

**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](http://www.ckb.me), sending an e-mail to [info@ckb.me](mailto:info@ckb.me) or calling at the nearest branch office of Crnogorska Komercijalna Banka.

**Retail Charge Cards**

<b>CKB Mastercard Gold Charge Card</b>	
Initial issuance	EUR 0,00
Monthly <sup>1</sup> 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
Nominal interest rate	20,95% annually
Annual default interest fee	Between 9% and 22% annually <sup>2</sup>
Interest Free Period	Yes

<b>CKB VISA Gold Charge Card</b>	
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 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 2.000,00
Daily POS limit	EUR 4.000,00
Aggregate daily limit	EUR 4.000,00
Nominal interest rate	20,95% annually
Annual default interest fee	Between 9% and 22% annually <sup>3</sup>
Interest Free Period	Yes

<sup>1</sup> Month in the document means the period between the first day and the last day of a calendar month.

<sup>2</sup> Default interest rate is regular interest rate increased by 50% and it could not be less than 9% and higher that 22% annually.

<sup>3</sup> Default interest rate is regular interest rate increased by 50% and it could not be less than 9% and higher that 22% annually.

<b>CKB Mastercard Standard Charge Card</b>	
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 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
Nominal interest rate	20,95% annually
Annual default interest fee	Between 9% and 22% annually <sup>4</sup>
Interest Free Period	Yes

<b>CKB VISA Classic Charge Card</b>	
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
Nominal interest rate	20,95% annually
Annual default interest fee	Between 9% and 22% annually <sup>5</sup>
Interest Free Period	Yes

## Retail Revolving Cards

<b>CKB American Express GOLD Card</b>	
Initial issuance	EUR 0,00
Monthly membership fee for primary cardholder	EUR 10,00
Monthly membership fee for additional cardholder <sup>6</sup>	EUR 7,00
Card reissuance after expiration	EUR 5,00
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 2.000,00
Daily POS limit	EUR 4.000,00
Aggregate daily limit	EUR 4.000,00
Nominal interest rate	20,95% annually
Annual default interest fee	Between 9% and 22% annually <sup>7</sup>

<sup>4</sup> Default interest rate is regular interest rate increased by 50% and it could not be less than 9% and higher that 22% annually.

<sup>5</sup> Default interest rate is regular interest rate increased by 50% and it could not be less than 9% and higher that 22% annually.

<sup>6</sup> 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.

Minimum amount of minimum payment	EUR 50,00
Fee for exceeding credit limit	EUR 10,00
Interest Free Period	Yes

<b>CKB American Express BLUE Card</b>	
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
Nominal interest rate	20,95% annually
Annual default interest fee	Between 9% and 22% annually <sup>8</sup>
Minimum amount of minimum payment	EUR 20,00
Fee for exceeding credit limit	EUR 10,00
Interest Free Period	Yes

<b>CKB Mastercard Standard Revolving Card</b>	
Initial issuance	EUR 0,00
Monthly membership fee for primary cardholder	EUR 1,59
Monthly membership fee for additional cardholder	EUR 1,50
Card reissuance after expiration	EUR 2,10
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
Nominal interest rate	20,95% annually
Annual default interest fee	Between 9% and 22% annually <sup>9</sup>
Minimum amount of minimum payment	EUR 25,00
Fee for exceeding credit limit	EUR 10,00
Interest Free Period	Yes

<b>CKB VISA Classic Revolving Card</b>	
Initial issuance	EUR 0,00
Monthly membership fee for primary cardholder	EUR 1,59
Monthly membership fee for additional cardholder	EUR 1,50
Card reissuance after expiration	EUR 2,10
Cash withdrawal from CKB ATM	Free of charge
Cash withdrawal from Universal Capital Bank ATM	EUR 1,99+3,00% (min EUR 5,00)
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 Universal Capital Bank cash advance	EUR 1,99+3,00% (min EUR 5,00)
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

<sup>7</sup> Default interest rate is regular interest rate increased by 50% and it could not be less than 9% and higher that 22% annually.

<sup>8</sup> Default interest rate is regular interest rate increased by 50% and it could not be less than 9% and higher that 22% annually.

<sup>9</sup> Default interest rate is regular interest rate increased by 50% and it could not be less than 9% and higher that 22% annually.

Daily ATM limit	EUR 1.000,00
Daily POS limit	EUR 1.000,00
Aggregate daily limit	EUR 1.000,00
Nominal interest rate	20,95% annually
Annual default interest fee	Between 9% and 22% annually <sup>10</sup>
Minimum amount of minimum payment	EUR 25,00
Fee for exceeding credit limit	EUR 10,00
Interest Free Period	Yes

<b>CKB Mastercard Gold Revolving Card</b>	
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+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 2.000,00
Daily POS limit	EUR 4.000,00
Aggregate daily limit	EUR 4.000,00
Nominal interest rate	20,95% annually
Annual default interest fee	Between 9% and 22% annually <sup>11</sup>
Minimum amount of minimum payment	EUR 50,00
Fee for exceeding credit limit	EUR 10,00
Interest Free Period	Yes

<b>CKB VISA Gold Revolving Card</b>	
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 First Financial Bank ATM	EUR 1,99+3,00% (min EUR 5,00)
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 Universal Capital Bank cash advance	EUR 1,99+3,00% (min EUR 5,00)
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 2.000,00
Daily POS limit	EUR 4.000,00
Aggregate daily limit	EUR 4.000,00
Nominal interest rate	20,95% annually
Annual default interest fee	Between 9% and 22% annually <sup>12</sup>
Minimum amount of minimum payment	EUR 50,00
Fee for exceeding credit limit	EUR 10,00
Interest Free Period	Yes

<sup>10</sup> Default interest rate is regular interest rate increased by 50% and it could not be less than 9% and higher that 22% annually.

<sup>11</sup> Default interest rate is regular interest rate increased by 50% and it could not be less than 9% and higher that 22% annually.

<sup>12</sup> Default interest rate is regular interest rate increased by 50% and it could not be less than 9% and higher that 22% annually.

## 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%
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### CKB Shopping card (in use from November 15, 2018)

Initial issuance	0,00 EUR
Monthly membership fee for primary cardholder	0,00 EUR
Card reissuance after expiration	2,10 EUR
Daily ATM limit	0,00 EUR
Daily POS limit	1.000,00 EUR
Aggregate daily limit	1.000,00 EUR
Nominal interest rate	No interest
Default interest	24% annually