

Pursuant to Article 73d, paragraph 5 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

D E C I S I O N
ON COMPILING THE FEE INFORMATION DOCUMENT LINKED TO THE
PAYMENT ACCOUNT

1 This Decision sets forth the content and form of the fee information document linked to the payment account.

The fee information document linked to the payment account (hereinafter: Document) is a document containing a list of services from the list of representative services linked to the payment account (hereinafter: List) that the payment service provider offers and data on individual fee for each service.

2 Within the meaning of this Decision, a payment account means a dinar payment account and FX-current account in euros.

3 A payment service provider shall prepare a special Document for each payment account that it offers to the payment service user, in determined forms for the Document, as follows:

- 1) Fee information document for a payment service user – consumer;
- 2) Fee information document for a payment service user – entrepreneur and a legal person;

4 The layout and content of the Document for consumers are specified in Annex 1.

The layout and content of the Document for entrepreneurs and legal persons are specified in Annex 2.

5 A payment service provider shall disclose in forms from Annexes 1 and 2 to this Decision only fees relating to the services from the List in accordance with Annex 3.

6 The form, content and manner of filling in the elements of the form referred to in Section 3 hereof shall be specified in Annex 4.

7 The Annexes 1 to 4 to this Decision are attached herewith and are integral thereto.

8 If a payment service provider offers a payment account with one package of services linked to the payment account which also contains services from the List, it shall prepare a Document for that service package.

If a payment service provider, in addition to the account and package referred to in paragraph 1 of this Section, offers one or more additional packages which also contain services from the List, which may cause a change in the fee for keeping that package, it shall prepare a special Document consisting of the services from the basic and additional service package and/or packages.

If a payment service provider, in addition to the account and package referred to in paragraph 1 of this Section, offers one or more additional packages which also contain services from the List, but do not cause a change in the fee for keeping that package, it shall disclose the fees for services from the List from additional packages in the corresponding fields in the form of the Document referred to in paragraph 1 hereof.

9 If a payment service provider within the same service package offers opening and keeping of the dinar payment account and FX-current account in euros, it shall prepare one Document and disclose the sum of fee for keeping both accounts in a place envisaged for the fee for keeping the payment account.

In the case referred to in paragraph 1 of this Section, in relation to other services from the List relating to both the dinar account and FX-current account in euros, the payment service provider shall first disclose in the Document the fee for the service regarding the dinar payment account, followed by the fee for the service regarding the FX-current account in euros, in the corresponding fields.

10 If for a specific payment account, and/or a service package there is a difference only in the fee for the service of keeping the account for various consumer categories (i.e. special fee for users such as pensioners, students, a specific category of employees), and/or entrepreneurs and legal persons (i.e. according to the number of executed transactions in a specific period), while the fees for all other services remain the same – the payment service provider may prepare only one Document for those categories of consumers and/or entrepreneurs and legal persons.

11 For activities and promotional offers of payment accounts and service packages which are valid if the payment service user concludes a payment service contract up to a definite date, a payment service provider shall not prepare a special Document, but a Document with terms which are generally valid for that payment account, and/or service package outside the timeframe of that activity and promotional offer.

12 A payment service provider shall not prepare the Document for the payment account its keeps for executing payment transactions exclusively relating to the performance of specific legal operations (i.e. purpose accounts for payment of sick leave benefits).

13 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 16
14 December 2018
B e l g r a d e

G o v e r n o r
National Bank of Serbia

Dr Jorgovanka Tabaković