

T A R I F A
NAKNADA BANKE ZA USLUGE PLATNOG PROMETA

Nerezidentima

T A R I F F
FOR BANK'S FEES FOR SERVICES OF PAYMENT SYSTEM

Nonresidents

5. maj 2026.
May 5, 2026

naknade
fees

I VOĐENJE TEKUĆEG RAČUNA
CURRENT ACCOUNT MAINTENANCE

- Otvaranje računa i uspostavljanje poslovne saradnje**
current account opening and establishing of business relationship
- Vođenje deviznih i dinarskih tekućih računa klijenta**
current account maintenance for fcy and dinar accounts

jednokratno one-off fee	eur 1.000,00
bez naknade free of charge	

II DOMAĆE PLATNE TRANSAKCIJE U DINARIMA
DOMESTIC PAYMENT SYSTEM IN DINARS

1. DINARSKA PLAĆANJA
DINAR PAYMENTS

- Dinarsko plaćanje troškova tekućeg poslovanja**
Dinar payments of current operations costs

Elektronski / Electronically vreme prijema naloga do 16:00h / cut off time 16:00h	Papirno / Paper based vreme prijema naloga do 12:00h / cut off time 12:00h
0,35% min rsd 75,00 max rsd 1.950,00	0,50% min rsd 95,00 max rsd 6.500,00

III MEĐUNARODNE PLATNE TRANSAKCIJE
INTERNATIONAL PAYMENT SYSTEM

- sa deviznog tekućeg računa**
from FCY current account
- sa deviznog tekućeg računa - SEPA**
from FCY current account - SEPA
- sa deviznog tekućeg računa - IntraGroupPayment**
from FCY current account - IntraGroupPayment
- sa deviznog tekućeg računa - IntraGroupPayment - SEPA**
from FCY current account - IntraGroupPayment - SEPA
- plaćanje u dinarima sa dinarskog računa u korist računa u inostranstvu**
payments in RSD from RSD account in favor of accounts outside RS
- plaćanje u dinarima sa dinarskog računa u korist računa u RS**
payments in RSD from RSD account in favor of accounts in RS
- Bezgotovinski prenos novčanih sredstava (opcija SHA) sa deviznog tekućeg računa u korist deviznih tekućih računa kojima upravlja Društvo za upravljanje Raiffeisen INVEST ad Beograd - SEPA**
transfer/payments from FCY account (option SHA) to accounts managed by Društvo za upravljanje Raiffeisen INVEST ad Beograd - SEPA

Elektronski / Electronically vreme prijema naloga do 13:00h / cut off time 13:00h	Papirno / Paper based vreme prijema naloga do 12:00h / cut off time 12:00h
0,25% min rsd 900,00 max rsd 40.000,00	0,36% min rsd 1.450,00 max rsd 40.000,00
0,20% min rsd 800,00 max rsd 32.000,00	0,30% min rsd 1.200,00 max rsd 36.000,00
0,20% min rsd 900,00 max rsd 40.000,00	0,30% min rsd 1.450,00 max rsd 40.000,00
0,16% min rsd 800,00 max rsd 32.000,00	0,25% min rsd 1.200,00 max rsd 36.000,00
0,25% min rsd 900,00 max rsd 40.000,00	0,36% min rsd 1.450,00 max rsd 40.000,00
0,35% min rsd 300,00 max rsd 9.500,00	0,50% min rsd 500,00 max rsd 20.000,00
bez naknade free of charge	0,30% min rsd 1.200,00 max rsd 36.000,00

Napomena: prodaja deviza klijentima se vrši do 16:00h radnim danima / COT for selling FCY to the clients 16:00

IV PLAĆANJE / TRANSFER U OKVIRU Raiffeisen banke
OUTGOING PAYMENTS / TRANSFERS WITHIN Raiffeisen bank

1 NOSTRO DOZNAKE
OUTGOING PAYMENTS

- plaćanje sa deviznog tekućeg računa**
payment order from FCY current account
- plaćanje u dinarima sa dinarskog tekućeg računa**
payments in RSD from RSD current account

Elektronski / Electronically vreme prijema naloga do 13:00h / cut off time 13:00h	Papirno / Paper based vreme prijema naloga do 12:00h / cut off time 12:00h
bez naknade free of charge	bez naknade free of charge
bez naknade free of charge	bez naknade free of charge

2 PRILIV
INCOMING PAYMENTS

- u korist dinarskog/deviznog računa**
to dinar/FCY account
- slanje deviznih čekova na inkaso naplatu***
collection of FCY checks*

bez naknade free of charge	
min rsd	0,50% 1.000,00

*Ukoliko se radi o čeku izdatom od strane italijanske banke bez bankarskog MICR encoding line, osim naknade naplaćuje se trošak od EUR 100,00 / In the case of check issued by Italian bank without MICR encoding line, beside the stated fee, additional fee of EUR 100,00 will be charged.

** Pravila za klirng ino-čekova objavljena su na internet stranici banke www.raiffeisenbank.rs u delu Pravna lica / Međunarodni platni promet / Clearing rules for checks are published on the Banks web site www.raiffeisenbank.rs, Corporate/International payments

V POSLOVI SA GOTOVIM NOVCEM
CASH TRANSACTIONS
DINARI / RSD
uplata i isplata do 15:00, subotom do 12:00
deposit and withdrawal until 15:00, on Saturdays until 12:00
1. uplata gotovog novca
cash deposit
1.1. uplata papirnog novca
cash deposit - banknotes
1.2. uplata upakovanog kovanog novca
cash deposit - packed coins
1.3. usluga prikupljanja gotovog novca sa adrese komitenta
cash collection service
2. isplata gotovog novca
cash withdrawal
2.1. isplata papirnog novca
cash withdrawal - banknotes
2.2. isplata gotovog novca - kovanice
cash withdrawal - coins
2.3. usitnjavanje novca
exchange large paper denomination into coins and small paper denomination
2.4. usluga isporuka gotovog novca na adresu komitenta
cash delivery service

bez naknade <i>free of charge</i>	
	2,20%
sporazumno <i>by agreement</i>	

	0,50%
	2,00%
Neophodna najava jedan radni dan ranije <i>One working day announcement necessary</i>	2,00%
sporazumno <i>by agreement</i>	

EFEKTIVA / FX
uplata i isplata do 15:00, subotom do 12:00
deposit and withdrawal until 15:00, on Saturdays until 12:00
1. uplate u efektivnom stranom novcu
cash deposit in FCY
2. isplate u efektivnom stranom novcu deviznim pokrićem
FCY withdrawal in cash from FCY account
3. isplate u efektivnom stranom novcu sa dinarskim pokrićem
FCY withdrawal from dinar account

bez naknade <i>free of charge</i>	
<i>min rsd</i>	0,50% 650,00
isplata bez naknade / kurs za kupovinu deviza: sporazumno <i>withdrawal free of charge /FCY exchange rate: by agreement</i>	

VI USLUGE ELEKTRONSKOG I MOBILNOG BANKARSTVA
 SERVICES OF ELECTRONIC AND MOBILE BANKING

1. RaiffeisenOnLine		
1.1. Godišnja pretplata po izdatom elektronskom sertifikatu Annual fee per issued electronically certificate	eur	45,00
1.2. Deblokada elektronskog sertifikata Unlocking of the electronically certificate	bez naknade free of charge	
1.3. Deblokada PUK-a za sertifikate sa serijskim brojem koji počinje sa 11 Unlocking the PUK for certificates with serial number starting with 11	eur	45,00
1.4. Izmena privilegije po elektronskom sertifikatu Changing the level of privileges of the electronically certificate	bez naknade free of charge	
2. Hal E - Bank		
2.1. Godišnja pretplata za postojećeg/novog korisnika (prikličenje na sistem) Annual fee for existina/new user (reaistration)	eur	60,00
2.2. Izdavanje elektronskog / kvalifikovanog elektronskog sertifikata za ovlašćeno lice Issuing of the electronically / qualified electronically certificate for authorised person	eur	60,00
2.3. Izmena privilegije po elektronskom sertifikatu Changing the level of privileges of the electronically certificate	bez naknade free of charge	
3. CMI/CMI@Web		
3.1. Registracija za dostavu naloga putem CMI/CMI@Web Registration of p/o send by CMI/CMI@Web	bez naknade free of charge	
4. SWIFT MT101		
4.1. Registracija za dostavu naloga putem SWIFT MT101 Registration of p/o send by SWIFT MT101	jednokratno once	eur 450,00
5. Moja mBanka		
5.1. Mesečna pretplata po ovlašćenom licu Monthly fee per authorised person	rzd	300,00
6. Čitač kartice		
6.1. Čitač kartice na zahtev klijenta Smart card reader on client's request	jednokratno once	rzd 2.000,00

VII USLUGE DOSTAVE IZVODA
 DELIVERY SERVICE OF ACCOUNT STATEMENTS

REDOVNA DOSTAVA IZVODA
 REGULARLY DELIVERY OF ACCOUNT STATEMENTS

1. E-MAIL-om BY E-MAIL	bez naknade free of charge	
2. LIČNO PERSONALLY		
2.1. na šalteru by counter	bez naknade free of charge	
2.2. naknadna štampa izvoda additional printing of account statement	<i>rsd</i>	100,00
3. SWIFT-om BY SWIFT		
3.1. slanje izvoda po tekućem računu - SWIFT MT940 current account statement - SWIFT MT940	<i>eur</i>	30,00
3.2. stanje po tekućem računu - SWIFT MT941 current account balance - SWIFT MT941	<i>eur</i>	25,00

DOSTAVA MESEČNIH IZVODA NA ZAHTEV KLIJENTA
 DELIVERY OF MONTHLY ACCOUNT STATEMENTS ON CLIENT'S
 REQUEST

1. lično personally	<i>rsd</i>	100,00
2. e-mailom by e-mail	bez naknade free of charge	
3. poštom u zemlji by mail in the country	<i>rsd</i>	150,00
4. poštom u inostranstvu by mail internationally	<i>rsd</i>	250,00

VIII OSTALE NAKNADE I TROŠKOVI ZA PRUŽENE USLUGE PLATNOG PROMETA
OTHER FEES AND COSTS FOR SERVICES OF PAYMENT SYSTEM

NAKNADE / FEES			
1. izdavanje potvrde klijentu o izvršenom nalogu issuing of certificate for executed payment order	po izdatoj potvrdi per issued certificate	rsd	200,00
2. izdavanje raznih potvrda issuing of various certifications	po izdatoj potvrdi per issued certificate	rsd	300,00
3. izdavanje potvrde o ugašenom računu confirmation about account closure	bez naknade free of charge		
4. izmena elemenata kontrolnika (broj ugovora, godina), izmena šifre plaćanja/naplate, statistički izveštaji (broj naloga i sl.) change of NBS statistic items, various statistical reports (number of payments, etc.)	po zahtevu per request	rsd	2.500,00
TROŠKOVI / COSTS			
1. trošak reklamacija po deviznom nalogu charges for claims for FX order		rsd	1.250,00 + troškovi ino banaka 1.250,00 + costs of foreign bank
2. trošak reklamacija po dinarskom nalogu charges for claims for RSD order	bez naknade free of charge		
3. troškovi drugih banaka u zemlji i inostranstvu - plaćanja u USD u Sjedinjene Američke Države costs of other banks in Serbia and abroad - USD payments in the United States of America		rsd	1.250,00
4. troškovi drugih banaka u zemlji i inostranstvu - plaćanja u USD za ostale zemlje costs of other banks in Serbia and abroad - USD payments for other countries		rsd	2.000,00
5. troškovi drugih banaka u zemlji i inostranstvu - ostale valute costs of other banks in Serbia and abroad - other currencies		rsd	1.350,00
6. SWIFT troškovi SWIFT costs		rsd	300,00
7. SEPA troškovi SEPA costs		rsd	240,00
8. specijalni poštanski troškovi dostave special courier services costs		rsd	2.670,00

X NAPOMENA UZ TARIFU NAKNADA BANKE ZA USLUGE PLATNOG PROMETA
NOTICE FOR BANK'S TARIFF FOR FEES FOR SERVICES OF PAYMENT SYSTEM

- Uslovi i naknade za usluge koje nisu pomenute u ovoj Tarifi se dogovaraju pojedinačno. Svaka promena poreske politike rezultiraće promeni ove Tarife.**
Conditions and pricing of banking services not mentioned in this Tariff of fees and commissions are negotiated individually. Any changes of tax policy will result in change of this Tariff.
- Ove naknade i troškovi mogu biti revidirani po dogovoru, zavisno od ukupnog obima poslovanja klijenta i povezanih pravnih lica koji je usmeren na Raiffeisen banku a.d. Beograd. Naknade koje se primenjuju za SEPA naloge, primenjivaće se i za naloge realizovane putem Međunarodnog i međubankarskog kliringa (NBS kliringa).**
These fees and commissions are subject to negotiations, and depend on the overall volume of business channeled through Raiffeisen banka a.d. Beograd. Fees applicable to SEPA payment orders will also be applied to international and interbank clearing (NBS clearing).
- Nalozima za plaćanje zarade i odgovarajućih poreza i doprinosa po tom osnovu se dostavljaju banci do 12 časova ukoliko se želi realizacija istog dana.**
Payment orders connected with the salaries should be presented to the bank until 12:00 am in order to be executed the same business day.
- Nalozima u međunarodnom platnom prometu, dostavljeni u skladu sa tačkom 13. ovih Napomena, uz plaćenu proviziju / dinarsku protivvrednost, biće izvršeni istog dana.**
International payment orders received in accordance with point 13. of this Notice, with paid commission / dinar counter value, will be executed same day.
- Otkup deviza od klijenata se vrši radnim danima do 16:00h.**
COT for buying FCY from the clients is 16:00.
- Naloga za plaćanje primaocu u državi članici Evropske unije, u iznosu do 50.000,00 EUR koje banka primi do vremena predviđenog za prijem naloga u skladu sa tačkom 6., banka će obraditi istog dana ispostavljanjem naloga korespondentnoj banci u inostranstvu. Korespondentna banka će nastojati da izvrši prenos sredstava banci primaoca sa datumom izvršenja do dva radna dana od dana prijema naloga, odnosno sa datumom izvršenja isti dan u slučaju IGP plaćanja. Banka primaoca odobriće račun primaoca u skladu sa svojom poslovnom politikom. Nalozima koje banka primi nakon vremena predviđenog za prijem naloga, biće obrađeni narednog radnog dana na opisani način.**
Za međunarodne platne transakcije banka obračunava i naplaćuje naknadu u skladu sa ovom Tarifom.
Plaćanje obaveza prema inostranstvu klijent banke može izvršiti koristeći devizna sredstva u valuti plaćanja sa svog deviznog računa. U slučaju da se plaćanje vrši u valuti različitoj od valute na deviznom računu, banka će izvršiti konverziju potrebnog iznosa koristeći kupovni i prodajni kurs za devize. Plaćanje prema inostranstvu klijent može izvršiti i otkupom potrebnih deviznih sredstava od banke.
U slučaju da primalac plaćanja nije dobio sredstva u skladu sa navedenim postupkom ili klijent ima primedbu na neki drugi aspekt obavljene transakcije, banka stoji na raspolaganju da na osnovu pismenog opisa problema isti istraži i informiše klijenta o uzrocima i preduzetim koracima u cilju rešavanja reklamacije.
Payment orders in favor of beneficiary in European Union countries, in amount less than EUR 50,000,00 which Bank receives until cut off time in accordance with item 6., will be processed by the Bank same day by forwarding payment order to foreign correspondent bank. Correspondent bank will try to transfer funds to beneficiary's bank with value date two days from the day of receiving the payment order; in case of IGP payment - value date will be d+0. Beneficiary's bank will credit the beneficiary's account in accordance with its business policy. Payment orders received after the cut of time will be processed next day in the same manner. For international payments services Bank will calculate and charge fee in accordance with Tariff for bank's commission for payment system services. Payments of obligations toward abroad client of the Bank can execute by using available funds in foreign currency on its fcy account. If the payment is in currency different that available currency on fcy account, bank will make the conversion of necessary amount by using selling and buying exchange rates. Payments to abroad client can also execute by buying fcy funds from the Bank. In case that beneficiary has not received funds in the above mentioned manner, or client complains about some other aspect of transaction execution, the Bank will be on its disposal to investigate and inform the client about reasons and undertaken steps in order to solve the problem, based on clients written request.
- Cene u EUR će biti izražene u dinarskoj protivvrednosti po srednjem kursu na dan obračuna.**
Prices in EUR will be count in dinar countervalue by using middle rate on the settlement day.
- Ovaj dokument može biti revidiran u bilo kom trenutku, o čemu će klijenti biti blagovremeno obavješteni.**
This document is subject to revision at any time., the Bank will inform clients about changes.
- IntraGroupPayment je plaćanje u EUR, gde je primalac plaćanja klijent Raiffeisen grupacije (ažurirani spisak banaka se nalazi na sajtu banke www.raiffeisenbank.rs) i koje se izvršava sa datumom valute D+0 (u slučaju da je nalog dostavljen kako je navedeno u tački III/1).**
IntraGroupPayment is EUR payment, where beneficiary is a client of Raiffeisen group (updated list of the bank can be found on a bank internet site www.raiffeisenbank.rs) and is executed with value date D+0 (if payment has been submitted in accordance with COT - III/1)
- Mesečna naknada za vođenje računa se naplaćuje bez obzira na broj računa. Kriterijum za naplatu jeste minimum jedna transakcija po računu (na račun ili zaduženje sa računa)**
Monthly account maintenance fees charged regardless to number of client accounts. Criteria for charging it is at least one transaction on the account (in or out).
- Vreme prijema naloga za izvršenje istog radnog dana:**
Cut off time

	Papirno	RaiffeisenOnLine	SWIFT MT 101	CMI@web/RBI kanali
Dinarski nalozima / Dinar payment orders	12:00h	16:00h	16:00h	16:00h
Devizni nalozima / International outgoing payments	12:00h	13:00h	13:00h	13:00h