

Pursuant to Article 73, paragraph 9 of the Law on Payment Services (RS Official Gazette, No 139/2014) and Article 18, paragraph 1, item 3) of the Law on the National Bank of Serbia (RS Official Gazette, Nos 72/2003, 55/2004, 85/2005 – other law, 44/2010, 76/2012, 14/2015 and 40/2015 – Constitutional Court decision), Governor of the National Bank of Serbia hereby issues the following

DECISION ON DETAILED CONDITIONS AND MANNER OF MAINTAINING THE SINGLE REGISTER OF ACCOUNTS

Introductory provisions

1. This Decision sets forth in detail the conditions and manner in which the National Bank of Serbia maintains the single register of current and other accounts of legal and natural persons – consumers (hereinafter: Single Register of Accounts), the manner of submitting data maintained in the Register and the manner of accessing these data.

2. The Single Register of Accounts shall contain data on dinar and FX accounts held by residents and non-residents with banks, the Ministry of Finance – Treasury Administration (hereinafter: Treasury Administration) and the National Bank of Serbia (hereinafter: account).

The Single Register of Accounts shall not keep data on the credit balance and changes in the account.

3. The National Bank of Serbia shall maintain the Single Register of Accounts in electronic form based on data received from banks and the Treasury Administration and its own data.

Data kept in the Single Register of Accounts

4. The Single Register of Accounts shall contain the following data on account holders – legal persons and entrepreneurs:

- 1) unique citizen identification number;
- 2) tax identification number;
- 3) business name or abbreviated business name;
- 4) category of account holder:
 - 0 – legal person,
 - 1 – entrepreneur (natural person engaged in an activity),
 - 2 – public funds beneficiary,
 - 3 – branch of a foreign legal person;

5) address of the head office of a legal person or entrepreneur (place, street and number);

6) local self-government unit in which the head office of a legal person or entrepreneur is located, including the name of the home country of a foreign legal person;

7) activity of a legal person or entrepreneur;

8) account number;

9) account designation:

0 – individual account,

1 – joint account;

10) type of account:

0 – current account,

1 – other dinar account,

2 – other FX account;

11) status of account in payment operations:

0 – active,

1 – blocked credits,

2 – blocked debits,

3 – blocked due to enforced collection,

4 – closed;

12) account activity (subject or not subject to enforcement):

0 – account subject to enforcement,

2 – account not subject to enforcement;

13) type of change (opening, change of data or closing the account):

0 – new account,

1 – change of data,

9 – closing the account;

14) date of change;

15) transfer account (in case of status change of a bank – merger);

16) account designated as resident or non-resident.

5. In addition to data referred to in Section 4 hereof, the Treasury Administration shall submit to the National Bank of Serbia the following data:

1) account name (for the public revenue payment account);

2) level of payment (Republic, province, city, municipality);

3) uniform number of public funds beneficiaries (JB KJS) – for direct budget beneficiaries;

4) type of public funds beneficiary:

0 – budget,

1 – direct budget beneficiary,

2 – indirect budget beneficiary,

4 – organisational unit of direct budget beneficiaries,

6 – public funds beneficiary included in the consolidated treasury account,

7 – public funds beneficiary not included in the consolidated treasury account,

8 – other – special public funds beneficiary.

6. The Single Register of Accounts shall contain the following data on consumers who are account holders, including registered agricultural holdings:

1) name and surname of the consumer;

2) unique citizen identification number of a consumer, and/or other appropriate identity designation for consumers without the Republic of Serbia's citizenship (e.g. passport or register number designated by the competent state authority);

3) address of permanent residence of a consumer (place, street, number and local self-government unit of permanent residence) and/or address of temporary residence of consumers without permanent residence (only name of the country of the consumer's nationality);

4) name and surname of the person authorised to dispose of funds in the natural person's account;

5) unique citizen identification number of the person authorised to dispose of funds in the natural person's account, and/or other appropriate identity designation for the person without the Republic of Serbia's citizenship (e.g. passport or register number designated by the competent state authority);

6) address of permanent residence of the person authorised to dispose of funds in the natural person's account, and/or address of temporary residence for the authorised person without permanent residence (place, street and number);

7) account number;

8) account designation:

0 – individual account,

1 – joint account;

9) type of account:

0 – current account,

1 – other dinar account,

2 – other FX account;

10) type of change:

0 – new account,

1 – change of data,

9 – closing of account;

11) date of account opening;

12) date of change (description of change) relating to the account;

- 13) date of closing the account;
- 14) designation whether it is a domestic or foreign person's account.

Manner and deadlines for data submission

7. Banks and the Treasury Administration shall submit data from this Decision to the National Bank of Serbia and shall inform the National Bank of Serbia of each change in data entered in the Single Register of Accounts.

8. Data from this Decision shall be submitted electronically in accordance with the National Bank of Serbia's guidelines defining the manner in which data are submitted for the purpose of maintaining the Single Register of Accounts.

9. Data shall be submitted on a regular basis, immediately after account opening, change in account data or closing of the account, by no later than the end of the business day when the change occurred.

Data are submitted to the Single Register of Accounts each business day from 10 am to 9 pm.

A business day referred to in paragraph 1 hereof shall mean any day other than a Saturday, Sunday or an official state holiday considered a non-working day.

10. A bank and the Treasury Administration shall be responsible for ensuring the accuracy of submitted data, and the National Bank of Serbia shall be responsible for ensuring that the data from the Single Register of Accounts are identical to the submitted data.

If the submitted data relating to the unique citizen identification number and/or tax identification number of legal persons and entrepreneurs are not identical to data of the Business Registers Agency, the National Bank of Serbia shall inform thereof the person who submitted these data and shall request the submission of correct data.

Accessing data from the Single Register of Accounts

11. Data from the Single Register of Accounts relating to legal persons and entrepreneurs shall be public and available on the website of the National Bank of Serbia.

Data referred to in paragraph 1 hereof may be downloaded from the website of the National Bank of Serbia and used as official data of the National Bank of Serbia.

On client's request, the National Bank of Serbia shall provide data referred to in paragraph 1 hereof.

The request referred to in paragraph 3 hereof shall be submitted via direct delivery, by post, telefax or electronically, and shall contain the name, unique citizen identification number or tax identification number of the account holder in respect of whom data are requested.

12. Data from the Single Register of Accounts relating to consumers shall not be public and shall be subject to the provisions of Article 74 of the Law on Payment Services and regulations governing personal data protection.

The National Bank of Serbia shall provide to enforcement officers data from the Single Register of Accounts which are not public exclusively via a special applicative solution, based on the received request signed by a qualified electronic signature. Apart from the special applicative solution, in case of courts and other competent authorities, these data may also be provided based on a written request, in accordance with law. To an enforcement creditor who states the claim in respect of which it intends to initiate enforcement or security proceedings and submits an enforceable document containing the claim and to a lawyer who is an authorised attorney of that creditor – the data referred to herein shall be provided exclusively based on a written request, in accordance with law.

The National Bank of Serbia may define by guidelines, in more detail, the manner of gaining insight into data of the Single Register of Accounts via the applicative solution referred to in paragraph 2 hereof.

Persons provided access to data referred to in paragraph 1 hereof may use them exclusively for the purpose for which they were obtained and may not communicate or submit them to third persons, nor may they give access to third persons to these data, except in the cases determined by law.

Access to data referred to in paragraph 1 hereof may also be given to the account holder, based on his request in writing. Along with the request, the holder must show his ID card, passport or other relevant identification document.

Final provisions

13. This Decision repeals the Decision on Data Relating to Resident Foreign Exchange Accounts to be Reported by Banks to the National Bank of Serbia (RS Official Gazette, No 75/2011) and the Decision on Data to be

Reported by Banks to the National Bank of Serbia and the Reporting Manner and Timeframe (RS Official Gazette, No 81/2010).

14. This Decision shall be published in the RS Official Gazette and shall enter into force on 1 October 2015.

D. No 16
26 June 2015

Belgrade

Governor
National Bank of Serbia

dr Jorgovanka Tabaković