

# Notification of Change of Condition List

*Effective as of December 1, 2020*



*Dear customers,*

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

All conditions of the actual Condition List for Retail eBanking Services 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.

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, contact CKB Call Center at 19894, visit website [www.ckb.me](http://www.ckb.me), send an e-mail to [info@ckb.me](mailto:info@ckb.me) or visit the nearest business unit of Crnogorska Komercijalna Banka.



Monthly <sup>1</sup> fee	
SMS service <sup>2</sup>	EUR 0.99 monthly
Internet and mobile banking (CKB GO)	EUR 2.50 monthly
Internet and mobile banking (CKB GO) + SMS service <sup>3</sup>	EUR 2.79 monthly
Internet and mobile banking (CKB GO) + SMS service (PB clients)	EUR 1.395
Internet and mobile banking (CKB GO) + SMS service (PB+ clients)	Free of charge
CKB GO agreement termination	Free of charge

Other services	
Daily SMS report on current account balance (Telenor) <sup>4</sup>	EUR 0.07/SMS
Daily SMS report on current account balance (Telekom) <sup>6</sup>	EUR 0.07/SMS
Daily SMS report on current account balance (M:tel) <sup>6</sup>	EUR 0.07/SMS
SMS report on debit or credit transaction (Telenor) <sup>6</sup>	EUR 0.07/SMS
SMS report on debit or credit transaction (Telekom) <sup>6</sup>	EUR 0.07/SMS
SMS report on debit or credit transaction (M:tel) <sup>6</sup>	EUR 0.07/SMS
SMS report on debit or credit transaction for international mobile operators <sup>5</sup>	EUR 0.07/SMS
SMS with TAN code (Telenor)	EUR 0.00
SMS with TAN code (Telekom)	EUR 0.00
SMS with TAN code (M:tel)	EUR 0.00
SMS with TAN code (International mobile operator) <sup>6</sup>	EUR 0.00

Internal payment transactions via eBanking	
Internal transfer	EUR 0.12

External payment transactions via eBanking	
<b>Clearing (DNS) transactions (value below EUR 1,000)</b>	
Clearing (DNS) payments submitted until 1:30 p.m.	EUR 0.32
Clearing (DNS) payments submitted after 1:30 p.m.	EUR 0.36
<b>RTGS transactions, budget payment orders and public revenues</b>	
RTGS payments submitted until 1:30 p.m. up to EUR 1,000	EUR 2.80
RTGS payments submitted until 1:30 p.m. above EUR 1,000	0.024% plus EUR 2.40, max. EUR 40.00
RTGS payments after 1:30 p.m. up to EUR 1,000	EUR 3.64
RTGS payments after 1:30 p.m. above EUR 1,000	0.032% plus EUR 3.12, max. EUR 52.00
Note: public revenue (budget) payments in the amount of EUR 1,000.00 are charged as payments in DNS, and in the amount above EUR 1,000.00 as payments in RTGS	

Savings via eBanking portal	
Conditions for retail savings (anticipative savings, classic term savings, rental savings, savings as of the day, classic demand savings) may be found in the Condition List for Retail Savings Products on <a href="http://www.ckb.me">www.ckb.me</a> or <a href="http://www.ckb.me/savings-retail">http://www.ckb.me/savings-retail</a>	

Custody	
For more information, please visit <a href="http://www.ckb.me">www.ckb.me</a> or <a href="http://www.ckb.me/custody">http://www.ckb.me/custody</a>	

Top-up (prepaid mobile phone recharge)	
Telekom	min. EUR 2.00, max. EUR 50.00
M:tel	min. EUR 2.00, max. EUR 50.00

<sup>1</sup> Month in the document means the period between the first to the last day of a calendar month.

<sup>2</sup> SMS messages are available for account for the execution of national payment transactions, card account and account for the execution of international payment transactions.

<sup>3</sup> In case of signing the agreement for Internet and Mobile banking and SMS service, SMS messages are free of charge.

<sup>4</sup> SMS messages are available for account for the execution of national payment transactions, card account and account for execution of international payment transactions.

<sup>5</sup> The bank will provide a list of international operators that are supported.

<sup>6</sup> The bank will provide a list of international operators that are supported.