



**TARIFF OF FEES FOR DEBIT AND CREDIT CARDS FOR PRIVATE INDIVIDUALS AND AGRICULTURISTS  
UNICREDIT BANK SERBIA JSC BELGRADE  
23th October 2023, valid as of 08th of January 2024**

### DEBIT CARDS

Issuing fee	No fee		
<b>MEMBERSHIP FEE - BASIC CARD</b>	<b>MEMBERSHIP FEE - ADDITIONAL CARD</b>		
<b>DinaCard Debit</b> -Basic Package, Account Package Standard	No fee	–	
<b>DinaCard Debit</b> - Account Package Gold, Account Package Prestige, Account Package Senior Plus	No fee	<b>DinaCard Debit</b> - Account Package Gold, Account Package Prestige, Account Package Senior Plus (max 2 cards)	No fee
<b>Mastercard Debit</b> - Account Package Standard	No fee	–	
<b>Mastercard Debit</b> - Account Package Senior Plus, Account Package Gold, Account Package Prestige	No fee	<b>Mastercard Debit</b> - Account Package Senior Plus, Account Package Gold, Account Package Prestige (max 2 cards)	No fee
<b>Mastercard Gold</b> - Account Package Gold	No fee	<b>Mastercard Gold</b> - Account package Gold (max 2 cards)	No fee
<b>Mastercard World Elite</b> - Account Package Prestige	No fee	<b>Mastercard World Elite</b> - Account Package Prestige (max 2 cards)	No fee
<b>Visa Classic</b> – additional service with Account Package Standard	250 RSD monthly	–	
<b>Visa Gold</b> – additional service with Account Package Gold	250 RSD monthly	–	
<b>Visa Platinum</b> – additional service with Account Package Prestige	1200 RSD monthly	–	
<b>DinaCard Debit, Visa Electron/Visa Classic, Maestro/Mastercard Debit</b> – Account Package Selektor, Account Selektor, Account Package Platinum, Account Package non-resident, Account Package Plus, Account Package Premium, Account Package for Students, Senior Package	No fee	<b>DinaCard Debit, Visa Electron/Visa Classic, Maestro/Mastercard Debit</b> - Account Package Premium, Account Package non-resident	No fee
		<b>DinaCard Debit</b> - Account Package Selektor, Account Selektor, Account Package Plus	15 RSD monthly
<b>Visa Gold</b> -Account Package Selektor, Account Selektor	60 RSD monthly	<b>Visa Gold</b> -Account Package Selektor, Account Selektor	400 RSD monthly
<b>Visa Gold</b> - Account Package non-residents	400 RSD monthly	<b>Visa Gold</b> - Account Package non-residents	
<b>Visa Gold</b> - Account Package Premium, Account Package Platinum	No fee	<b>Visa Gold</b> - Account Package Premium, Account Package Platinum	
<b>Visa Platinum</b> - Account Package Platinum	No fee	<b>Visa Platinum</b> - Account Package Platinum	500 RSD monthly
<b>CASH WITHDRAWAL</b>			
<b>Cash withdrawal in the country</b>	<b>ATM of UniCredit Bank</b>	<b>ATM of other bank</b>	<b>Card usage counter of other bank/post office or payment institution</b>
All types of debit cards	No fee	1% min. 170 RSD	3% min. 150 RSD
<b>Cash withdrawal abroad</b>	<b>ATMs of UniCredit Group <sup>2</sup></b>	<b>ATMs of other banks <sup>2</sup></b>	<b>Counter of other bank</b>
All types of international debit cards	1 EUR	1% min 5 EUR	1% min 5 EUR
<b>PAYMENTS WITH CARD AT MERCHANT POINT OF SALE</b>			
Domestic transaction	No fee		
International transactions	No fee		
<b>LIMITS</b>	Daily limit for POS terminals	Daily limit for ATMs	Total daily limit for ATM and POS terminals

DinaCard without chip	25.000 RSD	5 transactions	15.000 RSD	3 transactions	40.000 RSD	8 transactions
DinaCard with chip, Visa Electron, Visa Classic, Maestro, Mastercard Debit	150.000 RSD	20 transactions	60.000 RSD	10 transactions	210.000 RSD	30 transactions
Visa Gold, Mastercard Gold	240.000 RSD		80.000 RSD		320.000 RSD	
Visa Platinum, Mastercard World Elite	480.000 RSD		160.000 RSD		640.000 RSD	
CASH PAYMENT LIMITS AT UNICREDIT BANK ATMS		Daily limit amount				
All types of debit cards		500.000 RSD				
MEMBERSHIP FEE FOR DEBIT CARDS IN PACKAGES ON OFFER UNTIL xxxx						
Visa Classic – additional service to the Standard package account		250 RSD per month				
MEMBERSHIP FEE FOR DEBIT CARDS IN ACCOUNT PACKAGED OFFERED BEFORE 25/01/2021						
<b>BASIC CARD</b>			<b>ADDITIONAL CARD</b>			
<b>DinaCard Debit, Visa Electron/Visa Classic, Maestro/Mastercard Debit</b> – Account Package Selektor, Account Selektor, Account Package Platinum, Account Package non-resident, Account Package Plus, Account Package Premium, Account Package for Students, Senior Package	No fee	<b>DinaCard Debit, Visa Electron/Visa Classic, Maestro/Mastercard Debit</b> - Account Package Premium, Account Package non-resident		No fee		
		<b>DinaCard Debit, Visa Electron/Visa Classic, Maestro/Mastercard Debit</b> - Account Package Selektor, Account Selektor, Account Package Plus		15 RSD monthly		
<b>Visa Gold</b> -Account Package Selektor, Account Selektor	60 RSD monthly	<b>Visa Gold</b> -Account Package Selektor, Account Selektor		400 RSD monthly		
<b>Visa Gold</b> - Account Package non-residents	400 RSD monthly	<b>Visa Gold</b> - Account Package non-residents				
<b>Visa Gold</b> - Account Package Premium, Account Package Platinum	No fee	<b>Visa Gold</b> - Account Package Premium, Account Package Platinum				
<b>Visa Platinum</b> - Account Package Platinum	No fee	<b>Visa Platinum</b> - Account Package Platinum		500 RSD monthly		

<b>CREDIT CARDS</b>			
<b>MEMBERSHIP FEE - BASIC CARD</b>		<b>MEMBERSHIP FEE - ADDITIONAL CARD</b>	
DinaCard Kreditna - Account Package Selektor, Account Selektor, Basic Package, Account Package Platinum, Account Package Plus, Account Package Premium, Account Package for Students	No fee	DinaCard Kreditna - Account Package Selektor, Account Selektor, Account Package Plus	200 RSD annually
DinaCard Kreditna - Account Package Premium	No fee	DinaCard Kreditna - Account Package Premium	No fee
DinaCard Kreditna out of the Account package	100 RSD monthly	DinaCard Kreditna out of the Account package	200 RSD annually
Mastercard FLEXIA	100 RSD monthly	Mastercard FLEXIA	100 RSD monthly
Mastercard Platinum	15.000 RSD annually <sup>3</sup>	Mastercard Platinum	10.000 RSD annually
<b>Cash withdrawal in the country</b>	<b>ATM of UniCredit Bank or other bank</b>		<b>Card usage counter of other bank/post office or payment institution</b>
All types of credit cards	2% min. 250 RSD		3% min. 250 RSD
<b>Cash withdrawal abroad</b>	<b>ATMs of UniCredit Group or other banks <sup>2</sup></b>		<b>Counter of other bank</b>
All types of international credit cards	2% min. 250 RSD		3% min. 250 RSD
<b>PAYMENTS WITH CARD AT MERCHANT POINT OF SALE</b>			
Domestic transaction	No fee		
International transactions	No fee		
<b>INSTALLMENT FEE (transactions over 3.000 RSD)</b>			
3,6, 12 installments	300 RSD		
3,6,12, 24 installments at POS s of the merchants with special contractual relationship with the Bank	No fee		
24 installments <sup>4</sup>	2000 RSD		

LIMITS	Daily limit for POS terminals		Daily limit for ATMs		Total daily limit for ATM and POS terminals	
	DinaCard Kreditna	45.000 RSD	8 transactions	35.000 RSD	8 transactions	80.000 RSD
Mastercard Flexia	160.000 RSD	10 transactions	80.000 RSD	10 transactions	240.000 RSD	20 transactions
Mastercard Platinum	360.000 RSD		120.000 RSD		480.000 RSD	
Maximum monthly limit for cash withdrawals	30% of the amount of approved limit					
CASH PAYMENT LIMITS AT UNICREDIT BANK ATMs	Daily limit amount					
All types of credit cards	500.000 RSD					
<b>OTHER FEES – all types of debit and credit cards</b>						
Urgency card issuance	1.500 RSD					
Founded complaint	Real costs					
Blockade of the card	No fee					
Blockade of lost/stolen card with reissue, PIN and plastic reissue	900 RSD					
Blockade of lost/stolen card with reissue, PIN and plastic reissue - DinaCard Debit	No fee					
PIN re-print	200 RSD					
PIN re-print - DinaCard Debit	No fee					
Card cancellation	No fee					
Balance enquiry at ATM	25 RSD					
Priority pass fee for Mastercard Platinum credit cardholders	No fee					
Priority pass fee for guest of Mastercard Platinum credit cardholders	24 EUR <sup>5</sup>					
Lounge key for Visa Platinum debit cardholders	Fee defined by the Lounge key service provider, with direct debit of the card at the point of Lounge Key entry					
Lounge key for Mastercard World Elite debit cardholders	No fee					
Lounge key for guest of Mastercard World Elite debit cardholders	24 EUR <sup>5</sup> per entry					
<b>SMS Card Alarm</b>						
Account Package Platinum, Account Package Standard, Account Package Gold, Account Package Prestige, Account Package Senior Plus	No fee					
Account Package Selektor, Account Selektor	80 RSD monthly					
Account Package for Students	50 RSD monthly					
Others	73 RSD monthly					

PREPAID NOT RECHARGEABLE						
ISSUING FEE	200 RSD					
LIMITS	Daily limit for POS terminals		Daily limit for ATMs		Daily limit for Internet	
	15.000 RSD	8 transactions	0 RSD	0 transactions	5.500 RSD	8 transactions
OTHER FEES						
Founded complaint	Real costs					
Blockade of lost/stolen card with reissue, PIN and plastic reissue	300 RSD					

1 - Monthly fee for Visa Gold card in Account Package Selektor, is charged to the client within monthly account maintenance fee.

2 In accordance with the business conditions established by international payment card associations, Cardholders may be charged for access fee when they withdrawing cash abroad, whether if it is a bank within the UniCredit Group or another bank. This fee is charged by the acquiring bank, UniCredit Bank Serbia JSC has no impact. Cardholder receives this information when he initiate transaction and he has the option to refuse or resume the transaction. If a user chooses to perform a transaction, this fee automatically increases the amount of required cash.

3 MC Platinum – if the card POS volume in the past 12 months is equal, or more than 500,000 RSD, an annual membership fee is 10,000 RSD

4 Only on the basis of specific contractual relationship.

5 In dinars by offer rate of the Bank on the day of transaction processing.

Visa Electron and Maestro debit card are no longer in Bank's offer.

PrePaid Card non-rechargeable - Payment instrument with low value payment transaction.

*Note: when realizing transactions at ATMs of UniCredit Bank Serbia a.d.(hereinafter:the Bank) by using payment cards issued by foreign banks, the Bank is charging ATM access fee. The amount of the fee is communicated to the client through ATM screen during transaction performance, as well as at the transaction receipt. Additionally, cardholders of teh cards issued by the foreign banks have the opportunity to decide on the currency of debit per transaction performed at the ATMs of the Bank and to agree with the fee of UniCredit Bank in that sense, which is charged through the applied currency conversion rate, before the transaction.*