**FEES FOR SERVICES FROM THE LIST OF REPRESENTATIVE SERVICES LINKED TO THE PAYMENT ACCOUNT**

1. A payment service provider shall on the corresponding form from Annexes 1 and 2 to this Decision (hereinafter: PUN form) for individual services from the list of representative services (hereinafter: the List) disclose only fees that are established in this Annex.
2. For the service *Payment account keeping*, it shall disclose a fee for opening a payment account and a periodic (e.g. monthly) fee for keeping the account and/or a service package. In the PUN form for a legal person, it shall disclose a fee for closing a payment account.
3. For the service *Electronic banking*, it shall disclose a total fee for establishing the service and a periodic (e.g. monthly, annual) fee for using this service.
4. For the service *Mobile banking*, it shall disclose a total fee for establishing the service and a periodic (e.g. monthly, annual) fee for using this service.
5. For the service *Cashless transfer of dinar funds in the Republic of Serbia*, it shall disclose a fee in the manner defined in the elements of the PUN form. The fee for this service shall be disclosed only for transactions in which the payee is a resident. If it charges various fees according to whether the payee is a consumer or an entrepreneur and/or a legal person or according to the amount of the cashless transfer of funds – the payment service provider shall disclose separately those fees as well.

The payment service provider shall disclose separately the fee for the cashless transfer that is executed as urgent and/or an instant credit transfer.

1. For the service *Cashless transfer of euro funds from the FX-current account in euros*, it shall disclose a fee in the manner defined in the elements of the PUN form. The payment service provider for this service shall disclose the fees in accordance with other definitions referred to in Section 5 hereof to the extent possible.
2. For the service *Receipt of funds from abroad to the FX-current account in euros*, it shall disclose the fees that are charged to the payment service user when crediting its FX-current account under the payment transaction initiated by the payer from abroad.
3. For the service *Standing order*, it shall disclose the fee for establishing, i.e. using fees and commissions for executing transactions on the basis of a standing order, at least depending on the account of which payee the funds are transferred using a standing order (e.g. on the account of the same or another payment service provider).
4. For the service *Direct debits*, it shall disclose a fee for establishing, i.e. using fees and commissions for executing transactions on the basis of a direct debit, at least depending on the account of which payee the funds are transferred using a direct debit (e.g. on the account of the same or another payment service provider).
5. For the service *Cheque issuance*, it shall disclose a fee for issuing a cheque book.
6. For the service *Debit card issuance*, it shall disclose a fee for issuing that card and a periodic (e.g. monthly, annual) fee for using this service. The PUN form shall disclose data for a debit card that the payment service provider is obliged to issue in accordance with the law governing multilateral interchange fees and special operating rules for card-based payment transactions, and for a debit card that the payment service provider most usually issues at the request of the payment service user with this payment account, and/or a package of services.

The PUN form does not disclose fees for issuing additional payment cards (e.g. for authorised persons).

1. For the service *Credit card issuance*, it shall disclose a fee for issuing that card and a periodic (e.g. monthly, annual) membership for using this service. The PUN form shall disclose the fee for the credit card that the payment service provider most usually issues at the request of the payment service user with this payment account, and/or a package of services.

The PUN form does not disclose fees for issuing additional payment cards (e.g. for authorised persons).

1. For the service *Payment card cash pay-outs*, it shall disclose a fee at least according to whether the pay-out is executed with a debit or a credit card, for the cards referred to in Sections 11 and 12 hereof, whether the pay-out is carried out in the country or abroad and whether it is carried out at ATMs or counters. If it charges various fees and according to whether the pay-out is carried out at ATMs and/or counters of the payment service provider that issued that card or another provider – the payment service provider shall disclose separately those fees as well.

In credit card cash pay-outs, the nominal and effective annual interest rate is disclosed, stating whether the interest rate is fixed or variable and stating the method applied in calculating interest (e.g. conform, proportional), as well as other types of fees that the payment service provider charges to the payment service user for the used funds. In the case of a variable nominal interest rate, it is stated of which agreed variable elements it consists, as well as the fixed element of such rate, if envisaged.

1. For the service *Credit card payments at a merchant's point of sale*, it shall disclose a fee upon a concluded transaction at a merchant's point of sale, the nominal and effective annual interest rate, stating whether the interest rate is fixed or variable and stating the method applied in calculating interest (e.g. conform, proportional), as well as other types of fees that the payment service provider charges to the payment service user for the used funds. In the case of a variable nominal interest rate, it shall state which agreed variable elements the rate consists of, as well as the fixed element of such rate, if envisaged.
2. For the service *Authorised overdraft facility*, it shall disclose the fee for establishing, i.e. using the service (one-off and/or periodically), as well as other fees which are charged for using this service. In addition, it shall disclose the nominal and effective annual interest rate for authorised overdraft, stating whether the interest rate is fixed or variable and the method applied in calculating the rate (e.g. conform, proportional). In the case of a variable nominal interest rate, it shall state which agreed variable elements the rate consists of, as well as the fixed element of such rate, if envisaged.
3. For the service *Cash pay-out from an account by submitting a pay-out order*, it shall disclose the fee for cash pay-out from its own payment account.
4. For the service *Cash pay-in to an account by submitting a pay-in order*, it shall disclose the fee for cash pay-in to its own payment account.
5. For the service *Accepting payment cards at a point of sale*, it shall disclose fees that the payment service provider – the payee charges from the merchant to whom it provides the service of accepting payment cards, namely the merchant fee and other fees (e.g. the fee for using PoS terminals, fee for using IPG – Internet Payment Gateway). A payment service provider shall disclose the merchant fee in the range from the minimum to maximum according to whether the cards are accepted at a point of sale or on the internet (electronic commerce), whether the payment service provider is both the acquirer and the issuer of the cards it accepts, whether the issuer of the accepted payment card is another payment service provider from the Republic of Serbia or from abroad, as well as according to the card system for which the payment service provider offers the service of accepting payments cards.
6. For the service *Accepting instant credit transfers at a point of sale*, it shall disclose the fees that the payment service provider who is an acquirer charges to the merchant for the service of accepting the payment instrument for executing instant credit transfers, according to whether the payment service provider who is an acquirer is at the same time an issuer of such instrument or the issuer is another payment service provider.