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Opportunity Bank

Za život prepun mogućnosti!

PRICE LIST

with

Bank Costs and Fees for Individuals

Pursuant to Article 26 of Articles of Association of Opportunity Bank JSC Novi Sad, and in relation to article 60 of Bank's General Terms and Conditions, at the meeting held on October 30, 2009, the Bank Executive Board adopted the Price List with Bank costs and fees charged for transactions with individuals.

The Price List of Opportunity Bank JSC Novi Sad (hereinafter: Bank) defines types of products and active and passive interest rates for products offered to its clients.

In order to cover the actual costs of executed transactions, the Bank will charge fees for its services, in amount defined by this Price List.

I PRICE LIST FOR PLACEMENTS TO INDIVIDUALS AND AGRICULTURAL PRODUCERS

Type of placement	Currency	Loan amount		Client status	Interest rate				Type of interest	Fixed fees		
		Min.	Max		Nominal		Effective			Loan processing fee %	Early repayment fee ³ %	Early repayment fee ³ - % (refinancing)
					Min %	Max %	Min %	Max %				
LOANS FOR INDIVIDUALS												
RSD cash loan for individuals	RSD	20.000	450.000	-	30	30	37,41	44,37	Fixed	2	0 - 3	0 - 3
EUR indexed cash loan for individuals	EUR	200	15.000	Mandatory	12	26	12,69	38,81	Fixed	0 - 2	0 - 3	0 - 3
EUR indexed consumer loan for individuals	EUR	500	15.000	Mandatory	11	26	11,57	38,81	Fixed	0 - 2	0 - 3	0 - 3
EUR indexed subsidized consumer loan for individuals	EUR	500	15.000	-	6	6	6,39	8,02	Fixed	0,5	0 - 3	0 - 3
LOANS FOR AGRICULTURAL PRODUCERS												
RSD micro loan for agricultural estates	RSD	20.000	900.000	-	24	28	29,52	41,57	Fixed	2	0 - 3	0 - 3
EUR indexed micro loans for agricultural estates	EUR	200	10.000	-	20	26	23,10	38,81	Fixed	2	0 - 3	0 - 3
EUR indexed development loans for agricultural producers	EUR	10.000	30.000	-	16	24	17,49	38,57	Fixed	0,5 - 2,5	0 - 3	0 - 3
EUR indexed long-term subsidized loan for agricultural producers	EUR	10.000	30.000	-	5	10,09	5,12	12,50	Fixed	0 - 0,5	0 - 3	0 - 3

Credit Bureau reports:

Basic report for the borrower – loan beneficiary	205 RSD
Basic report for the borrower – guarantor	85 RSD
Basic report for the borrower – other	500 RSD

Note:

Exchange rate used for calculation of EUR indexed placements will be the NBS median exchange rate on the day of disbursement/repayment.

Effective interest rate was calculated on October 31, 2009 and applies only to standard repayment schedule, not including grace period, downpayment and deposit.

For overdue loan installments the Bank will calculate and charge interest on arrears in accordance with rates defined by Law on Interest on Arrears. If the EIR from loan agreement exceeds the rate of interest on arrears, it will be continued to be calculated even after the borrower becomes delinquent.

Fee for early loan repayment will be calculated on amount of early repaid principal.

II PRICE LIST FOR INTEREST ON SAVINGS AND ACCOUNTS

<u>RSD SAVINGS AND ACCOUNTS</u>	NIR %	EIR %
RSD current account for individuals (up to 1.000 RSD)	0	0
RSD current account for individuals (from 1.001 RSD)	2,15	2,15
RSD term deposit (from 10.000 RSD) – 12 months	10,50	10,50
RSD term deposit (from 10.000 RSD) - 24 months	11,00	10,46
RSD term deposit (from 10.000 RSD) – 36 months	11,50	10,39
RSD term deposit with EUR foreign currency clause (from 50 EUR) - 1 month	2,60	2,63
RSD term deposit with EUR foreign currency clause (from 50 EUR) -3 months	3,00	3,03
RSD term deposit with EUR foreign currency clause (from EUR) - 6 months	3,40	3,43
RSD term deposit with EUR foreign currency clause (from 50 EUR)-12 months	4,80	4,79
RSD term deposit with EUR foreign currency clause (from 50 EUR) -24 months	5,20	5,08

<u>EUR SAVINGS AND ACCOUNTS</u>	NIR %	EIR %
EUR A Vista account	5	5
EUR term deposit (50 – 24.999 EUR) – 3 months	5,50	5,66
EUR term deposit (50 – 24.999 EUR) – 6 months	5,50	5,57
EUR term deposit (50 – 24.999 EUR) – 12 months	6,00	6,00
EUR term deposit (50 – 24.999 EUR) – 24 months	6,00	6,00
EUR term deposit (50 – 24.999 EUR) – 36 months	6,00	6,00

	NIR%	EIR % (depending on periodicity of interest withdrawal)				
		1m	3m	6m	12m	Upon maturity
EUR term deposit (from 25.000 EUR) – 6 months	5,70	5,85	5,82			5,78
EUR term deposit (from 25.000 EUR) –12 months	6,20	6,38	6,35	6,30		6,20
EUR term deposit (from 25.000 EUR) –24 months	6,20	6,38	6,35	6,30	6,20	6,20
EUR term deposit (from 25.000 EUR) –36 months	6,20	6,38	6,35	6,30	6,20	6,20

<u>SAVINGS AND ACCOUNTS IN OTHER FOREIGN CURRENCIES</u>	NIR %	EIR %
USD A Vista account	1	1
CHF A Vista account	1	1

Promotional EUR term deposits will be available during Savings Week from October 31 through November 9

	NIR	EIR
EUR term deposit for 12 months - withdrawal of interest in advance	6,5	6,95
EUR term deposit for 12 months - withdrawal of interest upon maturity	7,0	7,0

NIR – Annual Nominal Interest Rate

EIR– Annual Effective Interest Rate

All interest rates on FCY savings and term deposits are presented in gross amount, which means they include the tax on capital income charged as 20% of interest earned (except in 2009, because of exemption from taxation on interest income from deposits in foreign currency will be in force until December 31, 2009 based on the Law on temporarily exemption from taxation on interest income from deposits in foreign currency).

III PRICELIST FOR BANK FEES AND COSTS IN DOMESTIC PAYMENT OPERATIONS

Maintenance of clients RSD accounts

	RSD
Opening of account	No fee
Closing of account	No fee
Monthly account maintenance fee	No fee
Issuing of statements	No fee

Realization of cash payment orders

	RSD		
Cash deposits to current account in the Bank	No fee		
Withdrawal of cash from current account in the Bank	No fee		
	%	Minimum RSD	Maximum RSD
Cash deposits of individuals to account in another bank	0,50%	12	4.500

Realization of cashless payment orders

CLEARING ORDERS		RSD		
Up to 3.000 RSD		20 RSD		
From 3.001 - 30,000.00 RSD		30 RSD		
From 30.001,00 – 100.000,00 RSD		40 RSD		
	%	Maximum RSD		
From 100.001,00 .- 250.000,00 RSD	0,07	120		
		RSD		
Internal payment operations		No fee		
RTGS ORDERS RECEIVED until 4p.m.		%	Minimum RSD	Maximum RSD
Regardless of order amount		0,06%	60	4.500

Other fees for services in domestic payment operations

	RSD	
Creation and issuance of current account statements and other account statements	No fee	
Dormant account maintenance fee*	1.500,00 annually	
	%	Minimum RSD
Fee for changing damaged RSD banknotes	1%	5

* account that has been inactive for the past 12 months i.e. there was no turnover on account

Fees for cancellation of term deposits

RSD term deposit	50% of calculated interest
RSD term deposit with EUR currency clause	50% of calculated interest
EUR term deposit	50% of calculated interest
Promotional EUR term deposits during the Savings Week from October 31 through November 9	
EUR term deposit for 12 months – withdrawal of interest in advance	50% of calculated interest
EUR term deposit for 12 months – withdrawal of interest upon maturity	50% of calculated interest

IV PRICE LIST FOR BANK SERVICES IN INTERNATIONAL PAYMENT OPERATIONS

Clients' FCY accounts

	RSD
Opening of account	No fee
Closing of account	No fee
Monthly account maintenance fee	No fee
Issuing of account statements	No fee

Realization of payment orders

	RSD		
Inflow in RSD from another bank to a non-resident account	500		
	%	Minimum RSD	Maximum RSD
Payment in RSD to a non-resident account in another bank	0,25%	400	5.000

Transfers and remittances

	EUR		
International transfer (loro) – inflow (options BEN and SHA)	5		
International transfer (loro) – inflow (option OUR)	No fee		
Transfer per FCY accounts within the Bank	No fee		
	%	Minimum RSD	Maximum RSD
International transfer (nostro) - outflow	0,50%	400 RSD + deposit for costs of foreign bank*	16.000 RSD + deposit for costs of foreign bank *
FCY transfers (outflow) within the country	0,50%	400 RSD + deposit for costs of foreign bank *	16.000 RSD + deposit for costs of foreign bank *
FCY transfers within the country through NBS	0,25%	400 RSD	5.000

** Persons who send foreign cash abroad or to another domestic bank and mark the cost of transfer as "OUR" (costs will be paid by clients) should place a deposit on their FCY account that will be used to pay the real costs of foreign bank*

Other fees for services in international payment operations

	RSD
Withdrawal of foreign cash from loro inflow	No fee
Claims in case when client makes a mistake	800 + foreign bank's real costs

These terms and conditions and Price List are subject to changes without prior notice.

In individual cases, the Bank will not be obligated to observe this Price List, if it finds it to be in its best interest (due to conditions in the market, competition) and may agree lower or higher interest rates and prices with a client. This Price List will become effective the next day after its disclosure in business premises of the Bank.