

Pursuant to Article 73c, paragraph 1 of the Law on Payment Services (RS Official Gazette Nos 139/2014 and 44/2018) 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, 106/2012, 14/2015, 40/2015 – CC decision and 44/2018), the Governor of the National Bank of Serbia hereby issues

DECISION
ON ESTABLISHING THE LIST OF REPRESENTATIVE SERVICES LINKED
TO A PAYMENT ACCOUNT

1 This Decision lays down the list of representative services linked to a payment account for which payment service users (hereinafter: users) pay fees, and which are offered by at least one payment service provider in the Republic of Serbia.

2 Within the meaning of this Decision, a payment service provider means a bank, electronic money institution, payment institution and public postal operator.

This Decision shall apply to a payment service provider providing to users the service of payment account opening and keeping.

3 The list of representative services linked to a payment account referred to in Section 1 hereof shall be:

- 1) the list of representative services linked to a payment account for consumers;
- 2) the list of representative services linked to a payment account for entrepreneurs and legal persons.

4 The layout and content of the list of representative services linked to a payment account for consumers are specified in Annex 1, printed herewith and integral hereto.

The layout and content of the list of representative services linked to a payment account for entrepreneurs and legal persons are specified in Annex 2, printed herewith and integral hereto.

5 A payment service provider shall use terms and definitions established in the list referred to in Section 3 hereof:

- 1) in the fee information document;

- 2) in the statement of fees;
- 3) in submitting data to the National Bank of Serbia on fees charged to users;
- 4) in marketing and contracting the services specified in the list referred to in Section 3 hereof.

6 A payment service provider shall make the list referred to in Section 3 hereof easily available at counters on its premises and on its website.

A payment service provider shall deliver the list referred to in Section 3 hereof to the user free of charge, on paper or another durable medium, upon the user's request.

7 If, in addition to terms and definitions specified in the list referred to in Section 3 hereof, a payment service provider gives additional explanations in relation to the services prescribed in that list, it shall give them in a special document.

A payment service provider that prepares the document referred to in Section 1 hereof shall copy the structure and order of the services specified in the list referred to in Section 3 hereof and give additional explanations in a clear, unambiguous and understandable manner.

A payment service provider that prepares the document referred to in Section 1 hereof shall make that document easily available to the user, i.e. it shall deliver that document to the user free of charge, on paper or another durable medium, accompanying the list referred to in Section 3 hereof, upon the user's request.

8 A payment service provider shall not change the layout and content of the list of representative services referred to in Section 3 hereof.

9 This Decision shall enter into force on the eighth day following its publication in RS Official Gazette and shall apply as of 17 March 2019.

D. No 15
14 December 2018
Belgrade

Governor
National Bank of Serbia

Dr Jorgovanka Tabaković