

Notification of Change of Condition List

Effective as of December 1, 2020



Dear customers,

Please be informed that a new **Condition List for Retail Credit Cards** will be effective as of December 1, 2020.

All conditions of the existing Condition List for Retail Credit Cards available on our website are valid. These will become null and void as of 01/12/2020 when the new Condition List comes into effect.

In case of retail credit cards of Podgorička banka, the tariffs stipulated by the agreement concluded with the client of Podgorička banka based on the Condition List of Podgorička banka will be applicable until the agreement or card expiry date.

In case of retail credit cards of CKB banka which will not be included in the offer of new Bank, the tariffs stipulated by the agreement concluded with the client of CKB banka based on the Condition List of CKB banka will be applicable until the agreement or card expiry date.

Place, Podgorica

Date, 01/10/2020

Effective as of December 1, 2020

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, please contact CKB Call Center at 19894, visit website www.ckb.me, send an e-mail to info@ckb.me or visit the nearest business unit of Crnogorska Komercijalna Banka.



CKB VISA Classic Revolving	
Initial issuance	EUR 0.00
Monthly membership ² fee for primary cardholder	EUR 2.50
Monthly membership fee for additional cardholder	EUR 2.00
Card reissuance after expiry	EUR 2.10
Cash withdrawal at CKB ATMs	Free of charge
Cash withdrawal at ATMs of other banks	EUR 1.00+3.00% (min. EUR 4.00)
Cash withdrawal at the counters of CKB	Free of charge
Cash withdrawal at the counters of other banks	EUR 1.00+3.00% (min. EUR 4.00)
Balance inquiry	EUR 0.40
Daily ATM limit	EUR 1,000.00
Daily POS limit	EUR 1,000.00
Aggregate daily limit	EUR 2,000.00
Minimum payment	EUR 25.00

CKB VISA Gold Revolving	
Initial issuance	EUR 0.00
Monthly membership fee for primary cardholder	EUR 7.00
Monthly membership fee for additional cardholder	EUR 6.00
Card reissuance after expiry	EUR 2.10
Cash withdrawal at CKB ATMs	Free of charge
Cash withdrawal at ATMs of other banks	EUR 1.00+3.00% (min EUR 4.00)
Cash withdrawal at the counters of CKB	Free of charge
Cash withdrawal at the counters of other banks	EUR 1.00+3.00% (min EUR 4.00)
Balance inquiry	EUR 0.40
Daily ATM limit	EUR 2,000.00
Daily POS limit	EUR 4,000.00
Aggregate daily limit	EUR 6,000.00
Minimum payment	EUR 25.00

CKB American Express Gold	
Initial issuance	EUR 0.00
Monthly membership fee for primary cardholder	EUR 10.00
Monthly membership fee for additional cardholder ³	EUR 7.00
Card reissuance after expiry	EUR 5.00
Cash withdrawal at CKB ATMs	Free of charge
Cash withdrawal at ATMs of other banks	EUR 1.99+3.00% (min. EUR 5,00)
Cash withdrawal at the counter of CKB	Free of charge
Cash withdrawal at the counter of other banks	EUR 1.99+3.00% (min EUR 5.00)
Balance inquiry	EUR 0.40
Daily ATM limit	EUR 2,000.00
Daily POS limit	EUR 4,000.00
Aggregate daily limit	EUR 6,000.00
Minimum payment	EUR 25.00
Fee for exceeding credit limit	EUR 10.00

¹ For all retail credit cards of Podgorička banka, the tariffs which are defined by the agreement concluded with the client of Podgorička banka shall apply in accordance with the Condition list of Podgorička banka, until the expiry of the agreement validity or card (see Tariffs of Podgorička banka). For all retail credit cards of CKB banka which will not be offered by the new bank the tariffs defined by the agreement concluded with the client of CKB banka shall apply until the expiry of the agreement validity or card (see Condition list for retail credit cards - previous conditions).

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

³ For the first additional American Express Gold card, the cardholder does not pay monthly membership fee. For any additional card, the cardholder is obliged to pay monthly membership fee.

CKB American Express Blue	
Initial issuance	EUR 0.00
Monthly membership fee for primary cardholder	EUR 4.00
Monthly membership fee for additional cardholder	EUR 3.10
Card reissuance after expiry	EUR 2.40
Cash withdrawal at CKB ATM	Free of charge
Cash withdrawal at ATM of other banks	EUR 1.99+3.00% (min. EUR 5.00)
Cash withdrawal at the counters of CKB	Free of charge
Cash withdrawal at the counters of other banks	EUR 1.99+3.00% (min. EUR 5.00)
Balance inquiry	EUR 0.40
Daily ATM limit	EUR 1,000.00
Daily POS limit	EUR 1,000.00
Aggregate daily limit	EUR 2,000.00
Minimum payment	EUR 25.00
Fee for exceeding credit limit	EUR 10.00

CKB MC Shopping Card																									
Initial issuance	EUR 0.00																								
Monthly membership fee for primary cardholder	EUR 1.20																								
Monthly membership fee for additional cardholder	EUR 1.00																								
Card reissuance after expiry	EUR 2.10																								
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Cash withdrawal at CKB ATMs for non-resident Mastercard cardholders

Dynamic Currency Conversion (applies to CHF, SEK, USD, GBP, AUD, NOK, DKK, CAD)	
Transaction at CKB ATMs for non-resident Mastercard cardholders in their local currency	6.00%