

Podgorica, November 25, 2020

NOTIFICATION ON NON-AVAILABILITY OF PAYMENT OPERATIONS AND DIGITAL SERVICES DUE TO THE MERGER OF CKB AND PODGORICKA BANK

In view of the forthcoming merger of Podgoricka banka with Crnogorska komercijalna banka AD Podgorica, Member of OTP Group, which is expected to take place on 11 December 2020, please find below the details concerning the availability of payment operations and digital services.

AVAILABILITY OF PAYMENT SERVICES

National payment operations of Podgorička banka

- Cut-off for payment transactions, counter services and e-banking - 13:00h 10/12/2020
All DNS orders sent to Podgoricka banka after 13:30h will be rejected.
All RTGS incoming orders will be carried out in favour of the client's account by 14:00h, and after that they will be rejected.

International payment operations of Podgorička banka:

- Cut-off for outgoing and incoming transactions in EUR – 13:00h 10/12/2020
- Cut-off for outgoing and incoming transactions in USD – 16:00h 04/12/2020
- Cut-off for outgoing and incoming transactions in CHF and JPY – 13:30h 09/12/2020
- Cut-off for outgoing transactions in AUD – 10:30h 04/12/2020
- Cut-off for outgoing transactions in DKK and HRK – 09:30h 04/12/2020
- Cut-off for outgoing transactions in SEK – 14:30h 04/12/2020
- Cut-off for outgoing transactions in CAD – 15:30h 07/12/2020
- Cut-off for outgoing transactions in GBP – 14:00h 07/12/2020
- Cut-off for incoming transactions in AUD, CAD, DKK, GBP, HRK, SEK – 12:00h 10/12/2020

Also please note that accounts in DKK, AUD and HRK will be closed and will not exist in the new bank, which means that it will no longer be possible to send or receive money in the mentioned currencies.

National and international payment operations of Crnogorska komercijalna banka:

- 10/12/2020 (Thursday) will be a regular working day in CKB; at 20:00h the Bank will shut down all its services, after which Friday, Saturday and Sunday will be non-working days.

National payment operations 10/12/2020

- All DNS orders sent to CKB after 16:00h will be rejected.
- All RTGS orders will be executed by 17:30h, and after that time rejected.
- All internal orders will be executed by 20:00h.

International payment operations 10/12/2020

- Cut-off time for foreign payments – 15:00h
- 11/12/2020 (Friday) – non-working day in CKB
- 12/12/2020 Saturday) – non-working day in CKB
- 14/12/2020 (Monday) – the first working day in the joint bank

AVAILABILITY OF DIGITAL SERVICES

Digital services of Podgoricka banka:

- 18:00h 03/12/2020 – 14:00h 10/12/2020 – At the POS terminals of Podgoricka banka (if you have them), it will be possible to use only the cards of Podgoricka banka. All other cards of other banks should be slid through the POS terminals of CKB Bank.
- 14:00h 10/12/2020 – After 14:00h, the POS terminals of Podgoricka banka will permanently cease to be functional, i.e., all the functionalities of the POS terminals of Podgoricka banka will be taken over by the POS terminals of CKB bank. This means that all Podgoricka banka cards, including cards with the option to sell in installments (Visa Electron/Debit, Mastercard La Rata) will be available for use in the same way as you did at the POS terminals of Podgoricka banka.
- 14:00h-17:00h 10/12/2020 – Minor difficulties in the operation of Podgoricka banka cards at POS terminals are possible. Cardholders will not receive SMS messages if they slide the card through the POS terminal until 14/12/2020, although the transaction was successfully completed at your POS terminal.
- 08:00h 10/12/2020 – If you have a Business Card of Podgoricka banka, you may not be able to pay via the Internet, if it requires the use of an additional authorization code (3Dsecure). From 14/12/2020 at 08:00h, all payments will go smoothly.
- 13:00h 10/12/2020 – e-Banking services will temporarily cease to operate: eMon

Digital services of Crnogorska komercijalna banka:

- 20:00h 10/12/2020 – e-Banking services: CKB GO, eMon and the Partner Portal will be temporarily suspended.
- 20:00h 10/12/2020 – Mobile Top Up service will be temporarily suspended.
- 20:00h 10/12/2020 – e-Commerce service will temporarily cease to operate; cards will be accepted online through the web store/site you own.
- 08:00h 12/12/2020 – If you have a Business Card of CKB Bank, you may not be able to pay via the Internet when it requires the use of an additional authorization code (3D Secure). From 14/12/2020 at 08:00h, all payments will go smoothly.
- The POS terminals you own in your branches will be functional and available for accepting cards for the entire period of the merger of the two banks.
- JPK cards will not be working from 12/12/2020 at 8h till 14/12/2020.

On Monday, 14/12/2020, at 08:00h all services that we have temporarily disabled, will again be available for use in CKB bank.

Thank you for your understanding.

Your Bank