

Condition List for Payment accounts for basic services

19.2

Effective as of April 7, 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
Monthly fees for transaction account maintenance, CKB GO and SMS service for non-package users	
Maintenance of payment accounts	EUR 1,19
Internet and Mobile banking (CKB GO)	EUR 2,50
SMS service	EUR 1,25
Card SMS ³	EUR 0,45
SMS messages	Free of charge
Internet and Mobile banking (CKB GO) contract termination during promo period ⁴	Free of charge
Internet and Mobile banking (CKB GO) contract termination after promo period	Free of charge
Cash withdrawal⁵ and cash payment at counters	
Cash disbursement from payment accounts for basic services	Free of charge
Cash payment to transaction account for the execution of national payment transactions	Free of charge
NON-CASH PAYMENT TRANSACTIONS⁶	
Internal transaction payments at counters⁷	
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
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
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

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

² Maintenance of payment accounts for basic services for sensitive consumer group is free of charge

³ 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).

⁴ 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.

⁵ 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.

⁶ The category of payment accounts for basic services intended for a consumer group defined by the Law (social/sensitive accounts) has a 30% discount for non-cash transactions as well as first 10 transactions executed within a calendar month free of charge

⁷ 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.

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 ⁸	0.20%
Direct external inflow to natural person's account ⁹	0.20%
Posting pensions to the clients' accounts	Free of charge
Posting payments through the Bank's account¹⁰	
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

⁸ 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.

⁹ Except in cases of direct external inflow for the pensioners' accounts, when the inflow is free of charge.

¹⁰ Except in cases of the execution of bulk transfers under agreements concluded between the Bank and the ordering party.