

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:

National payment operations

- 10/12/2020 (Thursday) - a regular working day under the current operational time schedule:
 - Outgoing payments:
 - Internal orders by 20:00h
 - DNS order by 15:50h
 - RTGS orders by 17:00h
 - Incoming payments:
 - Internal orders by 20:00h
 - DNS order by 16:00h
 - RTGS orders by 17:30h
- 11/12/2020 (Friday), 12/12/2020 (Saturday) – non-working days in CKB

- 14/12/2020 (Monday) – the first working day in the joint bank under the current operational time schedule

International payment operations

- 10/12/2020 (Thursday) – a regular working day under the current operational time schedule
 - Cut-off time for foreign payments – 15:00h
- 11/12/2020 (Friday), 12/12/2020 (Saturday) – non-working days in CKB
- 14/12/2020 (Monday) – the first working day in the joint bank under the current operational time schedule

AVAILABILITY OF DIGITAL SERVICES

Digital services of Podgoricka banka:

- Starting from 10/12/2020 at 13:00h, eBanking services: mobile banking and internet banking, will no longer be available for transactions. You will still be able to access the application, but only to review your accounts, cards, saved templates and transaction history.
- From 14:00h-17:00h on 10/12/2020 – minor difficulties in the operation of Podgoricka banka cards at POS terminals and ATMs are possible. Clients, the cardholders, will not receive SMS messages if they use the card at a POS terminal/ATM/web store until 14/12/2020, although the transaction was successfully completed at the POS terminal/ ATM/web store.
- Starting from 10/12/2020 at 08:00h – if you have a card of Podgoricka banka, you will not be able to pay via the Internet if it requires the use of an additional authorization code (3D Secure) on the part of the merchant.

Digital services of Crnogorska komercijalna banka:

- 20:00h 10/12/2020 – e-Banking services: CKB GO will be temporarily suspended.
- 20:00h 10/12/2020 – Mobile Top Up service will be temporarily suspended.
- Payments via Apple Pay service will be made without interruption, but from 10/12/2020 at 20:00, tokenization of additional cards (adding to Apple Wallet) will be temporarily suspended.
- Starting from 12/12/2020 at 08:00h – Clients, the cardholders, will not receive SMS messages if they use the card at a POS terminal/ATM/ web store until 14/12/2020, although the transaction was successfully completed at the POS terminal/ ATM/ web store.
- Starting from 12/12/2020 at 08:00h – If you have a card of CKB Bank, you will not be able to pay via the Internet if it requires the use of an additional authorization code (3D Secure) on the part of the merchant.

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