

Pursuant to Article 5, Paragraph 1, Item b, Article 20, Paragraph 2, Item b and Article 37 of the Law on the Banking Agency of Republika Srpska ("Official Gazette of Republika Srpska ", No. 59/13 and 4/17), Article 7c the Law on internal payment transactions ("Official Gazette of Republika Srpska", number 2/12, 92/12, 58/19 and 38/22), Article 6, Paragraph 1, Item b and Article 19, Item b of the Statute of the Banking Agency of Republika Srpska ("Official Gazette of Republika Srpska", number 63/17), the Management Board of the Banking Agency of Republika Srpska, at the 46th session, held on 28 July 2022 adopted the

DECISION
ON DETERMINING THE FORM AND CONTENT OF REPORT ON SERVICE CHARGES
REGARDING PAYMENT ACCOUNT

Article 1

- (1) This Decision shall determine the layout and content of the report on service charges regarding the payment account.
- (2) The report on service charges regarding the payment account is a document that contains data on all fees charged for services regarding the payment account of a private individual (hereinafter: the user).
- (3) This Decision shall be applied to banks with headquarters in Republika Srpska and organizational units of banks with headquarters in the Federation of Bosnia and Herzegovina and Brčko District of Bosnia and Herzegovina that operate in Republika Srpska.

Article 2

The layout and content of the report on service charges regarding the payment account are set out in Annex 1, which is published on the website of the Banking Agency of Republika Srpska and is an integral part of this Decision.

Article 3

The bank is obliged to include in the report on service charges regarding the payment account all the fees it charged the user for all the services it provided to that user, and that report also contains data on all interest charged by the bank from the user, as well as on all interest which the user has benefited.

Article 4

- (1) The bank is obliged to deliver to the user, free of charge, or otherwise make available reports on all service charges regarding the payment account, in the agreed manner, at least once a year.
- (2) As an exception to Paragraph 1 of this Article, in the case of termination of the payment account, the bank is obliged, after termination of that account, to deliver to the the user, without delay, the report on the service charged related to that payment account, for the period up to its termination, at the latest within 30 days from the date of termination of that payment account.

Article 5

- (1) This Decision shall come into force on the eighth day from the day of its publication in the "Official Gazette of Republika Srpska."
- (2) Banks are obliged to harmonize their operations, organization and general acts with the provisions of this Decision within four months from the date of adoption of this Decision.

Number: UO-362/22

Date: 28 July, 2022

PRESIDENT OF THE
MANAGEMENT BOARD
Bratoljub Radulović