

Head Office

Bulevar oslobođenja 2a  
21000 Novi Sad  
Tel: +381 21 4893 111  
Fax +381 21 4893 123  
Email: [office@obs.rs](mailto:office@obs.rs)



**Opportunity Bank**  
*Za život prepun mogućnosti!*

[www.obs.rs](http://www.obs.rs)

## **PRICE LIST**

**with**

### **Bank Costs and Fees for Legal Entities and Entrepreneurs**

---

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 legal entities and entrepreneurs.

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 LEGAL ENTITIES AND ENTREPRENEURS

Type of placement	Curren cy	Loan amount		Client status	Interest rate				Type of interest	Fees		
		Min	Max		Nominal		Effective <sup>2</sup>			Loan processing fee %	Early repayment fee <sup>3</sup> %	Early repayment fee <sup>3</sup> -% (refinancing)
					Min %	Max %	Min %	Max %*				
RSD Micro Business Loan	RSD	20.000	900.000	-	24	28	29,52	41,57	Variable <sup>4</sup>	2	0 - 3	0 - 3
EUR Indexed Micro Business loan	EUR <sup>1</sup>	200	10.000	-	18	26	20,70	38,81	Fixed	2	0 - 3	0 - 3
RSD Small Business Loan	RSD	900.000	1.500.000	-	24	26	29,52	33,96	Variable <sup>4</sup>	1	0 - 3	0 - 3
EUR Indexed Small Business Loan	EUR <sup>1</sup>	10.000	18.000	-	17,5	24	19,25	38,57	Fixed	0,5 – 2,5	0 - 3	0 - 3
RSD Business Development Loan	RSD	1.500.000	3.000.000	-	20	26	23,20	33,96	Variable <sup>4</sup>	1	0 - 3	0 - 3
EUR Indexed Business Development Loan	EUR <sup>1</sup>	18.000	500.000	-	12	24	12,85	38,57	Fixed	0,5 – 2,5	0 - 3	0 - 3
EUR indexed subsidized liquidity loan	EUR <sup>1</sup>	18.000	500.000	-	3	5,5	3,04	7,48	Fixed	0 – 0,5	0 - 3	0 - 3
Authorized overdraft on current account	RSD	10.000	3.000.000	-	20	34 <sup>5</sup>	25,51	47,46	Fixed	1,5	-	-

### Credit Bureau report:

	RSD		RSD
Basic report for individual borrower – loan beneficiary	205	Basic report for borrower entrepreneur – guarantor	200
Basic report for individual borrower – guarantor	85	Basic report for borrower legal entity - loan beneficiary	1.200
Basic report for borrower entrepreneur – loan beneficiary	500	Basic report for borrower legal entity – guarantor	500

### Note:

<sup>1</sup> Exchange rate used for calculation of EUR indexed placements will be the NBS median exchange rate on the day of disbursement/repayment.

<sup>2</sup> Effective interest rate was calculated on October 31, 2009 and applies only to standard repayment schedule, not including grace period, downpayment and deposit.

<sup>3</sup> Fee for early loan repayment will be calculated on amount of early repaid principal.

<sup>4</sup> The Bank offers variable interest rates for RSD loans approved to entrepreneurs. The reason for changing variable interest rate would be significant changes in the market. This means changes in NBS Key Policy Rate or Belibor by more than 5% of their value on the day of concluding loan agreement.

<sup>5</sup> Annual nominal interest on arrears for unauthorized overdraft on business current account amounts to 42%

\* 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 calculated even after the borrower becomes delinquent.

## II PRICE LIST FOR INTEREST RATES ON SAVINGS AND ACCOUNTS

RSD SAVINGS AND ACCOUNTS	NIR %	EIR %
RSD current account (up to 100.000 RSD)	0	0
RSD current account (from 100.001 RSD)	5	5
A Vista savings account in RSD (from 1.000.000 RSD) – only for legal entities	4% less than NBS Key Policy Rate	
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 currency clause (from 50 EUR) - 1 month	2,60	2,63
RSD Term deposit with EUR currency clause (from 50 EUR) - 3 months	3,00	3,03
RSD Term deposit with EUR currency clause (from 50 EUR) - 6 months	3,40	3,43
RSD Term deposit with EUR currency clause (from 50 EUR)-12 months	4,80	4,79
RSD Term deposit with EUR currency clause (from 50 EUR)–24 months	5,20	5,08

EUR SAVINGS AND ACCOUNTS	NIR %	EIR %				
A vista foreign currency 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

SAVINGS AND ACCOUNTS IN OTHER CURRENCIES	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 month period - withdrawal of interest upon maturity	7,0	7,0

NIR – Annual Nominal Interest Rate

EKS –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, if required by regulations.

### III PRICE LIST FOR BANK SERVICES IN DOMESTIC PAYMENT OPERATIONS

#### Maintenance of clients RSD current accounts

	RSD
Opening of account	No fee
Issuing of account statements	No fee
Closing of account	500
Monthly account maintenance fee *	100

\* Only for accounts with monthly turnover exceeding 10,000 RSD

#### Realization of cash payment orders

	RSD		
Cash payment to current account and other accounts in the Bank	No fee		
	%	Minimum RSD	Maximum RSD
Cash payment to an account in another bank	0,50%	12	4.500
Cash withdrawals from accounts in the Bank	0,20%	50	4.500

#### Realization of cashless payment orders

CLEARING ORDERS:	RSD		
Up to 3.000,00 RSD	20		
From 3.001,00 to 30.000,00 RSD	30		
From 30.001,00 to 100.000,00 RSD	40		
	%	Maximum RSD	
From 100.001,00 to 250.000,00 RSD	0,07%	120	
RTGS ORDERS (received until 4p.m.)	%	Minimum RSD	Maximum RSD
Regardless of order amount	0,06%	60	4.500
	RSD		
Internal payment operations	No fee		

#### Other fees for domestic payment operations

	%	RSD
Comission for overdraft approval	1,5%	
Archive statement (per statement)		50
Issuing certificates on current account balance and turnover		200
Issuing certificates on order completion		80
Issuing confirmation on paying the founder's deposit and share capital increase		300
Withdrawing orders from the debt enforcement upon creditor's request		50 RSD + PN costs
Claims in case when client makes a mistake		200 RSD
Fee for changing damaged bank notes	1%	Minimum 5 RSD
Dormant account maintenance fee*		1.500,00 RSD annually

\* account that has not been active in the past 12 months i.e. account with no turnover

### Fees for cancellation of term deposit

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
<b>Promotional EUR term deposits during the Savings Week from October 31 through November 9</b>	
EUR term deposit for 12 months – withdrawal of interest upon maturity	50% of calculated interest

### E-banking

CLEARING ORDERS:		RSD	
From 3.000,00 RSD		12	
From 3.001,00 to 30.000,00 RSD		20	
From 30.001,00 to 100.000,00 RSD		30	
		%	Maximum RSD
From 100.000,00 to 250.000,00 RSD		0,06%	110 RSD

RTGS ORDERS (received until 4p.m.)	%	Minimum RSD	Maximum RSD
Regardless of order amount	0,04%	100	2.500
Internal payment operations	0,04%		

RTGS ORDERS (received after 4p.m.)	%	Minimum RSD	Maximum RSD
Regardless of order amount	0,04%	150	4.500
		%	Minimum RSD
Internal payment operations	0,04%	10	

OTHER SERVICES	RSD
E-bank software installation and training	No fee
Smart card reader and license for the software module for one licensed user	1.250,00
Connecting the licensed user and smart card	1.500,00
Connecting every additional licensed user and smart card	800,00
Licensed user certificate issuance cost	1.000,00
Certificate issuance cost for every additional licensed user	500,00
Existing certificate renewal (annually)	250,00
Unblocking of smart card	250,00
Help at client's location-technical support	1.600,00 RSD hour / 5.600,00 RSD day
Monthly current account maintenance	No fee

## IV PRICE LIST FOR BANK SERVICES IN INTERNATIONAL PAYMENT OPERATIONS

### FCY accounts of clients

	RSD
Opening of account	No fee
Closing of account	No fee
Monthly account maintenance fee	No fee
Issuing of account statements	No fee
Foreign cash deposits	No fee

### Realization of payment orders

	%	Minimum RSD	Maximum RSD
Outgoing payments (nostro) with FCY cover	0,25%	1.000	16.000
Outgoing payments (nostro) with RSD cover	0,15%	1.000	16.000
Payment in RSD from resident to a non-resident account in another bank	0.20%	900	9.000
		RSD	
Payment in RSD from resident to a non-resident account in the Bank		500	
Payments in FCY per FCY accounts in the Bank		No fee	

### Transfers and remittances

	%	Minimum RSD	Maximum RSD
FCY Inter bank transfers within the country	0,25%	1.000	16.000
Conditional transfers	0,5%	1.500	25.000
		RSD	
International transfer to FCY account (loro) inflow		No fee	
<b>Remittances within the country and abroad</b>			
		Minimum EUR	
Up to 1.000 EUR		5	
		Minimum EUR	
1.001 – 50.000 EUR		10	
		Minimum EUR	
over 50.000 EUR		15	

### Other fees for international payment operations

	%	Minimum RSD
FCY withdrawal in cash for business trip abroad	0.30%	500
		RSD
Sale and purchase of foreign currency		No fee
Changes of orders, withdrawal of orders, challenges		800 + real costs of foreign bank
Inflow in RSD from another bank to a non-resident account		500

**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.