

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 7a of 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 LIST OF MOST REPRESENTATIVE SERVICES REGARDING PAYMENT ACCOUNT

Article 1

- (1) This Decision shall determine the list of most representative services regarding the payment account that private individuals (hereinafter: users) use most often, which expose them to the highest costs, for which they pay charges and which are offered by at least one bank in Republika Srpska
- (2) 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 provide users with the service of opening and maintaining a payment account.

Article 2

The layout and content of the list of most representative services regarding the payment account for users are determined in Annex 1, which is published on the website of the Banking Agency of the Republika Srpska (hereinafter: the Agency) and is an integral part of this Decision.

Article 3

The bank shall be obliged to use the terms and definitions set out in the list from Annex 1 of this Decision:

1. in the informative overview of services and charges regarding the payment account;
2. in the report on fees charged,
3. when providing the Agency with data on fees charged to users,
4. when advertising and contracting the services specified in the list from Annex 1 of this Decision.

Article 4

- (1) The bank shall be obliged to make the list from Annex 1 of this Decision easily accessible in its business premises and on its website.
- (2) The bank shall be obliged, at the user's request, to deliver to the user the list from Annex 1 of this Decision in a printed form or on another permanent data carrier, free of charge.

Article 5

- (1) If the bank, in addition to the terms and definitions determined in the list from Annex 1 of this Decision, provides additional explanations regarding the services provided in that list, it is obliged to provide them in a separate document.
- (2) The bank that prepares the document referred to in Paragraph 1 of this Article shall be obliged to follow the structure and sequence of services from the list in Annex 1 of this Decision and to formulate additional explanations clearly, unambiguously and comprehensibly.

- (3) The bank that prepares the document referred to in Paragraph 1 of this Article shall be obliged to make that document easily accessible to the user, i.e. to deliver that document to the user at the user's request, in a printed form or another permanent data carrier, free of charge and with the list from Annex 1 of this Decision.

Article 6

The bank cannot change the form and content of the list of most representative services from Annex 1 of this Decision.

Article 7

- (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-360/22

Date: 28 July, 2022

PRESIDENT OF THE
MANAGEMENT BOARD
Bratoljub Radulović