

In effect as of 1 May 2014

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.



CKB Mastercard Business Charge Card	
Initial issuance	EUR 0,00
Monthly ¹ membership fee for primary cardholder	EUR 3,50
Monthly ² membership fee for additional cardholder	EUR 3,50
Card reissuance after expiration	EUR 2,10
Cash withdrawal from CKB ATM up to EUR 100	EUR 0,66
Cash withdrawal from CKB ATM between EUR 100-200	EUR 0,99
Cash withdrawal from CKB ATM over EUR 200	0,50%
Cash withdrawal from other bank ATM	EUR 1,99+1,00%
Cash withdrawal from CKB cash advance	1,00%
Cash withdrawal from other bank cash advance	2,50% (min EUR 5,00)
Balance inquiry	EUR 0,40
Balance inquiry on Universal Capital Bank ATM	EUR 0,40
Daily ATM limit	EUR 1.500,00
Daily POS limit	EUR 1.500,00
Aggregate daily limit	EUR 1.500,00
Annual Interest fee for approved credit limit	16,00%
Annual default interest fee	22,00%

CKB VISA Business Charge Card	
Initial issuance	EUR 0,00
Monthly ³ membership fee for primary cardholder	EUR 3,50
Monthly ⁴ membership fee for additional cardholder	EUR 3,50
Card reissuance after expiration	EUR 2,10
Cash withdrawal from CKB ATM up to EUR 100	EUR 0,66
Cash withdrawal from CKB ATM between EUR 100-200	EUR 0,99
Cash withdrawal from CKB ATM over EUR 200	0,50%
Cash withdrawal from Universal Capital Bank ATM	EUR 1,50+0,30%
Cash withdrawal from other bank ATM	EUR 1,99+1,00%
Cash withdrawal from CKB cash advance	1,00%
Cash withdrawal from Universal Capital Bank cash advance	1,50% (min EUR 4,00)
Cash withdrawal from other bank cash advance	2,50% (min EUR 5,00)
Balance inquiry	EUR 0,40
Balance inquiry on Universal Capital Bank ATM	EUR 0,40
Daily ATM limit	EUR 1.500,00
Daily POS limit	EUR 1.500,00
Aggregate daily limit	EUR 1.500,00
Annual Interest fee for approved credit limit	16,00%
Annual default interest fee	22,00%

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

² Month in the document means the period between the first day and the last day of a calendar month.

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

⁴ Month in the document means the period between the first day and the last day of a calendar month.

Co-brand cards

CKB JPK Business Credit Card	
Initial issuance	EUR 0,00
Monthly ⁵ membership fee for primary cardholder	
○ if spent up to EUR 300	EUR 1,99
○ if spent between EUR 300-1.000	EUR 2,99
○ if spent over EUR 1.000	EUR 3,99
Card reissuance after expiration	EUR 2,10
Daily ATM limit	EUR 0,00
Daily POS limit	EUR 300,00
Aggregate daily limit	EUR 300,00
Annual default interest fee	10,00%

JPK Business Debit Card	
Initial issuance	EUR 0,00
Monthly ⁶ membership fee for primary cardholder	
○ if spent up to EUR 300	EUR 1,99
○ if spent between EUR 300-1.000	EUR 2,99
○ if spent over EUR 1.000	EUR 3,99
Card reissuance after expiration	EUR 2,10
Daily ATM limit	EUR 0,00
Daily POS limit	EUR 300,00
Aggregate daily limit	EUR 300,00
Annual default interest fee	22,00%

⁵ Month in the document means the period between the first day and the last day of a calendar month.

⁶ Month in the document means the period between the first day and the last day of a calendar month.