

Announcement on change in Condition List

In effect as of October 1, 2023



Dear Clients,

We are kindly informing you that from October 1, 2023, a new conditions will apply for monthly maintenance fee for an additional owner's Visa debit card.

The change refers to customers who have more than one owner's Visa debit card linked to the same transaction account.

For users of the Smart and Super service packages, the Visa debit additional owner's card is free of charge.

Changes in the Condition list are as follows:

CKB Visa Debit Classic	
Monthly maintenance fee for an additional owner's card for clients who are not users of the service package, as well as for users of the Standard service package	EUR 1.00
Monthly maintenance fee for an additional owner's card for clients who are users of the Smart and Super service packages	Free of charge

Podgorica, August 1, 2023