

## Condition List For Retail Debit Cards

**In effect as of 31 October 2018**

All comments and notes relating to the conditions on this list can be found in the footnote. Any liability for printing errors is excluded. More information about the products and services of the Bank can be obtained by calling CKB Call Center at 19894, visiting the website [www.ckb.me](http://www.ckb.me), sending an e-mail to [info@ckb.me](mailto:info@ckb.me) or calling at the nearest branch office of Crnogorska Komerčijalna Banka.



<b>CKB Maestro Card / CKB Debit Mastercard Contactless</b>	
Initial issuance	EUR 0,00
Monthly <sup>1</sup> membership fee for primary cardholder <sup>2</sup>	EUR 0,00
Monthly membership fee for additional cardholder	EUR 0,99
Card reissuance after expiration	EUR 3,70
Cash withdrawal from CKB ATM <sup>3</sup>	0,25% (min EUR 0,33)
Cash withdrawal from other bank ATM	EUR 1,99 + 2,00%
Cash withdrawal from CKB cash advance	0,25% (min EUR 0,33)
Cash withdrawal from other bank cash advance	EUR 1,99 + 2,00%
Cash withdrawal from ATM abroad within OTP group	EUR 1,00
Cash-in transactions on CKB ATM	EUR 0,50
Balance inquiry	EUR 0,40
Balance inquiry on Universal Capital Bank ATM	EUR 0,40
Post office cash out	EUR 0,33
Post office cash in	EUR 0,33
Daily ATM limit	EUR 600,00
Daily POS limit	EUR 600,00
Aggregate daily limit	EUR 600,00

<b>CKB VISA Electron Card</b>	
Initial issuance	EUR 0,00
Monthly membership fee for primary cardholder <sup>4</sup>	EUR 0,00
Monthly membership fee for additional cardholder	EUR 0,99
Card reissuance after expiration	EUR 3,70
Cash withdrawal from CKB ATM <sup>5</sup>	0,25% (min EUR 0,33)
Cash withdrawal from other bank ATM	EUR 1,99 + 2,00%
Cash withdrawal from ATM abroad within OTP group	EUR 1,00
Cash withdrawal from Universal Capital Bank ATM	EUR 1,50 + 0,30%
Cash withdrawal from CKB cash advance	0,25% (min EUR 0,33)
Cash withdrawal from Universal Capital Bank cash advance	EUR 1,50 + 0,30%
Cash withdrawal from other bank cash advance	EUR 1,99 + 2,00%
Cash-in transactions on CKB ATM	EUR 0,50
Balance inquiry	EUR 0,40
Balance inquiry on Universal Capital Bank ATM	EUR 0,40
Post office cash out	EUR 0,33
Post office cash in	EUR 0,33
Daily ATM limit	EUR 600,00
Daily POS limit	EUR 600,00
Aggregate daily limit	EUR 600,00

<b>CKB VISA Platinum Debit Card</b>	
Initial issuance	EUR 0,00
Monthly membership fee for primary <sup>6</sup> cardholder	EUR 1,99
Monthly membership fee for additional <sup>7</sup> cardholder	EUR 1,99
Card reissuance after expiration	EUR 3,70
Cash withdrawal from CKB ATM <sup>8</sup>	0,25% (min EUR 0,33)
Cash withdrawal from other bank ATM	EUR 1,99 + 2,00%

<sup>1</sup> Month in the document means the period between the first day and the last day of a calendar month.

<sup>2</sup> Account holder is provided with a CKB Debit Mastercard Contactless and a Visa Electron card for free with CKB transactional account.

<sup>3</sup> The first two cash withdrawals from CKB ATM in a month are free of charge.

<sup>4</sup> Account holder is provided with a CKB Debit Mastercard Contactless and a Visa Electron card for free with CKB transactional account.

<sup>5</sup> The first two cash withdrawals from CKB ATM in a month are free of charge.

<sup>6</sup> Monthly membership for the first 12 months for primary card is free of charge

<sup>7</sup> Monthly membership for the first 12 months for additional card is free of charge

<sup>8</sup> The first two cash withdrawals from CKB ATM in a month are free of charge.

Cash withdrawal from ATM abroad within OTP group	EUR 1,00
Cash withdrawal from CKB cash advance	1,00% (min EUR 0,50)
Cash withdrawal from other bank cash advance	EUR 1,99 + 2,00% (min EUR 5,00)
Cash-in transactions on CKB ATM	EUR 0,50
Balance inquiry	EUR 0,40
Balance inquiry on Universal Capital Bank ATM	EUR 0,40
Post office cash out	EUR 0,33
Post office cash in	EUR 0,33
Lounge Key Service	USD 27,00 per visit
VISA Global Customer Assistance Services (GCAS) <sup>9</sup>	As incurred
Daily ATM limit	EUR 1.000,00
Daily POS limit	EUR 1.000,00
Aggregate daily limit	EUR 2.000,00

<b>ISIC Maestro CKB Card</b>	
Initial issuance <sup>10</sup>	EUR 0,00
Monthly membership fee for primary cardholder	EUR 0,00
Card reissuance after expiration	EUR 3,70
Cash withdrawal from CKB ATM <sup>11</sup>	0,25% (min EUR 0,33)
Cash withdrawal from CKB cash advance	0,25% (min EUR 0,33)
Cash withdrawal from other bank ATM	EUR 1,99 + 2,00%
Cash withdrawal from other bank cash advance	EUR 1,99 + 2,00%
Cash withdrawal from ATM abroad within OTP group	EUR 1,00
Cash-in transactions on CKB ATM	EUR 0,50
Balance inquiry	EUR 0,40
Balance inquiry on Universal Capital Bank ATM	EUR 0,40
Post office cash out	EUR 0,33
Post office cash in	EUR 0,33
Daily ATM limit	EUR 500,00
Daily POS limit	EUR 500,00
Aggregate daily limit	EUR 500,00

<b>CKB shopping card</b>	
Initial issuance	EUR 0,00
Monthly membership fee for primary cardholder	EUR 0,99
Card reissuance after expiration	EUR 0,00

### Revolving retail cards

<b>Mastercard Standard Revolving Card</b>	
Initial issuance	EUR 0,00
Monthly membership fee for primary cardholder	EUR 1,59
Monthly membership fee for additional cardholder	EUR 1,50
Card reissuance after expiration	EUR 2,10
Cash withdrawal from CKB ATM	3,00%
Cash withdrawal from other bank ATM	EUR 1,99+3,00% (min EUR 5,00)
Cash withdrawal from CKB cash advance	3,00%
Cash withdrawal from other bank cash advance	EUR 1,99+3,00% (min EUR 5,00)
Balance inquiry	EUR 0,40
Balance inquiry on Universal Capital Bank ATM	EUR 0,40
Daily ATM limit	EUR 1.000,00
Daily POS limit	EUR 1.000,00
Aggregate daily limit	EUR 1.000,00
Annual Interest fee for approved credit limit	14,00%
Annual default interest fee	21,00%
Minimum amount of minimum payment	EUR 10,00
Fee for exceeding credit limit	EUR 10,00

<sup>9</sup> In case that client uses one of the VISA Global Customer Assistance Services, his account will be charged according to standard VISA fees for this service.

<sup>10</sup> Annual membership fee for ISIC organization is paid in advance in amount of EUR 6.

<sup>11</sup> The first two cash withdrawals from CKB ATM in a month are free of charge.

<b>CKB VISA Classic Revolving Card</b>	
Initial issuance	EUR 0,00
Monthly membership fee for primary cardholder	EUR 1,59
Monthly membership fee for additional cardholder	EUR 1,50
Card reissuance after expiration	EUR 2,10
Cash withdrawal from CKB ATM	3,00%
Cash withdrawal from Universal Capital Bank ATM	EUR 1,99+3,00% (min EUR 5,00)
Cash withdrawal from other bank ATM	EUR 1,99+3,00% (min EUR 5,00)
Cash withdrawal from CKB cash advance	3,00%
Cash withdrawal from Universal Capital Bank cash advance	EUR 1,99+3,00% (min EUR 5,00)
Cash withdrawal from other bank cash advance	EUR 1,99+3,00% (min EUR 5,00)
Balance inquiry	EUR 0,40
Balance inquiry on Universal Capital Bank ATM	EUR 0,40
Daily ATM limit	EUR 1.000,00
Daily POS limit	EUR 1.000,00
Aggregate daily limit	EUR 1.000,00
Annual Interest fee for approved credit limit	14,00%
Annual default interest fee	21,00%
Minimum amount of minimum payment	EUR 10,00
Fee for exceeding credit limit	EUR 10,00

<b>Mastercard Gold Revolving Card</b>	
Initial issuance	EUR 0,00
Monthly membership fee for primary cardholder	EUR 7,00
Monthly membership fee for additional cardholder	EUR 6,00
Card reissuance after expiration	EUR 2,10
Cash withdrawal from CKB ATM	3,00%
Cash withdrawal from other bank ATM	EUR 1,99+3,00% (min EUR 5,00)
Cash withdrawal from CKB cash advance	3,00%
Cash withdrawal from other bank cash advance	EUR 1,99+3,00% (min EUR 5,00)
Balance inquiry	EUR 0,40
Balance inquiry on Universal Capital Bank ATM	EUR 0,40
Daily ATM limit	EUR 2.000,00
Daily POS limit	EUR 4.000,00
Aggregate daily limit	EUR 4.000,00
Annual Interest fee for approved credit limit	14,00%
Annual default interest fee	21,00%
Minimum amount of minimum payment	EUR 10,00
Fee for exceeding credit limit	EUR 10,00

<b>VISA Gold Revolving Card</b>	
Initial issuance	EUR 0,00
Monthly membership fee for primary cardholder	EUR 7,00
Monthly membership fee for additional cardholder	EUR 6,00
Card reissuance after expiration	EUR 2,10
Cash withdrawal from CKB ATM	3,00%
Cash withdrawal from Universal Capital Bank ATM	EUR 1,99+3,00% (min EUR 5,00)
Cash withdrawal from other bank ATM	EUR 1,99+3,00% (min EUR 5,00)
Cash withdrawal from CKB cash advance	3,00%
Cash withdrawal from Universal Capital Bank cash advance	EUR 1,99+3,00% (min EUR 5,00)
Cash withdrawal from other bank cash advance	EUR 1,99+3,00% (min EUR 5,00)
Balance inquiry	EUR 0,40
Balance inquiry on Universal Capital Bank ATM	EUR 0,40
Daily ATM limit	EUR 2.000,00
Daily POS limit	EUR 4.000,00
Aggregate daily limit	EUR 4.000,00
Annual Interest fee for approved credit limit	14,00%
Annual default interest fee	21,00%
Minimum amount of minimum payment	EUR 10,00
Fee for exceeding credit limit	EUR 10,00

<b>Mastercard / VISA Super Revolving Card</b>	
Initial issuance	EUR 0,00
Monthly membership fee for primary cardholder	EUR 1,59
Monthly membership fee for additional cardholder	EUR 1,50
Card reissuance after expiration	EUR 2,10
Cash withdrawal from CKB ATM	3,00%
Cash withdrawal from Universal Capital Bank ATM	EUR 1,99+3,00% (min EUR 5,00)
Cash withdrawal from other bank ATM	EUR 1,99+3,00% (min EUR 5,00)
Cash withdrawal from CKB cash advance	3,00%
Cash withdrawal from Universal Capital Bank cash advance	EUR 1,99+3,00% (min EUR 5,00)
Cash withdrawal from other bank cash advance	EUR 1,99+3,00% (min EUR 5,00)
Balance inquiry	EUR 0,40
Balance inquiry on Universal Capital Bank ATM	EUR 0,40
Daily ATM limit	EUR 1.000,00
Daily POS limit	EUR 1.000,00
Aggregate daily limit	EUR 1.000,00
Annual Interest fee for approved credit limit	22,00%
Annual default interest fee	22,00%
Minimum amount of minimum payment	EUR 10,00
Fee for exceeding credit limit	EUR 10,00

### Cash withdrawal in foreign currency from CKB ATM for Mastercard cardholders from other countries

<b>Dynamic Currency Conversion DCC (applies to CHF, SEK, USD, GBP, AUD, NOK, DKK, CAD)</b>	
Transaction on CKB ATM for non-residential Mastercard cardholders in their local currency	6,00%

### CKB Private Banking and Investment Services clients

<b>CKB Mastercard PB Contactless</b>	
Initial issuance	EUR 0,00
Monthly membership fee for primary cardholder <sup>12</sup>	EUR 0,00
Card reissuance after expiration	EUR 0,00
Cash withdrawal from CKB ATM <sup>13</sup>	0,50% (min EUR 1,00)
Cash withdrawal from other bank ATM	2,00% + EUR 1,99
Cash withdrawal from ATM abroad within OTP group	EUR 1,00
Cash withdrawal from CKB cash advance	1,00% (min EUR 0,50)
Cash withdrawal from other bank cash advance	1,99 EUR + 2,00% (min EUR 5,00)
Cash-in transactions on CKB ATM	EUR 0,50
Balance inquiry	EUR 0,40
Post office cash out	EUR 0,33
Post office cash in	EUR 0,33
Daily ATM limit	EUR 1.000,00
Daily POS limit	EUR 1.000,00
Aggregate daily limit	EUR 1.000,00

<b>CKB Mastercard PB+ Contactless</b>	
Initial issuance	EUR 0,00
Monthly membership fee for primary cardholder <sup>14</sup>	EUR 0,00
Card reissuance after expiration	EUR 0,00
Cash withdrawal from CKB ATM <sup>15</sup>	0,50% (min EUR 1,00)
Cash withdrawal from other bank ATM	2,00% + EUR 1,99
Cash withdrawal from ATM abroad within OTP group	EUR 1,00
Cash withdrawal from CKB cash advance	1,00% (min EUR 0,50)
Cash withdrawal from other bank cash advance	1,99 EUR + 2,00% (min EUR 5,00)

<sup>12</sup> Account holder receives CKB Debit Mastercard PB Contactless card free of charge within Private Banking PB package.

<sup>13</sup> The first two cash withdrawals from CKB ATM in a month are free of charge.

<sup>14</sup> Account holder receives CKB Debit Mastercard PB Contactless card free of charge within Private Banking PB+ package.

<sup>15</sup> The first two cash withdrawals from CKB ATM in a month are free of charge.

Cash-in transactions on CKB ATM	EUR 0,50
Balance inquiry	EUR 0,40
Post office cash out	EUR 0,33
Post office cash in	EUR 0,33
Daily ATM limit	EUR 2.000,00
Daily POS limit	EUR 4.000,00
Aggregate daily limit	EUR 4.000,00

<b>CKB VISA Platinum Debit Card for CKB Private banking clients</b>	
Initial issuance	EUR 0,00
Monthly membership fee for primary <sup>16</sup> cardholder for PB Classic package	EUR 1,99
Monthly membership fee for primary <sup>17</sup> cardholder for PB package	EUR 0,99
Monthly membership fee for primary cardholder for PB+ package	EUR 0,00
Monthly membership fee for additional <sup>18</sup> cardholder	EUR 1,99
Card reissuance after expiration	EUR 3,70
Cash withdrawal from CKB ATM <sup>19</sup>	0,25% (min EUR 0,33)
Cash withdrawal from other bank ATM	EUR 1,99 + 2,00%
Cash withdrawal from ATM abroad within OTP group	EUR 1,00
Cash withdrawal from CKB cash advance	1,00% (min EUR 0,50)
Cash withdrawal from other bank cash advance	EUR 1,99 + 2,00% (min EUR 5,00)
Cash-in transactions on CKB ATM	EUR 0,50
Balance inquiry	EUR 0,40
Balance inquiry on Universal Capital Bank ATM	EUR 0,40
Post office cash out	EUR 0,33
Post office cash in	EUR 0,33
Lounge Key Service	USD 27,00 per visit
VISA Global Customer Assistance Services (GCAS) <sup>20</sup>	As incurred
Daily ATM limit	EUR 1.000,00
Daily POS limit	EUR 1.000,00
Aggregate daily limit	EUR 2.000,00

<sup>16</sup> Monthly membership for the first 12 months for primary card is free of charge

<sup>17</sup> Monthly membership for the first 12 months for primary card is free of charge

<sup>18</sup> Monthly membership for the first 12 months for additional card is free of charge

<sup>19</sup> The first two cash withdrawals from CKB ATM in a month are free of charge.

<sup>20</sup> In case that client uses one of the VISA Global Customer Assistance Services, his account will be charged according to standard VISA fees for this service.