

## Condition list for Retail e-Banking Services

23

## 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 Call Center at 19894, visit website [www.ckb.me](http://www.ckb.me), send an e-mail to [info@ckb.me](mailto:info@ckb.me) or visit the nearest business unit of Crnogorska Komercijalna Banka.



Monthly <sup>1</sup> fee	
SMS service <sup>2</sup>	EUR 1,25
Card SMS <sup>3</sup>	EUR 0,45
Internet and mobile banking (CKB GO)	EUR 2.50
Internet and mobile banking (CKB GO) + SMS service (PB clients)	Free of charge
CKB GO agreement termination	Free of charge
Other services	
SMS messages (One, Telekom, m:tel) <sup>2</sup>	Free of charge
SMS messages for international mobile operators	Free of charge
SMS with a one-time password (One, Telekom, m:tel)	Free of charge
SMS with a one-time password for international mobile operator	Free of charge
Internal payment transactions via eBanking	
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 payment transactions via eBanking	
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 after 1:30 p.m. below EUR 1,000	EUR 3.64
RTGS payments after 1:30 p.m. from EUR 1,000 and above	0.032% plus EUR 3.12, max. EUR 52.00
Note: public revenue (budget) payments in the amount below EUR 1,000.00 are charged as payments in DNS, and in the amount from EUR 1,000.00 and above as payments in RTGS	
International transaction payments	
Outgoing payments <sup>4</sup>	
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 <sup>5</sup>	EUR 10.00
OUR service from EUR 5,000 and above	EUR 15.00
Incoming payments <sup>6</sup>	
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	0.55%

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

<sup>2</sup> SMS messages are available for account for the execution of national payment transactions, card account and account for the execution of international payment transactions.

<sup>3</sup> 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).

<sup>4</sup> Specified fees are collected in EUR.

<sup>5</sup> 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.

<sup>6</sup> Specified fees are collected in the currency of incoming payment.

EUR 50.000)	
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 <sup>7</sup>	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

#### Savings via eBanking portal

Conditions for retail savings (anticipative savings, classic term savings, rental savings, savings as of the day, classic demand savings) may be found in the Condition List for Retail Savings Products on [www.ckb.me](http://www.ckb.me) or <http://www.ckb.me/savings-retail>

#### Custody

For more information, please visit [www.ckb.me](http://www.ckb.me) or <http://www.ckb.me/custody>

#### Top-up (prepaid mobile phone recharge)

One	min. EUR 2.00, max. EUR 125.00
Telekom	min. EUR 3.00, max. EUR 50.00
M:tel	min. EUR 2.00, max. EUR 50.00

#### Monthly fees for transaction account maintenance, CKB GO and SMS service until November 7 2022, for non-package users<sup>8</sup>

Internet and Mobile banking (CKB GO) + SMS service <sup>9</sup>	EUR 3,05
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<sup>7</sup> Specified fees or their countervalues are collected from the refunded amount, in the currency of refunded amount.

<sup>8</sup> Tariffs apply to all clients who opened transaction accounts and activated CKB GO and SMS service until November 7, 2022, and did not become users of any service package after that date.

<sup>9</sup> SMS messages are free of charge