

In effect as of 9 August 2018

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.

**Corporate Debit Cards****CKB MasterCard Business Revolving Card**

Initial issuance	EUR 0,00
Monthly ¹ membership fee for primary cardholder	EUR 3,50
Card reissuance after expiration	EUR 2,10
Cash withdrawal from CKB ATM	0,50% (min EUR 2,00)
Cash withdrawal from other bank ATM	3,00% (min EUR 5,00)
Cash withdrawal from CKB cash advance	2,00% (min EUR 4,00)
Cash withdrawal from other bank cash advance	3,00% (min EUR 5,00)
Cash-in transactions on CKB ATM	EUR 0,30 per transaction
Daily ATM limit	EUR 1.500,00
Daily POS limit	EUR 1.500,00
Aggregate daily limit	EUR 3.000,00
Annual Interest fee for overdrawn limit	22,00%

Corporate Revolving Cards**CKB MasterCard Business Revolving Card**

Initial issuance	EUR 0,00
Monthly ² membership fee for primary cardholder	EUR 1,59
Monthly membership fee for additional cardholder	EUR 1,50
Card reissuance after expiration	EUR 2,10
Cash withdrawal from CKB ATM	3,00%
Cash withdrawal from other bank ATM	EUR 1,99+3,00% (min EUR 5,00)
Cash withdrawal from CKB cash advance	3,00%
Cash withdrawal from other bank cash advance	EUR 1,99+3,00% (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	14,00%
Annual default interest fee	21,00%
Minimum amount of minimum payment	EUR 10,00
Fee for exceeding credit limit	EUR 10,00

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.

CKB VISA Business Revolving Card	
Initial issuance	EUR 0,00
Monthly membership fee for primary cardholder	EUR 1,59
Monthly membership fee for additional cardholder	EUR 1,50
Card reissuance after expiration	EUR 2,10
Cash withdrawal from CKB ATM	3,00%
Cash withdrawal from Universal Capital Bank ATM	EUR 1,99+3,00% (min EUR 5,00)
Cash withdrawal from other bank ATM	EUR 1,99+3,00% (min EUR 5,00)
Cash withdrawal from CKB cash advance	3,00%
Cash withdrawal from Universal Capital Bank cash advance	EUR 1,99+3,00% (min EUR 5,00)
Cash withdrawal from other bank cash advance	EUR 1,99+3,00% (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	14,00%
Annual default interest fee	21,00%
Minimum amount of minimum payment	EUR 10,00
Fee for exceeding credit limit	EUR 10,00

Co-brand Cards

CKB Europetrol Business Card	
Initial issuance	EUR 0,00
Monthly membership fee for primary cardholder	EUR 1,99
Monthly membership fee for additional cardholder	EUR 1,99
Card reissuance after expiration	EUR 0,00
Minimum amount of minimum payment	EUR 25,00
Daily ATM limit	EUR 0,00
Daily POS limit	EUR 300,00
Aggregate daily limit	EUR 300,00
Annual Interest fee for approved credit limit	14,00%
Annual default interest fee	21,00%
Fee for exceeding credit limit	EUR 10,00

CKB Europetrol Business Debit Card (Prepaid)	
Initial issuance	EUR 0,00
Monthly membership fee for primary cardholder	EUR 1,99
Monthly membership fee for additional cardholder	EUR 1,99
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