

In effect as of 10 December 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.



Opening, maintenance and information about the corporate transactional account¹	
Opening of transactional account ² for residents	EUR 5,00
Opening of transactional account for national payment transactions for non-residents	EUR 200,00
Opening of transactional account for international payment transactions for non-residents	EUR 200,00
Fee for transactional account ³ maintenance - for the residents and non-residents ⁴	EUR 2,00 monthly + 0,05%
Monthly fee for CKB business plus package ⁵	EUR 12,50
Closing of account ⁶	EUR 5,00
Other services	
Monthly ⁷ transactional account statement	EUR 0,00
Transactional account for execution of national payment transactions statement reissuing ⁸	EUR 0,50 per page
Statement related to transactional account for execution of national payment transactions	EUR 5,00
Statement related to CBCG blockade of clients' accounts	EUR 5,00
Statement related Transactional account for execution of international payment transactions	EUR 10,00
Non-cash transactional payments	
Internal payment transactions in branches	
Payments submitted before 13:30, up to EUR 1.000	EUR 0,20
Payments submitted between 13:30 - 15:30, up to EUR 1.000	EUR 0,35
Payments submitted after 15:30, up to EUR 1.000	EUR 0,45
Payments between EUR 1.000 - 10.000	0,005% + EUR 0,50
Payments between EUR 10.000 - 100.000	0,05%
Payments from EUR 100.000	EUR 10,00
Internal payment transactions through electronic banking and "WEB eMON"	
Internal payments submitted until 13:30, up to EUR 1.000	EUR 0,16
Internal payments submitted between 13:30 - 15:30, up to EUR 1.000	EUR 0,28
Internal payments submitted after 15:30, up to EUR 1.000	EUR 0,36
Internal payments between EUR 1.000 - 10.000	0,004% + EUR 0,80
Internal payments between EUR 10.000 - 100.000	0,04%
Internal payments from EUR 100.000	EUR 8,00
External payment transactions in branches	
Cliring transactions (DNS)	
DNS payments submitted until 13:30, up to EUR 300	EUR 0,40
DNS payments submitted until 13:30, between EUR 300 - 1.000	EUR 0,45
DNS payments submitted after 13:30, up to EUR 300	EUR 0,50
DNS payments submitted after 13:30, between EUR 300 - 1.000	EUR 0,55
RTGS transactions	
RTGS payments submitted until 13:30, up to EUR 1.000	EUR 3,50
RTGS payments submitted until 13:30, between EUR 1.000 - 10.000	0,08% plus EUR 3,00
RTGS payments submitted until 13:30, between EUR 10.000 - 100.000	0,07% plus EUR 5,00
RTGS payments submitted until 13:30, over EUR 100.000	EUR 55,00
RTGS payments submitted until 15:30, up to EUR 500.000	0,30% plus EUR 4,50
RTGS payments submitted until 15:30, over EUR 500.000	0,50% plus EUR 4,50
RTGS payments submitted after 15:30, up to EUR 500.000	0,30% plus EUR 5,00
RTGS payments submitted after 15:30, over EUR 500.000	0,50% plus EUR 5,00

¹ Corporate transactional account for national payment transactions or Corporate transactional account for international payment transactions.

² Corporate transactional account for national payment transactions for residents or Corporate transactional account for international payment transactions for residents.

³ Same as 1.

⁴ 0,05% by the monthly closing balance of the client who has transaction accounts (or a-vista) over limit including all the accounts in CKB: a) for corporate clients, limit is 4 mil EUR b) for state sector and municipality limit is 4 mil EUR including all the accounts in CKB.

⁵ CKB business plus package contains following products: opening and maintenance of account for national payment transactions, CKB GO internet and mobile banking service for corporate clients, SMS service for corporate clients, CKB Mastercard Business Debit card and CKB POS terminal (optional).

⁶ Bankruptcy debtor clients without fees.

⁷ Month in the document means the period between the first day of a calendar month to the last day.

⁸ Bankruptcy debtor clients without fees.

Payments of Governmental organizations up to 1000,00 EUR are treated like payments in DNS, and over 1000,00 EUR like payments in RTGS

External payment transactions through eBanking and "WEB eMON"

Cliring transactions

Cliring payments submitted until 13:30, up to EUR 300	EUR 0,32
Cliring payments submitted until 13:30, between EUR 300 - 1.000	EUR 0,36
Cliring payments submitted after 13:30, up to EUR 300	EUR 0,40
Cliring payments submitted after 13:30, between EUR 300 - 1.000	EUR 0,44

RTGS transactions

RTGS payments submitted until 13:30, up to EUR 1.000	EUR 2,80
RTGS payments submitted until 13:30, between EUR 1.000 - 10.000	0,064% plus EUR 2,40
RTGS payments submitted until 13:30, between EUR 10.000 - 100.000	0,056% plus EUR 4,00
RTGS payments submitted until 13:30, over EUR 100.000	EUR 44,00
RTGS payments submitted until 15:30, up to EUR 500.000	0,24% plus EUR 3,60
RTGS payments submitted until 15:30, over EUR 500.000	0,40% plus EUR 3,60
RTGS payments submitted after 15:30, up to EUR 500.000	0,24% plus EUR 4,00
RTGS payments submitted after 15:30, over EUR 500.000	0,40% plus EUR 4,00
Domestic payment of non-resident company	0,20%

International payment transaction⁹

Payments up to the equivalent of EUR 5.000	EUR 20,00
Payments over the equivalent of EUR 5.000	0,30% min EUR 31,00
Payments to Serbia up to the equivalent of EUR 5.000	EUR 15,00
Payments to Serbia over the equivalent of EUR 5.000	0,30% min EUR 26,00
Payment order correction	EUR 50,00
Payment order cancellation	EUR 75,00
Return of wrong paid funds ¹⁰	EUR 30,00
Supplementary charge for T+1 transaction for the equivalent up to EUR 5.000	EUR 15,00
Supplementary charge for T+1 transaction over the equivalent of EUR 5.000	0,10%, min EUR 15,00
Supplementary charge for T+0 transaction for the equivalent up to EUR 5.000	EUR 20,00
Supplementary charge for T+0 transaction over the equivalent of EUR 5.000	0,15%, min EUR 20,00
Incoming payments	EUR 0,00
Fund transfer from international account to transactional account	0,20%
OUR service from EUR 1.00 up to 4.999 ¹¹	EUR 10,00
OUR service from EUR 4.999 up to 12.500	EUR 15,00
OUR service over EUR 12.500	EUR 20,00

Currency conversion¹²

Conversion up to EUR 20.000 ¹³	0,00 %
Conversion from EUR 20.000 to EUR 80.000 ¹⁴	0,50%
Conversion over EUR 80.000 ¹⁵	0,30%

Cash transactions¹⁶

Cash withdrawal (EUR) ¹⁷	0,20%
Cash withdrawal from transactional account for execution of international payment transactions for non-residents	0,30%
Cash withdrawal from transactional account for execution of international payment transactions for residents	0,50%
Cash payment into transactional account	0,00%

The charges for issuance of safe deposit boxes for corporate clients

Safe deposit box size (cm): 32x6x25	Safe deposit box size (cm): 32x7x25	Safe deposit box size (cm): 32x25x25
EUR 40 – 30 days	EUR 60 – 30 days	EUR 100 – 30 days
EUR 80 – 90 days	EUR 100 – 90 days	EUR 140 – 90 days
EUR 120 – 180 days	EUR 140 – 180 days	EUR 180 – 180 days
EUR 160 – 365 days	EUR 180 – 365 days	EUR 240 – 365 days

⁹ All indicated fees are to be charged in EUR as default, unless the client declares other way.

¹⁰ Indicated fee or the equivalent fee is charged from the returned amount, in the currency of the returned fund.

¹¹ Additional commission when client requires to bear full cost without any deduction from the principal amount for the final beneficiary.

¹² For AUD and CHF limit is 5.000 EUR instead 20.000 EUR.

¹³ According to exchange rates list of CKB for currency (foreign exchange).

¹⁴ According to exchange rates list based on current course on International financial market.

¹⁵ According to exchange rates list based on current course on International financial market.

¹⁶ All indicated fees are to be charged in EUR as default, unless the client declares other way.

¹⁷ For cash withdrawals exceeding EUR 50.000, one day prior notice is required.

Trade finance	
Nostrro guarantees (local company is an applicant)	
Costs paid by the local company	
Guarantee issuing	2% - 3% annually, min EUR 50
Tender guarantee issuing	1% annually, min EUR 50
Amendments of Guarantee	0,10%, min. EUR 50,00, onetime fee
Guarantee protest	fee: 2% of claimed amount annual interest rate: 14,00% - 16,00%
In case the guarantee is sent by SWIFT through the other/intermediary bank, local company pays additional costs determined by intermediary bank	
Binding Letter of Intent issuing	20 - 50 EUR, one-time fee
Non-binding Letter of intent issuing	EUR 20,00 - EUR 50, onetime fee
Guarantee forwarding fee to the beneficiary's bank through the intermediary bank	real expenses
Guarantee amendment forwarding fee to the beneficiary's bank through the intermediary bank	real expenses
Loro guarantee (local company is a guarantee beneficiary)	
Advising the guarantee to the client	no fee
Advising the guarantee amendment to the client	no fee
Costs paid by the local company	
Sending of documents in case of guarantee protest	0,20%, min. EUR 50 + DHL cost of delivery
Costs paid by the foreign or other local bank¹⁸	
Fee for forwarding the guarantee to other bank	EUR 50,00
Fee for forwarding the amendment to other bank	EUR 25,00
Notro letters of credit (domestic company is an applicant)	
Costs paid by the local company	
L/C issuing	1,00% - 2,00%, min. EUR 100, onetime fee
Standby L/C issuing	1,00% - 2,00%, min. EUR 50, quarterly
Amendments on L/C ¹⁹	EUR 50,00
In case the letter of credit is not sent directly to the beneficiary's bank, but trough the other/intermediary bank, local company pays additional costs determined by intermediary bank	
Letter of credit forwarding fee to the beneficiary's bank through the intermediary bank	real expenses
Letter of credit amendment forwarding fee to the beneficiary's bank through the intermediary bank	real expenses
Costs paid by the foreign partner	
Fee for discrepant documents under letter of credit (technical type of discrepancy) ²⁰	EUR 100,00
Fee for discrepant/missing documents under letter of credit ²¹	EUR 200,00
Fee for return of documents upon request of foreign bank	EUR 30,00 + DHL cost of delivery
Loro letters of credit (local company is a beneficiary)	
Costs paid by local company	
Fee for review and checking/examination of documents	0,2% for the amounts up to 100.000 EUR, 0,1% for the amounts above 100.000 EUR, minimum 100 EUR / per set of documents
Cancellation before expiration date	EUR 25,00
SWIFT costs ²²	EUR 5,00
Sending of documents	real expenses (DHL cost of delivery)
Costs paid by the foreign or other local bank	
Fee for forwarding the letter of credit to other bank	EUR 50,00
Fee for forwarding the amendment to other bank	EUR 25,00
Loro documentary collection	
Costs paid by local company	
Advising and keeping of documents fee	0,20%, minimum 50,00 EUR
Collection of the protest bill	0,25%, minimum 50,00 EUR

¹⁸ In case the foreign bank refuses to pay.

¹⁹ Amendments not requiring a new approval; Cost of sending SWIFT message.

²⁰ L/C number in document, Incoterms etc.

²¹ Discrepancy in more than one document, or the document (such as certificate of origin, certificate of quality) is missing.

²² Sending of SWIFT to foreign bank to change condition of a letter of credit upon request of Beneficiary (local company).

Nostro documentary collection**Costs paid by local company**

Fee for review of documents	0,2% for the amounts up to 100.000 EUR, 0,1% for the amounts above 100.000 EUR, minimum 100 EUR
Fee for review and checking/examination of documents	real expenses (DHL cost of delivery)