

Condition List for Retail Transaction Accounts, Overdraft and Transaction Payment 19

Effective as of August 30, 2023

Comments and notes relating to this Condition list may be found in the footnote. Any liability for printing errors is excluded. For more information about the products and services of the Bank, contact CKB Contact Center at 19894, visit website www.ckb.me, send an e-mail to info@ckb.me or visit the nearest business unit office of Crnogorska Komercijalna Banka.



Opening, maintenance and information on retail transactional account	
Transaction account opening ¹	Free of charge
Transaction account closing	Free of charge
Monthly account statement	Free of charge
Official statements	EUR 3.00
Bills of exchange and other forms	EUR 2.00
Service packages - Monthly fees for maintenance²	
STANDARD³ package	3,95 EUR – standard price 2,95 EUR with a minimum monthly debit card spend ⁴ of EUR 200.00
SMART⁵ package	5,95 EUR - standard price 4,95 EUR – with a minimum 3 CKB GO transactions, without any transaction at the counters
SUPER⁶ package	EUR 7.95
CKB Junior⁷ package	EUR 1.99 monthly
Monthly fees for transaction account maintenance, CKB GO and SMS service for non-package users	
Maintenance of account for national payments	EUR 1,19
Maintenance of one or more accounts for national payments	EUR 1,49
Maintenance of account for national payments for pensioners	EUR 0,49
Maintenance of one or more accounts for national payments for pensioners	EUR 0,99
Internet and Mobile banking (CKB GO)	EUR 2,50
SMS service	EUR 1,25
Card SMS ⁸	EUR 0,45
SMS messages	Free of charge
Internet and Mobile banking (CKB GO) contract termination during promo period ⁹	Free of charge
Internet and Mobile banking (CKB GO) contract termination after promo period	Free of charge
Cash withdrawal¹⁰ and cash payment at counters	
Cash disbursement from transaction account for the execution of national payment transactions	Free of charge
Cash payment to transaction account for the execution of national payment transactions	Free of charge
Cash payment - CHF series 8 to transaction account for the execution of international payment transactions	2.00% of the amount

¹ Retail transaction account for the execution of national payment transactions or retail transaction account for the execution of international payment transactions.

² A detailed description of the contents of the service package can be found on the bank's official website www.ckb.me

³ For Olympic winners and employees of the "Komanski Most" JU Institute, monthly maintenance fee for Standard package is EUR 1.00

⁴ Debit card spending includes all online transactions, as well as transactions made at POS terminals

⁵ For Olympic winners and employees of the "Komanski Most" JU Institute, monthly maintenance fee for Smart package is EUR 1.51

⁶ For Olympic winners and employees of the "Komanski Most" JU Institute, monthly maintenance fee for Super package is EUR 3.00

⁷ CKB Junior package includes the following products: CKB transaction account for the execution of national payment transactions, ISIC CKB Mastercard debit card, CKB GO for natural persons and CKB SMS service. Condition for applying for CKB Junior package is membership in ISIC organization which amounts to EUR 6.00 annually and is paid in advance as one-off amount.

⁸ An integral part of the debit card, charged upon issuance or reissuance of the payment card after April 7, 2023. and includes notifications of outflows for all currently active and future card products (including credit card products).

⁹ Contract for Internet and Mobile banking (CKB GO) is concluded for the period of 12 months. Promo period represents a calendar month in which the client signed the contract, as well as the next calendar month.

¹⁰ For cash withdrawal in the amount above EUR 50,000 for residents, i.e. EUR 15,000 for non-residents, one day prior notice is required.

Internal transaction payments at counters¹¹	
Transfer to the natural and legal person's transaction account for the execution of national payment transactions (value below EUR 1,000)	EUR 0.45
Transfer to the natural and legal person's transaction account for the execution of national payment transactions (value from EUR 1,000 and above)	EUR 0,15
Payments between transaction accounts for the execution of national payment transactions within the same ID of natural person	Free of charge
Transfer to own transaction account for the execution of international payment transactions	Free of charge
Internal transaction payments via CKB GO service	
Transfer to the natural and legal person's transaction account for the execution of national payment transactions	EUR 0.12
Payments between transaction accounts for the execution of national payment transactions within the same ID of natural person	Free of charge
Transfer to own transaction account for the execution of international payment transactions	Free of charge
External transaction payments at counters	
Clearing (DNS) payments (value below EUR 1,000)	EUR 0.95
RTGS transactions, budget payment orders and public revenues	
RTGS payments submitted until 1:30 p.m. below EUR 1,000	EUR 3.50
RTGS payments submitted until 1:30 p.m. from EUR 1,000 and above	0.03% plus EUR 3.00, max. EUR 50.00
RTGS payments submitted after 1:30 p.m. below EUR 1,000	EUR 4.55
RTGS payments submitted after 1:30 p.m. from EUR 1,000 and above	0.04% plus EUR 3.90; max. EUR 65.00
Note: public revenue (budget) payments in the amount below EUR 1,000 are charged as DNS payments, and in the amounts from EUR 1,000 and above as RTGS payments.	
External transaction payments via CKB GO service	
Clearing (DNS) transactions (value below EUR 1,000)	
Clearing (DNS) payments submitted until 1:30 p.m.	EUR 0.32
Clearing (DNS) payments submitted after 1:30 p.m.	EUR 0.36
RTGS transactions, budget payment orders and public revenues	
RTGS payments submitted until 1:30 p.m. below EUR 1,000	EUR 2.80
RTGS payments submitted until 1:30 p.m. from EUR 1,000 and above	0.024% plus EUR 2.40; max. EUR 40.00
RTGS payments submitted after 1:30 p.m. below EUR 1,000	EUR 3.64
RTGS payments submitted after 1:30 p.m. from EUR 1,000 and above	0.032% plus EUR 3.12; max. EUR 52.00
Note: public revenues (budget) payments in the amount up to EUR 1,000 are charged as DNS payments, and the amounts from EUR 1,000 and above as RTGS payments.	
Payments by standing orders and direct debit	
Payments by standing order - internal	EUR 0.15
Payments by direct debit (DDP) - internal	EUR 0,15
Payments by standing order - internal - external	EUR 0.40
Payments by direct debit (DDP) - external	EUR 0.40
Processing of inflows to transactional account for the execution of national payments	
Internal inflow from natural person	Free of charge
Internal inflow from legal person ¹²	0.20%

¹¹ For the transfer of funds in the amount above EUR 50,000 for residents, i.e. EUR 15,000 for non-residents, one day prior notice is required.

¹² This tariff refers to inflows paid to transaction account for the execution of national payment transactions of a natural person from legal person, and includes salaries and other income that are not the subject of the Agreement on the execution of bulk transfers concluded between the Bank and the ordering party.

Direct external inflow to natural person's account ¹³	0.20%
Posting pensions to the clients' accounts	Free of charge
Posting payments through the Bank's account¹⁴	
Below EUR 500	0.50%
From EUR 500 to EUR 1,000 (excluding the amount of EUR 1.000)	0.40%
From EUR 1,000 to EUR 5,000 (excluding the amount of EUR 5.000)	0.30%
From EUR 5,000 and above	0.2%, max EUR 50.00

Cash payments - general payment slip	
Internal payments	0.25% min. EUR 1.00; max. EUR 10.00
External DNS payments	0.30% min. EUR 1.50; max. EUR 50.00
External budget payments – public revenues	0.30% min. EUR 1.50; max. EUR 50.00
External RTGS payments	0.30% min. EUR 3.00; max. EUR 50.00

International transaction payments	
Outgoing payments¹⁵	
Payments in the countervalue below EUR 50,000	1.00% min. EUR 9.00
Payments in the counter value from EUR 50,000 and above	0.50%
Additional fee for T+0 and T+1 transactions	Free of charge
OUR service below EUR 5,000 ¹⁶	EUR 10.00
OUR service from EUR 5,000 and above	EUR 15.00
Incoming payments¹⁷	
Incoming payments below the countervalue of EUR 3,000	1.00%
Incoming payments of the countervalue from EUR 3,000 to EUR 50,000 (excluding the amount of EUR 50.000)	0.55%
Incoming payments of the countervalue from EUR 50,000 and above	0.35%
Payment order correction	EUR 50.00
Payment order canceling	EUR 75.00
Refund of erroneously paid funds ¹⁸	EUR 30.00
Transfer of funds from transaction accounts for the execution of international payments to transaction accounts for the execution of national payments	Free of charge

Currency conversion¹⁹	
Up to EUR 20,000	CKB foreign currency rate
Above EUR 20,000 ²⁰	Preferential rate

Foreign exchange transactions	
All currencies on the valid CKB Currency List for cash	CKB currency rate for cash

Agency transactions	
Payment of salaries under the agency agreement	0.20% - 0.50%
Distribution payment - old savings, dividends, compensations of damages to the pensioners, indemnifications, premiums, payments to microfinance institutions	According to the agreement

CKB Private Banking	
Monthly fee for PB package	15.00 EUR

¹³ Except in cases of direct external inflow for the pensioners' accounts, when the inflow is free of charge.

¹⁴ Except in cases of the execution of bulk transfers under agreements concluded between the Bank and the ordering party.

¹⁵ Specified fees are collected in EUR.

¹⁶ If the client chooses to bear costs for the beneficiary, in addition to the standard fee they should also pay the additional fee specified in the table.

¹⁷ Specified fees are collected in the currency of incoming payment.

¹⁸ Specified fees or their countervalues are collected from the refunded amount, in the currency of refunded amount.

¹⁹ Costs are charged and collected in EUR.

²⁰ Rate defined based on the current rate on the international financial market.

Monthly fees for transaction account maintenance, CKB GO and SMS service until November 7 2022, for non-package users²¹						
Service	Account maintenance	Debit cards ²²	SMS service	Card SMS ²³	Internet and mobile banking	SMS messages
Account for national payments + debit cards	EUR 1.19	EUR 0.00	-	EUR 0,45	-	-
Account for national payments + debit cards + SMS service	EUR 1.19	EUR 0.00	EUR 1,25		-	EUR 0.00/SMS
Account for national payments + debit cards + Internet and mobile banking (CKB GO)	EUR 1.19	EUR 0.00	-	EUR 0,45	EUR 2.50	-
Account for national payments + debit cards + SMS service + Internet and mobile banking (CKB GO)	EUR 1.19	EUR 0.00	EUR 1,25		EUR 1.80	EUR 0.00/SMS
Two or more accounts for national payments + debit cards	EUR 1.49	EUR 0.00	-	EUR 0,45	-	-
Two or more accounts for national payments + debit cards + SMS service	EUR 1.49	EUR 0,00	EUR 1,25		-	EUR 0.00/SMS
Two or more accounts for national payments + debit cards + Internet and mobile banking (CKB GO)	EUR 1.49	EUR 0.00	-	EUR 0,45	EUR 2.50	-
Two or more accounts for national payments + debit cards + SMS service + Internet and mobile banking (CKB GO)	EUR 1.49	EUR 0.00	EUR 1,25		EUR 1.80	EUR 0.00 /SMS

Monthly fees for transaction account maintenance, CKB GO and SMS service until November 7 2022, for pensioners who are not users of package services²⁴						
Service	Account maintenance	Debit cards ²⁵	SMS service	Card SMS ²⁶	Internet and mobile banking	SMS messages
Account for national payments + debit cards	EUR 0.49	EUR 0.00	-	EUR 0,45	-	-
Account for national payments + debit cards + SMS	EUR 0.49	EUR 0.00	EUR 1,25		-	EUR 0.00/SMS
Account for national payments + debit cards + Internet and mobile banking (CKB GO)	EUR 0.49	EUR 0,00	-	EUR 0,45	EUR 2.50	-
Account for national payments + debit cards + SMS service+ Internet and mobile banking (CKB GO)	EUR 0.49	EUR 0.00	EUR 1,25		EUR 1.80	EUR 0.00/SMS
Two or more accounts for national payments + debit cards	EUR 0.99	EUR 0.00	-	EUR 0,45	-	-
Two or more accounts for national payments + debit cards + SMS service	EUR 0.99	EUR 0.00	EUR 1,25		-	EUR 0.00/SMS
Two or more accounts for national payments + debit cards + Internet and mobile banking (CKB GO)	EUR 0.99	EUR 0.00	-	EUR 0,45	EUR 2.50	-

²¹ Tariffs apply to all clients who opened transaction accounts and activated debit cards, CKB GO and SMS service until November 7, 2022, and did not become users of any service package after that date.

²² The specified tariffs refer to CKB Mastercard Debit Classic and CKB Visa Debit Classic and do not refer to the card issued by Podgorička banka.

²³ An integral part of the debit card, charged upon issuance or reissuance of the payment card after April 7, 2023. and includes notifications of outflows for all currently active and future card products (including credit card products).

²⁴ Tariffs apply to all pensioners who opened transaction accounts, activated debit cards, CKB GO and SMS service until November 7, 2022, and did not become users of any service package after that date.

²⁵ The specified tariffs refer to CKB Mastercard Debit Classic and CKB Visa Debit Classic and do not refer to the card issued by Podgorička banka.

²⁶ An integral part of the debit card, charged upon issuance or reissuance of the payment card after April 7, 2023. and includes notifications of outflows for all currently active and future card products (including credit card products).

Two or more accounts for national payments + debit cards + SMS service + Internet and mobile banking (CKB GO)	EUR 0.99	EUR 0.00	EUR 1,25		EUR 1.80	EUR 0.00/SMS
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