

In effect as of 17 June 2020

All comments and notes relating to the conditions on this list can be found in the footnote. Any liability for printing errors is excluded. More information about the products and services of the Bank can be obtained by calling CKB Call Center at 19894, visiting the website www.ckb.me, sending an e-mail to info@ckb.me or calling at the nearest branch office of Crnogorska Komercijalna Banka.



CKB Mastercard Gold Charge Card¹	
Initial issuance	EUR 0,00
Monthly ² membership fee for primary cardholder	EUR 7,00
Monthly membership fee for additional cardholder	EUR 6,00
Card reissuance after expiration	EUR 2,10
Cash withdrawal from CKB ATM	Free of charge
Cash withdrawal from other bank ATM	EUR 1,99+1,00%
Cash withdrawal from CKB cash advance	Free of charge
Cash withdrawal from other bank cash advance	2,50% (min EUR 5,00)
Balance inquiry	EUR 0,40
Balance inquiry on Universal Capital Bank ATM	EUR 0,40
Daily ATM limit	EUR 2.000,00
Daily POS limit	EUR 4.000,00
Aggregate daily limit	EUR 4.000,00
Annual Interest fee for approved credit limit	16,00%
Annual default interest fee	22,00%

VISA Gold Charge Card³	
Initial issuance	EUR 0,00
Monthly membership fee for primary cardholder	EUR 7,00
Monthly membership fee for additional cardholder	EUR 6,00
Card reissuance after expiration	EUR 2,10
Cash withdrawal from CKB ATM	Free of charge
Cash withdrawal from other bank ATM	EUR 1,99+1,00%
Cash withdrawal from CKB cash advance	Free of charge
Cash withdrawal from Universal Capital Bank cash advance	1,50% (min EUR 4,00)
Cash withdrawal from other bank cash advance	2,50% (min EUR 5,00)
Balance inquiry	EUR 0,40
Balance inquiry on Universal Capital Bank ATM	EUR 0,40
Daily ATM limit	EUR 2.000,00
Daily POS limit	EUR 4.000,00
Aggregate daily limit	EUR 4.000,00
Annual Interest fee for approved credit limit	16,00%
Annual default interest fee	22,00%

CKB Mastercard Standard Charge Card⁴	
Initial issuance	EUR 0,00
Monthly membership fee for primary cardholder	EUR 3,50
Monthly membership fee for additional cardholder	EUR 2,70
Card reissuance after expiration	EUR 2,10
Cash withdrawal from CKB ATM	Free of charge
Cash withdrawal from other bank ATM	EUR 1,99+1,00%
Cash withdrawal from CKB cash advance	Free of charge
Cash withdrawal from other bank cash advance	2,50% (min EUR 5,00)
Balance inquiry	EUR 0,40
Balance inquiry on Universal Capital ATM	EUR 0,40
Daily ATM limit	EUR 1.000,00
Daily POS limit	EUR 1.000,00

¹ Only if client apply after 10 September 2011 for debit charge card (zero credit limit).

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

³ Only if client apply after 10 September 2011 for debit charge card (zero credit limit).

⁴ Only if client apply after 10 September 2011 for debit charge card (zero credit limit).

Aggregate daily limit	EUR 1.000,00
Annual Interest fee for approved credit limit	16,00%
Annual default interest fee	22,00%

CKB VISA Classic Charge Card⁵	
Initial issuance	EUR 0,00
Monthly membership fee for primary cardholder	EUR 3,50
Monthly membership fee for additional cardholder	EUR 2,70
Card reissuance after expiration	EUR 2,10
Cash withdrawal from CKB ATM	Free of charge
Cash withdrawal from Universal Capital Bank ATM	EUR 1,50+0,30%
Cash withdrawal from other bank ATM	EUR 1,99+1,00%
Cash withdrawal from CKB cash advance	Free of charge
Cash withdrawal from Universal Capital Bank cash advance	1,50% (min EUR 4,00)
Cash withdrawal from other bank cash advance	2,50% (min EUR 5,00)
Balance inquiry	EUR 0,40
Balance inquiry on Universal Capital Bank ATM	EUR 0,40
Daily ATM limit	EUR 1.000,00
Daily POS limit	EUR 1.000,00
Aggregate daily limit	EUR 1.000,00
Annual Interest fee for approved credit limit	16,00%
Annual default interest fee	22,00%

CKB JPK Private Debit Card	
Monthly membership fee for primary cardholder	EUR 0,99
Monthly membership fee for additional cardholder	EUR 0,99
Card reissuance after expiration	EUR 2,10
Daily ATM limit	EUR 0,00
Daily POS limit	EUR 300,00
Aggregate daily limit	EUR 300,00
Credit Limit	30% of salary (income)

Retail Revolving Cards

CKB American Express GOLD Card	
Initial issuance	0,00 EUR
Monthly membership fee for primary cardholder	10,00 EUR
Monthly membership fee for additional cardholder ⁶	7,00 EUR
Card reissuance after expiration	5,00 EUR
Cash withdrawal from CKB ATM	Free of charge
Cash withdrawal from other bank ATM	1,99 EUR+3,00% (min 5,00%)
Cash withdrawal from CKB cash advance	Free of charge
Cash withdrawal from other bank cash advance	1,99 EUR+3,00% (min 5,00 EUR)
Balance inquiry	0,40 EUR
Balance inquiry on Universal Capital Bank ATM	0,40 EUR
Daily ATM limit	2.000,00 EUR
Daily POS limit	4.000,00 EUR
Aggregate daily limit	4.000,00 EUR
Annual Interest fee for approved credit limit	16,00%
Annual default interest fee	22,00%
Minimum amount of minimum payment	50,00 EUR
Fee for exceeding credit limit	10,00 EUR

⁵ Only if client apply after 10 September 2011 for debit charge card (zero credit limit).

⁶ For first additional American Gold Express Gold card, cardholder is not paying monthly membership. For every other additional card, cardholder is obliged to pay monthly membership.

CKB BLUE American Express Card	
Initial issuance	EUR 0,00
Monthly membership fee for primary cardholder	EUR 4,00
Monthly membership fee for additional cardholder	EUR 3,10
Card reissuance after expiration	EUR 2,40
Cash withdrawal from CKB ATM	Free of charge
Cash withdrawal from other bank ATM	EUR 1,99+3,00% (min EUR 5,00)
Cash withdrawal from CKB cash advance	Free of charge
Cash withdrawal from other bank cash advance	EUR 1,99+3,00% (min EUR 5,00)
Balance inquiry	EUR 0,40
Balance inquiry on Universal Capital Bank ATM	EUR 0,40
Daily ATM limit	EUR 1.000,00
Daily POS limit	EUR 1.000,00
Aggregate daily limit	EUR 1.000,00
Annual Interest fee for approved credit limit	16,00%
Annual default interest fee	22,00%
Minimum amount of minimum payment	EUR 20,00
Fee for exceeding credit limit	EUR 10,00

Cash withdrawal from CKB ATM for Mastercard cardholders from other countries

Dynamic Currency Conversion DCC (applies to CHF, SEK, USD, GBP, AUD, NOK, DKK, CAD)	
Transaction on CKB ATM for non-residential Mastercard cardholders in their local currency	6,00%