

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 7b and 7d 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 CONTENT OF INFORMATIVE OVERVIEW OF SERVICES AND CHARGES REGARDING PAYMENT ACCOUNT

Article 1

- (1) This Decision shall determine the content and form of the informative overview of services and charges regarding payment account.
- (2) The informative overview of services and charges is a document that contains a list of services from the list of the most representative services regarding the payment account stipulated by the Decision on determining the list of most representative services regarding payment account (hereinafter: the List) that the bank provides and data on individual charges for each such a service.
- (3) Payment account in the sense of this Decision is an account for carrying out payment transactions.
- (4) 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 informative overview of services and charges regarding the payment account are set out in Annex 1, which is published on the website of the Banking Agency of Republika Srpska (hereinafter: the Agency) and is an integral part of this Decision.

Article 3

- (1) The bank shall be obliged to provide the user, at his/her request, with an informative overview of services and charges in written or electronic form, free of charge, within a reasonable period of time, before the conclusion of the contract on payment services.
- (2) The bank shall be obliged to ensure that an informative overview of all services and charges for services associated with all payment accounts in written form is easily available in its premises and on its website, and that at the request of a private individual (hereinafter: the user) submit this overview in electronic form, free of charge.

Article 4

- (1) On its website, the Agency shall publish comparable data on fees charged by banks to users for the services listed in the list of the most representative services.
- (2) Banks shall be obliged to provide a link on their website to the content on the Agency's website.

Article 5

- (1) Banks shall be obliged to submit to the Agency data on charges for services regarding the payment account on the template NPS 1 - Report on fees charged for the most representative services regarding the user's payment account.

- (2) The form and content of the template referred to in previous Paragraph shall be determined and published on the Agency's official website.
- (3) Data on charges for services regarding the payment account of a bank shall be submitted quarterly, with the balance as of March 31 of the current year - no later than April 20 of the current year, data for the second quarter, with the balance as of June 30 of the current year - no later than July 20 of the current year, data for the third quarter, with the balance as of September 30 of the current year - no later than October 20 of the current year, data for the fourth quarter, with the balance as of December 31 of the current year - no later than March 5 of the following year, having in mind that they shall deliver the first reports starting from the reporting date as of 31/12/2022.

Article 6

- (1) If users believe that the data on charges published in the comparable overview of charges on the Agency's official website are not correct, they can contact the Agency in writing by submitting a written request for reporting incorrect information, in person or by mail to the Agency's protocol.
- (2) In the request referred to in Paragraph 1 of this Article, the users are obliged to provide information about the request applicant (name and surname, address, contact details of the request applicant), the name of the bank to which the incorrect information refers, a description of the incorrect information with documents that refer to the incorrect information, as well as the date of submission of the request.
- (3) The Agency will process received requests for reporting incorrect information within 30 days from the date of receipt of the request and deliver a written response to the request applicant. If necessary, the Agency will contact banks for verification and delivery of additional data.

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-361/22

Date: 28 July, 2022

PRESIDENT OF THE
MANAGEMENT BOARD
Bratoljub Radulović