**GUIDELINES ON THE FORM, CONTENT AND MANNER OF FILLING IN THE ELEMENTS OF THE FORM OF the fee information document**

1. When filling in the appropriate form referred to in Annexes 1 and 2 hereof (hereinafter: PUN form), the payment service provider shall apply the following rules on the form, content and manner of filling in the elements of that form.
2. When filling in the PUN form, the payment service provider shall not change its form or content of the predefined fields in the PUN form.

Notwithstanding paragraph 1 of this Section, if the payment service provider submits a PUN form to the payment service user in electronic form, provided it submits also a copy of the PUN form according to Article 73d, paragraphs 3 and 4 of the Law on Payment Services, the payment service user may use electronic tools in electronic form, such as layering and pop-ups, provided the name of the PUN form is visible, as well as a joint symbol, introductory notes, names of columns and numbered rows and provided that the information order stays the same.

1. The PUN form shall:

 a) be shown in A4 format, vertically;

 b) contain the title "FEE INFORMATION DOCUMENT for the payment service user – consumer" on the top of the first page if it refers to the form in Annex 1 hereof for the payment service user who is a consumer and/or "FEE INFORMATION DOCUMENT for the payment service user – entrepreneur/legal person" if it refers to the form from Annex 2 hereof for the payment service user who is an entrepreneur and/or a legal person. If the PUN form referred to in Annex 2 hereof refers only to an entrepreneur or a specific category of entrepreneurs, the payment service provider shall omit the word "legal person" from the title. If the PUN form refers only to legal persons or a specific category of legal persons, the payment service provider shall omit the word "entrepreneur" from the title. The title must be in the middle and between the logo of the payment service provider in the upper left corner of the document and a joint symbol in the upper right corner of the document.

 c) contain a joint symbol of the following dimensions 2.5 х 2.5 cm in the place determined in the PUN form from Annexes 1 and 2.

1. The type of letters used in the PUN form is Arial.
2. When filling in the information in the column "FEE", the payment service provider shall respect the following parameters: the line spacing is single, the space between the paragraphs is 0 pt before and 6 pt after specifying the different ways of providing a particular service and the corresponding fee.
3. The size of the letters that the payment service provider uses to fill out the PUN form is 11 pt.

 The name of the PUN form "FEE INFORMATION DOCUMENT for the payment service user – consumer", and/or “FEE INFORMATION DOCUMENT for the payment service user – entrepreneur/legal person" is printed in bold letters in the size of 16 pt.

 The names of the columns "SERVICE" and "FEE" are printed in bold letters in the size of 14 pt.

 The names of rows "General services linked to the payment account", "Cashless payment transactions (except card-based transactions)", "Payment cards and cash", "Accepting payment instruments" and "Authorised overdraft facility" are printed in bold letters in the size of 12 pt.

 The names of services from the list of representative services stated within specific rows are printed in bold letters in the size of 11 pt.

1. The pages of the PUN form shall be numbered.
2. The payment service provider logo shall be entered in the place designated for such logo and shall be of the same size as the size of the joint symbol. The payment service provider may show the logo in colour only provided that the joint symbol is also in colour.
3. The business name of the payment service provider that keeps the payment account shall be entered in the element *Name of the payment service provider*, bold and with left alignment.
4. The account name for which the PUN form is made shall be entered in element *Name of the payment account*, bold and with left alignment. If the payment service provider offers a payment account as a part of the service package, the name of such package shall be entered in this element in the manner described above.
5. The name of the payment service user for whom the PUN form is filled out shall be entered into the element *Payment service user*, in accordance with the classification of the payment service provider, in bold and with left alignment.
6. The element *Date* shall be filled out with the latest date on which the payment service provider updated the PUN form, with left alignment, in format DD/MM/YYYY (i.e. 22/02/2018).
7. Introductory notes in unchanged text from the PUN form shall be entered in such a manner as to respect the following parameters: the line spacing is 1.15, the space between the paragraphs is 0 pt before and 10 pt after the text.
8. Within introductory notes, in a designated place, the payment service provider shall enter the names of relevant documents instead of brackets, in which the payment service provider offers the payment service user full information on fees that are not stated within the PUN form.
9. The fees are stated in RSD in the PUN form, and in foreign currency if that was agreed between the payment service provider and the user, whereby the provider shall state the manner in which translation to dinars is done when charging such fee, in the footnote and letters of size 9 pt.

 Fees may be expressed in the amount of money, including the lowest and the highest amount and/or percentage of that amount of the payment transaction.

 If there is no fee charged for a certain service referred to in the PUN form – the payment service provider shall enter "Without fee" in the column "FEE" in the place designated for the amount of the fee.

 If the payment service provider charges the payment service user fees for other entities, aside its own fees, (i.e. expenses of a foreign bank), it shall state that fee in the column "FEE" in line just below its own fee, in the following manner: „+ (fee name)“, i.e. „+foreign bank fee“, with left alignment, and a corresponding fee with right alignment.

1. If a payment service provider uses names of certain products (brands), these are stated in brackets right after the name of the service, in type and size of letters prescribed in Sections 4 and 6 of paragraph 1 hereof.
2. If it charges separately different types of fees in one or more manners stated in the text below, and these manners are not predefined by the PUN form – the payment service provider shall enter the description of that kind of fee with left alignment in the column "FEE" and the fee with right alignment, so that for a specific service, a description of each case, manner or conditions for charging a fee is entered in a separate row (for example, fee for the first establishing of the service and later fees for services provided; fee for payment card cash pay-outs at the ATM of the payment service provider that issued the card or any other provider of that service; respecting the minimum or maximum amount of a transaction for cashless transfer of funds or cash withdrawal).
3. If fees are charged depending on the combination of several types of fees, such as e.g. fees varying according to the method and, additionally, to the amount, the payment service provider shall also state a description of each additional type of the fee, with left alignment and right indent.
4. If the fee is charged per transaction, it is stated in the column "FEE", with right alignment, in the row in which the service is listed relating to that fee.
5. If the fee charged is one-off (e.g. fee for opening a payment account, fee for establishing a service), the text "One-off" is stated in the "FEE" column, with right alignment, followed by the corresponding fee in the row in which the service is listed relating to that fee.
6. If the fee is charged periodically, the frequency of charging the fee is stated in the "FEE" column (e.g. "Monthly"), with right alignment, followed by the corresponding fee for that period, in the row in which the service is listed relating to that fee.
7. If the fee in the PUN form differs only for the service of keeping a payment account for different categories of consumers and/or entrepreneurs and legal persons, while the fees for all other services are the same, and the payment service provider has decided to draw up one PUN form in accordance with Section 8 hereof – in the "FEE" column for the service "Payment account keeping", the fee for each of the categories of payment service users for payment account keeping shall be listed, by entering the category of the payment service user for which the fee varies in the row after the general fee for payment account keeping, with left alignment, and the frequency of charging the fee in the row directly below, after which it shall state the corresponding fee for that period, with right alignment.
8. If the payment service provider does not offer one or more services from the list of representative services, or if the service is not offered for this account and package of services, the term "Service is not available within this payment account (package)" is used.
9. If the fee for cashless transfer carried out by using e-banking services differs from the fee for cashless transfer carried out by using mobile banking services, the payment service provider shall first state the fee relating to electronic banking, followed by the fee relating to mobile banking, with right alignment, and a description of the service with left alignment, in the field designated for the fee for cashless transfer carried out by using electronic and mobile banking services. If such fees do not differ, the payment service provider shall list the fee only once, with right alignment.

 If the payment service provider does not provide electronic or mobile banking services, it shall state the following, in the field designated for the fee for cashless transfer carried out by using electronic and mobile banking services, for the service not provided: "The service is not available within this payment account (package)".

1. If the service package is charged as part of the fee listed under the subheading "General services linked to the payment account", the payment service provider shall enter the list of all services included in the package, regardless of whether these are on the list of representative services, by entering first the services from the list of representative services, followed by other services linked to the payment account, and ultimately other products or services that are not linked to the payment account, if this payment account cannot be opened separately from these products or services (e.g. insurance), in the row named "Includes a service package consisting of:".
2. The payment service provider shall list the fees for the services it charges over the quantity covered by the service package referred to in Section 25 of this Annex, in the corresponding fields designated for services from the list of representative services.

 If for the amount covered by the service package referred to in Section 25 of this Annex, it charges fees that differ from those referred to in paragraph 1 hereof – the payment service provider shall first state those fees in the corresponding fields designated for these services.