

In effect as of January 1, 2019

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, sending an e-mail to info@ckb.me or calling at the nearest branch office of Crnogorska Komercijalna Banka.

**Anticipative savings - CKB start savings**

Term / Currency	Up to EUR 30.000 total term deposit ²	Between EUR 30.000 and EUR 100.000 total term deposit	Between EUR 100.000 and EUR 300.000 total term deposit	Over EUR 300.00 total term deposit
3 months ³ / EUR	nom: 0,05%, eff: 0,05%	nom: 0,05%, eff: 0,05%	nom: 0,01%, eff: 0,01%	nom: 0,01%, eff: 0,01%
6 months / EUR	nom: 0,05%, eff: 0,05%	nom: 0,05%, eff: 0,05%	nom: 0,01%, eff: 0,01%	nom: 0,01%, eff: 0,01%
9 months / EUR	nom: 0,05%, eff: 0,05%	nom: 0,05%, eff: 0,05%	nom: 0,01%, eff: 0,01%	nom: 0,01%, eff: 0,01%
12 months / EUR	nom: 0,05%, eff: 0,05%	nom: 0,05%, eff: 0,05%	nom: 0,05%, eff: 0,05%	nom: 0,01%, eff: 0,01%
24 months / EUR	nom: 0,05%, eff: 0,05%	nom: 0,05%, eff: 0,05%	nom: 0,05%, eff: 0,05%	nom: 0,01%, eff: 0,01%

Children savings

Currency / Maturity	A vista	Minimum 13 months	24 months
Up to EUR 30.000 total term deposit	0,01%	0,05%	0,05%
Between EUR 30.000 and EUR 100.000 total term deposit	0,01%	0,05%	0,05%
Between EUR 100.000 and EUR 300.000 total term deposit	0,01%	0,05%	0,05%
Over EUR 300.00 total term deposit	0,01%		

Classic term savings

Currency / Maturity	1 month	3 months	6 months	9 months	12 months	18 months	24 months
Up to EUR 30.000 total term deposit	0,01%	0,05%	0,10%	0,05%	0,05%	0,05%	0,05%
Between EUR 30.000 and EUR 100.000 total term deposit	0,01%	0,05%	0,05%	0,05%	0,05%	0,05%	0,05%
Between EUR 100.000 and EUR 300.000 total term deposit	0,01%	0,01%	0,01%	0,01%	0,01%	0,05%	0,05%
Over EUR 300.00 total term deposit	0,01%						
USD	-	0,05%	0,05%	0,05%	0,05%	-	-

Classic demand savings

Currency	Interest rate
EUR	0,01%
USD	0,01%

¹ For cash withdrawal exceeding EUR 50.000 one day prior notice is required.

² All term deposit current volume (without accrued interest) on the date of the new deposit plus the amount client wants to deposit.

³ Months in the document means period between the first day and the last day of a calendar month.

Rental savings

Term / Amount	Up to EUR 30.000 total term deposit	Between EUR 30.000 and EUR 100.000 total term deposit	Between EUR 100.000 and EUR 300.000 total term deposit	Over EUR 300.000 total term deposit
3 months	0,05%	0,05%	0,01%	0,01%
6 months	0,05%	0,05%	0,01%	0,01%
9 months	0,05%	0,05%	0,01%	0,01%
12 months	0,05%	0,05%	0,01%	0,01%
18 months	0,05%	0,05%	0,05%	0,01%
24 months	0,05%	0,05%	0,05%	0,01%

Savings as of the day

Period / Amount	Up to EUR 30.000 total term deposit	Between EUR 30.000 and EUR 100.000 total term deposit	Between EUR 100.000 and EUR 300.000 total term deposit	Over EUR 300.000 total term deposit
4 months	0,05%	0,05%	0,01%	0,01%
7 months	0,05%	0,05%	0,01%	0,01%
10 months	0,05%	0,05%	0,01%	0,01%
13 months	0,05%	0,05%	0,01%	0,01%
19 months	0,05%	0,05%	0,05%	0,01%
24 months	0,05%	0,05%	0,05%	0,01%

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Maturity	Amount ≤ 30.000	30.000 < amount ≤ 100.000	100.000 < amount ≤ 300.000	Amount > 300.000
1 month ¹	0,01%	0,01%	0,01%	0,01%
2 months	0,01%	0,01%	0,01%	0,01%
3 months	0,05%	0,05%	0,01%	0,01%
4 months	0,05%	0,05%	0,01%	0,01%
5 months	0,05%	0,05%	0,01%	0,01%
6 months	0,05%	0,05%	0,01%	0,01%
7 months	0,05%	0,05%	0,01%	0,01%
8 months	0,05%	0,05%	0,01%	0,01%
9 months	0,05%	0,05%	0,01%	0,01%
10 months	0,05%	0,05%	0,01%	0,01%
11 months	0,05%	0,05%	0,01%	0,01%
12 months	0,05%	0,05%	0,01%	0,01%
13 months	0,05%	0,05%	0,01%	0,01%
14 months	0,05%	0,05%	0,01%	0,01%
15 months	0,05%	0,05%	0,01%	0,01%
16 months	0,05%	0,05%	0,01%	0,01%
17 months	0,05%	0,05%	0,01%	0,01%
18 months	0,05%	0,05%	0,05%	0,01%
19 months	0,05%	0,05%	0,05%	0,01%
20 months	0,05%	0,05%	0,05%	0,01%
21 months	0,05%	0,05%	0,05%	0,01%
22 months	0,05%	0,05%	0,05%	0,01%
23 months	0,05%	0,05%	0,05%	0,01%
24 months ²	0,05%	0,05%	0,05%	0,01%
25-48 months	0,05%	0,05%	0,05%	0,01%

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

² Example: For loan in the amount of 10.000 EUR and term of repayment 24 months, nominal interest rate (NIR) amounts to 3,05%, while effective interest rate (EIR) amounts to 4,08%. In the calculation of effective interest rate following administrative costs are included – interest for whole period, approval fee 1% and cost of bill of exchange fee EUR 2. Total amount that the client needs to pay back is EUR 10.418,32, while monthly installment is EUR 429,85.