

Notification of Change of Condition List

Effective as of December 1, 2020



Dear customers,

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

All conditions of the actual Condition List for Corporate 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 corporate 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 corporate 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, 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 Business Credit Card	
Initial issuance	EUR 0.00
Monthly ² membership fee for primary cardholder	EUR 3.50
Monthly ³ membership fee for additional cardholder	EUR 3.50
Card reissuance after expiry	EUR 2.10
Cash withdrawal at CKB ATMs	1.50% (min. EUR 2.00)
Cash withdrawal at ATMs of other banks	2.50% (min. EUR 4.50)
Cash withdrawal at the counters of CKB	1.50% (min. EUR 2.00)
Cash withdrawal at the counters of other banks	2.50% (min. EUR 4.50)
Balance inquiry	EUR 0.40
Daily ATM limit	EUR 1,500.00
Daily POS limit	EUR 1,500.00
Aggregate daily limit	EUR 3,000.00
Minimum payment	EUR 25.00

¹ For all corporate credit cards of Podgorička banka, the tariffs 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 validity of the agreement or card (see Tariffs of Podgorička banka). For all corporate 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 shall apply in accordance with the Condition list of CKB until the expiry of validity of the agreement or card (see Condition list for corporate debit cards - previous conditions).

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