

Notification of Change of Condition List

Effective as of December 1, 2020



Dear customers,

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

All conditions of the actual Condition List for Retail Debit Cards available on our website are in effect. These will become null and void as of December 1, 2020 when the new Condition List comes into effect.

In case of retail debit cards of Podgorička banka which are not included in any product package, the tariffs defined by the agreement concluded with the client of Podgorička banka according to the Condition List of Podgorička banka will apply until their expiry.

In case of retail debit cards of CKB banka which will not be included in the Bank's offer after 01/12/2020, the conditions valid before 01/12/2020 will apply until their expiry.

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 Mastercard Debit Standard | |
|---|-----------------------|
| Initial issuance | EUR 0.00 |
| Monthly ² membership fee for primary cardholder ³ | EUR 0.00 |
| Monthly membership fee for additional cardholder | EUR 1.00 |
| Card reissuance after expiry | EUR 3.70 |
| Cash withdrawal at CKB ATMs | Free of charge |
| Cash withdrawal at ATMs of Ziraat bank | EUR 1.99+2.00% |
| Cash withdrawal at ATMs of other banks | 2.50% (min. EUR 4.00) |
| Cash withdrawal at ATMs abroad within OTP Group | EUR 1.00 |
| Cash withdrawal at the counters of CKB | Free of charge |
| Cash withdrawal at the counters of other banks | 2.50% (min. EUR 4.00) |
| Cash-in transactions at CKB ATMs | EUR 0.50 |
| Balance inquiry | EUR 0.40 |
| Daily ATM limit | EUR 600.00 |
| Daily POS limit | EUR 600.00 |
| Aggregate daily limit | EUR 1,200.00 |

| CKB Visa Debit Classic | |
|--|-----------------------|
| Initial issuance | EUR 0.00 |
| Monthly membership fee for primary cardholder ⁴ | EUR 0.00 |
| Monthly membership fee for additional cardholder | EUR 1.00 |
| Card reissuance after expiry | EUR 3.70 |
| Cash withdrawal at CKB ATMs | Free of charge |
| Cash withdrawal at ATMs abroad within OTP group | EUR 1.00 |
| Cash withdrawal at ATMs of Universal Capital Bank | EUR 1.50 + 0.30% |
| Cash withdrawal at ATMs of other banks | 2.50% (min. EUR 4.00) |
| Cash withdrawal at the counters of CKB | Free of charge |
| Cash withdrawal at the counters of Universal Capital Bank | EUR 1.50 + 0.30% |
| Cash withdrawal at the counters of other banks | 2.50% (min. EUR 4.00) |
| Cash-in transactions at CKB ATMs | EUR 0.50 |
| Balance inquiry | EUR 0.40 |
| Daily ATM limit | EUR 600.00 |
| Daily POS limit | EUR 600.00 |
| Aggregate daily limit | EUR 1,200.00 |

| CKB Visa Platinum | |
|---|-----------------------|
| Initial issuance | EUR 0.00 |
| Monthly membership fee for primary ⁵ cardholder | EUR 1.99 |
| Monthly membership fee for additional ⁶ cardholder | EUR 1.99 |
| Card reissuance after expiry | EUR 3.70 |
| Cash withdrawal at CKB ATMs | Free of charge |
| Cash withdrawal at ATMs of other banks | 2.50% (min. EUR 4.00) |
| Cash withdrawal at ATMs abroad within OTP group | EUR 1.00 |
| Cash withdrawal at the counters of CKB | Free of charge |
| Cash withdrawal at the counters of other banks | 2.50% (min. EUR 4.00) |
| Cash-in transactions at CKB ATMs | EUR 0.50 |

¹ For all retail debit cards of Podgorička banka which are not included in any product package, 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 card (see Tariffs of Podgorička banka). For all retail debit cards of CKB banka which will not be offered after December 1, 2020 the conditions that were valid until December 1, 2020 shall apply until the expiry of the card (see Condition list for retail debit cards - previous conditions).

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

³ Accountholder is provided with CKB Mastercard Debit Classic and CKB Visa Debit Classic for free along with CKB transaction account.

⁴ Accountholder is provided with CKB Mastercard Debit Classic and CKB Visa Debit Classic for free along with CKB transaction account.

⁵ For the first 12 months, monthly maintenance for primary card is free of charge.

⁶ For the first 12 months, monthly maintenance for additional card is free of charge.

| | |
|--|---------------------|
| Balance inquiry | EUR 0.40 |
| Lounge Key Service ⁷ | USD 27.00 per visit |
| VISA Global Customer Assistance Services (GCAS) ⁸ | As incurred |
| Daily ATM limit | EUR 1,000.00 |
| Daily POS limit | EUR 1,000.00 |
| Aggregate daily limit | EUR 2,000.00 |

| ISIC CKB Mastercard | |
|---|-----------------------|
| Initial issuance ⁹ | EUR 0.00 |
| Monthly membership fee for primary cardholder | EUR 0.00 |
| Card reissuance after expiry | EUR 3.70 |
| Cash withdrawal at CKB ATMs | Free of charge |
| Cash withdrawal at ATMs abroad within OTP group | EUR 1.00 |
| Cash withdrawal at ATMs of Ziraat banka | EUR 1.99 + 1.00% |
| Cash withdrawal at ATMs of other banks | 2.50% (min. EUR 4.00) |
| Cash withdrawal at the counters of CKB | Free of charge |
| Cash withdrawal at the counters of other banks | 2.50% (min. EUR 4.00) |
| Cash-in transactions at CKB ATMs | EUR 0.50 |
| Balance inquiry | EUR 0.40 |
| Daily ATM limit | EUR 500.00 |
| Daily POS limit | EUR 500.00 |
| Aggregate daily limit | EUR 1,000.00 |

CKB Private Banking and Investment Services clients

| CKB Mastercard PB Contactless | |
|---|----------------------------------|
| Initial issuance | EUR 0.00 |
| Monthly membership fee for primary cardholder ¹⁰ | EUR 0.00 |
| Card reissuance after expiry | EUR 0.00 |
| Cash withdrawal at CKB ATMs | Free of charge |
| Cash withdrawal at ATMs of other banks | EUR 1.99 + 2.00% |
| Cash withdrawal at ATMs abroad within OTP group | EUR 1.00 |
| Cash withdrawal at the counters of CKB | Free of charge |
| Cash withdrawal at the counters of other banks | EUR 1.99 + 2.00% (min. EUR 5.00) |
| Cash-in transactions on CKB ATMs | EUR 0.50 |
| 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 |

| CKB Mastercard PB+ Contactless | |
|---|---------------------------------|
| Initial issuance | EUR 0.00 |
| Monthly membership fee for primary cardholder ¹¹ | EUR 0.00 |
| Card reissuance after expiry | EUR 0.00 |
| Cash withdrawal at CKB ATMs | Free of charge |
| Cash withdrawal at ATMs of other banks | EUR 1.99 + 2.00% |
| Cash withdrawal at ATMs abroad within OTP group | EUR 1.00 |
| Cash withdrawal at the counters of CKB | Free of charge |
| Cash withdrawal at the counters of other banks | EUR 1.99 + 2.00% (min EUR 5.00) |
| Cash-in transactions on CKB ATMs | EUR 0.50 |
| 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 |

⁷ Access to business lounges at the airports.

⁸ In case that client uses one of VISA Global Customer Assistance Services, fee will be charged according to applicable VISA tariffs for such service.

⁹ Annual membership fee for ISIC organization is paid in advance in the amount of EUR 6.00.

¹⁰ Accountholder is provided with CKB Debit Mastercard PB Contactless card free of charge within Private Banking PB package.

¹¹ Accountholder is provided with CKB Debit Mastercard PB+ Contactless card free of charge within Private Banking PB+ package.

| CKB VISA Platinum Debit Card for CKB Private banking clients | |
|--|----------------------------------|
| Initial issuance | EUR 0.00 |
| Monthly membership fee for primary ¹² cardholder for PB Classic package | EUR 1.99 |
| Monthly membership fee for primary ¹³ cardholder for PB package | EUR 0.99 |
| Monthly membership fee for primary cardholder for PB+ package | EUR 0.00 |
| Monthly membership fee for additional ¹⁴ cardholder | EUR 1.99 |
| Card reissuance after expiry | EUR 3.70 |
| Cash withdrawal at CKB ATMs | Free of charge |
| Cash withdrawal at ATMs of other banks | EUR 1.99 + 2.00% |
| Cash withdrawal at ATMs abroad within OTP group | EUR 1.00 |
| Cash withdrawal at the counters of CKB | Free of charge |
| Cash withdrawal at the counters of other banks | EUR 1.99 + 2.00% (min. EUR 5.00) |
| Cash-in transactions on CKB ATMs | EUR 0.50 |
| Balance inquiry | EUR 0.40 |
| Lounge Key Service ¹⁵ | USD 27.00 per visit |
| VISA Global Customer Assistance Services (GCAS) ¹⁶ | As incurred |
| Daily ATM limit | EUR 1,000.00 |
| Daily POS limit | EUR 1,000.00 |
| Aggregate daily limit | EUR 2,000.00 |

¹² For the first 12 months, monthly maintenance for primary card is free of charge.

¹³ For the first 12 months, monthly maintenance for primary card is free of charge.

¹⁴ For the first 12 months, monthly maintenance for additional card is free of charge.

¹⁵ Entry to the business lounges at the airports.

¹⁶ In case that client uses one of VISA Global Customer Assistance Services, fee will be charged according to applicable VISA tariffs for such service.