

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

Predstavništvima, ambasadama i dipl/konzul predstavništvima, stranim udruženjima

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

Rep.office, Embassies and dipl/consular offices

1. jul 2021.
July 01, 2021

naknade
fees

I VOĐENJE TEKUĆEG RAČUNA
CURRENT ACCOUNT MAINTENANCE

1. otvaranje tekućeg računa current account opening	bez naknade free of charge
2. vođenje deviznih i dinarskih tekućih računa klijenta current account maintenance for fcy and dinar accounts	bez naknade free of charge

II DOMAĆE PLATNE TRANSAKCIJE U DINARIMA
DOMESTIC PAYMENT SYSTEM IN DINARS

1. DINARSKA PLAĆANJA
DINAR PAYMENTS

	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
1.1 Dinarsko plaćanje troškova tekućeg poslovanja Dinar payments of current operations costs	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

	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
1.1 sa deviznog tekućeg računa from FCY current account	0,25% min rsd 900,00 max rsd 40.000,00	0,36% min rsd 1.450,00 max rsd 40.000,00
1.2. sa deviznog tekućeg računa - IntraGroupPayment from FCY current account - IntraGroupPayment	0,20% min rsd 900,00 max rsd 40.000,00	0,30% min rsd 1.450,00 max rsd 40.000,00
1.3. plaćanje u dinarima sa dinarskog računa u korist računa u inostranstvu payments in RSD from RSD account in favor of accounts	0,25% min rsd 900,00 max rsd 40.000,00	0,36% min rsd 1.450,00 max rsd 40.000,00
1.4 plaćanje u dinarima sa dinarskog računa u korist računa u RS payments in RSD from RSD account in favor of accounts in RS	0,35% min rsd 300,00 max rsd 9.500,00	0,50% min rsd 500,00 max rsd 20.000,00

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

	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
1.1 plaćanje sa deviznog tekućeg računa payment order from FCYcurrent account	bez naknade free of charge	
1.2. plaćanje u dinarima sa dinarskog tekućeg računa payments in RSD from RSD current account	bez naknade free of charge	

2 PRILIV
INCOMING PAYMENTS

2.1. u korist dinarskog/deviznog tekućeg računa to dinar/FCY current account	bez naknade free of charge	
2.2. slanje deviznih čekova na inkaso naplatu collection of FCY cheques	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 kliring 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

***Troškovi ino-banke i swifta nisu uključeni u naknadu
Costs of foreign banks and swift costs are not included in the fee

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	bez naknade free of charge	
1.1. uplata papirnog novca cash deposit - banknotes		
1.2. uplata upakovanog kovanog novca cash deposit - packed coins		2,20%
1.3. usluga prikupljanja gotovog novca sa adrese komitenta cash collection service	sporazumno by agreement	
2. isplata gotovog novca cash withdrawal		
2.1. isplata papirnog novca cash withdrawal - banknotes		0,50%
2.2. isplata gotovog novca - kovanice cash withdrawal - coins		2,00%
2.3. usitnjavanje novca exchange large paper denomination into coins and small paper denomination	Neophodna najava jedan radni dan ranije One working day announcement necessary	2,00%
2.4. usluga isporuka gotovog novca na adresu komitenta cash delivery service	sporazumno by agreement	

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	bez naknade free of charge	
2. isplate u efektivnom stranom novcu deviznim pokrićem FCY withdrawal in cash from FCY account	min rsd	0,50% 650,00
3. isplate u efektivnom stranom novcu sa dinarskim pokrićem FCY withdrawal from dinar account	isplata bez naknade / kurs za kupovinu deviza: sporazumno withdrawal free of charge /FCY exchange rate: by agreement	

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

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

*bez naknade do 31.01.2017 / free of charge up to January 31, 2017

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	rsd	100,00
3. SMS USLUGA SMS SERVICE		
3.1. slanje SMS poruke za dobijanje stanja po tekućem računu SMS services for a current account balance	po poruci per message	rsd 15,00
3.2. slanje SMS poruke za ponavljanje izvoda na e-mail SMS services for repeting off acc. statements delivery on e-mail	po poruci per message	rsd 15,00
4. SWIFT-om BY SWIFT		
4.1. slanje izvoda elektronski SWIFT-om MT 940 delivery of account statements by SWIFT MT 940	mesečno po računu i SWIFT adresi monthly per account and SWIFT address	EUR 30,00
4.2. SWIFT MT 941 - stanje po tekućem računu SWIFT MT 941 - current account balance	mesečno po računu i SWIFT adresi monthly per account and SWIFT address	EUR 25,00

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

1. lično personally	po izvodu per statement	rsd 100,00
2. e-mailom by e-mail	bez naknade free of charge	
3. poštom u zemlji by mail in the country	po pošiljci per consignment	rsd 150,00
4. poštom u inostranstvu by mail internationally	po pošiljci per consignment	rsd 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 <i>issuing of certificate for executed payment order</i>	<i>po izdatoj potvrdi</i> <i>per issued certificate</i>	<i>rsd</i> 200,00
2. izdavanje raznih potvrda <i>issuing of various certifications</i>	<i>po izdatoj potvrdi</i> <i>per issued certificate</i>	<i>rsd</i> 300,00
3. izdavanje potvrde o ugašenom računu <i>confirmation about account closure</i>	<i>bez naknade</i> <i>free of charge</i>	
4. izmena elemenata kontrolnika (broj ugovora, godina), izmena šifre plaćanja/naplate, statistički izveštaji (broj naloga i sl.) <i>change of NBS statistic items, various statistical reports (number of payments, etc.)</i>	<i>po zahtevu</i> <i>per request</i>	<i>rsd</i> 2.500,00
TROŠKOVI / COSTS		
1. trošak reklamacija po deviznom nalogu <i>charges for claims for FX order</i>	<i>rsd</i>	1.250,00 + troškovi ino banaka 1.250,00 + costs of foreign bank
2. trošak reklamacija po dinarskom nalogu <i>charges for claims for RSD order</i>	<i>bez naknade</i> <i>free of charge</i>	
3. troškovi drugih banaka u zemlji i inostranstvu - plaćanja u USD u Sjedinjene Američke Države <i>costs of other banks in Serbia and abroad - USD payments in the United States of America</i>	<i>rsd</i>	1.250,00
4. troškovi drugih banaka u zemlji i inostranstvu - plaćanja u USD za ostale zemlje <i>costs of other banks in Serbia and abroad - USD payments for other countries</i>	<i>rsd</i>	2.000,00
5. troškovi drugih banaka u zemlji i inostranstvu - ostale valute <i>costs of other banks in Serbia and abroad - other currencies</i>	<i>rsd</i>	1.350,00
6. SWIFT troškovi <i>SWIFT costs</i>	<i>rsd</i>	300,00
7. specijalni poštanski troškovi dostave <i>special courier services costs</i>	<i>rsd</i>	2.670,00

IX NAPOMENA UZ TARIFU NAKNADA BANKE ZA USLUGE PLATNOG PROMETA

- 1. 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.
- 2. 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.**
These fees and commissions are subject to negotiations, and depend on the overall volume of business channeled through Raiffeisen banka a.d. Beograd.
- 3. Nalozi 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.
- 4. Nalozi 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.
- 5. Otkup deviza od klijenata se vrši radnim danima do 16:00h.**
COT for buying FCY from the clients is 16:00.
- 6. 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 datom izvršenja do dva radna dana od dana prijema naloga, odnosno sa datom izvršenja isti dan u slučaju IGP plaćanja. Banka primaoca odobriće račun primaoca u skladu sa svojom poslovnom politikom. Nalozi 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.
- 7. 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.
- 8. 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.
- 9. 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)
- 10. 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 of number of client accounts. Criteria for charging it is at least one transaction on the account (in or out).
- 11. Vreme prijema naloga za izvršenje istog radnog dana:**
Cut off time

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