

FEE TARIFF OF INTESA SANPAOLO BANKA D.D. BOSNA I HERCEGOVINA FOR DOMESTIC LEGAL ENTITIES CLASSIFIED IN THE SMALL BUSINESS SEGMENT



INTESA SANPAOLO BANKA

Bosna i Hercegovina

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

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www.intesasnpaolobanka.ba

I PAYMENTS

1. Payments in BAM

1.1.	Account management	Amount of fee
1.1.1.	Transaction account opening	free of charge
1.1.2.	Transaction and foreign currency account maintenance	BAM 15.00 per month
1.1.3.	Printing regular statements in a branch	BAM 10.00 per month
1.1.4.	Additional statement on request	BAM 5.00 per statement
1.1.5.	Delivery of regular statements by email	free of charge
1.1.6.	Delivery of statements by fax	BAM 10.00 per month
1.1.7.	Account closing on customer's request	BAM 20.00 one-time payment
1.1.8.	Issuing a solvency certificate	BAM 10,00 per issued confirmation
1.1.9.	Issuing a confirmation of founder's share payment	BAM 10,00 per issued confirmation
1.1.10.	Issuing a confirmation of effected payment transaction	BAM 10,00 per issued confirmation
1.1.11.	Issuing other confirmations/certificates	BAM 10,00 per issued confirmation
1.1.2012.	Issuing a debt balance certificate	BAM 30,00 per issued certificate*

*Fee plus a potential VAT amount

1.2.	Cash transactions	Amount of fee
1.2.1.	Cash deposit on the transaction account with the Bank For all transactions up to amount of BAM 10.000	BAM 3.00 per transaction
1.2.2.	Cash deposit on the transaction account with the Bank For all transactions over an amount of BAM 10.000	BAM 6,00 per transaction
1.2.3.	Cash withdrawal from transaction account	0.10% min. BAM 2.50 per transaction
1.2.4.	Depositing cash on a transaction account using DNT devices	Free of charge
1.2.5.	DNT card fee	BAM 3,90 + VAT*
1.2.6.	Fee for the DNT bag	BAM 0,95 + VAT*
1.2.7.	fees for cash collection service at CASH IN automated teller machine	Free of charge

*The fee represents the actual cost of the supplier and is subject to change without changing the Fee Tariffs, with prior notice to service users. The service is offered exclusively in the territory of FBiH..

1.3.	Cashless payment transactions	Amount of fee
1.3.1.	Inflow to the account via domestic payment system	free of charge
1.3.2.	Payment against an account, per order	
1.3.2.1.	Intrabank transactions	BAM 2.30 per transaction
1.3.2.2.	Interbank transactions - gyro clearing	BAM 4.00 per transaction
1.3.2.3.	Interbank transactions-RTGS	BAM 6.00 per transaction
1.3.3.	Standing orders	
1.3.3.1	Concluding and opening a standing order	BAM 5.00, one-time payment
1.3.3.2	Standing order fee	As per tariff items for cashless payment transactions
1.3.4.	Blocked accounts*	
1.3.4.1	Execution of orders, contained in the court decisions (The Bank calculates the stated fee as per each order contained in the court decision, regardless of the number of partially executed amounts within one order.)	1,00% min. BAM 30.00, max. BAM 300.00
1.3.4.2.	Execution of tax decision - one-off payment, in full payment	1,00% min. BAM 30.00, max. BAM 300.00
1.3.4.3.	Collection based on a promissory note	BAM 50.00 fixed amount
1.3.4.4.	Exchange of SWIFT messages MT199 based on the debt enforcement for customers	
1.3.4.4.1.	Outgoing MT199	BAM 2.00
1.3.4.4.2.	Incoming MT199	BAM 1.00

* The fee for the execution of decisions on the basis of which customer accounts are blocked applies to all decision received after the introduction and definition of this fee. If the decision is not executed, i.e. the execution of individual orders in one decision and the competent institution that issued the decision withdraws and revokes it, the fee shall not be charged. The fee is charged only for those decisions and/or individual orders in one decision implemented by the Bank before any possible withdrawal and revocation of the said decision.

These fees for blocked customers are also applied for the transfer of funds based on the request of another bank where the customer holds the primary account in BiH. If the Bank is not able to determine on the basis of the received MT199 whether it is a court decision, tax decision or collection by promissory note, the calculation will be made in accordance with paragraph 1.3.4.1. Execution of orders, contained in the court decisions.

*Fees from item 1.3.2.1. (1.3. Non-cash payment transactions; 1.3.2.1. Intra bank transactions) are not applied to users of „Biz Starter“ package.

1.4.	Payments for customers without an open transaction account	According to tariff items that are applied for the customers with open transaction account + BAM 2,00 per order
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1.5.	Cash payments by the third parties without an open transaction account in the Bank - Ad hoc payments	Amount of fee
1.5.1.	Intrabank transactions	BAM 1.00 per transaction
1.5.2.	Interbank transactions - gyro clearing	
1.5.2.1.	For orders up to an amount of BAM 1,000.00	BAM 1.50 per transaction
1.5.2.2.	For orders above n amount of BM 1,000.00	BAM 5.00 per transaction

1.6.	Electronic payment orders in BAM (E bank, ISP electronic banking and mobile banking M-Intesa for legal entities)	Amount of fee
1.6.1.	Electronic bank - HALCOM	
1.6.1.1.	Electronic banking use and maintenance	BAM 8.00 per month
1.6.1.2.	Managing a transaction account, using and maintaining an electronic bank for customers who, as a group, use the E-bank program from the same place and have the same authorised person (bookkeeping services)	BAM 10.00 per month
	Installation and training for work with the E-bank program	free of charge
1.6.1.3.	(For installation outside Sarajevo, travel expenses are charged in accordance with the Law)	
1.6.1.4.	User onboarding for functionality of remote signatures	BAM 11.43
*The Bank retains the right of charging other costs of Halcom in line with the effective Agreements. For the program solution E-Bank, no fee shall be charged. Halcom charges the fee for installation of program Hal-E Bank Corporate, in line with the effective tariff *Fees for the introduction and installation of the Halcom service are charged according to the Halcom CA Product Price List, which is available on the official Halcom website https://www.halcom.com/ba .		
1.6.2.	Intesa Sanpaolo Electronic banking (ELBA)	
1.6.2.1.	Electronic banking use and maintenance	BAM 8.00 per month
1.6.2.2.	Access to ISP Electronic Banking	free of charge
1.6.2.3.	Fee for one security device- token	free of charge
1.6.2.4.	Fee for additional security device/	BAM 40.00
1.6.2.5.	Resynchronization of a token	BAM 10.00
1.6.2.6.	Cancellation of ISP electronic banking service	BAM 10.00
1.6.3.	Mobile banking M-Intesa for legal entities	
1.6.3.1.	Use and maintenance of M-Intesa for legal entities	BAM 8.00 per month
1.6.3.2.	Access to M-Intesa for legal entities	free of charge
1.6.3.3.	Regenerating password for accessing the mobile banking service - m-intesa for legal entities	BAM 5.00
1.6.3.4.	Closing the service of M-Intesa mobile banking for legal entities	BAM 10.00
1.6.4.	Payments against an account based on an order for both types of e-business and mobile banking M-Intesa	
1.6.4.1.	Intrabank transactions	BAM 0.90 per transaction
1.6.4.2.	Interbank transactions - gyro clearing	BAM 1.20 per transaction
1.6.4.3.	Interbank transactions-RTGS	BAM 4.50 per transaction
1.6.4.4.	Payment transactions with foreign countries	According to tariff from item 2
1.6.5.	„Biz Starter“ product package	
1.6.5.1.	Contracting „Biz Starter“	free of charge

*Fees from item 1.6.4.1. (1.6. Non-cash payment orders in BAM; 1.6.4.1. Intrabank transactions) are not applied to users of „Biz Starter“ package

*Fees from item 1.6.4.2. (1.6. Non-cash payment orders in BAM; 1.6.4.2. Interbank transactions) are not applied to users of „Biz Starter“ package.

1.6.5.2	Monthly Fee for maintenance of the „Biz Starter“ package	BAM 20.00* on a monthly level
1.6.5.3.	Fee for closing the „Biz Starter“ package	free of charge
1.6.6.	Payment against an account, per order	
1.6.6.1.	Intrabank transactions for “Biz Starter” package users	BAM 1.80 per transaction
1.6.7.	Payments against an account based on an order for both types of e-business and mobile banking M-Intesa	
1.6.7.1.	Intrabank transactions for “Biz Starter” package users	BAM 0.75 per transaction
1.6.7.2.	Interbank transactions for “Biz Starter” package users - gyro clearing	BAM 1.00 per transaction

*Visa Electron Business Card fees from item 6.1. will apply to users of the “Biz Starter” package.

*Fees from points 1.6.5.1. – 1.6.7.1. will start to be applied after the technical prerequisites for the implementation of the service and the collection of fees have been created.

2. Payments in foreign currency

2.1.	Cash operations	Amount of fee
2.1.1.	Depositing cash to the account in foreign currency*	
2.1.1.1.	For all transactions up to an aggregate amount of BAM 10,000.00 on a monthly basis (equivalent according to the mean exchange rate of the CBBH on the day of cash deposit) and/or up to 10 cash deposits on a monthly basis, fee for cash deposit per transaction For EUR currency and other currencies	Free of charge
2.1.1.2.	For all transactions over an aggregate amount of BAM 10,000.00 on a monthly basis (equivalent according to the mean exchange rate of the CBBH on the day of cash deposit) and/or exceeding frequency of 10 cash deposits on a monthly basis, fee for cash deposit per transaction For EUR currency and other currencies <i>** Percentage, i.e. minimum and maximum amount is calculated per post-ed cash deposit transaction</i>	0.05% min. BAM 0.50–max. BAM 5.00**
2.1.1.2.	Based on the less spent advance payment for business trip	free of charge
2.1.2.	Payment of cash for business trip or other purposes	0.50% min. BAM 10.00
* only for customers where permitted by relevant laws		
2.2.	Cashless payment transactions	Amount of fee
2.2.1.	Processing of inflows in favor of domestic and foreign legal entities	0.25%, min. BAM 20.00
2.2.2.	Processing of inflows for the customers of another bank, including fund transfer - re-transfer	BAM 20.00 per order
2.2.3.	Payment to abroad as per order of domestic or foreign legal entities, T+2	0.25%, min. BAM 20.00
2.2.4.	Payment to abroad as per order of domestic or foreign legal entities, T+1	0.30%, min. BAM 50.00
2.2.5.	Payment to abroad as per order of domestic or foreign legal entities, T+0	0.35%, min. BAM 50.00

2.2.6.	Conditional remittances (inflow+outflow)	0.50%, min. BAM 40.00
2.2.7.	Transfer top internal payment system	According to the fee tariff for domestic payments
2.2.8.	Processing of inflows in favor of domestic and foreign legal entities for inflows within ISP Group	0.20%, min. BAM 20.00*
2.2.9.	Payment to abroad as per order of domestic or foreign legal entities, T+2 for orders within ISP Group	0.20%, min. BAM 20.00*
2.2.10.	Payment to abroad as per order of the domestic and foreign legal entities, T+1 for orders within ISP Group	0.20%, min. BAM 20.00*
2.2.11.	Payment to abroad as per order of the domestic and foreign legal entities, T+0 for orders within ISP Group	0.20%, min. BAM 20.00*

*Tariff items from 2.2.8. to 2.2.11 will not be applied until the notification on established applications support

2.3.	Funds transfer from foreign currency accounts of domestic and foreign legal entities*	Amount of fee
2.3.1.	From the account of foreign legal entity in favor of domestic and foreign legal entity and entrepreneur	0.25% min. BAM 20.00
2.3.2.	From the account of domestic legal entity to own or account of other beneficiaries with other banks	0.25% min. BAM 20.00

* only for customers where permitted by relevant laws

3. Inquires/chargebacks

Ord. no	Service	Amount of fee
3.1.	Change in customer's instruction after executed payment	BAM 30.00 + foreign bank costs
3.2.	Additional instructions for executed services	BAM 30.00 + foreign bank costs
3.3.	Cancellation of international payment order before execution	BAM 20.00
3.4.	Return of inward remittance due to unprecise instructions	BAM 20.00 + foreign bank costs
3.5.	Inquiry of foreign banks due to imprecise and incomplete data	BAM 20.00 + foreign bank costs
3.6.	Chargebacks: Period of up to three months	BAM 30.00
3.7.	Chargebacks above three months	BAM 50.00

4. Cashless buying/selling and conversion of currencies

Ordinal no.	Service	Amount of fee
4.1.	Sale of EUR for BAM and BAM for EUR	free of charge
4.2.	Sale of other foreign currencies for BAM	As per valid exchange rate list
4.3.	Buying/selling per foreign currency accounts - conversion from one currency to another except in BAM	As per valid exchange rate list

5. Checks

Ordinal no.	Service	Amount of fee
5.1.	Taking cheques for collection	1.00% min. BAM 20.00 per cheque + fee as per tariff items for processing of inflows

6. Visa Electron Business Card (Debit Card)

Ordinal no.	Service	Amount of fee
6.1.	Issuing cards/PINs to private individuals (additional users)	
6.1.1.	Up to four issued cards, individual fee for each card	BAM 20.00, annually
6.1.2.	Four or more issued cards, fixed fee	BAM 80.00, annually
6.1.3.	Replacement of stolen/lost card	BAM 20.00
6.1.4.	Replacement of card (damaged/change of personal data)	BAM 10.00
6.1.5.	New PIN	BAM 10.00
6.1.6.	Urgent delivery of card/PIN	BAM 20.00
6.1.7.	Reminders	BAM 20.00
6.2.	Card transactions	
6.2.1.	at ATMs of Intesa Sanpaolo Banka dd BiH	0.10%, min. BAM 2.50
6.2.2.	at ATMs of other banks in BiH	2.50%, min BAM 10.00
6.2.3.	at ATMs abroad	3.00%, min. BAM 10.00
6.2.4.	Conversion	regulated by the buy and sell exchange rate for Visa
6.2.5.	Conversion fee for transactions made abroad	1%
Maximum daily amount for cash withdrawals at ATMs in the country and abroad per card		BAM 4,000.00
Maximum daily amount for the purchase of goods/services at points of sale in the country and abroad		BAM 10,000.00

II DOCUMENTARY BUSINESS

1.	Nostro letters of credit	Amount of fee
1.1.	Processing of request for letter of credit	0.30% one-off, min. BAM 20.00
1.2.	Letter of credit prolongation up to three months	BAM 100.00
1.3.	Letter of credit prolongation more than three months	0.30% one-off, min. BAM 20.00
1.4.	Opening unconfirmed letter of credit	
1.4.1.	With special purpose deposit	to up 0,20% one-time, min. BAM 100.00

1.4.2.	Without special purpose deposit	0,70% quarterly, min. BAM 200.00
1.5..	Opening confirmed letter of credit	
1.5.1.	With special purpose deposit	to up 0,20% one-time, min. BAM 100.00 + real cost of foreign bank
1.5.2.	Without special purpose deposit	0,90% quarterly, min. BAM 200.00 + real cost of foreign bank
1.6.	Liquidation of letter of credit with processing of documents	0.35%, min. BAM 50.00
1.7.	Difference in documents per nostro letters of credit (collection from foreign bank)	0.10%, min BAM 100.00, max BAM 1,000.00
1.8.	Change in letters of credit conditions	BAM 100.00 per change
1.9.	Statement on assignment of proceeds	0.10%, min. BAM 150.00
1.10.	Opening unconfirmed letter of credit from binding framework for guarantees and letters of credit	
1.10.1.	With special purpose deposit	to up 0,25% one-time, min. BAM 100.00
1.10.2.	Without special purpose deposit	0,75% quarterly, min. BAM 200.00
1.11.	Liquidation of letter of credit with processing of documents	0.35%, min. BAM 50.00
1.12.	Change in letters of credit conditions	BAM 100.00 per change
<i>The Bank retains the right to charge higher fees for issuing all types of letters of credit, depending on the assessed risk as well as other conditions, which is determined through a special agreement with the customer. In accordance with UCP, the Bank retains the right to charge all actual costs of foreign banks that comply with the terms of the letter of credit at the expense of the Ordering party and/or which foreign banks cannot collect from the user of the letter of credit</i>		

2.	Loro letter of credit	Amount of fee
2.1.	Advising commission for letters of credit	0.30% min. BAM 100.00, max. BAM 500.00
2.2.	Advising commission for change in letters of credit	BAM 50.00
2.3.	Transfer of letters of credit	0,70% one-time, min. BAM 200.00
2.4.	Confirmation of the letter of credit open with the Bank - non-member of ISP Group	up to 0,70% quarterly, min. BAM 200.00
2.5.	Confirmation of the letter of credit open with the Bank - member of ISP Group	up to 0,50% quarterly, min. BAM 200.00
2.6.	Review of documents and sending documents for collection	0.10% related to the value of documents, min. BAM 150.00
2.7.	Discounting loro letters of credit	7% annually to the actual number of days, min. BAM 50.00 + Processing of inflow in favor of domestic and foreign legal entities - fee as per tariff parag. 2.2.1 – Processing

3.	Nostro guarantees	Amount of fee
3.1.	Processing of request for guarantees	0.30% one-off, min. BAM 20.00
3.2.	Guarantee prolongation up to three months	BAM 100.00
3.3.	Guarantee prolongation more than three months	0.30% one-off, min. BAM 20.00
3.4.	Issuing guarantees with a special purpose deposit	
3.4.1.	Issuing all types of guarantees with special purpose non-interest bearing deposit	BAM 100.00 one-time payment
3.4.2.	Issuing all types of guarantees with a special purpose interest bearing deposit	up to 0,20% quarterly, min. BAM 100.00*
* For the amount up to the equivalent of BAM 1,000		Min. BAM 50.00 quarterly
3.5.	Issuing guarantees without a deposit	
3.5.1.	Issuing payment guarantees	0,70% quarterly, min. BAM 200.00
3.5.2.	Issuing tender related guarantees	0,50% quarterly, min. BAM 200.00*
3.5.3.	Issuing advance guarantees	0,50% quarterly, min. BAM 200.00
3.5.4.	Issuing customs guarantees	0,70% quarterly, min. BAM 200.00
* For the amount up to the equivalent of BAM 10,000		BAM 100.00 quarterly
For the amount up to the equivalent of BAM 1,000		BAM 50.00 quarterly
3.6.	Issuing performance guarantees without deposit	
3.6.1.	For a term over 1 (one) year	1% annually for each year started, min. BAM 200.00*
3.6.2.	Deadline over 1 (one) year	0,50% quarterly, min. BAM 200.00*
* for the amount up to the equivalent of BAM 10,000		BAM 100 quarterly
for the amount up to the equivalent of BAM 1,000		BAM 50 quarterly
3.7.	Issuing guarantees on the basis of counter guarantees	
3.7.1.	Issuing guarantees on the basis of counter guarantees from the ISP Group member Bank	up to 0,50% quarterly, min. BAM 200.00
3.7.2.	Issuing guarantees on the basis of counter guarantees from the Bank that is not member of ISP Group	up to 0,70% quarterly, min. BAM 200.00
3.8.	Issuing confirmed guarantees	
3.8.1.	With special purpose deposit	up to 0,20% quarterly, min. BAM 100.00 + real cost of foreign bank
3.8.2.	Without special purpose deposit	0,9% quarterly, min. BAM 200.00 + real cost of foreign bank
3.9.	Issuing guarantees from binding framework for guarantees and letters of credit	
3.9.1.	Issuing payment guarantees	0,75% quarterly, min. BAM 200.00
3.9.2.	Issuing performance guarantees	0,55% quarterly, min. BAM 200.00*
3.9.3.	Issuing customs guarantees	0,75% quarterly, min. BAM 200.00

* for the amount up to the equivalent of BAM 10,000		BAM 100 quarterly
for the amount up to the equivalent of BAM 1,000		BAM 50 quarterly
3.10.	Backed bill of exchange with or without deposit	according to tariff rates for guarantees with or without deposit
3.11.	Discounted bill of exchange	As per agreement
3.12.	Change in guarantee conditions	BAM 100.00 per change
3.13.	Letter of Intent on issuing guarantee	BAM 150.00
The Bank retains the right to charge higher fees for issuing all types of guarantees, depending on the assessed risk as well as other conditions, which is determined by a special agreement with the customer.		

4.	Loro guarantees	Amount of fee
4.1.	Advising a guarantee	0.30%, min. BAM 100.00, max. BAM 500.00
4.2.	Advising commission for change in guarantees	BAM 50.00
4.3.	Transfer of guarantees - issuing guarantees based on received guarantees	0,10% quarterly, min. BAM 150.00
4.4.	Confirmation	As per agreement
4.5.	Discounting receivables secured by guarantees issued by eligible banks	As per agreement
4.6.	Processing and forwarding the request for collection of guarantee	0.10% one time, related to the value of documents, min. BAM 200.00
4.7.	Fee for the processing of a request for payment under the documentary business, in case of payments against the Bank account	Up to 2% of the mount paid one-off, min. BAM 100.00

5.	Collection of payments	Amount of fee
5.1.	Nostro documentary collection	0.10%, min. BAM 100.00
5.2.	Loro documentary collection	0.10%, min. BAM 200.00
5.3.	Taking a cheque deposit and sending it for collection subject to cash withdrawal upon incoming payment to the account with a foreign bank	1%, min. BAM 20.00 per cheque + fee as per tariff items for processing of inflows*

III LOAN OPERATIONS

1.	Loan operations:	Amount of fee
1.2.	Application processing	Up to 1.5%*
1.3.	Factoring fee <i>Calculated in relation to the nominal amount of assigned receivables at every new assignment of receivables</i>	up to 2%

1.4.	Administrative fee <i>Administrative fee or Administrative charge shall be calculated and collected from the factoring service user as a cost of operational activity related to provided factoring service. It shall be calculated for every invoice, building certificate or open items except thus being subjects of a redemption of receivables. Administrative fee, depending on the amount of the bill, cannot exceed BAM 50.00 per bill.</i>	Max BAM 50.00
1.5.	Issuing a letter of intent	BAM 150.00
1.6.	Prolongation or restructuring	Up to 0.50% of the prolonged loan amount paid one-off, in advance, min. BAM 200.00
1.7.	Loan prepayment fee <i>This fee shall be calculated and collected in a percentage amount greater than the amount received at the loan processing, for both new and loans arranged since the effect date of the Decision on amendments to the Decision on uniform method of calculating and disclosing the effective interest rates on loans and deposits (of 13.10.2017, "Official Gazette of the Federation of BiH", No. 81/17) and of 25.07.2017, "Official Gazette of RS", No. 75/17)</i>	Up to 3% of the prepaid amount
1.8.	Sending Interest rate sheet by mail	BAM 2.00 per Interest rate sheet
1.9.	Sending Interest rate sheet by e-mail	free of charge

*For all framework agreements, application processing shall be collected one-off in advance for the duration of the framework agreement and shall be accrued over the term of the framework agreement or collected one-off at the onset of every year of the framework agreement (FA) and accrued for every year of using the FA. Fees for individual facilities within the framework agreement are as follows:

- guarantees – in line with the fee tariff - Chapter II, Item 4.1.

- letters of credit – in line with the fee tariff - Chapter II, Item 1.1.

- short term loans – up to 1.5% for every year of using this product and throughout the duration of the framework agreement out of which they have been disbursed.

2.	AMERICAN EXPRESS GOLD BUSINESS CARD	Amount of fee
2.1.	Registration fee (one-off)	BAM 35.00
2.2.	Account maintenance fee (annual)	BAM 100.00
2.3.	<i>Membership fee for additional user</i>	BAM 50.00
2.4.	Cash withdrawal (ATM)	4.50% min. BAM 10.00
2.5.	Cash withdrawal fee (emergency cheque cashing)	4.50% min. BAM 19.00
2.6.	<i>Reminder fee</i>	BAM 10.00
2.7.	<i>Fee for the card withheld at the ATM of the Bank due to improper handling</i>	BAM 5.00 per intervention
2.8.	<i>Currency conversion for payments via foreign POS</i>	1.50% (for EUR w/o fee)

3.	MASTERCARD BUSINESS CARD	Amount of fee
3.1.	Registration fee/Card Issuing (one-off)	BAM 100.00
3.2.	Membership fee for additional user	BAM 50.00
3.3.	Replacement of plastics and/or PIN	BAM 20.00

3.4.	Cash withdrawal on ATM/POS cash device	3.00% min. BAM 15.00
3.5.	Conversion fee	1,00%

*Fees for the MasterCard Business card will start to be applied after the technical prerequisites for the implementation of the service and the collection of fees have been created

IV POS OPERATIONS

1.1. Overview of the basic fees for card acquiring at POS devices of the Bank and for acquiring of American Express cards at POS devices of other banks

Basic fee is a fee that the Bank collects for one-off transactions effected with payments cards at POS devices of the Bank and for transactions with American Express cards effected at POS devices of other banks with which Intesa Sanpaolo Banka d.d BiH has concluded card acquiring agreements.

ACTIVITY	BASIC FEE – VISA, MASTERCARD and MAESTRO	BASIC FEE – AMERICAN EXPRESS
HOTELS	2.50 %- 3.00%	4,00%
HOTELS - SPEC. LIMIT:	2.50 %- 3.00%	4,00%
MOTELS	2.50 %- 3.00%	4,00%
AUTOCAMPS	2.50 %- 3.00%	4,00%
PRIVATE ACCOMODATION	2.50 %- 3.00%	4,00%
RESTAURANTS	2.50 %- 3.00%	4,00%
CATERING	2.50 %- 3.00%	4,00%
TOURIST AGENCIES	2.50 %- 3.00%	3,00%
TOURIST BUREAUS	2.50 %- 3.00%	3,00%
AGGREGATE FOR H/O S HET. S/E	2.50 %- 3.00%	3,00%
SALE OF AIRLINE TICKETS	2.50 %- 3.00%	3,00%
HERTZ RENT A CAR	2.50 %- 3.00%	Based on international agreements
AVIS RENT A CAR	2.50 %- 3.00%	Based on international agreements
RENT A CAR	2.50 %- 3.00%	4,00%
FLOWER SHOPS	2.50 %- 3.00%	4,00%
DUTY FREE SHOPS	2.50 %- 3.00%	4,00%
ELETRONIC/TECHNICAL GOODS/CAR INDUSTRY	2.50 %- 3.00%	4,00%
PHOTO / OPTICAL EQUIPMENT	2.50 %- 3.00%	4,00%

ART GALLERIES	2.50 %- 3.00%	4,00%
CONSTRUCTION MATERIAL	2.50 %- 3.00%	4,00%
BOOKSTORES / OFFICE SUPPLY STORES	2.50 %- 3.00%	4,00%
LEATHER / FUR	2.50 %- 3.00%	4,00%
FASHION STORES	2.50 %- 3.00%	4,00%
FURNITURE	2.50 %- 3.00%	4,00%
FOOTWEAR	2.50 %- 3.00%	4,00%
CLOTHING / TEXTILE	2.50 %- 3.00%	4,00%
PARFUME SHOPS	2.50 %- 3.00%	4,00%
DEPARTMENT STORES	2.50 %- 3.00%	4,00%
SPORTS EQUIPMENT	2.50 %- 3.00%	4,00%
GLASS / CRYSTAL	2.50 %- 3.00%	4,00%
SOUVENIRS / HANDICRAFTS	2.50 %- 3.00%	4,00%
GOLD / JEWELRY / WATCHES	2.50 %- 3.00%	4,00%
FOOD STORES	2.50 %- 3.00%	3,00%
GENERAL COMMODITY STORES	2.50 %- 3.00%	4,00%
DISCOUNT STORES - LARGE RETAIL CHAIN STORES	1.90 %- 3.00%	3,00%
CAR SALE	2.50 %- 3.00%	3,00%
PHARMACIES	2.50 %- 3.00%	4,00%
PAINTS AND VARNISHES	2.50 %- 3.00%	4,00%
GAS STATIONS	1.80 %- 2.50%	2,50%
CINEMATOGRAPHY	2.50 %- 3.00%	4,00%
GAS AND HEATING OIL, SALE	2.50 %- 3.00%	2,00%
AVIATION, KEROSENE	2.50 %- 3.00%	2,00%
WHOLESALE SHIPPING	2.50 %- 3.00%	4,00%
AUTO REPAIR SHOPS	2.50 %- 3.00%	4,00%
HAIR SALONS	2.50 %- 3.00%	4,00%
THEATRES	2.50 %- 3.00%	4,00%
DRY CLEANERS	2.50 %- 3.00%	4,00%
MARINA	2.50 %- 3.00%	4,00%
GENERAL SERVICES	2.50 %- 3.00%	4,00%
AIRPORT SERVICES	2.50 %- 3.00%	4,00%
CONGRESS SERVICES	2.50 %- 3.00%	4,00%
FOREIGN LANGUAGE SCHOOLS	2.50 %- 3.00%	4,00%
GOLF/TENNIS COURTS	2.50 %- 3.00%	4,00%
TAXI SERVICE	2.50 %- 3.00%	4,00%
MEDICAL SERVICES	2.50 %- 3.00%	4,00%

HOSPITALS	2.50 %- 3.00%	4,00%
COSMETIC SALONS	2.50 %- 3.00%	4,00%
INSURANCE	2.50 %- 3.00%	4,00%
HOUSEHOLD APPLIANCES REPAIR SHOPS	2.50 %- 3.00%	4,00%
MAGAZINES - SUBSCRIPTION	2.50 %- 3.00%	4,00%
CATALOGUE SALE	2.50 %- 3.00%	4,00%
FUNERAL SERVICES	2.50 %- 3.00%	4,00%
BANQUET SERVICES	2.50 %- 3.00%	4,00%
DISTANCE LEARNING	2.50 %- 3.00%	4,00%
TOLL COLLECTION	2.50 %- 3.00%	3,00%
DIRECT SALE	2.50 %- 3.00%	4,00%
UTILITY SERVICES (electricity, water, gas, cleaning, telecommunication)	1.50 %- 2.50%	3,00%
CEMETERIES (burial plot cost, maintenance cost)	2.50 %- 3.00%	3,00%
MANAGEMENT AND MAINTENANCE OF BUILDINGS	2.50 %- 3.00%	3,00%

1.2. Commissions and fees for e-Commerce points of sale

An e-Commerce point of sale shall mean an Internet point of sale of a customer with whom the Bank has concluded a card acquiring agreement for online sale.

DESCRIPTION	COMMISSION
Commission for card acquiring at e-Commerce point of sale	2.50 %- 5.00%
Monthly fee for e-Commerce interface maintenance	BAM 50.00

1.3. Overview of additional commissions

An additional commission is a commission the Bank charges for a purchase in instalments via Visa Inspire and American Express cards. This fee shall be calculated by adding a commission for one-off transactions and a commission for a payment in instalments.

DESCRIPTION	ADDITIONAL COMMISSION FOR VISA INSPIRE AND AMERICAN EXPRESS CARDS
- If an instalment buying transaction entails 2 to 6 instalments,	basic commission with the merchant + 3.00%
- If an instalment buying transaction entails 2 to 12 instalments,	basic commission with the merchant + 4.50%

1.4. Overview of additional fees

DESCRIPTION	COMMISSION
GPS POS device fee	20,00 KM/monthly
One-off monthly fee per device for effecting card transactions (in line with minimum monthly turnover per device)	BAM 20.00 per month*

V AGENT BUSINESS

1. Fee for the agent deals:

- **For the agent deals with repayment up to one year:**
 - up to 2% one-off of the agent deal amount min. BAM 50.00 payable in advance, i.e. Prior to disbursement of funds under an agent deal, non-refundable in case of non-performance of a deal
- **For the agent deals with repayment over 1 year:**
 - up to 2% one-off of the agent deal amount min. BAM 50.00 payable in advance, i.e. prior to disbursement of funds under an agent deal, non-refundable in case of non-performance of a deal + 0.2% of the debt balance under an agent deal, min, BAM 30.00 for every subsequent calendar year until expiry of the agent deal maturity date.

The fees include Bank costs related to calculation of interest and sending notices to the Borrower. If the Bank has also accepted a mortgage on behalf and for the account of the Lender for the agent deal, the Bank shall charge actual costs of a mortgage constitution. As a rule, the Bank shall charge the actual costs of the mortgage constitution from the Borrower if not arranged otherwise between the Borrower and the Lender.

2. Prolongation fee related to the previously concluded agent deal

- 1% one-off of the prolonged amount of the agent deal, min BAM 50.00 payable prior to signing an annex. Fees indicated in Article 1 and 2 of this Decision (item IV The AGENT DEALS) shall be collected by the Bank from the Lender or the Borrower as agreed between them subject to an agency agreement.

3. Costs of monitoring non-performing agent loans

Costs of monitoring non-performing agent loans (loans being subject to legal actions) shall represent costs of the Bank related to handling of non-performing agent loans that result from a need for additional engagement of the Bank's resources (thus related to costs of gross salaries and other costs related to employment status of the Bank's staff) or external staff (or attorneys or other legal experts and costs related therein), as well as costs related to the use of other resources of the Bank (cost of paper, electricity, adds, mailing costs, and other costs incurred by the Bank as a result of performance of legal actions related to agent loans). Total monthly costs related to agent loans at the Bank level shall be allocated on flat sum basis across agent loan providers based on the number of non-performing loans per individual grantor of agent funds at the Bank level or a credit line - as follows:

Number of loans	Monthly cost in BAM
1-5	500
6-50	1.000
51-100	1.500
101-500	5.000
501 and more	7.000

The total monthly cost does not include VAT.

In addition to the regular monthly flat-sum cost, the Bank shall also invoice to the agent loan providers all other costs incurred in relation to legal actions for the said agent loans, to include the following: per diems, transportation costs, fuel and vehicle depreciation, court expenses, accommodation expenses and other expenses incurred in relation to an individual legal proceedings based on an agent loan.

VI. ACTUAL COSTS

The Bank retains a right to collect all actual costs incurred in relation to performance of other services not included in the said Fee tariff:

- ◆ Fees and charges collected by foreign and domestic banks participating in performance of certain deal/transaction;
- ◆ Duties, taxes, insurance premiums, etc. the Bank collects for the account or based on an order by a customer;
- ◆ Court expenses, legal representation costs, costs of appeals, enforcement costs, etc.



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