2.	**Mobilno bankarstvo - mBanking** *MOBILE BANKING (mBanking)*				
5.2.1.	**Korišćenje usluge** *Service use*	**Bez naknade** *Free of charge*	**Promenljiva** *Variable*	**Mesečno** *Monthly*	*
5.2.2.	**Elektronski nalog između računa fizičkih lica u Erste Bank** *Electronic order between accounts of private individuals within Erste Bank*	**Bez naknade** *Free of charge*	**Promenljiva** *Variable*	**Jednokratno, po transakciji** *One-off, per transaction*	*
5.2.3.	**Elektronski nalog u korist računa pravnog lica u Erste Bank - za Platni račun sa osnovnim uslugama** *Electronic order in favour of corporate account within Erste Bank - for pyment account with basic features*	**0,17%, min 10 RSD, max 1.000 RSD** *0.17%, min RSD 10, max RSD 1,000*	**Promenljiva** *Variable*	**Jednokratno, po transakciji** *One-off, per transaction*	*
5.2.4.	**Elektronski nalog u korist računa pravnog lica u Erste Bank - za Dinarski tekući račun za mlade** *Electronic order in favour of corporate account within Erste Bank - for RSD Youth current account*	**Bez naknade** *Free of charge*	**Promenljiva** *Variable*	**Jednokratno, po transakciji** *One-off, per transaction*	*
5.2.5.	**Elektronski nalog u korist računa pravnog lica u Erste Bank** *Electronic order in favour of corporate account within Erste Bank*	**0,25%, min 15 RSD, max 1.500 RSD** *0.25%, min RSD 15, max RSD 1,500*	**Promenljiva** *Variable*	**Jednokratno, po transakciji** *One-off, per transaction*	*
5.2.6.	**Elektronski nalog u korist računa van Erste Bank - za Platni račun sa osnovnim uslugama** *Electronic order in favour of non-Erste Bank account - for payment account with basic features*	**0,17%, min 10 RSD, max 1.000 RSD** *0.17%, min RSD 10, max RSD 1,000*	**Promenljiva** *Variable*	**Jednokratno, po transakciji** *One-off, per transaction*	*
5.2.7.	**Elektronski nalog u korist računa van Erste Bank - za Dinarski tekući račun za mlade** *Electronic order in favour of non-Erste Bank account - for RSD Youth current account*	**Bez naknade** *Free of charge*	**Promenljiva** *Variable*	**Jednokratno, po transakciji** *One-off, per transaction*	*
5.2.8.	**Elektronski nalog u korist računa van Erste Bank** *Electronic order in favour of non-Erste Bank account*	**0,25%, min 15 RSD, max 1.500 RSD** *0.25%, min RSD 15, max RSD 1,500*	**Promenljiva** *Variable*	**Jednokratno, po transakciji** *One-off, per transaction*	*
5.2.9.	**Elektronski nalog u korist računa van Erste Bank do 300.000 RSD - Instant plaćanje (za Platni račun sa osnovnim uslugama)**[2] *Electronic order in favor of an account outside Erste Bank up to RSD 300,000 - Instant payment (for payment account with basic features)*[2]	**0,17%, min 10 RSD** *0.17%, min RSD 10*	**Promenljiva** *Variable*	**Jednokratno, po transakciji** *One-off, per transaction*	*
5.2.10.	**Elektronski nalog u korist računa van Erste Bank do 300.000 RSD - Instant plaćanje (za Dinarski tekući račun za mlade)**[2] *Electronic order in favor of an account outside Erste Bank up to RSD 300,000 - Instant payment (for RSD Youth current account)*[2]	**Bez naknade** *Free of charge*	**Promenljiva** *Variable*	**Jednokratno, po transakciji** *One-off, per transaction*	*
5.2.11.	**Elektronski nalog u korist računa van Erste Bank do 300.000 RSD - Instant plaćanje**[2] *Electronic order in favor of an account outside Erste Bank up to RSD 300,000 - Instant payment*[2]	**0,25%, min 15 RSD** *0.25%, min RSD 15*	**Promenljiva** *Variable*	**Jednokratno, po transakciji** *One-off, per transaction*	*

Red. br. *No.*	Opis naknade *Fee description*	Visina naknade *Fee amount*	Vrsta naknade *Fee type*	Dinamika plaćanja *Payment rate*	Promenljivost *Variability*
5.2.12.	**Plaćanje na prodajnom mestu putem IPS QR koda** *Payment at point of sale using IPS QR code*	**Bez naknade** *Free of charge*	**Promenljiva** *Variable*	**Jednokratno, po transakciji** *One-off, per transaction*	*
5.2.13.	**Doznaka u zemlji u stranoj valuti** *FX payment transfer in Serbia*	**0,40%, min 600 RSD, max 20.000 RSD** 0.40%, min RSD 600, max RSD 20,000	**Promenljiva** *Variable*	**Jednokratno, po transakciji** *One-off, per transaction*	*
5.2.14.	**Doznaka prema inostranstvu u stranoj valuti** *FX international payment transfer*	**0,40%, min 600 RSD, max 20.000 RSD** 0.40%, min RSD 600, max RSD 20,000	**Promenljiva** *Variable*	**Jednokratno, po transakciji** *One-off, per transaction*	*
5.2.15.	**Doznaka prema inostranstvu u EUR i USD u okviru Erste Grupe[1]** *International payment transfer in EUR and USD within Erste Group[1]*	**350 RSD** RSD 350	**Promenljiva** *Variable*	**Jednokratno, po transakciji** *One-off, per transaction*	*
5.2.16.	**Naknada troškova ino banke za doznake u okviru Erste Grupe[1]** *Fee for costs of foreign bank for payment transfers within Erste Group[1]*	**Bez naknade** *Free of charge*	**Promenljiva** *Variable*	**Jednokratno, po transakciji** *One-off, per transaction*	*
5.2.17.	**Naknada troškova ino banke za doznake van okvira Erste Grupe[1]** *Fee for costs of foreign bank for payment transfers outside Erste Group[1]*	**U skladu sa tarifom 2.1.4.1.** Pursuant to tariff 2.1.4.1.	**Promenljiva** *Variable*	**Jednokratno, po transakciji** *One-off, per transaction*	*
5.3.	**DIGITALNO BANKARSTVO (George)** *DIGITAL BANKING (George)*				
5.3.1.	**Korišćenje usluge** *Service use*	**Bez naknade** *Free of charge*	**Promenljiva** *Variable*	**Mesečno** *Monthly*	*
5.3.2.	**Elektronski nalog između računa fizičkih lica u Erste Bank** *Electronic order between accounts of private individuals within Erste Bank*	**Bez naknade** *Free of charge*	**Promenljiva** *Variable*	**Jednokratno, po transakciji** *One-off, per transaction*	*
5.3.3.	**Elektronski nalog u korist računa pravnog lica u Erste Bank - za Platni račun sa osnovnim uslugama** *Electronic order in favour of corporate account within Erste Bank - for payment account with basic features*	**0,17%, min 10 RSD, max 1.000 RSD** *0.17%, min RSD 10, max RSD 1,000*	**Promenljiva** *Variable*	**Jednokratno, po transakciji** *One-off, per transaction*	*
5.3.4.	**Elektronski nalog u korist računa pravnog lica u Erste Bank - za Dinarski tekući račun za mlade** *Electronic order in favour of corporate account within Erste Bank - for RSD Youth current account*	**Bez naknade** *Free of charge*	**Promenljiva** *Variable*	**Jednokratno, po transakciji** *One-off, per transaction*	*
5.3.5.	**Elektronski nalog u korist računa pravnog lica u Erste Bank** *Electronic order in favour of corporate account within Erste Bank*	**0,25%, min 15 RSD, max 1.500 RSD** *0.25%, min RSD 15, max RSD 1,500*	**Promenljiva** *Variable*	**Jednokratno, po transakciji** *One-off, per transaction*	*
5.3.6.	**Elektronski nalog u korist računa van Erste Bank - za Platni račun sa osnovnim uslugama** *Electronic order in favour of non-Erste Bank account - for payment account with basic features*	**0,17%, min 10 RSD, max 1.000 RSD** *0.17%, min RSD 10, max RSD 1,000*	**Promenljiva** *Variable*	**Jednokratno, po transakciji** *One-off, per transaction*	*
5.3.7.	**Elektronski nalog u korist računa van Erste Bank - za Dinarski tekući račun za mlade** *Electronic order in favour of non-Erste Bank account - for RSD Youth current account*	**Bez naknade** *Free of charge*	**Promenljiva** *Variable*	**Jednokratno, po transakciji** *One-off, per transaction*	*
5.3.8.	**Elektronski nalog u korist računa van Erste Bank** *Electronic order in favour of non-Erste Bank account*	**0,25%, min 15 RSD, max 1.500 RSD** *0.25%, min RSD 15, max RSD 1,500*	**Promenljiva** *Variable*	**Jednokratno, po transakciji** *One-off, per transaction*	*
5.3.9.	**Elektronski nalog u korist računa van Erste Bank do 300.000 RSD - Instant plaćanje (za Platni račun sa osnovnim uslugama)[2]** *Electronic order in favor of an account outside Erste Bank up to RSD 300,000 - Instant payment (for payment account with basic features)[2]*	**0,17%, min 10 RSD** *0.17%, min RSD 10*	**Promenljiva** *Variable*	**Jednokratno, po transakciji** *One-off, per transaction*	*
5.3.10.	**Elektronski nalog u korist računa van Erste Bank do 300.000 RSD - Instant plaćanje (za Dinarski tekući račun za mlade)[2]** *Electronic order in favor of an account outside Erste Bank up to RSD 300,000 - Instant payment (for RSD Youth current account)[2]*	**Bez naknade** *Free of charge*	**Promenljiva** *Variable*	**Jednokratno, po transakciji** *One-off, per transaction*	*

Red. br. *No.*	Opis naknade *Fee description*	Visina naknade *Fee amount*	Vrsta naknade *Fee type*	Dinamika plaćanja *Payment rate*	Promenljivost *Variability*
5.3.11.	**Elektronski nalog u korist računa van Erste Bank do 300.000 RSD - Instant plaćanje[2]** *Electronic order in favor of an account outside Erste Bank up to RSD 300,000 - Instant payment[2]*	**0,25%, min 15 RSD** *0.25%, min RSD 15*	**Promenljiva** *Variable*	**Jednokratno, po transakciji** *One-off, per transaction*	*
5.3.12.	**Plaćanje na prodajnom mestu putem IPS QR koda** *Payment at point of sale using IPS QR code*	**Bez naknade** *Free of charge*	**Promenljiva** *Variable*	**Jednokratno, po transakciji** *One-off, per transaction*	*
5.3.13.	**Doznaka u zemlji u stranoj valuti** *FX payment transfer in Serbia*	**0,40%, min 600 RSD, max 20.000 RSD** *0.40%, min RSD 600, max RSD 20,000*	**Promenljiva** *Variable*	**Jednokratno, po transakciji** *One-off, per transaction*	*
5.3.14.	**Doznaka prema inostranstvu u stranoj valuti** *FX international payment transfer*	**0,40%, min 600 RSD, max 20.000 RSD** *0.40%, min RSD 600, max RSD 20,000*	**Promenljiva** *Variable*	**Jednokratno, po transakciji** *One-off, per transaction*	*
5.3.15.	**Doznaka prema inostranstvu u EUR i USD u okviru Erste Grupe[1]** *International payment transfer in EUR and USD within Erste Group[1]*	**350 RSD** *RSD 350*	**Promenljiva** *Variable*	**Jednokratno, po transakciji** *One-off, per transaction*	*
5.3.16.	**Naknada troškova ino banke za doznake u okviru Erste Grupe[1]** *Fee for costs of foreign bank for payment transfers within Erste Group[1]*	**Bez naknade** *Free of charge*	**Promenljiva** *Variable*	**Jednokratno, po transakciji** *One-off, per transaction*	*
5.3.17.	**Naknada troškova ino banke za doznake van okvira Erste Grupe[1]** *Fee for costs of foreign bank for payment transfers outside Erste Group[1]*	**U skladu sa tarifom 2.1.4.1.** *Pursuant to tariff 2.1.4.1.*	**Promenljiva** *Variable*	**Jednokratno, po transakciji** *One-off, per transaction*	*
5.3.18.	**Doznaka ka drugoj banci u zemlji u EUR u okviru platne šeme SEPA Credit Transfer** *Transfer to a foreign bank in EUR via the SEPA Credit T ransfer payment scheme*	**990 RSD** *RSD 990*	**Promenljiva** *Variable*	**Jednokratno, po transakciji** *One-off, per transaction*	*
5.3.19.	**Doznaka ka drugoj banci u inostranstvu u EUR u okviru platne šeme SEPA Credit Transfer** *Transfer to a foreign bank in EUR via the SEPA Credit Transfer payment scheme*	**990 RSD** *RSD 990*	**Promenljiva** *Variable*	**Jednokratno, po transakciji** *One-off, per transaction*	*
5.4.	**SMS OBAVEŠTENJA (NovoMob)** *SMS NOTIFICATIONS (NovoMob)*				
5.4.1.	**Korišćenje usluge po uključenom računu** *Service use under the active account*	**Bez naknade** *Free of charge*	**Promenljiva** *Variable*	**Mesečno** *Monthly*	
5.4.2.	**Inicirana poruka** *Initiated message*	**Po tarifi mobilnog operatera** *According to the tariff of the mobile operator*	**Promenljiva** *Variable*	**Jednokratno, po poruci** *One-off, per message*	
5.4.3.	**Alarm poruka[3]** *Alarm message[3]*	**5 RSD** *RSD 5*	**Promenljiva** *Variable*	**Jednokratno, po poruci** *One-off, per message*	

[1]Partnerske banke Erste grupe koje učestvuju u FIT (Brza intragrupna plaćanja) su navedene u Prilogu 1 ovog Cenovnika.
[1]Partner banks of the Erste Group participating in FIT (Fast intragroup payments) are listed in Appendix 1 of this Price List.
[2] Odnosi se i na instant nalog do 300.000 RSD korišćenjem usluge mobilnog bankarstva i na instant nalog ispostavljen korišćenjem usluge „Prenesi"
[2] It applies to an instant account up to RSD 300,000 using mobile banking services and to an instant account issued using the Transfer service "Prenesi".
[3]Za plaćanja putem Apple pay i Google pay digitalnih novčanika: Bez naknade
[3]For payments via Apple pay and Google pay digital wallets: Free of charge

6. Garancije *Guarantees*

Red. br. *No.*	Opis naknade *Fee description*	Visina naknade *Fee amount*	Vrsta naknade *Fee type*	Dinamika plaćanja *Payment rate*	Promenljivost *Variability*
6.1.	**Provizija Erste Bank za izdavanje garancija** *Commission of Erste Bank for guarantee issuance*	**1,5% , min 4.000 RSD** *1,5% , min RSD 4,000* **1% , min 3.000 RSD** *1% , min RSD 3,000,*	**Promenljiva** *Variable*	**Jednokratno** *One-off* **Kvartalno** *Quarterly*	* *
6.2.	**Naknada za izmene uslova garancije, produženje roka** *Fee for changes of guarantee conditions, prolongation of tenor*	**0,1%, min 1.000 RSD** *0,1%, min RSD 1,000*	**Promenljiva** *Variable*	**Jednokratno, prilikom podnošenja zahteva** *One-off, when filing the application*	* *

7. Ostale usluge *Other Services*

Red. br. *No.*	Opis naknade *Fee description*	Visina naknade *Fee amount*	Vrsta naknade *Fee type*	Dinamika plaćanja *Payment rate*	Promenljivost *Variability*
7.1.	**Izdavanje potvrda** *Issuance of certificates*				
7.1.1.	**Potvrda o stanju duga po kreditu dva puta godišnje (01.01. i 01.07.) na način ugovoren sa korisnikom** *Certificate on debt balance under the loan twice a year (1 January and 1 July) in the manner agreed with the consumer*	**Bez naknade** *Free of charge*	**Promenljiva** *Variable*	**Jednokratno, po potvrdi** *One-off, per certificate*	*
7.1.2.	**Izdavanje potvrda** *Issuance of certificates*	**300 RSD** *RSD 300*	**Promenljiva** *Variable*	**Jednokratno, po potvrdi** *One-off, per certificate*	*
7.1.3.	**Potvrda o zatvaranju proizvoda u Erste Bank (krediti, kreditne kartice, tekući računi...)** *Certificate on closing a product in Erste Bank (loan, credit cards, current accounts...)*	**Bez naknade** *Free of charge*	**Promenljiva** *Variable*	**Jednokratno, po potvrdi** *One-off, per certificate*	*
7.2.	**Provera ispravnosti novčanica u stranoj valuti / zamena oštećenih novčanica** *Verification of FX banknotes / replacement of damaged banknotes*				
7.2.1.	**Provera ispravnosti novčanica u stranoj valuti** *Verification of FX banknotes*	**0,80%, min 100 RSD max 5.000 RSD** *0.80%, min RSD 100, max RSD 5,000*	**Promenljiva** *Variable*	**Jednokratno, prilikom podnošenja zahteva** *One-off, when filing the application*	*
7.2.2.	**Zamena oštećenih novčanica u stranoj valuti** *Replacement of damaged FX banknotes*	**5,00%** *5.00%*	**Promenljiva** *Variable*	**Jednokratno, od nominalne vrednosti novčanice** *One-off, per nominal value of banknote*	*
7.2.3.	**Zamena oštećenih novčanica u domaćoj valuti** *Replacement of damaged banknotes in domestic currency*	**Bez naknade** *Free of charge*	**Promenljiva** *Variable*	**Jednokratno, prilikom podnošenja zahteva** *One-off, when filing the application*	*
7.3.	**Menice** *Bills of exchange*				
7.3.1.	**Menica** *Bills of exchange*	**50 RSD** *RSD 50*	**Promenljiva** *Variable*	**Jednokratno, po menici** *One-off, per bill of exchange*	* *
7.3.2.	**Prva menica za podnosioca zahteva za gotovinski kredit uz mogućnost refinansiranja putem NetBanking-a, mBanking-a i web site-a i George i unapred odobreni kredit** *First bill of exchange for applicant for cash loans including refinance option throuth NetBanking, mBanking and website, George and pre-approved loans*	**Bez naknade** *Free of charge*	**Promenljiva** *Variable*	**Jednokratno, po menici** *One-off, per bill of exchange*	* *
7.3.3.	**Menica za podnosioca zahteva za kreditnu karticu i dozvoljeno prekoračenje računa** *Bill of exchange for applicant for credit card and overdraft*	**Bez naknade** *Free of charge*	**Promenljiva** *Variable*	**Jednokratno, po menici** *One-off, per bill of exchange*	* *
7.4.	**Naknada za izvode iz RPG** *Fee for excerpts from RPG (Register of Registered Farms)*				
7.4.1.	**Naknada za povlačenje izvoda iz Registra poljoprivrednih gazdinstava na osnovu dokaza o plaćenoj taksi Upravi za agrarna plaćanja od strane korisnika (ukoliko je takva taksa definisana)** *Fee for withdrawing excerpt from Register of Registered Farms based on the evidence of the paid tax to the Directorate for Agrarian Payments by the consumer (if such tax is defined)*	**Bez naknade** *Free of charge*	**Promenljiva** *Variable*	**Jednokratno, po izvodu** *One-off, per excerpt*	* *
7.5.	**Ostalo** *Other*				
7.5.1.	**Izvršenje sudskih rešenja i naloga drugih organa** *Enforcement of court decisions and decisions of other authorities*	**1%, min 500 RSD max 3.000 RSD** *1%, min RSD 500, max RSD 3,000*	**Promenljiva** *Variable*	**Jednokratno, prilikom podnošenja zahteva** *One-off, when filing the application*	*

8. Sefovi
Safe box

Red. br. *No.*	Opis naknade *Fee description*	Visina naknade *Fee amount*	Vrsta naknade *Fee type*	Dinamika plaćanja *Payment rate*	Promenljivost *Variability*
8.1.	**Kategorija I** *Category I*	**2.600 RSD** *RSD 2,600* / **7.000 RSD** *RSD 7,000* / **11.000 RSD** *RSD 11,000* / **20.000 RSD** RSD 20,000	**Fiksna** *Fixed*	**Jednokratno** *One-off*	**
8.2.	**Kategorija II** *Category II*	**3.200 RSD** *RSD 3,200* / **8.000 RSD** *RSD 8,000* / **13.000 RSD** *RSD 13,000* / **22.000 RSD** RSD 22,000	**Fiksna** *Fixed*	**Jednokratno** *One-off*	**
8.3.	**Kategorija III** *Category III*	**3.600 RSD** *RSD 3,600* / **9.000 RSD** *RSD 9,000* / **15.000 RSD** *RSD 15,000* / **24.000 RSD** RSD 24,000	**Fiksna** *Fixed*	**Jednokratno** *One-off*	**
8.4.	**Zamena ključa** *Key replacement*	**12.000 RSD** *RSD 12,000*	**Promenljiva** *Variable*	**Jednokratno** *One-off*	***

U cenu nije uključen PDV
VAT is not included in the price

Mogućnost ugovaranja sefova imaju korisnici sa otvorenim dinarskim ili deviznim tekućim računom u Banci. Korisnici sefova mogu ostvariti popust od 50% u odnosu na navedene cene ukoliko ispunjavaju jedan od sledećih uslova:
1. tokom prethodna tri meseca imaju dinarski ili devizni tekući račun u Banci, preko kojeg je izvršeno najmanje tri transakcije, ili
2. poseduju oročene depozite i/ili depozite po viđenju u Banci, sa minimalnim prosečnim saldom od 1.000 evra, ili ekvivalentnim iznosom u drugoj valuti prema srednjem kursu NBS, u poslednja tri meseca.
Clients who have an open RSD or FX current account with the Bank are eligible to rent a safe deposit box. Safe deposit box users may receive a 50% discount on the listed prices if they meet one of the following conditions:
1. during the previous three months, they have an RSD or FX current account in the Bank, through which at least three transactions were executed; or
2. they hold term deposits and/or a vista deposits in the Bank, with a minimum average balance of EUR 1,000, or the equivalent amount in another currency according to the NBS middle exchange rate, over the past three months.

9. Naknada za izveštaj kreditnog biroa
Credit Bureau Report Fee

Red. br. *No.*	Opis naknade *Fee description*	Visina naknade *Fee amount*	Vrsta naknade *Fee type*	Dinamika plaćanja *Payment rate*	Promenljivost *Variability*
9.1.	**Osnovni izveštaj** *Basic report*				
9.1.1.	**Za podnosioca zahteva / solidarnog dužnika / jemca** *For applicant / joint debtor / guarantor*	**Po tarifi Udruženja banaka Srbije** *According to the tariff of the Association of Serbian Banks*	**Promenljiva** *Variable*	**Jednokratno, po izveštaju** *One-off, per report*	*
9.1.2.	**Za podnosioca zahteva za gotovinski kredit putem NetBanking-a, mBanking-a i web site-a i George** *For applicant for cash loan through NetBanking, mBanking and website and George*	**Bez naknade za prvi izveštaj kreditnog biroa** *Free of charge for the first report of Credit Bureau*	**Promenljiva** *Variable*	**Jednokratno, po izveštaju** *One-off, per report*	*
9.1.3.	**Za podnosioca zahteva za gotovinski kredit uz mogućnost refinansiranja putem NetBanking-a, mBanking-a i web site-a i George** *For applicant for cash loan including refinance option through NetBanking, mBanking and website and George*	**Bez naknade za prvi i drugi izveštaj kreditnog biroa** *Free of charge for the first and second report of Credit Bureau*	**Promenljiva** *Variable*	**Jednokratno, po izveštaju** *One-off, per report*	*
9.1.4.	**Za podnosioca zahteva za kreditnu karticu i dozvoljeno prekoračenje računa** For aplicant for credit card and overdraft	**Bez naknade** *Free of charge*	**Promenljiva** *Variable*	**Jednokratno, po izveštaju** *One-off, per report*	*
9.2.	**Lični izveštaj** *Personal report*	**Po tarifi Udruženja banaka Srbije** *According to the tariff of the Association of Serbian Banks*	**Promenljiva** *Variable*	**Jednokratno, po izveštaju** *One-off, per report*	*

10. Naknade za debitne kartice
Debit Card Fees

	Opis naknade *Fee description*	DinaCard	Visa Classic	VISA Platinum	VISA Lagana	VISA devizna kartica	Vrsta naknade *Fee type*	Dinamika plaćanja *Payment rate*	Promenljivost *Variability*
10.1.	**IZDAVANJE DEBITNE KARTICE** *ISSUANCE OF A DEBIT CARD*								
10.1.1.	• **Za osnovnu karticu** • *For basic card*	**Bez naknade** *Free of charge*	**Bez naknade** *Free of charge*	**Bez naknade** *Free of charge*	**Bez naknade** *Free of charge*	**400 RSD**[1] RSD 400[1]	**Promenljiva** *Variable*	**Jednokratno** *One-off*	*
10.1.2.	• **Za dodatnu karticu** • *For additional card*	**Bez naknade** *Free of charge*	**400 RSD** *RSD 400*	**Bez naknade** *Free of charge*	–	**400 RSD**[1] RSD 400[1]	**Promenljiva** *Variable*	**Jednokratno** *One-off*	*
10.1.3.	**Naknada za izradu treće kartice (za vlasnika računa)** *Fee for the creation of other card (for account owner)*	–	**1,000 RSD** *RSD 1,000*	–	–	–	**Promenljiva** *Variable*	**Jednokratno** *One-off*	*
10.2.	**REIZDAVANJE DEBITNE KARTICE** *REISSUANCE OF A DEBIT CARD*								
10.2.1.	• **Za osnovnu karticu** • *For basic card*	**Bez naknade** *Free of charge*	**Bez naknade** *Free of charge*	**Bez naknade** *Free of charge*	**Bez naknade** *Free of charge*	**400 RSD**[1] RSD 400[1]	**Promenljiva** *Variable*	**Jednokratno** *One-off*	*
10.2.2.	• **Za dodatnu karticu** • *For additional card*	**Bez naknade** *Free of charge*	**400 RSD** *RSD 400*	**Bez naknade** *Free of charge*	–	**400 RSD**[1] RSD 400[1]	**Promenljiva** *Variable*	**Jednokratno** *One-off*	*
10.2.3.	**Naknada za izdavanje nove kartice usled gubitka / krađe ili po zahtevu korisnika** *Fee for issuance of a new card due to loss/theft or upon the consumer's request*	**Bez naknade** *Free of charge*	**400 RSD** *RSD 400*	**400 RSD** *RSD 400*	**400 RSD** *RSD 400*	**400 RSD**[1] RSD 400[1]	**Promenljiva** *Variable*	**Jednokratno** *One-off*	*
10.3.	**ODRŽAVANJE DEBITNE KARTICE** *FEE FOR MAINTAINING A DEBIT CARD*								
10.3.1.	• **Osnovna kartica** • *Basic card*	**Bez naknade** *Free of charge*	**Bez naknade** *Free of charge*	**Bez naknade** *Free of charge*	**Bez naknade** *Free of charge*	**Bez naknade** *Free of charge*			*
10.3.2.	• **Dodatna kartica** • *Additional card*	**Bez naknade** *Free of charge*	**Bez naknade** *Free of charge*	**Bez naknade** *Free of charge*	–	**Bez naknade** *Free of charge*	**Promenljiva** *Variable*	**Mesečno** *Monthly*	*
10.4.	**ISPLATA GOTOVOG NOVCA KORIŠĆENJEM PLATNE KARTICE** *PAYMENT OF CASH USING PAYMENT CARD*								
10.4.1.	**Naknada za podizanje gotovine u zemlji** *Fee for cash withdrawal in Serbia*								
10.4.1.1.	• **Na bankomatima Erste Bank** • *At Erste Bank ATMs*	**Bez naknade** *Free of charge*	**Bez naknade** *Free of charge*	**Bez naknade** *Free of charge*	**Bez naknade** *Free of charge*	**Bez naknade** *Free of charge*	**Promenljiva** *Variable*	**Jednokratno, po transakciji** *One-off, per transaction*	*
10.4.1.2.	• **Na bankomatima drugih banaka** • *At other banks' ATMs*	**2%, min 200 RSD** *2%, min RSD 200*	**2%, min 200 RSD** *2%, min RSD 200*	**Bez naknade** *Free of charge*	**2%, min 200 RSD** *2%, min RSD 200*	**2%, min 200 RSD**[1] *2%, min RSD 200*[1]	**Promenljiva** *Variable*	**Jednokratno, po transakciji** *One-off, per transaction*	*
10.4.1.3.	• **Na šalteru Erste Bank** • *At Erste Bank teller desk*	**Bez naknade** *Free of charge*	**Bez naknade** *Free of charge*	**Bez naknade** *Free of charge*	**Bez naknade** *Free of charge*	**Bez naknade** *Free of charge*	**Promenljiva** *Variable*	**Jednokratno, po transakciji** *One-off, per transaction*	*
10.4.1.4.	• **Na šalteru drugih banaka** • *At other banks' teller desks*	**2%, min 250 RSD** *2%, min RSD 250*	**2%, min 250 RSD** *2%, min RSD 250*	**2%, min 250 RSD** *2%, min RSD 250*	**2%, min 250 RSD** *2%, min RSD 250*	**2%, min 250 RSD**[1] *2%, min RSD 250*[1]	**Promenljiva** *Variable*	**Jednokratno, po transakciji** *One-off, per transaction*	*
10.4.2.	**Naknada za podizanje gotovine u inostranstvu** *Fee for cash withdrawal abroad*								
10.4.2.1.	**Na bankomatima Erste Grupe**[2] *At Erste Group ATMs*[2]	–	**Bez naknade** *Free of charge*	**Bez naknade** *Free of charge*	**Bez naknade** *Free of charge*	**Bez naknade** *Free of charge*	**Promenljiva** *Variable*	**Jednokratno, po transakciji** *One-off, per transaction*	*
10.4.2.2.	**Na bankomatima u inostranstvu** *At ATMs abroad*	–	**2%, min 350 RSD** *2%, min RSD 350*	**2%, min 350 RSD** *2%, min RSD 350*	**2%, min 350 RSD** *2%, min RSD 350*	**2%, min 350 RSD**[1] *2%, min RSD 350*[1]	**Promenljiva** *Variable*	**Jednokratno, po transakciji** *One-off, per transaction*	*
10.4.2.3.	**Na šalteru u inostranstvu** *On teller desk abroad*	–	**3%, min 350 RSD** *3%, min RSD 350*	**3%, min 350 RSD** *3%, min RSD 350*	**3%, min 350 RSD** *3%, min RSD 350*	**3%, min 350 RSD**[1] *3%, min RSD 350*[1]	**Promenljiva** *Variable*	**Jednokratno, po transakciji** *One-off, per transaction*	*
10.5.	***PLAĆANJE PLATNOM KARTICOM NA PRODAJNOM MESTU TRGOVCA*** *PAYMENT USING PAYMENT CARD AT MERCHANT'S POINT OF SALE*								
10.5.1.	• **Naknada za POS transakcije u zemlji** • *Fee for POS transactions in Serbia*	**Bez naknade** *Free of charge*	**Bez naknade** *Free of charge*	**Bez naknade** *Free of charge*	**Bez naknade** *Free of charge*	**Bez naknade** *Free of charge*	**Promenljiva** *Variable*	**Jednokratno, po transakciji** *One-off, per transaction*	*
10.5.2.	**Naknada za POS transakcije u inostranstvu** *Fee for POS transactions abroad*	–	**Bez naknade** *Free of charge*	**Bez naknade** *Free of charge*	**Bez naknade** *Free of charge*	**Bez naknade** *Free of charge*	**Promenljiva** *Variable*	**Jednokratno, po transakciji** *One-off, per transaction*	*
10.6.	**OSTALO** *OTHER*								

	Opis naknade *Fee description*	DinaCard	Visa Classic	VISA Platinum	VISA Lagana	VISA devizna kartica	Vrsta naknade *Fee type*	Dinamika plaćanja *Payment rate*	Promenljivost *Variability*
10.6.1.	**Naknada za blokadu kartice** *Fee for blocking a card*	**Bez naknade** *Free of charge*					**Promenljiva** *Variable*	**Jednokratno, po zahtevu** *One-off, at the order*	*
10.6.2.	**Naknada za ponovno izdavanje PIN-a za debitne kartice** *Fee for reissuance of PIN for debit cards*	**300 RSD** *RSD 300*					**Promenljiva** *Variable*	**Jednokratno, po zahtevu** *One-off, at the order*	*
10.6.3.	**Naknada za promenu PIN-a za debitne kartice na bankomatima** *Fee for the change of PIN at the ATM for debit cards*	–	**15 RSD** *RSD 15*			**15 RSD**[1] *RSD 15*[1]	**Promenljiva** *Variable*	**Jednokratno, po zahtevu** *One-off, at the order*	*
10.6.4.	**Naknada za upit stanja za debitne kartice na bankomatima Erste Bank** *Fee for the inquiry of the balance for debt cards at Erste Bank ATMs*	**20 RSD** *RSD 20*				**20 RSD**[1] *RSD 20*[1]	**Promenljiva** *Variable*	**Jednokratno, po upitu** *One-off, at the order*	*
10.6.5.	**Naknada za upit stanja za debitne kartice na bankomatima drugih banaka** *Fee for the inquiry of the balance for debt cards at ATMs of other banks*	**20 RSD** *RSD 20*				**20 RSD**[1] *RSD 20*[1]	**Promenljiva** *Variable*	**Jednokratno, po upitu** *One-off, at the order*	*
10.6.6.	**Troškovi reklamacije** *Reclamation costs*	**Bez naknade** *Free of charge*					**Promenljiva** *Variable*	**Jednokratno, po reklamaciji** *One-off, per reclamation*	*
10.6.7.	**Objavljivanje kartice u biltenu nevažećih kartica** *Reporting of the card in the Invalid Card Bulletin*	**Prema tarifi kartične šeme** *According to the card scheme tariff*					**Promenljiva** *Variable*	**Jednokratno, po zahtevu** *One-off, at the order*	*

[1]Naknade izražene u RSD se obračunavaju u raspoloživoj valuti po kupovnom kursu Erste Bank na dan valute, ukoliko se radi o Kartici koja je vezana za devizni tekući račun.
[1] Fees given in RSD are calculated according to the available currency under Erste Bank purchase exchange rate on the day of the currency, in case of a card which is connected to an FX current account.
[2]Bankomati Erste Grupe u Crnoj Gori, Hrvatskoj, Mađarskoj, Austriji, Češkoj, Slovačkoj, Rumuniji, Bosni i Hercegovini, Makedoniji i Sloveniji
[2]ATMs Erste Group in Montenegro, Croatia, Hungary, Austria, Czech Republic, Slovakia, Romania, Bosnia and Herzegovina, Macedoina and Slovenia

11. Naknade za kreditne kartice
Credit Card Fees

	Opis naknade *Fee description*	Dina	VISA Classic	Visa Panter	VISA Gold	Vrsta naknade *Fee type*	Dinamika plaćanja *Payment rate*	Promenljivost *Variability*
11.1.	**IZDAVANJE KREDITNE KARTICE** *ISSUANCE OF A CREDIT CARD*							
11.1.1.	• **Osnovna kartica** • *Basic card*	**Bez naknade** *Free of charge*	**Bez naknade** *Free of charge*	**Bez naknade** *Free of charge*	**Bez naknade** *Free of charge*	**Promenljiva** *Variable*	**Jednokratno** *One-off*	*
11.1.2.	• **Dodatna kartica** • *Additional card*	**Bez naknade** *Free of charge*	**Bez naknade** *Free of charge*	**Bez naknade** *Free of charge*	**Bez naknade** *Free of charge*	**Promenljiva** *Variable*	**Jednokratno** *One-off*	*
11.2.	**REIZDAVANJE KREDITNE KARTICE** *REISSUANCE OF A CREDIT CARD*							
11.2.1.	• **Osnovna kartica** • *Basic card*	**Bez naknade** *Free of charge*	**Bez naknade** *Free of charge*	**Bez naknade** *Free of charge*	**Bez naknade** *Free of charge*	**Promenljiva** *Variable*	**Jednokratno** *One-off*	*
11.2.2.	• **Dodatna kartica** • *Additional card*	**Bez naknade** *Free of charge*	**Bez naknade** *Free of charge*	**Bez naknade** *Free of charge*	**Bez naknade** *Free of charge*	**Promenljiva** *Variable*	**Jednokratno** *One-off*	*
11.2.3.	**Naknada za izdavanje nove kartice usled gubitka / krađe ili po zahtevu korisnika** *Fee for issuance of a new card due to loss/theft or upon the consumer's request*	**600 RSD** *RSD 600*	**600 RSD** *RSD 600*	**600 RSD** *RSD 600*	**600 RSD** *RSD 600*	**Promenljiva** *Variable*	**Jednokratno** *One-off*	*
11.3.	**ODRŽAVANJE KREDITNE KARTICE** *FEE FOR MAINTAINING A CREDIT CARD*							
11.3.1.	• **Osnovna kartica** • *Basic card*	**Bez naknade** *Free of charge*	**Bez naknade** *Free of charge*	**Bez naknade** *Free of charge*	**150 RSD** *RSD 150*	**Promenljiva** *Variable*	**Mesečno** *Monthly*	*
11.3.2.	• **Dodatna kartica** • *Additional card*	**Bez naknade** *Free of charge*	**Bez naknade** *Free of charge*	**Bez naknade** *Free of charge*	**150 RSD** *RSD 150*	**Promenljiva** *Variable*	**Mesečno** *Monthly*	*
11.4.	**ISPLATA GOTOVOG NOVCA KORIŠĆENJEM PLATNE KARTICE** *PAYMENT OF CASH USING PAYMENT CARD*							
11.4.1.	**Naknada za podizanje gotovine u zemlji** *Fee for cash withdrawal in Serbia*							
11.4.1.1.	• **Na bankomatima Erste Bank** • *At Erste Bank ATMs*	**2%, min 200 RSD** *2%, min RSD 200*	**2%, min 200 RSD** *2%, min RSD 200*	**2%, min 200 RSD** *2%, min RSD 200*	**2%, min 200 RSD** *2%, min RSD 200*	**Promenljiva** *Variable*	**Jednokratno, po transakciji** *One-off, per transaction*	*
11.4.1.2.	• **Na bankomatima drugih banaka** • *At other banks' ATMs*	**3%, min 250 RSD** *3%, min RSD 250*	**3%, min 250 RSD** *3%, min RSD 250*	**3%, min 250 RSD** *3%, min RSD 250*	**3%, min 250 RSD** *3%, min RSD 250*	**Promenljiva** *Variable*	**Jednokratno, po transakciji** *One-off, per transaction*	*
11.4.1.3.	• **Na šalteru Erste Bank** • *At Erste Bank teller desk*	**3%, min 200 RSD** *3%, min RSD 200*	**3%, min 200 RSD** *3%, min RSD 200*	**3%, min 200 RSD** *3%, min RSD 200*	**3%, min 200 RSD** *3%, min RSD 200*	**Promenljiva** *Variable*	**Jednokratno, po transakciji** *One-off, per transaction*	*
11.4.1.3.1.	• **Na šalteru Erste Bank - u slučaju zatvaranja dugovanja po Dina kartici sa revalorizacijom** • *At Erste Bank teller desk - in case of closing the debt on the Dina card with revalorisation*	**3%, min 200 RSD** *3%, min RSD 200*	**3%, min 200 RSD** *3%, min RSD 200*	**Bez naknade** *Free of charge*	**3%, min 200 RSD** *3%, min RSD 200*	**Promenljiva** *Variable*	**Jednokratno, po transakciji** *One-off, per transaction*	*
11.4.1.4.	• **Na šalteru drugih banaka** • *At other banks' teller desk*	**3%, min 250 RSD** *3%, min RSD 250*	**3%, min 250 RSD** *3%, min RSD 250*	**3%, min 250 RSD** *3%, min RSD 250*	**3%, min 250 RSD** *3%, min RSD 250*	**Promenljiva** *Variable*	**Jednokratno, po transakciji** *One-off, per transaction*	*
11.4.2.	**Naknada za podizanje gotovine u inostranstvu** *Fee for cash withdrawal abroad*							
11.4.2.1.	**Na bankomatima Erste Grupe**[1] *At Erste Group ATMs*[1]	–	**2%, min 200 RSD** *2%, min RSD 200*	**2%, min 200 RSD** *2%, min RSD 200*	**2%, min 200 RSD** *2%, min RSD 200*	**Promenljiva** *Variable*	**Jednokratno, po transakciji** *One-off, per transaction*	*
11.4.2.2.	• **Na bankomatima u inostranstvu** • *At ATMs abroad*	–	**3%, min 350 RSD** *3%, min RSD 350*	**3%, min 350 RSD** *3%, min RSD 350*	**3%, min 350 RSD** *3%, min RSD 350*	**Promenljiva** *Variable*	**Jednokratno, po transakciji** *One-off, per transaction*	*
11.4.2.3.	• **Na šalteru u inostranstvu** • *On teller desk abroad*	–	**3%, min 350 RSD** *3%, min RSD 350*	**3%, min 350 RSD** *3%, min RSD 350*	**3%, min 350 RSD** *3%, min RSD 350*	**Promenljiva** *Variable*	**Jednokratno, po transakciji** *One-off, per transaction*	*
11.5.	**PLAĆANJE PLATNOM KARTICOM NA PRODAJNOM MESTU TRGOVCA** *PAYMENT USING PAYMENT CARD AT MERCHANT'S POINT OF SALE*							
11.5.1.	• **Naknada za POS transakcije u zemlji** • *Fee for POS transactions in Serbia*	**Bez naknade** *Free of charge*	**Bez naknade** *Free of charge*	**Bez naknade** *Free of charge*	**Bez naknade** *Free of charge*	**Promenljiva** *Variable*	**Jednokratno, po transakciji** *One-off, per transaction*	*****

	Opis naknade *Fee description*	Dina	VISA Classic	Visa Panter	VISA Gold	Vrsta naknade *Fee type*	Dinamika plaćanja *Payment rate*	Promenljivost *Variability*
11.5.2.	• **Naknada za POS transakcije u inostranstvu** • *Fee for POS transactions abroad*	–	**1,50%**	**1,00%**	**1,00%**	**Promenljiva** *Variable*	**Jednokratno, po transakciji** *One-off, per transaction*	*
11.5.3.	• **Naknada za korišćenje na inostranim sajtovima** • *Fee for use on international websites*	–	**1,50%**	**1,00%**	**1,00%**	**Promenljiva** *Variable*	**Jednokratno, po transakciji** *One-off, per transaction*	*****
11.6.	**OSTALO** *OTHER*							
11.6.1.	**Naknada za blokadu kartice** *Fee for blocking a card*		**Bez naknade** *Free of charge*			**Promenljiva** *Variable*	**Jednokratno, po zahtevu** *One-off, at the order*	*
11.6.2.	**Naknada za ponovno izdavanje PIN-a za kreditne kartice** *Fee for the reissuance of PIN for credit cards*	–	**300 RSD** *RSD 300*			**Promenljiva** *Variable*	**Jednokratno, po zahtevu** *One-off, at the order*	*
11.6.3.	**Naknada za promenu PIN-a za kreditne kartice na bankomatima** *Fee for the change of PIN at the ATM for credit cards*	–	**15 RSD** *RSD 15*			**Promenljiva** *Variable*	**Jednokratno, po zahtevu** *One-off, at the order*	*
11.6.4.	**Naknada za upit stanja za kreditne kartice na bankomatima Erste Bank** *Fee for the change of PIN at the ATM for credit cards*		**20 RSD** *RSD 20*			**Promenljiva** *Variable*	**Jednokratno, po upitu** *One-off, at the order*	*
11.6.5.	**Naknada za upit stanja za kreditne kartice na bankomatima drugih banaka** *Fee for the inquiry of the balance for credit cards at ATMs of other banks*		**20 RSD** *RSD 20*			**Promenljiva** *Variable*	**Jednokratno, po upitu** *One-off, at the order*	*
11.6.6.	**Naknada za dodatne pogodnosti po Visa Classic i Visa Panter kreditnoj kartici - putno osiguranje** *Fee for additional benefits with Visa Classic i Visa Panter credit card - travel insurance*							
11.6.6.1.	**Godišnja naknada za putno osiguranje World (sve zemlje osim SAD, Kanade, Australije i Novog Zelanda) period pokrića 30 dana, trajanje 365 dana, osigurana suma EUR 30.000** *Annual World travel insurance fee (all countries except USA, Canada, Australia, and New Zealand) cover period 30 days, duration 365 days, insured sum EUR 30,000*	–	**2.100 RSD** *RSD 2,100*	**2.100 RSD** *RSD 2,100*	–	**Promenljiva** *Variable*	**Jednokratno, prilikom podnošenja zahteva** *One-off, when applying*	
11.6.6.2.	**Godišnja naknada za putno osiguranje World (sve zemlje osim SAD, Kanade, Australije i Novog Zelanda) period pokrića 90 dana, trajanje 365 dana, osigurana suma EUR 30.000** *Annual World travel insurance fee (all countries except USA, Canada, Australia, and New Zealand) cover period 90 days, duration 365 days, insured sum EUR 30,000*	–	**2.600 RSD** *RSD 2,600*	**2.600 RSD** *RSD 2,600*	–	**Promenljiva** *Variable*	**Jednokratno, prilikom podnošenja zahteva** *One-off, when applying*	
11.6.6.3.	**Godišnja naknada za putno osiguranje World Wide (sve zemlje sveta) period pokrića 30 dana, trajanje 365 dana, osigurana suma EUR 30.000** *Annual World travel insurance fee (all countries of the world) cover period 30 days, duration 365 days, insured sum EUR 30,000*	–	**2.600 RSD** *RSD 2,600*	**2.600 RSD** *RSD 2,600*	–	**Promenljiva** *Variable*	**Jednokratno, prilikom podnošenja zahteva** *One-off, when applying*	
11.6.6.4.	**Godišnja naknada za putno osiguranje World Wide (sve zemlje sveta) period pokrića 90 dana, trajanje 365 dana, osigurana suma EUR 30.000** *Annual World travel insurance fee (all countries of the world) cover period 90 days, duration 365 days, insured sum EUR 30,000*	–	**3.500 RSD** *RSD 3,500*	**3.500 RSD** *RSD 3,500*	–	**Promenljiva** *Variable*	**Jednokratno, prilikom podnošenja zahteva** *One-off, when applying*	
11.6.7.	**Troškovi reklamacije** *Reclamation costs*		**Bez naknade** *Free of charge*			**Promenljiva** *Variable*	**Jednokratno, po reklamaciji** *One-off, per reclamation*	*
11.6.8.	**Objavljivanje kartice u biltenu nevažećih kartica** *Reporting of the card in the Invalid Card Bulletin*		**Prema tarifi kartične šeme** *According to the pentality table*			**Promenljiva** *Variable*	**Jednokratno, po zahtevu** *One-off, at the order*	*
11.6.9.	**Promena uslova po revolving kreditu** *Change of conditions under revolving loan*		**Maksimalno 500 RSD** *Maximum RSD 500*			**Promenljiva** *Variable*	**Pri podnošenju zahteva** *When applying*	***
11.6.10.	**Naknada za prevremenu, potpunu ili delimičnu otplatu** *Fee for prepayment, full or partial repayment*		**Bez naknade** *Free of charge*			**Promenljiva** *Variable*	**Jednokratno, po zahtevu** *One-off, at the order*	***
11.6.11.	**Naknada za slanje opomena po kreditu** *Fee for sending warnings under loans*		**Maksimalno 200 RSD** *Maximum RSD 200*			**Promenljiva** *Variable*	**Po opomeni** *Per warning*	***
11.6.12.	**Penali u slučaju neizmirenja ugovornih obaveza** *Penalties in case of unsettled liabilities*		**Prema tabeli penala** *According to the penalty table*					

[1]**Bankomati Erste Grupe u Crnoj Gori, Hrvatskoj, Mađarskoj, Austriji, Češkoj, Slovačkoj, Rumuniji, Bosni i Hercegovini, Makedoniji i Sloveniji**
[1]*ATMs Erste Group in Montenegro, Croatia, Hungary, Austria, Czech Republic, Slovakia, Romania, Bosnia and Herzegovina, Macedoina and Slovenia*

12. NAKNADE ZA KREDITNE PROIZVODE *FEES FOR LENDING PRODUCTS*

Red. br. *No.*	Opis naknade *Fee description*	Visina naknade *Fee amount*	Vrsta naknade *Fee type*	Dinamika plaćanja *Payment rate*	Promenljivost *Variability*
12.1.	**NAKNADE ZA KREDITNE PROIZVODE PRILIKOM ODOBRENJA KREDITNIH PROIZVODA I REODOBRENJA KREDITNIH PROIZVODA (ADMINISTRIRANJA)** *FEES FOR LENDING PRODUCTS AT APPROVAL AND MONITORING*				
12.1.1.	**Naknade za kreditne proizvode prilikom odobrenja za fizička lica** *Fees at approval and monitoring for private individuals*				
12.1.1.1.	**Naknade za odobrenje anuitetskih kreditnih proizvoda** Fees for the approval of annuity lending products	**Promenljiva** *Variable*	**Bez naknade** *Free of charge*		**
12.1.1.2.	**Naknada za odobrenje dozvoljenog prekoračenja računa** *Fee for approval of overdraft*	**Promenljiva** *Variable*	**Bez naknade** *Free of charge*		**
12.1.1.3.	**Naknada za administriranje (monitoring) dozvoljenog prekoračenja računa** *Fee for the administration (monitoring) of overdraft*	**Promenljiva** *Variable*	**Bez naknade** *Free of charge*		*
12.1.1.4.	**Naknada za odobrenje kreditne kartice** *Fee for credit card approval*	**Promenljiva** *Variable*	**Bez naknade** *Free of charge*		**
12.2.1.	**Naknade za obradu kreditnog zahteva za registrovana poljoprivredna gazdinstva** *Fees at approval and monitoring for Registered farms*				
12.2.1.1.	**Kredit za obrtna sredstva RPG - fizička lica** *Loan for working capital of registered farms - private individuals*	**Promenljiva** *Variable*	**U zavisnosti od iznosa odobrenog kredita: <10.000 EUR: 2%; 10.000 EUR – 24.999 EUR: 1%; ≥ 25.000 EUR: 0,5%; a min 3.000 RSD** *Depending on the amount of the approved limit: <EUR 10,000: 2% EUR 10,000 - EUR 24,999: 1% ≥ EUR 25,000: 0.5%; and min RSD 3,000*	**Pre plasiranja kredita** *Prior to loan disbursement*	**
12.2.1.2.	**Kredit za trajna obrtna sredstva RPG - fizička lica** *Loan for permanent working capital of registered farms - private individuals*				**
12.2.1.3.	**Investicioni kredit RPG - fizička lica** *Investment loan of registered farms - private individuals*				**
12.2.1.4.	**Okvirni višenamenski limit** *Framework multi-purpose limit*	**Promenljiva** *Variable*	**Bez naknade** *Free of charge*		**
12.2.2.	**Ostale naknade za kreditne zahteva za registrovana poljoprivredna gazdinstva** *Other fees for Registered farms lending products*				
12.2.2.1.	**Administriranje** *Administration*	**Promenljiva** *Variable*	**Bez naknade** *Free of charge*		***
12.2.2.2.	**Rezervaciju sredstava za neiskorišćeni iznos** *Provision of funds for unused amount*	**Promenljiva** *Variable*	**Bez naknade** *Free of charge*		***
12.2.2.3.	**Šteta za nenajavljenu uplatu** *Indemnity for non-announced payment*	**Promenljiva** *Variable*	**Bez naknade** *Free of charge*		***
12.2.2.4.	**Prevremenu potpunu ili delimičnu otplatu kredita** *Complete or partial loan prepayment*	**Promenljiva** *Variable*	**Bez naknade** *Free of charge*		***
12.2.2.5.	**Prevremenu otplatu u slučaju refinansiranja** *Prepayment in the event of refinance*	**Promenljiva** *Variable*	**Bez naknade** *Free of charge*		***

Red. br. *No.*	Opis naknade *Fee description*	Visina naknade *Fee amount*	Vrsta naknade *Fee type*	Dinamika plaćanja *Payment rate*	Promenljivost *Variability*
12.2.2.6.	**Neispunjenje ugovorenih uslova o obavljanju platnog prometa*** *Non-fulfilment of agreed conditions in payment transaction execution**	**Promenljiva** *Variable*	**0,5% u odnosu na iznos odobrenog kredita.** *0.5% in relation to the amount of the approved loan.*		***
12.2.2.7.	**Izmenu ugovorenih uslova** *Change in the agreement conditions*	**Promenljiva** *Variable*	**0,3% u odnosu na iznos odobrenog kredita, min 3.000 RSD** *0.5% in relation to the amount of the approved loan, min RSD 3,000*		***
12.2.	**NAKNADE ZA KREDITNE PROIZVODE (u toku otplate kredita)** *FEES FOR LENDING PRODUCTS (during loan repayment)*				
12.2.1.	**Opšte naknade** *General fees*				
12.2.1.1.	**Penali u slučaju neizmirenja ugovornih obaveza** *Penalties in case of non-settlement of contractual liabilities*	**Prema tabeli penala** *According to the penalty table*			***
12.2.1.2.	**Naknada za slanje opomena po kreditu** *Fee for sending credit warnings*	**Promenljiva** *Variable*	**Maksimalno 200 RSD** *Maximum RSD 200*	**Po opomeni** *Per warning*	***
12.2.1.3.	**Naknada za preindeksaciju kredita** *Fee for pre-indexation of loans*		**Bez naknade** *Free of charge*		***
12.2.1.4.	**Naknada za prevremenu otplatu kredita ukoliko se kredit otplaćuje aktivacijom kolaterala (prodaja hipoteke, životno osiguranje,...)** *Early repayment fee if the loan is repaid by collateral activation (mortgage sales, life insurance...)*		**Bez naknade** *Free of charge*		***
12.2.2.	**Naknade za nestambene kredite** *Fees for non-housing loans*				
12.2.2.1.	**Naknada za obradu kreditnog zahteva u slučaju kada se odobrenim kreditom preuzimaju / zatvaraju obaveze preminulog korisnika kredita** *Management fee in case when liabilities of decreased borrower's are overtaken/closed by the approved loan*		**Bez naknade** *Free of charge*		***
12.2.2.2.	**Naknada za prevremenu potpunu ili delimičnu otplatu kredita** *Fee for complete or partly early repayment*		**Bez naknade** *Free of charge*		***
12.2.2.3.	**Naknada za skraćenje roka otplate kredita** *Fee for decrease of loan repayment tenor*	**Promenljiva** *Variable*	**Maksimalno 3.000 RSD** *Maximum RSD 3,000*	**Jednokratno, prilikom podnošenja zahteva** *One-off, when filing the application*	***
12.2.2.4.	**Mogućnost zamene instrumenata obezbeđenja u toku otplate kredita - na zahtev korisnika** *Possibility of replacement of collateral during loan repayment - upon the consumer's request*	**Promenljiva** *Variable*	**Maksimalno 3.000 RSD** *Maximum RSD 3,000*	**Jednokratno, prilikom podnošenja zahteva** *One-off, when filing the application*	***
12.2.3.	**Naknade za stambene kredite** *Fees for housing loans*				
12.2.3.1.	**Naknada za obradu zahteva za osiguranje kod NKOSK-a - na zahtev korisnika** *Management fee for NKOSK insurance - upon the consumer's request*		**30 EUR** *EUR 30*	**Jednokratno, prilikom podnošenja zahteva** *One-off, when filing the application*	
12.2.3.2.	**Naknada za skraćenje roka otplate kredita - na zahtev korisnika** *Fee for decrease of loan repayment tenor - upon the consumer's request*	**Promenljiva** *Variable*	**Maksimalno 5.000 RSD** *Maximum RSD 5,000*	**Jednokratno, prilikom podnošenja zahteva** *One-off, when filing the application*	***

Red. br. *No.*	Opis naknade *Fee description*	Visina naknade *Fee amount*	Vrsta naknade *Fee type*	Dinamika plaćanja *Payment rate*	Promenljivost *Variability*
12.2.3.3.	**Mogućnost zamene instrumenata obezbeđenja u toku otplate kredita - na zahtev korisnika** *Possibility of replacement of collateral during loan repayment - upon the consumer's request*	**Promenljiva** *Variable*	**Maksimalno 5.000 RSD** *Maximum RSD 5,000*	**Jednokratno, prilikom podnošenja zahteva** *One-off, when filing the application*	***
12.2.3.4.	**Naknada za prevremenu potpunu ili delimičnu otplatu Stambenog kredita** *Fee for complete or partly early repayment of housing loans*		**1% odnosno 0,5%** [1] *1% i.e. 0.5%* [1]	**Jednokratno, prilikom podnošenja zahteva** *One-off, when filing the application*	***

Naknade navedene u tabeli odnose se na sve aktivne kredite koje Erste Bank ima u svom portfoliju !
Fees stated in the table refer to alla ctive clients which Erste Bank has in its portfolio!

Naknade se obračunavaju u odnosu na ostatak duga.
Fees are calculated in relation to the debt remainder.

[1] **Uz ispunjenje propisanih uslova**
[1] *With the settlement of stipulated conditions*

12.4.	**Uslovi prevremene otplate kredita** *Conditions of early repayment*

Naknada za prevremenu otplatu se može naplatiti samo ako je iznos prevremene otplate za 12 meseci veći od 1.200.000 RSD.
Fee for early repayment can be charged only if the amount of the prepayment for 12 mounts amounts more than RSD 1,200,000.

Naknada za prevremenu otplatu je 1%, a ukoliko je period između prevremene otplate i kraja otplate kredita kraći od jedne godine, naknada može biti maksimalno 0,5%
Fee for early repayment is 1%, and if the period between the prepayment and end of loan repayment is shorter than a year, the fee can be max. 0.5%.

Naknada za prevremenu otplatu ne može biti veća od visine pretrpljene štete, koja predstavlja razliku između ugovorene kamatne stope i tržišne kamatne stope po kojoj se mogu plasirati prevremeno otplaćena sredstva.
Fee for early repayment cannot be higher than the amount of the damage, which is the difference between the agreed interest rate and market interest rate according to which the prepaid funds can be disbursed.

Naknada ni u jednom slučaju ne može biti veća od iznosa kamate koji bi korisnik platio za taj period.
The fee can never be higher than the amount of interest which the borrower would pay for that period.

13. NAKNADE ZA NKOSK*
*NKOSK FEES**

Red. br. *No.*	Opis naknade *Fee description*	Visina naknade *Fee amount*	Vrsta naknade *Fee type*	Dinamika plaćanja *Payment rate*
13.1.	**Naknada za obradu zahteva kod NKOSK-a** *Management fee with NKOSK*	**Promenljiva** *Variable*	**30 EUR u dinarskoj protivvrednosti po srednjem kursu NBS** *EUR 30 in RSD counter value according to middle NBS exchange rate*	**Jednokratno, prilikom podnošenja zahteva** *One-off, when filing the application*
13.2.	**Premija osiguranja kod NKOSK-a** *Insurance premium at NKOSK*	**Fiksna** *Fixed*	**u skladu sa tebelom: Premija osiguranja kredita kod NKOSK-a** *in accordance with the table: Loan insurance premium at NKOSK*	**Jednokratno, prilikom podnošenja zahteva** *One-off, when filing the application*
13.3.	**Premija osiguranja kredita kod NKOSK-a** *Loan insurance premium at NKOSK*			
	Valutna Indeksacija Kredita *Loan currency indexation*	**[1] LTV ≤ 70**	**70 < LTV ≤ 80**	**80 < LTV ≤ 90**
	EUR	**1,50%**	**2,50%**	**3,50%**
	CHF	**1,95%**	**2,95%**	**3,95%**
	RSD	**1,35%**	**2,35%**	**3,35%**

***ukoliko korisnik kredita nema riziko životno osiguranje vinkulirano na Erste Bank navedene premije se uvećavaju za 0,25%**
**if the borrower has no risk life insurance assigned to Erste Bank, the stated premiums are increased for 0.25%*

***ukoliko je predmet hipoteke takozvani „objekat u izgradnji" navedene premije se uvećavaju za 0,5%**
**if the subject of the mortgage is the so-called "facility under construction", the stated premiums are increased for 0.5%*

***ukoliko je predmet hipoteke objekat legalizovan po osnovu Zakona o planiranju i izgradnji („Sl. glasnik RS" br. 72/2009) na osnovu minimalne tehničke dokumentacije iz članova 188, 189 i 191., navedene premije se uvećavaju se za 0,15%**
**if the subject of the mortgage is a facility legalized based on the Law on Planning and Contruction ("Official Gazette of RS", no. 72/2009) based on the minimum technical documentation from Articles 188, 189 and 191, the stated premiums are increased for 0.15%*

***ukoliko je stepen kreditne zaduženosti korisnika kredita i solidarnih dužnika jednak ili veći 60% navedene premije se uvećavaju za 0,5%**
**if the degree of indebtedness of the borrower and joint debtors is equal or higher than 60%, the stated premiums are increased for 0.5%*

***ukoliko je stepen kreditne zaduženosti korisnika kredita i solidarnih dužnika jednak ili veći 70% navedene premije se uvećavaju za 1%**
**if the degree of indebtedness of the borrower and joint debtors is equal or higher than 70%, the stated premiums are increased for 1%*

***ukoliko je stepen kreditne zaduženosti korisnika kredita i solidarnih dužnika jednak ili veći 80% navedene premije se uvećavaju za 1,5% samo u slučaju kada je 80% ili više obaveza ugovoreno u dinarima**
**if the degree of indebtedness of the borrower and joint debtors is equal or higher than 80%, the stated premiums are increased for 1.5% only when 80% or more of liabilities is agreed in RSD*

*** Samo za kreditne proizvode u otplati, a na zahtev korisnika za promenom uslova po kreditu**
** Only for lending products in repayment, upon the consumer's request for the change of lending conditions*

[1] LTV racio predstavlja odnos iznosa kredita banke i kupoprodajne cene nekretnine (ako je predmet hipoteke nekretnina koja se kupuje) ili procenjene vrednosti nekretnine (ako predmet hipoteke nije nekretnina koja se kupuje), pomnožen sa 100
[1] LTV ratio is the ratio of the amount of the loan of the bank and the purchase and sales price of the real-estate (if the subject of the mortgage is the real-estate purchased or the value of the real-estate (if the subject of the mortgage is not the real-estate purchesed), multiplied with 100

14. Kamatne stope za kredite - u zavisnosti od kreditnog proizvoda i valute
Interest rates for loans - depending on lending product and currency

15. Kamatne stope na račune i štednju - u zavisnosti od tipa štednje, valute i ročnosti depozita
Interest rates for accounts and savings – depending on savings product, currency and maturity

16. PENALI
PENALTIES

	Slučaj koji se penalizira *Penalized case*	**Rok za ispunjenje** *Deadline*	**Trošak pribavljanja dokumenta (Erste Bank u ime korisnika)** *Cost of obtaining the documents (Erste Bank in the consumer's name)*	**Vrsta penala** *Penalty type*	**Visina penala** *Penalty amount*
16.1.	**Opšti penali** *General Penalties*				
16.1.1.	**Primanje nije usmereno u zadatom roku ili je preusmereno u toku otplate** *Income not directed within the given tenor or redirected during repayment*	**45 dana od zaključenja ugovora za kredite za refinansiranje 60 dana od uplate poslednje zarade** *45 days as of the entering into refinancing loan agreements 60 days as of the payment of the*	**nema** *none*	**povećanje kamatne stope na visinu koja važi za nekorisnike** *increase of interest rate to the amount valid for non-consumers*	**Definisana Cenovnikom (deo Kamatne stope - krediti)** *Defined by Pricelist (part Interest rates - loans)*
16.1.2.	**Nedostavljanje poreske prijave PPDG 2R ili Rešenje PU za korisnike poreske obveznike** *Failure to deliver tax teturn PPDG 2R or Decision of Police for consumers who are tax payers*	**Do 15 aprila - dostava prijave, a dostava rešenja u roku od 6 meseci** *until 15 April - delivery of report, and delivery of Decision within 6 months*	**prema tarifniku nadležne PU** *according to the pricelist of the competent police office*	**godišnje** *per annum*	**2.400 RSD** *RSD 2,400*

	Slučaj koji se penalizira *Penalized case*	**Rok za ispunjenje** *Deadline*	**Trošak pribavljanja dokumenta (Erste Bank u ime korisnika)** *Cost of obtaining the documents (Erste Bank in the consumer's name)*	**Vrsta penala** *Penalty type*	**Visina penala** *Penalty amount*
16.1.3.	**Nedostavljanje dokaza o nezaposlenosti (Nacionalna služba za zapošljavanje) ili AZ overene od strane novog poslodavca u roku od 60 dana od dana prestanka radnog odnosa kod trenutnog poslodavca** *Failure to deliver the evidence on unemployment (National Employment Service) or administrative ban certified by the new employer within 60 days as of the day of the termination of employment at the current employer*	**60 dana** *60 days*	**nema** *none*	–	**1.800 RSD** *RSD 1,800*
16.1.4.	**Nedostavljanje informacije o promeni podataka (promena kontakt telefona, adrese, materijalne situacije, vrednosti kolaterala)** *Failure to deliver the information on the data change (change of contact, address, material situation, collateral value)*	**30 dana od nastanka promene** *30 days as of the change*	**nema** *none*	–	**1.800 RSD** *RSD 1,800*
16.1.5.	**Ukoliko korisnik na poziv Erste Bank ne obezbedi novi kolateral, solidarnog dužnika ili žiranta ako postojeći ne zadovoljava uslove-hipoteka ili zaloga: oštećenje kolaterala, smanjenje vrednosti** *If the consumer fails to provide new collateral, joint debtor or guarantor upon the call of Erste Bank, if the current does not meet conditions - mortgage or pledge: collateral damage, value decrease*	**60 dana od poziva Erste Bank** *60 days as of Erste Bank's call*	**nema** *none*	–	**2.400 RSD** *RSD 2,400*
16.1.6.	**Ukoliko korisnik na poziv Erste Bank ne obezbedi:** *If the consumer fails to enusre the following upon the call of Erste Bank:* • **NOL / Net Billing Sheet** • **Potvrdu o zaposlenju i visini primanja /** *Certificate on employment and amount of income* • **Dokaz o dodatnim primanjima /** *Evidence on additional income* • **PPDG 2R /** *PPDG 2R* • **Saglasnost za izveštaj KB /** *Consent for the CB Report*	**5 radnih dana od poziva Erste Bank** *5 business days as of Erste Bank's call*	**nema** *none*	–	**1.800 RSD** *RSD 1,800*
16.2.	**Penali za nestambene kredite** *Penalties for non-housing loans*				
16.2.1.	**Nenamensko korišćenje sredstava (kod kredita iz kojih se vrši refinansiranje)** *Unintentional use of funds (in case of loans from which refinancing is executed)*	**5 radnih dana od dana plasiranja** *5 business days as of disbursement*	**nema** *none*	**povećanje kamatne stope** *increase of interest rate*	**19%**
16.3.	**Gotovinski kredit sa hipotekom koja je dodatni kolateral** *Cash loan with mortgage as an additional collateral*				
16.3.1.	**Nedostavljanje procena vrednosti nepokretnosti** *Real-estate value appraisal not delivered*	**do isteka prethodno dostavljene procene** *until the expiry of previously delivered verification*	**prema fakturi procenitelja sa liste ovlašćenih procenjivača Erste Bank** *according to the invoice of the appraisers from the list of Erste Bank authorized appraisers*	**svake treće godine** *on 3-year basis*	**1.200 RSD** *RSD 1,200*
16.3.2.	**Nedostavljanje LN sa upisanim teretom** *Land Register excerpt with registered burden not delivered*	**15 dana nakon dobijenog Rešenja o upisu hipoteke** *15 days after the received Decision on Mortgage Registration*	**prema tarifniku nadležnog registra nepokretnosti** *according to the pricelist of the competent Land Register*	**jednokratno** *one-off*	**1.200 RSD** *RSD 1,200*

	Slučaj koji se penalizira *Penalized case*	**Rok za ispunjenje** *Deadline*	**Trošak pribavljanja dokumenta (Erste Bank u ime korisnika)** *Cost of obtaining the documents (Erste Bank in the consumer's name)*	**Vrsta penala** *Penalty type*	**Visina penala** *Penalty amount*
16.3.3.	**Neplaćanje premije osiguranja** *Non-payment of premium insurance*	**15 dana od isteka roka do kada je premija plaćena** *15 days as of the expiry of the premium validity*	**prema fakturi osiguravajuće kuće** *according to the invoice of insurance agency*	**godišnje** *per annum*	**1.200 RSD** *RSD 1,200*
16.3.4.	**Ukoliko korisnik na poziv Erste Bank ne obezbedi:** *If the consumer fails to enusre the following upon the call of Erste Bank:* • **NOL /** *Net Billing Sheet* • **Potvrdu o zaposlenju i visini primanja /** *Certificate on employment and amount of income* • **Dokaz o dodatnim primanjima /** *Evidence on additional income* • **PPDG 2R /** *PPDG 2R* • **Saglasnost za izveštaj KB /** *Consent for the CB Report*	**5 radnih dana od poziva Erste Bank** *5 business days as of Erste Bank's call*	**nema** *none*		**1.800 RSD** *RSD 1,800*
16.4.	**Auto kredit** *Car loan*				
16.4.1.	**Neplaćanje premije osiguranja** *Non-payment of premium insurance*	**15 dana od isteka roka do kada je premija plaćena** *15 days as of the expiry of the premium validity*	**prema fakturi osiguravajuće kuće** *according to the invoice of insurance agency*	**godišnje** *per annum*	**1.200 RSD** *RSD 1,200*
16.5.	**Poslovni prostor** *Business premises*				
16.5.1.	**Neplaćanje premije osiguranja** *Non-payment of premium insurance*	**15 dana od isteka roka do kada je premija plaćena** *15 days as of the expiry of the premium validity*	**prema fakturi osiguravajuće kuće** *according to the invoice of insurance agency*	**godišnje** *per annum*	**1.200 RSD** *RSD 1,200*
16.5.2.	**Nedostavljanje procene vrednosti nepokretnosti** *Real-estate value appraisal not delivered*	**do isteka prethodno dostavljene procene** *until the expiry of previously delivered verification*	**prema fakturi procenitelja sa liste ovlašćenih procenjivača Erste Bank** *according to the invoice of the appraisers from the list of Erste Bank authorized appraisers*	**svake treće godine** *on 3-year basis*	**1.200 RSD** *RSD 1,200*
16.5.3.	**Nedostavljanje LN sa upisanim teretom** *Land Register excerpt with registered burden not delivered*	**15 dana nakon dobijenog Rešenja o upisu hipoteke** *15 days after the received Decision on Mortgage Registration*	**prema tarifniku nadležnog registra nepokretnosti** *according to the pricelist of the competent Land Register*	**jednokratno** *one-off*	**1.200 RSD** *RSD 1,200*
16.6.	**Penali za stambene kredite** *Penalties for housing loans*				
16.6.1.	**Opšti uslovi za stambene kredite** *General Terms for housing loans*				
16.6.1.1.	**Neplaćanje premije imovinskog osiguranja** *Non-payment of premium of property insurance*	**15 dana od isteka roka do kada je premija plaćena** *15 days as of the expiry of the premium validity*	**prema fakturi osiguravajuće kuće** *according to the invoice of insurance agency*	**godišnje** *per annum*	**1.200 RSD** *RSD 1,200*
16.6.1.2.	**Neplaćanje premije životnog osiguranja** *Non-payment of premium of life insurance*	**15 dana od isteka roka do kada je premija plaćena** *15 days as of the expiry of the premium validity*	**prema ponudi osiguravajuće kuće** *pccording to the offer of insurance agency*	**godišnje** *per annum*	**1.200 RSD** *RSD 1,200*

	Slučaj koji se penalizira *Penalized case*	**Rok za ispunjenje** *Deadline*	**Trošak pribavljanja dokumenta (Erste Bank u ime korisnika)** *Cost of obtaining the documents (Erste Bank in the consumer's name)*	**Vrsta penala** *Penalty type*	**Visina penala** *Penalty amount*
16.6.1.3.	**Nedostavljanje procena vrednosti nepokretnosti** *Real-estate value appraisal not delivered*	**do isteka prethodno dostavljene procene** *until the expiry of previously delivered verification*	**prema fakturi procenitelja sa liste ovlašćenih procenjivača Erste Bank** *according to the invoice of the appraisers from the list of Erste Bank authorized appraisers*	**svake treće godine** *on 3-year basis*	**1.200 RSD** *RSD 1,200*
16.6.1.4.	**Nedostavljanje LN sa upisanim teretom** *Land Register excerpt with registered burden not delivered*	**15 dana nakon dobijenog Rešenja o upisu hipoteke** *15 days after the received Decision on Mortgage Registration*	**prema tarifniku nadležnog registra nepokretnosti** *according to the pricelist of the competent Land Register*	**jednokratno** *one-off*	**1.200 RSD** *RSD 1,200*
16.6.1.5.	**Nenamensko korišćenje sredstava (za kredite u RSD)** *Use of funds for non-specific purpose (for loans in RSD)* **Nenamensko korišćenje sredstava (za kredite sa valutnom klauzulom)** *Use of funds for non-specific purpose (for loans with currency clause)*	**po saznanju** *upon information receipt*	**nema** *none*	**povećanje KS** *increase of IR*	**5% + 3M Belibor** **5% + 6M Euribor**
16.6.2.	**Dodatni uslov za izgradnju / montažne kuće** *Additional condition for construction / prefabricated houses*				
16.6.2.1.	**Nedostavljanje procene nakon završetka radova** *Failure to deliver the appraisal after the termination of works*	**30 dana nakon završenih radova** *30 days after the finalization of works*	**prema fakturi procenitelja sa liste ovlašćenih procenjivača Erste Bank** *according to the invoice of the appraisers from the list of Erste Bank authorized appraisers*	**svake treće godine** *on 3-year basis*	**1.200 RSD** *RSD 1,200*
16.6.2.2.	**Nedostavljanje polisa osiguranja nekretnine** *Failure to deliver real-estate insurance policy*	**30 dana nakon završenih radova** *30 days after the finalization of works*	**trošak pribavljanja dokumenta** *cost of obtaining the documents*	**godišnje** *per annum*	**1.200 RSD** *RSD 1,200*
16.6.2.3.	**Nedostavljanje faktura za montažnu kuću** *Failure to deliver the invoices for prefabricated house*	**5 radnih dana od plasiranja sredstava** *5 business days as of the disbursement*	**nema** *none*	**jednokratno** *one-off*	**1.200 RSD** *RSD 1,200*
16.6.3.	**Dodatni uslov za adaptaciju / projektno finansiranje** *Additional condition for adaptation / project financing*				
16.6.3.1.	**Nedostavljanje procene nakon završetka radova** *Failure to deliver the appraisal after the termination of works*	**30 dana nakon završenih radova** *30 days after the finalization of works*	**prema fakturi procenitelja sa liste ovlašćenih procenjivača Erste Bank** *according to the invoice of the appraisers from the list of Erste Bank authorized appraisers*	**svake treće godine** *on 3-year basis*	**1.200 RSD** *RSD 1,200*

* **U slučaju promene Cenovnika, izmenjen Cenovnik proizvoda i usluga će se primenjivati 2 meseca od dana obaveštavanja korisnika, pri čemu se smatra da korisnik prihvata nove naknade, ukoliko se u gore navedenom roku ne izjasni da nije saglasan sa promenom istih.**
In case of change of the Pricelist, the changed Product and Service Pricelist will be applied 2 months as of the day of notifying the user, providing that it is considered that the user accepts new fees, if he/she fails to declare that he/she does not agree with their change within the stated deadline.

** **U slučaju promene cena, nove će se primenjivati počev od dana objavljivanja na sajtu Erste Bank.**
In case of the change of the prices, the new ones will be applied as of the day of their disclosure on Erste Bank website.

*** **Erste Bank će jednom godišnje (01.07.) shodno promenama godišnje stope inflacije merene indeksima potrošačkih cena (april tekuće godine u odnosu na april prethodne godine) vršiti usklađivanje visine naknada za tačan iznos godišnje stope inflacije ukoliko isti bude veći od +3% (plus tri procenta) ili manji od – 3% (minus tri procenta); Godišnju stopu inflacije svakog meseca objavljuje Republički zavod za statistiku. / U slučaju promene naknada, nove će se primenjivati najranije 15 dana od dana objavljivanja na sajtu Erste Bank.**
Erste Bank will once per year (1 July) due to the changes of the annual rate of inflation measured by indexes of purchase prices (April of the current year in relation to the April of the previous year) adjust the amounts of the fees for the exact amount of annual rate of inflation if such is higher than +3% (plus three percent) or lower than -3% (minus three percent): annual inflation rate each month is published by Statistical Office of the Republic of Serbia. / In case of the change of the fees, the new ones will be applied no sooner than 15 days from the day of their disclosure on Erste Bank website.

**** **Dva puta godišnje (01.04. i 01.10.) / U slučaju promene naknada, nove će se primenjivati najranije 15 dana od dana objavljivanja na sajtu Erste Bank.**
Twice a year (1 April and 1 December) / In case of the change of the fees, the new ones will be applied no sooner than 15 days from the day of their disclosure on Erste Bank websit.

Erste Bank a.d. Novi Sad
Industrijska 3J
21000 Novi Sad
www.erstebank.rs

T 0800 201 201, 060 48 48 000
F 021 4809 700
info@erstebank.rs

Agencija za privredne registre: 974/2005
Matični broj: 08063818
PIB: 101626723
Poslovni račun: 908-34001-19
Ukupan upisani i uplaćeni kapital:
15.772.500.000,00 RSD

Prilog Cenovniku proizvoda i usluga za stanovništvo i RPG

Appendix to Private Individuals and Registered Farms Price List

Partnerske banke Erste grupe koje učestvuju u FIT (Brza intragrupna plaćanja)

Partner banks of Erste Group participating in FIT (Fast Intragroup Transfer)

Zemlja *Country*	**Naziv banke** *Bank name*	**SWIFT / BIC Kod** *SWIFT / BIC Code*
Austrija / Austria	Erste Bank der oesterreichischen Sparkassen AG	GIBAATWWXXX
	Erste Group Bank AG	GIBAATWGXXX
	Allgemeine Sparkasse Oberösterreich Bankaktiengesellschaft	ASPKAT2LXXX
	Kärntner Sparkasse Aktiengesellschaft	KSPKAT2KXXX
	Lienzer Sparkasse AG	LISPAT21XXX
	Sparkasse der Stadt Amstetten AG	SPAMAT21XXX
	Sparkasse Baden	SPBDAT21XXX
	Sparkasse Eferding-Peuerbach-Waizenkirchen	SPPBAT21034
	Sparkasse Hainburg-Bruck-Neusiedl Aktiengesellschaft	SPHBAT21XXX
	Sparkasse Korneuburg AG	SSKOAT21XXX
	Sparkasse Kufstein, Tiroler Sparkasse von 1877	SPKUAT22XXX
	Sparkasse Langenlois	SPLSAT21XXX
	Sparkasse Neunkirchen	SPNGAT21XXX
	Sparkasse Pottenstein NÖ	SPPOAT21XXX
	Sparkasse Pregarten-Unterweissenbach AG	SPPRAT21XXX
	Sparkasse Ried im Innkreis-Haag am Hausruck	SPRHAT21XXX
	Sparkasse der Stadt Kitzbühel	SPKIAT2KXXX
	Steiermärkische Bank und Sparkassen Aktiengesellschaft	STSPAT2GXXX
	Tiroler Sparkasse Bankaktiengesellschaft Innsbruck	SPIHAT22XXX
	Waldviertler Sparkasse Bank AG	SPZWAT21XXX
	Zweite Wiener Vereinsparkasse	GIBAAT21XXX
Bosna i Hercegovina / Bosnia and Herzegovina	Sparkasse Bank d.d.	ABSBBA22XXX
Hrvatska / Croatia	Erste & Steiermärkische Bank d.d.	ESBCHR22XXX
Mađarska / Hungary	Erste Bank Hungary Zrt.	GIBAHUHBXXX

Severna Makedonija / North Macedonia	Sparkasse Banka AD Skopje	INSBMK22XXX
Crna Gora / Montenegro	Erste bank AD Podgorica	OPPOMEPGXXX
Rumunija / Romania	Banca Comercială Română	RNCBROBUXXX
Srbija / Serbia	Erste Bank a.d. Novi Sad	GIBARS22XXX
Češka Republika / Czech Republic	Česká spořitelna, a.s.	GIBACZPXXXX
Slovačka / Slovakia	Slovenská sporiteľňa, a. s	GIBASKBXXXX
Slovenija / Slovenia	Banka Sparkasse d.d.	KSPKSI22XXX