

Notification of Change of Condition List

Effective as of December 1, 2020



Dear customers,

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

All conditions of the actual Condition List for Corporate Debit 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 debit cards of Podgorička banka which are not included in any product package, 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 their expiry date.

In case of corporate 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 be applicable until their expiry date.

Place, Podgorica

Date, 01/10/2020

Effective as of December 1, 2020

All 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 Debit	
Initial issuance	EUR 0.00
Monthly ² membership fee for primary cardholder	EUR 3.00
Card reissuance after expiry	EUR 2.10
Cash withdrawal at CKB ATMs	0.40% (min. EUR 1.00)
Cash withdrawal at ATMs of other banks	2.50% (min. EUR 3.00)
Cash withdrawal at the counters of CKB	1.00% (min. EUR 2.00)
Cash withdrawal at the counters of other banks	2.50% (min. EUR 3.00)
Cash-in transactions at CKB ATMs	EUR 0.30
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

¹ For all corporate 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 corporate debit cards of CKB banka which will not be offered after December 1, 2020 the conditions which were valid until December 1, 2020 shall apply until the expiry of the 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.