

FEEs FOR SERVICES IN BUSINESS WITH INDIVIDUALS

 **INTESA SANPAOLO BANKA**
Bosna i Hercegovina



www.intesasanpaolobanka.ba

Bank of **INTESA**  **SANPAOLO**

FEES FOR SERVICES IN BUSINESS WITH INDIVIDUALS

The Bank collects fees for services in business abroad and for services in business in the country with individuals, according to provisions of this Decision, as follows:

Tariff item	Service type	Fee amount
1.1.	SAVINGS DEPOSIT ACCOUNTS IN DOMICILE CURRENCY	
1.1.1.	Opening of demand accounts (savings books)	5,00 KM
1.1.2.	Pay-in to account	0,00 KM
1.1.3.	Pay-out from account	0,00 KM
1.1.4.	Monthly fee for maintaining of demand account and demand account – children savings	3,00 KM
1.1.5.	Monthly fee for maintaining demand account and demand account – children savings contracted with time deposit	0,00 KM
1.1.6.	Monthly fee for maintaining demand account and demand account – children savings contracted with IN package	0,00 KM
1.1.7.	Closing of demand account (savings book) and demand account – children savings on request of owner/legal representative/guardian	0,00 KM
1.1.8.	Opening of demand account – children savings (savings books)	0,00 KM
1.2.	CURRENT AND GIRO ACCOUNTS	
1.2.1.	Opening of current and giro account	0,00 KM
1.2.2.	Pay-in to current and giro account	0,00 KM
1.2.3.	Pay-out from current and giro account	0,00 KM
1.2.4.	Monthly fee for maintaining current and giro account	2,50 KM
1.2.5.	Closing of current and giro account on request of owner	0,00 KM
1.2.6.	Creation and sending of monthly statement (post-office or email)	0,00 KM
1.2.7.	Creation and sending of statements on special request of client (for all deposit account types)	2,00 KM
1.2.8.	Increase of amount of regular overdraft on client request	20,00 KM
1.2.9.	Annual renewal of regular overdraft on current account	5,00 KM
1.3.	STUDENT CURRENT ACCOUNT	
1.3.1.	Opening of student current account	0,00 KM
1.3.2.	Pay-in to student current account	0,00 KM
1.3.3.	Pay-out from student current account	0,00 KM

1.3.4.	Maintaining of student current account with sending of regular monthly statement by e-mail	0,00 KM
1.3.5.	Closing of student current account	0,00 KM
1.3.6.	Annual renewal of regular overdraft on student current account	5,00 KM
1.4.	FOREIGN CURRENCY ACCOUNTS AND SAVINGS DEPOSITS OF DOMESTIC AND FOREIGN INDIVIDUALS	
1.4.1.	Opening of foreign currency accounts (signatory or plastic card)	0,00 KM
1.4.2.	Opening of foreign currency savings demand deposits (savings books)	5,00 KM
1.4.3.	Opening of foreign currency savings demand deposits – children savings (savings books)	0,00 KM
1.4.4.	Pay-in to account (with foreign currency money or remittance in the country)	0,00 KM
1.4.5.	Pay-out from account	0,00 KM
1.4.6.	Monthly fee for maintaining of foreign currency account	In foreign currency countervalue of minimum 2,50 KM
1.4.7.	Monthly fee for maintaining demand account and demand account – children savings in foreign currency	In foreign currency countervalue of minimum 3,00 KM
1.4.8.	Monthly fee for maintaining demand account and demand account – children savings in foreign currency contracted with time deposit	0,00 KM
1.4.9.	Monthly fee for maintaining demand account and demand account – children savings in foreign currency contracted with IN package	0,00 KM
1.4.10.	Closing of demand account/deposit (savings book) and demand account – children savings on request of owner/legal representative/guardian	0,00 KM
1.4.11.	Closing of foreign currency account on request of owner	0,00 KM
1.4.12.	Creation and sending of monthly statement (post-office or email) for foreign currency account	0,00 KM
1.4.13.	Creation and sending of statements on special request of client (foreign currency account)	In foreign currency countervalue of minimum 2,00 KM
1.5.	FREE SAVINGS	
1.5.1.	Pay-out from account (cash and cashless transactions) in the amount that is smaller or equal to 20% from total funds on account at the moment of transaction (once in calendar month). With condition that balance on account after pay-out can not be under minimum contracted amount on free savings account.	0,00 KM
1.5.2.	Pay-out from account (cash and cashless transactions)	1,00%

	- in the amount that is higher than 20% from total funds on account at the moment of transaction (including the first payment from the account within the calendar month) - each following time within the calendar month, regardless of the transaction amount Under condition that balance on account after pay-out cannot be below the minimum contracted amount on free savings account.	
1.6.	FEES FOR INACTIVE ACCOUNTS AND SAVINGS DEPOSITS	
1.6.1.	Fee for reporting to client on inactive current account	In the amount of fee for maintaining current account
1.6.2.	Fee for reporting to client on inactive student current account	In the amount of fee for maintaining student current account
1.6.3.	Fee for reporting to client on inactive giro account	In the amount of fee for maintaining giro account
1.6.4.	Fee for reporting to client on inactive foreign currency account	In the amount of fee for maintaining foreign currency account
1.6.5.	Fee for reporting to client on inactive savings deposit in domicile currency if client has open current account	In the amount of fee for maintaining current account
1.6.6.	Fee for reporting to client on inactive savings deposit in foreign currency if the client has open current account	In foreign currency countervalue of fee for maintaining current account
1.6.7.	Fee for reporting to client on inactive savings deposit in domicile currency if the client does not have open current account	2,50 KM
1.6.8.	Fee for reporting to client on inactive savings deposit in foreign currency if the client does not have open current account	In foreign currency countervalue of minimum 2,50 KM
1.7.	CREDIT-FINANCING OF INDIVIDUALS	
1.7.1.	Receiving, request processing and approval of general purpose/replacement loans with and without insurance policy	2,00% from the amount of approved loan, min 50,00 KM
1.7.2.	Receiving, request processing and approval of general purpose loans to pensioners who receive pension through account opened in Bank	1,50% from the amount of approved loan, min 20,00 KM
1.7.3.	Receiving, request processing and approval of general purpose loans to pensioners who do not receive pension through account opened in Bank	2,00% from amount of approved loan, min 20,00 KM
1.7.4.	Receiving, request processing and approval of housing loans	1,60% from amount of approved loan, min 20,00 KM
1.7.5.	Receiving, request processing and approval of special purpose loans with housing loan	1,50% from amount of approved loan, min. 50,00 KM
1.7.6.	Receiving, request processing and approval of Kvadrat plus loan	1,80% from amount of

		approved loan min. 20,00 KM
1.7.7.	Receiving, request processing and approval of Kvadrat plus replacement loan	1,80% from amount of approved loan min. 20,00 KM
1.7.8.	Receiving, request processing and approval of retail loan for purchase of business premises	2,00% from amount of approved loan, min 20,00 KM
1.7.9.	Receiving, request processing and approval of Housing plus loan	0,59% from amount of approved loan, min 20,00 KM
1.7.10.	Receiving, request processing and approval of general purpose/replacement loan with Housing plus loan	1,50% from amount of approved loan min. 50,00 KM
1.7.11.	Receiving, request processing and approval of loan for renovation, completion and adding to housing premises, houses, apartments, garages, and business premises	2,00% from amount of approved loan, min 20,00 KM
1.7.12.	Receiving, request processing and approval of loan for purchase of vehicles	2,00% from amount of approved loan, min 50,00 KM
1.7.13.	Receiving, request processing and approval of mortgage loan	2,00% from amount of approved loan, min 20,00 KM
1.7.14.	Receiving, request processing and approval of lombard loan (100% covered with time special purpose deposit)	1,00% from amount of approved loan, min 70,00 KM
1.7.15.	Fee for change of contracted conditions for loans and credit cards:	
	- Change of maturity date of monthly annuity within the same month	50,00 KM
	- Shortening of loan repayment date	100,00 KM
	- Change of collateral that includes replacement of parties in loan agreement, replacement of pledge right and mortgage, as well as other changes of previously contracted conditions related to collateral	100,00 KM
	- Other changes of previously contracted conditions that are not otherwise determined in this tariff	150,00 KM
	- Change of contracted conditions initiated by the Bank (eg. due to changes in Law, changes in business, etc.)	0,00 KM
1.7.16.	Reprogram of loan for the purpose of reprogramming existing liabilities:	
	- Program Mini Plus	1,00% from amount of approved loan
	- Program Plus	1,00% from amount of approved loan
	- Program Extra Plus	0,00 KM
1.7.17.	Giving up of contracted loan	0,00 KM
1.7.18.	Monthly fee for maintaining loan account (all types of loan)	3,00 KM
1.7.19.	Monthly fee for maintaining loan account (in case of loan reprogram/change of contracted conditions)	0,00 KM
1.7.20.	Notice on unpaid loan debt (only to loan user)	0,00 KM

1.7.21.	Sending of reminder (only to loan user)	0,00 KM
1.7.22.	Issuing of deletion statement on request	0,00 KM
1.8.	PREMATURE REPAYMENT	
1.8.1.	Premature definitive and partial repayment of general purpose loans, general purpose loans to pensioners, replacement loans, and loans for purchase of vehicles	
	- Loan contracted in amount smaller than 400 KM or larger than 150.000 KM, with changeable or fixed interest rate <i>*it is applied in all organizational units of the Bank (hereinafter: BiH)</i>	In the amount of fee for loan processing (*percentage of fee taken while loan processing is applied to amount of principal that is prematurely repaid)
	- Loan contracted in the amount larger than 400 KM and smaller than 150.000 KM, with changeable interest rate, <i>*BiH</i> - For loans whose repayment is made based on concluded contract on insurance whose purpose is insurance of loan repayment <i>*BiH</i> - Loan that is contracted in the amount larger than 400 KM and smaller than 150.000 KM, with fixed interest rate, if the amount of premature repayment in the time period of one year is smaller than 10.000,00 KM <i>*it is applied in all organization units of the Bank located in the territory of Republika Srpska (hereinafter: RS)</i>	0,00 KM
	- Loan that is contracted in the amount larger than 400 KM and smaller than 150.000 KM, with fixed interest rate, for loans insured by mortgage but the purpose for using funds is renovation, and loan that is not insured by mortgage, if the time period between the date of premature repayment and the last day of loan maturity is equal or longer than a year <i>*it is applied in all organizational units of the Bank located in the territory of the Federation of Bosnia and Herzegovina and District Brčko (hereinafter: FBiH and BD)</i> - Loan that is contracted in the amount larger than 400 KM and smaller than 150.000 KM, with fixed interest rate, if the amount of premature repayment in the time period of one year is larger than 10.000,00 KM, if the time period between the date of premature repayment and the last date of loan maturity is equal or longer than a year <i>*RS</i>	1,00% from principal amount of loan that is prematurely repaid
	- Loan that is contracted in the amount larger than 400 KM and smaller than 150.000 KM, with fixed interest rate for loans insured by mortgage but the purpose of using funds is renovation, and loan that is not insured by mortgage, if the time period between the date of premature repayment and the last day of loan maturity is shorter than a year <i>*FBiH and BD</i> - Loan that is contracted in the amount larger than 400 KM and smaller than 150.000 KM, with fixed interest rate, if the amount of premature repayment in the time period of one year is larger than 10.000,00 KM, if the time period between the date of premature repayment and the last day of loan maturity is shorter than a year <i>*RS</i>	0,50% from principal amount of loan that is prematurely repaid
1.8.2.	Premature definitive and partial repayment of housing loans, loans for purchase of business premises and mortgage loans	

Naziv dokumenta	Decision on fees and other costs of the Bank for services in business with domestic and foreign individuals
Oznaka	Applies from 1st September 2020

	<ul style="list-style-type: none"> - Loan that is contracted in the amount smaller than 400 KM or larger than 150.000 KM, with changeable or fixed interest rate <u>*BiH</u> - Loan that is contracted in the amount larger than 400 KM and smaller than 150.000 KM, insured by mortgage, and the purpose of using is not renovation, with changeable or fixed interest rate <u>*FBiH i BD</u> 	In the amount of fee for loan processing (*percentage of fee applied while loan processing is applied to principal amount that is prematurely repaid)
	<ul style="list-style-type: none"> - Loan that is contracted in the amount larger than 400 KM and smaller than 150.000 KM, with changeable interest rate, <u>BiH</u> for loan whose repayment is made based on concluded contract on insurance whose purpose is insurance of loan repayment <u>*BiH</u> - Loan that is contracted in the amount larger than 400 KM and smaller than 150.000 KM, with fixed interest rate, if the amount of premature repayment in the time period of one year is smaller than 10.000,00 KM <u>*RS</u> 	0,00 KM
	<ul style="list-style-type: none"> - Loan that is contracted in the amount larger than 400 KM and smaller than 150.000 KM, with fixed interest rate, for loans insured by mortgage but the purpose of using funds is renovation, if the time period between the date of premature repayment and the last day of loan maturity is equal or longer than a year <u>*FBiH and BD</u> - Loan that is contracted in the amount larger than 400 KM and smaller than 150.000 KM, with fixed interest rate, if the amount of premature repayment in the time period of one year is larger than 10.000,00 KM, if the time period between the date of repayment and the last day of loan maturity is equal or longer than a year <u>*RS</u> 	1,00% from principal amount of loan that is prematurely repaid
	<ul style="list-style-type: none"> - Loan that is contracted in the amount larger than 400 KM and smaller than 150.000 KM, with fixed interest rate, insured by mortgage but the purpose of using funds is renovation, if the time period between the date of premature repayment and the last day of loan maturity is shorter than a year <u>* FBiH and BD</u> - Loan that is contracted in the amount larger than 400 KM and smaller than 150.000 KM, with fixed interest rate, if the amount of premature repayment in the time period of one year is larger than 10.000,00 KM, if the time period between the date of premature repayment and the last day of loan maturity is shorter than a year <u>*RS</u> 	0,50% from principal amount of loan that is prematurely repaid
1.8.3.	Premature repayment of lombard loans (100% covered with deposit) <u>* BiH</u>	0,00 KM
1.8.4.	Premature repayment of loan with new loan in the Bank <u>* BiH</u>	0,00 KM
1.8.5.	Premature repayment of loan Program Mini Plus, Program Plus and Program Extra Plus	0,00 KM
1.8.6.	Premature repayment of loan approved by credit/revolving and charge bank cards <u>*BiH</u>	0,00 KM
1.8.7.	Premature repayment of account overdraft <u>*BiH</u>	0,00 KM
1.9.	CARD BUSINESS	
	- VISA debit card	
1.9.1.	Issuing debit bank cards and PIN for opening account or regular card replacement	
	- For account owner and authorized person	0,00 KM

	- Annual fee for VISA debit card that is collected for each issued main debit card tied to current account	12,00 KM
	- Annual fee for VISA debit card that is collected for each issued additional debit card tied to current account	7,00 KM
	- Annual fee for VISA debit card that is collected for each issued main/additional debit card tied to student current account without approved regular overdraft	0,00 KM
	- Annual fee for VISA debit card that is collected for each issued main debit card tied to student current account with approved regular overdraft	10,00 KM
	- Annual fee for VISA debit card (main and additional card tied to current account) issued during October, November, and December for the first year of card using	0,00 KM
	- Annual fee for VISA debit card that is collected for each issued main or additional debit card tied to giro or a'vista account	5,00 KM
1.9.2.	Extraordinary issuing of debit card and/or PIN to owner or authorized person (in case of loss, theft, change of identification data or card damage)	10,00 KM
1.9.3.	Extraordinary issuing of Group VISA debit card on request of client to main owner and/or authorized person (replacement of valid VISA card with new Group VISA debit card)	0,00 KM
1.9.4.	Paying with debit card on POS devices in sales network	0,00 KM
1.9.5.	Withdrawal of cash with debit card on POS device or Bank ATM	0,00 KM
1.9.6.	Cash withdrawal up to 12 installments with debit card on POS device of Bank from funds of additional allowed overdraft on current account	10,00% from transaction amount
1.9.7.	Cash withdrawal with debit card of the Bank on POS device or ATM of other banks in BiH	1,50% from amount + 15,00 KM
1.9.8.	Cash withdrawal with debit card on disbursement places abroad (POS and ATMs)	1,50% from amount + 15,00 KM
1.9.9.	Cash withdrawal with VISA Inspire card on ATMs of members of Intesa Sanpaolo Group	0,00 KM
1.9.10.	Fee for conversion of transactions made abroad	1,00%
1.9.11.	Balance check – ATMs of other banks	1,00 KM per transaction
	- VISA Platinum	
1.9.12	Issuing of VISA Platinum bank card and PIN for opening of account or regular card replacement	
	-for account owner and authorized person	0,00 KM
	- annual fee for VISA Platinum card that is collected for each issued main debit card tied to current account	100,00 KM
	-annual fee for VISA Platinum card that is collected for each issued additional debit card tied to current account	50,00 KM
	-annual fee for VISA Platinum card (main and additional card tied to current account) issued during October, November, and December for the first year of card using	0,00 KM

1.9.13	Extraordinary issuing of VISA Platinum card and/or PIN to owner or authorized person (in case of loss, theft, change of identification data or card damage)	10,00 KM
1.9.14	Paying with VISA Platinum card on POS devices in sales network	0,00 KM
1.9.15	Cash withdrawal with VISA Platinum card on POS device or ATM of the Bank	0,00 KM
1.9.16	Cash withdrawal up to 12 installments with VISA Platinum card on POS device of the Bank from funds of additional allowed overdraft on current account	10,00% from transaction amount
1.9.17	Cash withdrawal with VISA Platinum card of the Bank on POS device or ATM of other banks in BiH	1,50% from amount + 15,00 KM
1.9.18	Cash withdrawal with VISA Platinum card on disbursement places abroad (POS and ATMs)	1,50% from amount + 15,00 KM
1.9.19	Cash withdrawal with VISA Platinum card on ATMs of members of Intesa Sanpaolo Group	0,00 KM
1.9.20	Fee for conversion of transactions made abroad	1,00 %
1.9.21	Balance check – ATMs of other banks	1,00 KM per transaction
	- MasterCard credit cards	
1.9.22.	Issuing of credit card and PIN for MasterCard credit cards	
	- For opening account to main user (registration fee)	15,00 KM
	- Annual membership fee to main user for card using	24,00 KM
	- Annual membership fee to additional user for card using	12,00 KM
1.9.23.	Issuing of credit card and PIN covered 100 % with special purpose deposit for MasterCard credit cards	
	- For opening account to main user (registration fee)	15,00 KM
	- Annual fee to main or additional user/users	10,00 KM
1.9.24.	Extraordinary issuing of credit card and/or PIN to main or additional user/users (in case of loss, theft, change of identification data or card damage)	20,00 KM
1.9.25.	Paying with credit card on POS devices	0,00 KM
1.9.26.	Cash withdrawal with credit card on POS device or ATM of other banks in BiH	1,50% from amount + 15,00 KM
1.9.27.	Cash withdrawal with credit card on POS device or ATM of the Bank	1,50% from amount + 10,00 KM
1.9.28.	Cash withdrawal with credit card on disbursement places abroad (POS ATMs)	1,50% from amount + 15,00 KM
1.9.29.	Fee for conversion of transactions made abroad	1,00%

1.9.30.	Balance check – ATMs of other banks	1,00 KM per transaction
	- American Express cards (Green and Gold)	
1.9.31.	Issuing of card and PIN	
	- For opening of account to main user (registration fee)	35,00 KM
	- For opening account to additional user (registration fee)	0,00 KM
	- Monthly fee to main user for American Express Card (Green)	3,99 KM
	- Monthly fee to additional user for using American Express Card (Green)	1,99 KM
	- Monthly fee to main user for American Express Gold Card	7,99 KM
	- Monthly fee to additional user for using American Express Gold Card	3,99 KM
1.9.32.	Extraordinary issuing of credit card and PIN to main or additional user/users (in case of loss, theft, change of identification data or card damage)	0,00 KM
1.9.33.	Paying with credit card on POS devices	0,00 KM
1.9.34.	Cash withdrawal with card on POS device or ATM	4,50% from amount min. 10,00 KM
	- Other fees tied to card business	
1.9.35.	Creation and sending of regular statement on address for MasterCard credit cards	2,00 KM
1.9.36.	Creation and sending of regular statement by e-mail for MasterCard credit cards	0,00 KM
1.9.37.	Creation and sending of regular statement on address or e-mail for American Express cards	0,00 KM
1.9.38.	Sending of reminder (only to main user of card/loan)	0,00 KM
1.9.39.	Replacement of parties in agreement for loan on credit cards	30,00 KM per party
1.9.40.	Increase of limit on request of client (MasterCard)	25,00 KM
1.9.41.	Increase of limit on request of Bank (MasterCard and American Express)	0,00 KM
1.9.42.	Increase of limit on request of client (American Express)	0,00 KM
1.9.43.	Increase of limit on request of client or Bank (MasterCard and American Express)	0,00 KM
1.9.44.	Fee for card of other Bank kept on Bank ATM	10,00 KM
1.10.	SMS SERVICE, ISP ELBA and MOBILE BANKING	
1.10.1.	SMS service	
	- Monthly fee	2,50 KM
	- Fee for closing SMS service /one-time/fixed	10,00 KM
1.10.2.	ISP ELBA – Electronic banking	
	- Monthly fee	4,00 KM
	- Monthly fee for the first three months (from the date of contracting) * if the client did not have contracted ISP ELBA service in the last 12 months	0,00 KM

	- Fee for loss of mini token or replacement of damaged mini token	40,00 KM
	- Fee for issuing and using of mini token or mToken	0,00 KM
	- Fee for mini token returned because of spent battery, technical damage on mini token	0,00 KM
	- Fee for issuing of new mini token and cancellation of the existing one in case when the mini token is stolen (with attached police records on stealing mini token)	0,00 KM
	- Repeated generating of password for access to service	0,00 KM
	- Repeated generating of activation data for mToken	0,00 KM
	- Replacement of desynchronized (locked) mini token in case of wrong use by User	5,00 KM
	- Fee for closing electronic banking	15,00 KM
	- Fee for closing electronic banking (within three months from the date of contracting of service if the client did not have the same contracted service in the last 12 months)	0,00 KM
	- Fee for closing electronic banking service to users of m – Intesa service	5,00 KM
	- Fee for closing of electronic banking service to users of m – Intesa service (within three months from the date of contracting of service if the client did not have the same contracted service in the last 12 months)	0,00 KM
1.10.3.	Mobile banking m – Intesa	
	- monthly fee for m-Intesa Mini	2,00 KM
	- monthly fee for m-Intesa	3,00 KM
	- monthly fee for the first three months (from the date of contracting) * if the client did not have contracted m-Intesa service in the last 12 months	0,00 KM
	- repeated generating of password for access to service	0,00 KM
	- fee for closing the mobile banking service	10,00 KM
	- fee for closing the mobile banking service (within three months from the date of contracting service if the client did not have the same contracted service in the last 12 months)	0,00 KM
	- fee for closing mobile banking service to users of electronic banking	5,00 KM
	- fee for closing mobile banking service to users of electronic banking (within three months from the date of contracting service if the client did not have the same contracted service in the last 12 months)	0,00 KM
	- Fee for closing m – Intesa Mini service for transfer to service m – Intesa	0,00 KM
1.11.	EXECUTION OF STANDING ORDERS	
1.11.1.	Opening/contracting of standing order service for payments to other deposit accounts in the Bank of the same account owner (including to deposit account of children savings)	0,00 KM
1.11.2.	Opening/contracting of standing order service for payments to other accounts in the Bank	2,00 KM
1.11.3.	Opening/contracting of standing order service for payments to other accounts outside of the Bank	3,00 KM
1.11.4.	Opening/contracting of standing order service for users of IN package	0,00 KM
1.11.5.	Payment with standing order from current, giro, and a'vista account	0,00 KM

	for loan installment pay-in	
1.11.6.	Payments with standing order from current and giro account for pay-in of credit card	0,00 KM
1.11.7.	Payment with standing order from current, giro, foreign currency, and a'vista account to other deposit accounts in the Bank of the same account owner (including to deposit account of children savings)	0,00 KM
1.11.8.	Payment with standing order from current, giro, foreign currency and a'vista account to other accounts in the Bank	0,50 KM
1.11.9.	Payment with standing order from current, giro, foreign currency, and a'vista account to other accounts outside of the Bank	1,00 KM
1.11.10.	Reminder for non-execution of payment through standing order due to lack of coverage on account (current and foreign currency account)	0,00 KM
1.11.11.	Cancellation of Contract on standing order on request of client	0,00 KM
1.11.12.	Cancellation of Contract on standing order due to lack of coverage on account (current and foreign currency account)	5,00 KM
1.12.	EXECUTION OF COURT ORDERS (DECREES), TAX DECREES, AND BILLS OF EXCHANGE	
1.12.1.	Fee for execution of court orders (decrees) and tax decrees	1,00% from executed amount min.10,00 KM (per order)
1.12.2.	Fee for execution of collection per bill of exchange	1,00% from executed amount min.10,00 KM (per order)
1.13.	OTHER FOREIGN EXCHANGE CURRENCY BUSINESS	
	- For transactions that are performed in Bank's branch	
1.13.1.	Buying of effective foreign currency money (all currencies)	
	- Buying up EUR for KM	0,80%
	- Buying up other currencies for KM	1,00% min 3,00 KM
1.13.2.	Buying of foreign money from citizens (cash and cashless transactions)	
	- Buying up EUR for KM	0,75%
	- Buying up other currencies for KM	0,95% min 3,00 KM
1.13.3.	Buying and selling of effective foreign money from contracted/authorized exchange offices	In accordance with contract
1.13.4.	Selling foreign currency to citizens (cash and cashless transactions)	
	- Sales of EUR for KM	1,00%
	- Sales of other currencies for KM	1,30% min. 3,00 KM
1.13.5.	Selling of effective foreign money to citizens in case of deposit on time savings (all types of time savings except free savings and only EUR currency)	0,00 KM
1.13.6.	Buying foreign money (cash and cashless transactions) in case of pay-in for payment of debt for all due debts of client in the Bank	0,00 KM

1.13.7.	Conversion of all currencies	1,25% min. 3,00 KM
	- For transactions that are performed through ELBA or m-Intesa service	
1.13.8.	Buying foreign money (all currencies)	
	- Buying EUR for KM	0,60%
	- Buying other currencies for KM	0,70% min 2,00 KM
1.13.9.	Selling foreign money to citizens (all currencies)	
	- Selling EUR for KM	0,70%
	- Selling other currencies for KM	0,90% min. 2,00 KM
1.13.10.	Conversion of all currencies	0,95% min. 2,00 KM
	- For transactions made on ATM exchange office	
1.13.11.	Buying foreign money (all currencies)	
	- Buying EUR for KM	0,60%
	- Buying currencies USD, CHF and HRK for KM	0,70% min 2,00 KM
	- FOREIGN remittances	
1.13.12.	Pay-in with remittance from abroad to savings and foreign currency account/deposit of individual	0,70% min. 12,00 KM
1.13.13.	Payment to abroad by order of individual (on payment amount) – T+2	0,70% min.20,00 KM
1.13.14.	Payment to abroad by order of individual (on payment amount) – T+1	0,71% min. 20,00 KM
1.13.15.	Payment to abroad by order of individual (on payment amount) – T+0	0,73% min. 20,00 KM
1.13.16.	Fee for coverage of costs of foreign bank for option OUR	
	- For amounts up to countervalue of 5.000,00 KM	15,00 KM
	- For amounts with range of countervalue from 5.001,00 KM - to 10.000,00 KM	30,00 KM
	- For amounts over countervalue of 10.000,00 KM	50,00 KM
1.13.17.	Fee for processing of foreign complaint	20,00 KM
1.13.18.	Return of funds on request of foreign bank	20,00 KM
1.14.	INTERNAL PAYMENT SYSTEM (IPS)	
1.14.1.	Cash and cashless payment through internal payment system	
	- Payment on request of individual to loan account of individual within the Bank	0,00 KM
	- Payment with order on request of individual to legal entity account within the Bank	2,50 KM per transaction
	- Payment with order on request of individual (up to 10.000,00 KM per order) – interbank transactions	3,00 KM per transaction
	- Payment with order on request of individual (over 10.000,00 KM and option urgent regardless of the amount) – interbank transactions and RTGS	6,00 KM per transaction
	- payment on request of individual (except authorized person, guardian and/or legal representatives) to account of other individual within the Bank (current, giro, and a'vista account)	1,00 KM per transaction

1.14.2.	Payment through ISP ELBA (electronic banking) and through m-Intesa (mobile banking)	
	- Payment from current, giro, and a'vista account for pay-in of loan installment and credit cards (transfers)	0,00 KM
	- Payment on request of individual to account within the Bank	0,30 KM per transaction
	- Payment on request of individual (up to 10.000,00 KM per order) – interbank transactions	0,60 KM per transaction
	- Payment on request of individual (over 10.000,00 KM per order and option urgent regardless of the amount) – interbank transactions and RTGS	3,00 KM per transaction
	- Payment to abroad by order of individual (on payment amount) – T+2	0,40% min. 10,00 KM
	- Payment to abroad by order of individual (on payment amount) – T+1	0,45% min. 10,00 KM
	- Payment to abroad by order of individual (on payment amount) – T+0	0,50% min. 10,00 KM
1.14.3	Fee for coverage of costs of foreign bank for option OUR	
	- For amounts up to countervalue of 5.000,00 KM	15,00 KM
	- For amounts with range of countervalue from 5.001,00 KM - to 10.000,00 KM	30,00 KM
	- For amounts over countervalue of 10.000,00 KM	50,00 KM
1.14.4	Fee for processing of foreign complaint	20,00 KM
1.14.5.	Return of funds on request of foreign bank	20,00 KM
1.15.	OTHER FEES	
1.15.1.	Collection of data on address and possession of property, protests, claims, and other measures to irregular debtors (for all types of deposit and credit products)	In the amount of real costs
1.15.2.	Issuing of Central Loan Registry (CRK) report to physical/legal persons	
	- For the need of analysis of requested disbursement when the physical/legal person is the participant in loan/disbursement (all types of loans, credit cards, and overdraft on current account)	5,00 KM/each participant
	- For the need of analysis of requested disbursement when the physical/legal person is the participant in loan/disbursement (reprogram of loans/change of contracted conditions)	0,00 KM
	- For the need of analysis while approving "permanent limit" on American Express card	0,00 KM
	- On request of physical person in order to present data on credit debt	5,00 KM
	- Issuing of Central Loan Registry report in case of request refusal	0,00 KM
1.15.3.	Replacement of damaged bills	
	- For domicile currency (on amount of bill and/or coin, in case more than 60% of it is presented)	0,00 KM
	- For foreign currencies (on bill amount)	10,00% min. 1,00 KM
1.15.4.	Replacement of bills withdrawn from use (on bill amount)	0,00 KM
1.15.5.	Checking correctness of bills	2,00 KM per bill
1.15.6.	Monthly fee for taking over shipments from legal entities	100,00 KM

1.15.7.	Replacement of coins to bigger denomination (domicile currency)	0,70% from amount
1.15.8.	Replacement of bills or coins to coins of smaller denomination (domicile currency)	0,50% from amount
1.15.9.	Blocking of account based on debt on shadow limit	5,00 KM
1.15.10.	Blocking of account based on debt on Bank accounts	5,00 KM
1.15.11.	Blocking of account on request of client	5,00 KM
1.15.12.	Blocking and/or de-blocking of guardian account	0,00 KM
1.15.13.	Blocking of account based on court decree, protest of bill of exchange or tax decree (external blocking of account)	0,00 KM
1.15.14.	Delivering of report in writing or electronically, or oral reporting on status of debt for loan or credit card, on request of client	0,00 KM
1.15.15.	Issuing of confirmation on the amount of paid interest on housing loan *VAT included in the price of confirmation	10,00 KM
1.15.16.	Issuing of confirmation on amount of unpaid loan principal for the purpose of closing of loan with payment from other bank *VAT included in the price of confirmation	20,00 KM
1.15.17.	Issuing of confirmation on repaid debt for loan and credit card	0,00 KM
1.15.18.	Issuing of different confirmations, statements, analytical cards, and similar on request of client *VAT included in the price of confirmation	20,00 KM
1.15.19.	Checking of archived documentation from previous years on request of client	50,00 KM per request
1.15.20.	Fee for mediation business	According to contract
1.15.21.	Issuing of all types of guarantees to individuals	0,50% from the amount of guarantee, min. 100,00 KM
1.15.22.	Issuing of all types of guarantees to individuals with 100% coverage in cash deposit	0,20 % from the amount of guarantee, min. 50,00 KM
1.15.23.	Issuing of the third check (Pension Fund of Republika Srpska)	1,00 KM
1.15.24.	Fee for cash withdrawal from Bank ATMs for users of payment cards issued by banks from outside the territory of Bosnia and Herzegovina	8,00 KM
1.15.25.	Fee for cancelling wrong tax pay-in to deposit account of the Bank for Bank clients	20,00 KM per request
1.15.26.	Fee for cancelling wrong tax pay-in to deposit account in the Bank for Bank non-clients	30,00 KM per request

Naziv dokumenta	Decision on fees and other costs of the Bank for services in business with domestic and foreign individuals
Oznaka	Applies from 1st September 2020

1.16. SAFETY DEPOSIT BOXES

Mark	Dimension	Rent 1-6 months	Rent 7-9 months	Rent 10-12 months
I	30	30,00 KM	50,00 KM	80,00 KM
II	50	40,00 KM	75,00 KM	100,00 KM
III	70	60,00 KM	85,00 KM	110,00 KM
IV	75	90,00 KM	100,00 KM	120,00 KM
V	110	100,00 KM	110,00 KM	130,00 KM
VI	150	110,00 KM	120,00 KM	140,00 KM
VII	190	120,00 KM	130,00 KM	170,00 KM
VIII	210	130,00 KM	150,00 KM	210,00 KM
IX	230	150,00 KM	230,00 KM	350,00 KM
X	290	270,00 KM	450,00 KM	700,00 KM
XI	430	410,00 KM	670,00 KM	1.050,00 KM
Forced opening of safety deposit box on request of client in case of losing keys and replacing lock				In the amount of real costs

1.17. IN PACKAGE

1.17.1. PRICES OF IN PACKAGE

Ordinal number	Package name	Monthly fee for package in KM
1.	IN package „STANDARD“	6,00
2.	IN package „PRIMA“	8,50
3.	IN package „PLUS“	13,50
4.	IN package „PREMIUM“	15,00
5.	IN package „INDEKS“	3,00

1.17.2. CLOSING OF IN PACKAGE

Closing of IN package is made without fee.