



	Service	Fee
	OPERATIONS AND TREASURY SERVICES	
I	CUT OFF TIME	
	Respect of the specified time terms guarantees enforcement with the currency of the same day if it is provided that messages are in the proper format. After these terms, the transactions will be executed the next working day, unless otherwise is noted.	
II	DOMESTIC MONEY TRANSFERS – Retail and corporate	
1.1.	Paying in BAM inside BH	
a)	Through gyro clearing (up to 10.000,00 BAM)	0,1% min. 1,00 BAM
b)	Through RTGS system (over 10.000,00 BAM) and urgent orders up to 14 h on same day	0,1% min. 7,00 BAM max. 20,00 BAM – 60,00 BAM
c)	Through RTGS system (over 10.000,00 BAM) after 14h on same day and urgent orders	0,1% min. 7,00 BAM max. 30,00 BAM – 60,00 BAM
d)	Incomings on client account in BAM	no fee
1.2.	Substitution of assets	
a)	Damaged money (USD,CHF,GBP substitution through CB)	min. 10,00 BAM 6%
b)	Restrained money from circulation	min. 10,00 BAM 8%
c)	Takeover on collection	min. 10,00 BAM 2%
1.3.	Foreign currency transfers inside BH	
a)	Transfer from foreign exchange account on foreign exchange account at another bank in BH	0,4% min 20,00 BAM
b)	Transfer from self foreign exchange corporate account from another bank in BH, on self account in TZBB	0,5% min. 20,00BAM max. 50,00BAM
c)	Transfer on client account from another banks in BH	0,4% min. 20,00 BAM
d)	Currency exchange	TZB rate
III	INTERNATIONAL MONEY TRANSFERS – Retail and corporate	
1.	TRANSFERS	
1.1.	Outgoing payments in abroad	
a)	From a corporate client account	0,5% min. 20,00 BAM
b)	From a retail client account	0,6% min. 20,00 BAM
1.2.	Incoming payments from abroad	
a)	In favour of foreign exchange corporate account	0,5% min. 20,00 BAM
b)	In favour of foreign exchange retail account	0,5% min. 20,00 BAM
c)	In favour of foreign exchange account of foreign corporate and institutions	0,5% min. 20,00 BAM
d)	In favour of donor account	0,4% min. 20,00 BAM
e)	Additional informations and order corrections	20,00 BAM



f)	Sending requests to transfer funds from TC Ziraat Bankasi from client account in favour of the client's account in our Bank	20,00 BAM
1.3.	Conditional transfers	
a)	Outgoing payments in abroad	1% min. 20,00 BAM
b)	Incoming payments from abroad	1% min. 20,00 BAM
1.4.	Charge from correspondent banks	
1.4.1.	Additional paying services	
a)	Retransfer	10,00 BAM – 50,00 BAM
b)	Inquiry, additional informations	10,00 BAM – 50,00 BAM
c)	Corrections	10,00 BAM – 50,00 BAM
	CORPORATE BUSINESS	
I	DOCUMENTARY BUSINESS	
1.	DOCUMENTARY COLLECTION AND COLLECTION OF BILLS	
1.1.	Import and Export	0,5% min. 20,00 BAM
1.2.	Consigning documents without paying, returning documents, etc.	10,00 BAM
1.3.	Providing accept by bills	0,5% min. 20,00 BAM
1.4.	Bill charge without protest	0,5% min. 20,00 BAM
1.5.	Export charges with fulfilled bill protest	0,6% min. 30,00 BAM
1.6.	Changes	20,00 BAM
2.	DOCUMENTARY LETTER OF CREDIT	
2.1.	Import letter of credit	
a)	Opening letter of credit with placing deposit	on three month basis 0,7% min. 50,00 BAM
b)	Opening letter of credit with deffered deposit	on three month basis 1,2% min. 50,00 BAM
c)	Changing letter of credit terms	100,00 BAM
2.2.	Export letter of credit	
a)	Notification of L/C	0,2% min. 50,00 BAM
b)	Communication costs	0,1% min. 50,00 BAM
c)	Take over of documents	0,2% min. 50,00 BAM
d)	Confirmation of letter of credit	on three months basis 1% min. 100,00 BAM
e)	Costs for letter of credit which is not confirmed	0,25% min. 50,00 BAM
f)	Changing letter of credit conditions	50,00 BAM
g)	Diferrences by letter of credit	singularly 50,00 BAM
h)	Postal, TNT, DHL costs	by invoice
i)	Special arrangements	by contract
j)	Notification of letter of credit	0,01% min. 200,00 BAM, max. 600,00 BAM



k)	Inflows by letter of credit	according to 1.2.
3.	GUARANTEES	
3.1.	Import guarantees	
a)	Guarantees issuing	1,2% min. 50,00 BAM three month basis in advance or 4,2% on yearly basis in advance min. 50,00 BAM
b)	Counter guarantee issuing	1% min. 100,00 BAM three month basis in advance
c)	Super guarantee issuing	5% min. 200,00 BAM three month basis in advance
d)	Changing guarantees conditions	100,00 BAM
e)	Issuance of confirmation about obligation for issuing guarantees	5% on three month basis in advance
3.2.	Export guarantees	
a)	Notification	0,1% min. 20,00 BAM
b)	Forwarding guarantee letter	0,1% min. 20,00 BAM
c)	Confirmation	1,0% min. 30,00 BAM
d)	Changing guarantees conditions	50,00 BAM
e)	Take over of documents	1,5% min. 50,00 BAM
f)	Postal, TNT, DHL costs	by invoice
g)	Inflows by guarantees	according to 1.2.
II	OTHER FOREIGN EXCHANGE BUSINESS	
1.	Opening foreign exchange accounts	no fee
2.	Conduct of foreign exchange accounts	no fee
3.	Provision of monthly statements	10,00 BAM
4.	Preparation of transcripts and statements on demand Annual transcript of statements	5,00 BAM 50,00 BAM
5.	Cash exchange by order of domestic legal entities	BAM→EUR 0,5% 10,00 BAM EUR→BAM 0,5% 10,00 BAM ; exchange EUR→BAM for transfers from abroad no fee; other currencies no fee by the exchange list; non-cash conversion BAM – EUR i EUR – BAM no fee
6.	The conversion of the accounts of foreign entities	all currencies no fee by the exchange list
7.	Cash withdrawals from foreign exchange account on behalf of foreign legal entities	0,4% min. 10,00 BAM
8.	Depositing funds abroad on behalf of client	5% of earned interest
III	OPENING AND CONDUCTING ACCOUNTS	



1.	Opening and conducting accounts	
1.1.	Opening accounts	no fee
1.2.	Conducting accounts	2,00 BAM
1.3.	Provision of daily statements	no fee
1.4.	Provision of additional statements on request	5,00 BAM
1.5.	Extracts delivery to adress by post or fax on request	5,00 BAM
1.6.	Issuance of diverse confirmations on request	10,00 BAM
2.	Withdrawals from account	
2.1.	Withdrawals from BAM account of domestic legal entities	0,1% min. 5,00 BAM
2.2.	Withdrawals from BAM account of foreign legal entities	0,2% min. 10,00 BAM
2.3.	Paying in BAM currency to other client in the Bank	0,01% min. 0,5 BAM – max. 20,00 BAM
2.4.	Transfer of salaries of local legal entities to current accounts	0,01% min. 0,5 BAM – max. 20,00 BAM
2.5.	Execution of court decisions	1% min. 50,00 BAM max. 150,00 BAM
2.6.	Procedures about dormant accounts	1% min. 10,00 BAM
IV	CREDIT OPERATIONS IN COUNTRY (BAM)	
1.	Guarantee issuing in country	
1.1.	Guarantee issuing	1,2% min. 50,00 BAM three month basis in advance or 4,2% on yearly basis in advance min. 50,00 BAM
2.	Credit operations in country	
2.1.	Short term loans	
2.1.1.	Loan processing fee	1,00% max. 2.000,00 BAM
2.1.2.	Loan processing and monitoring fee	0,30% min. 100,00 BAM max. 1.000,00 BAM
2.1.3.	Fee for credit documentation	20,00 BAM
a)	Fee for processing documents in the case of cancellation of loan	50,00 BAM
b)	Fee for restructured loan	1,3% of the original loan amount
c)	Fee for processing documents in the case of rejection of loan	50,00 BAM
d)	Fee for early closing of loan	1,0% on the remaining amount
e)	Fee for removal registration of the lien	30,00 BAM
2.2.	Long term loans	
2.2.1.	Loan processing fee	1,00%
2.2.2.	Loan processing and monitoring fee	0,30% min. 100,00 BAM



a)	Fee for processing documents in the case of cancellation of loan	50,00 BAM
b)	Fee for restructured loan	1,3% of the original loan amount
c)	Fee for processing documents in the case of rejection of loan	50,00 BAM
d)	Fee for early closing of loan	1,0% on the remaining amount
e)	Fee for removal registration of the lien	30,00 BAM
2.3.	Fee for covering all Bank costs upon approval and release of loan in foreign currencies: overseas	0,6% on loan amount min. 100 BAM on a one-time basis
2.4.	Checking of pre-investment studies	0,2% by invoice amount
V	E BANKING	
1.1.	Membership fee	10,00 BAM monthly
1.2.	Provision per payment transactions	by current tariffs
	RETAIL BUSINESS	
I	BUSINESS IN BAM	
1.	Savings in BAM	
1.1.	Opening saving account	no fee
1.2.	Deposits and withdrawals of cash	no fee
1.3.	Closing saving account	no fee
2.	Gyro accounts	
2.1.	Opening gyro accounts	no fee
2.2.	Cash withdrawals	0,3% min. 2,00 BAM max. 50,00 BAM
2.3.	Blocking of gyro accounts	2,00 BAM
2.4.	Balance of gyro accounts	5,00 BAM
2.5.	Closing gyro accounts	5,00 BAM
3.	Current accounts	
3.1.	Opening current accounts	no fee
3.2.	Deposits and withdrawals of cash	no fee
3.3.	Payment obligations (standing order)	2,00 BAM per order
3.4.	Balance of current accounts	2,00 BAM
3.5.	Closing current accounts	5,00 BAM
3.6.	Monthly fee for conducting and maintaining of the current account	1,50 BAM
3.6.a.	Monthly fee for conducting and maintaining of the inactive account	5,00 BAM



3.7.	Cash payment of retail to legal entities accounts	0,1% min. 1,00 BAM
II	FOREIGN EXCHANGE OPERATIONS	
1.	Foreign currency account	
1.1.	Opening foreign exchange account	no fee
1.2.	deposit on foreing exchange account	no fee
1.3.	Cash withdrawal	no fee
1.4.	Cash withdrawal in foreign exchange, with conversion	per TZB course
1.5.	Monthly fee for conducting foreign exchange account	equivalent 1,50 BAM
1.5.a.	Monthly fee for conducting inactive account	equivalent 5,00 BAM
1.6.	Payment obligations (standing order)	2,00 BAM per order
1.7.	Closing foreign currency account	5,00 BAM
1.8.	Balance of foreign exchange account	10,00 BAM
2.	Currency	
2.1.	Incomings	
a)	Repurchase of foreign exchange	1%
b)	Cash takeover from authorized transmissions and enterprises by the approval of CB	no fee
c)	Assets return per business trip	1% min. 5,00 BAM
d)	Cash take over based on special agreement with Bank	0,5% or by arrangement
2.2.	Outflows	
a)	Sales to domestic corporate clients for travel	1% min. 10,00 BAM
b)	Cash selling to citizens	1%
2.3.	Cash exchange	Buying and selling TZB rate
2.4.	EUR in BAM exchange	
	-withdrawal by EUR account, exchange in BAM	0,25% min. 1,00 BAM
	-cash exchange EUR in BAM	0,50% min. 1,00 BAM
2.5.	BAM in EUR exchange	
	-withdrawal by BAM account, exchange in EUR	0,90% min. 2,00 BAM
	-cash exchange BAM in EUR	0,90% min. 2,00 BAM
3.	Cheques and other securities	
3.1.	Issuing	
a)	Issuing TZB cheques	1% min. 5,00 BAM
3.2.	Repurchase	
a)	Takeover	no fee
b)	Repurchase of private cheques (by agreement)	2% min. 15,00 BAM
III	BAM AND FOREIGN EXCHANGE ACCOUNTS FOR FOREIGN RETAIL	
1.	Opening	no fee
2.	Deposit on account	no fee



3.	Withdrawals from account	no fee			
a)	In local currency with conversion	TZB rate			
b)	In the currency of the account				
c)	In other currency				
4.	Cash exchange	TZB rate			
5.	Monthly fee for conducting account	equivalent 1,50 BAM			
6.	Payment obligations (standing order)	2,00 BAM per order			
7.	Closing foreign currency account	5,00 BAM			
IV	TREASURY OPERATIONS				
1.	Open depo				
a)	Saving books	10,00 BAM yearly			
b)	Securities	1% of the value min. 100,00 BAM			
c)	Bills per export-import of goods and services business on credit	0,5% yearly min. 10,00 BAM			
V	E BANKING				
1.1.	Membership fee	5,00 BAM monthly			
1.2.	Reissuing code for same user	10,00 BAM			
1.3.	Provision per payment transactions	By current tariff			
	LENDING TO INDIVIDUALS				
I	CARDS				
1.	VISA / MC				
		Classic	Gold	Business	Maestro
1.1.	First issuing of set of main cards (VISA + MC)	36 BAM-50 BAM	48 BAM-80 BAM	-	5 BAM
1.2.	First issuing of additional card (VISA or MC)	25 BAM	30 BAM	100 BAM	-
1.3.	Renewal of set of main cards	36 BAM-50 BAM	48 BAM-80 BAM	-	5 BAM
1.4.	Renewal of set or individual additional cards	0 BAM-25 BAM	20 BAM-40 BAM	100 BAM	-
1.5.	If the card is produced	25 BAM	30 BAM	50 BAM	5 BAM



	again due to losing, theft or damaging				
1.6.	If the card is produced again due to client request	30 BAM	40 BAM	60 BAM	10 BAM
1.6.1.	First issuing / renewal main card (VISA or MC)	25 BAM	40 BAM		
1.6.2.	Yearly fee for maintaining the account	20 BAM	20 BAM	40 BAM	1,80 BAM
1.7.	Credit card validity: 2 years				
1.8.	Debit cards validity: 3 years				
1.9.	Reissuing PIN code			10,00 BAM	
1.10.	Commission per POS terminal			1,5% - 12% (charged from merchants)	
1.11.	Monthly rent for POS terminal			0,00 – 40,00 BAM	
1.12.	Fee for issuing confirmations on client request			10,00 BAM	
1.13.	Fee for issuing E-Card code			10,00 BAM	
1.14.	Reissuing E-Card code			5,00 BAM	
1.15.	Membership for using E-card code			15,00 BAM (yearly basis)	
1.16.	Fee for printing statements on client request			0,50 BAM – 1 BAM per statement (more than 3 statements)	
1.17.	Fee for sending statements			0,50 BAM – 1,00 BAM	
1.18.	Min payable amount during the period indicated on the statement			5% of debt amount	
1.19.	Fee for cash withdrawal (credit cards)			3% min. 4,00 BAM	
	Transactions which are not On-Us made by Visa and MC cards in BH			min. 6,00 BAM	
	For international transactions			min. 7,00 USD	
1.20.	Fee for cash withdrawal (debit cards)			1% (for all transactions which are not On-Us)	
1.21.	Ordinary interest rate			1,28%	
1.22.	Interest rate for cash withdrawal			1,28% (counted from the date of cash withdrawal)	
1.23.	Default interest rate			2,50%	
1.24.	Default interest rate for exceeded limit			5% (more than 10% exceeded limit)	
1.25.	Membership for Maestro cards			10,00 BAM (no charge for year when card has been produced / renewed)	
1.26.	Fee for closing credit card account			20,00 BAM	
II	CONSUMER LOANS				



1.1.	Fee for receiving and processing requests for approval of consumer loans	1% - 2% (if the loan is approved)
1.2.	Fee for documents	30,00 BAM
1.3.	Fee for issuing confirmations on client request	10,00 BAM
1.4.	Fee for early closing of loan	1% - 2%
1.5.	Fee for sending enforcement	20,00 BAM (per enforcement)
1.6.	Fee for removal registration of the lien	30,00 BAM
III	HOUSE LOANS	
1.1.	Fee for receiving and processing requests for approval of house loans	1% - 2% (ukoliko se kredit odobri)
1.2.	Fee for documents	50,00 BAM
1.3.	Fee for issuing confirmations on client request	10,00 BAM
1.4.	Fee for early closing of loan	1% - 2%
1.5.	Fee for sending enforcement	20,00 BAM (per enforcement)
1.6.	Fee for removal registration of the lien	30,00 BAM
IV	CAR LOANS	
1.1.	Fee for receiving and processing requests for approval of car loans	1% - 2% (ukoliko se kredit odobri)
1.2.	Fee for documents	50,00 BAM
1.3.	Fee for issuing confirmations on client request	10,00 BAM
1.4.	Fee for early closing of loan	1% - 2%
1.5.	Fee for sending enforcement	20,00 BAM (per enforcement)
1.6.	Fee for removal registration of the lien	30,00 BAM
V	GUARANTEES	
1.1.	Fee for receiving and processing requests for approval of guarantees	1% (min. 50,00 BAM)
1.2.	Fee for guarantee term	1% quarterly (min. 50,00 BAM per quarter)
1.3.	Fee for documents	20,00 BAM
1.4.	Fee for issuing confirmations on client request	10,00 BAM
1.5.	Fee for early closing of guarantee	1% (min. 50 BAM)
1.6.	Fee for sending enforcement	20,00 BAM (per enforcement)
VI	FEE FOR SENDING ALL KIND OF WARNING	
	Fee for sending all kind of warnings for credit products: credit cards, credit current account, consumer/commercial loans, house loans, car loans, agricultural loans, guarantees	10,00 BAM (per warning)
	OTHER SERVICES	



1.	Issuing different confirmations about account balance	10,00 BAM
2.	Printing of yearly card	5,00 BAM per page, min. 10,00 BAM
3.	Fotocopy or transcript of document	10,00 BAM per page
4.	Withdrawal from account which is in another Bank	By agreement
5.	The execution of court orders and other orders of authorized bodies	5,00 BAM per order
6.	Sending assets on address by post	1% min. 10,00 max. 50,00 BAM
7.	Calculation of interest that are not related to banking operations on client request	5,00 BAM