

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 Maestro Card / CKB Debit Mastercard Contactless	
Initial issuance	EUR 0,00
Monthly ¹ membership fee for primary cardholder ²	EUR 0,00
Monthly membership fee for additional cardholder	EUR 0,99
Card reissuance after expiration	EUR 3,70
Cash withdrawal from CKB ATM	Free of charge
Cash withdrawal from other bank ATM	EUR 1,99 + 2,00%
Cash withdrawal from CKB cash advance	Free of charge
Cash withdrawal from other bank cash advance	EUR 1,99 + 2,00%
Cash withdrawal from ATM abroad within OTP group	EUR 1,00
Cash-in transactions on CKB ATM	EUR 0,50
Balance inquiry	EUR 0,40
Balance inquiry on Universal Capital Bank ATM	EUR 0,40
Post office cash out	EUR 0,33
Post office cash in	EUR 0,33
Daily ATM limit	EUR 600,00
Daily POS limit	EUR 600,00
Aggregate daily limit	EUR 600,00

CKB VISA Electron Card³ / CKB Visa Classic Debit Contactless Card	
Initial issuance	EUR 0,00
Monthly membership fee for primary cardholder ⁴	EUR 0,00
Monthly membership fee for additional cardholder	EUR 0,99
Card reissuance after expiration	EUR 3,70
Cash withdrawal from CKB ATM	Free of charge
Cash withdrawal from other bank ATM	EUR 1,99 + 2,00%
Cash withdrawal from ATM abroad within OTP group	EUR 1,00
Cash withdrawal from Universal Capital Bank ATM	EUR 1,50 + 0,30%
Cash withdrawal from CKB cash advance	Free of charge
Cash withdrawal from Universal Capital Bank cash advance	EUR 1,50 + 0,30%
Cash withdrawal from other bank cash advance	EUR 1,99 + 2,00%
Cash-in transactions on CKB ATM	EUR 0,50
Balance inquiry	EUR 0,40
Balance inquiry on Universal Capital Bank ATM	EUR 0,40
Post office cash out	EUR 0,33
Post office cash in	EUR 0,33
Daily ATM limit	EUR 600,00
Daily POS limit	EUR 600,00
Aggregate daily limit	EUR 600,00

CKB VISA Platinum Debit Card	
Initial issuance	EUR 0,00
Monthly membership fee for primary ⁵ cardholder	EUR 1,99
Monthly membership fee for additional ⁶ cardholder	EUR 1,99
Card reissuance after expiration	EUR 3,70
Cash withdrawal from CKB ATM	Free of charge
Cash withdrawal from other bank ATM	EUR 1,99 + 2,00%
Cash withdrawal from ATM abroad within OTP group	EUR 1,00

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

² Account holder is provided with a CKB Debit Mastercard Contactless and a CKB Visa Classic Debit Card for free with CKB transactional account.

³ Upon card expiry, CKB Visa Classic Debit Card will be issued to all users

⁴ Account holder is provided with a CKB Debit Mastercard Contactless and a CKB Visa Classic Debit Card for free with CKB transactional account.

⁵ Monthly membership for the first 12 months for primary card is free of charge

⁶ Monthly membership for the first 12 months for additional card is free of charge

Cash withdrawal from CKB cash advance	Free of charge
Cash withdrawal from other bank cash advance	EUR 1,99 + 2,00% (min EUR 5,00)
Cash-in transactions on CKB ATM	EUR 0,50
Balance inquiry	EUR 0,40
Balance inquiry on Universal Capital Bank ATM	EUR 0,40
Post office cash out	EUR 0,33
Post office cash in	EUR 0,33
Lounge Key Service	USD 27,00 per visit
VISA Global Customer Assistance Services (GCAS) ⁷	As incurred
Daily ATM limit	EUR 1.000,00
Daily POS limit	EUR 1.000,00
Aggregate daily limit	EUR 2.000,00

ISIC Mastercard CKB Card	
Initial issuance ⁸	EUR 0,00
Monthly membership fee for primary cardholder	EUR 0,00
Card reissuance after expiration	EUR 3,70
Cash withdrawal from CKB ATM	Free of charge
Cash withdrawal from CKB cash advance	Free of charge
Cash withdrawal from other bank ATM	EUR 1,99 + 2,00%
Cash withdrawal from other bank cash advance	EUR 1,99 + 2,00%
Cash withdrawal from ATM abroad within OTP group	EUR 1,00
Cash-in transactions on CKB ATM	EUR 0,50
Balance inquiry	EUR 0,40
Balance inquiry on Universal Capital Bank ATM	EUR 0,40
Post office cash out	EUR 0,33
Post office cash in	EUR 0,33
Daily ATM limit	EUR 500,00
Daily POS limit	EUR 500,00
Aggregate daily limit	EUR 500,00

CKB shopping card	
Initial issuance	EUR 0,00
Monthly membership fee for primary cardholder	EUR 0,99
Card reissuance after expiration	EUR 0,00

Revolving retail cards

Mastercard Standard Revolving Card	
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
Annual Interest fee for approved credit limit	14,00%
Annual default interest fee	21,00%
Minimum amount of minimum payment	EUR 10,00
Fee for exceeding credit limit	EUR 10,00

⁷ In case that client uses one of the VISA Global Customer Assistance Services, his account will be charged according to standard VISA fees for this service.

⁸ Annual membership fee for ISIC organization is paid in advance in amount of EUR 6.

CKB VISA Classic Revolving Card	
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
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	14,00%
Annual default interest fee	21,00%
Minimum amount of minimum payment	EUR 10,00
Fee for exceeding credit limit	EUR 10,00

Mastercard Gold Revolving Card	
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
Annual Interest fee for approved credit limit	14,00%
Annual default interest fee	21,00%
Minimum amount of minimum payment	EUR 10,00
Fee for exceeding credit limit	EUR 10,00

VISA Gold Revolving Card	
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 1,99+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
Annual Interest fee for approved credit limit	14,00%
Annual default interest fee	21,00%
Minimum amount of minimum payment	EUR 10,00
Fee for exceeding credit limit	EUR 10,00

Mastercard / VISA Super Revolving Card	
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
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	22,00%
Annual default interest fee	22,00%
Minimum amount of minimum payment	EUR 10,00
Fee for exceeding credit limit	EUR 10,00

Cash withdrawal in foreign currency 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%

CKB Private Banking and Investment Services clients

CKB Mastercard PB Contactless	
Initial issuance	EUR 0,00
Monthly membership fee for primary cardholder ⁹	EUR 0,00
Card reissuance after expiration	EUR 0,00
Cash withdrawal from CKB ATM	Free of charge
Cash withdrawal from other bank ATM	2,00% + EUR 1,99
Cash withdrawal from ATM abroad within OTP group	EUR 1,00
Cash withdrawal from CKB cash advance	Free of charge
Cash withdrawal from other bank cash advance	1,99 EUR + 2,00% (min EUR 5,00)
Cash-in transactions on CKB ATM	EUR 0,50
Balance inquiry	EUR 0,40
Post office cash out	EUR 0,33
Post office cash in	EUR 0,33
Daily ATM limit	EUR 1.000,00
Daily POS limit	EUR 1.000,00
Aggregate daily limit	EUR 1.000,00

⁹ Account holder receives CKB Debit Mastercard PB Contactless card free of charge within Private Banking PB package.

CKB Mastercard PB+ Contactless	
Initial issuance	EUR 0,00
Monthly membership fee for primary cardholder ¹⁰	EUR 0,00
Card reissuance after expiration	EUR 0,00
Cash withdrawal from CKB ATM	Free of charge
Cash withdrawal from other bank ATM	2,00% + EUR 1,99
Cash withdrawal from ATM abroad within OTP group	EUR 1,00
Cash withdrawal from CKB cash advance	Free of charge
Cash withdrawal from other bank cash advance	1,99 EUR + 2,00% (min EUR 5,00)
Cash-in transactions on CKB ATM	EUR 0,50
Balance inquiry	EUR 0,40
Post office cash out	EUR 0,33
Post office cash in	EUR 0,33
Daily ATM limit	EUR 2.000,00
Daily POS limit	EUR 4.000,00
Aggregate daily limit	EUR 4.000,00

CKB VISA Platinum Debit Card for CKB Private banking clients	
Initial issuance	EUR 0,00
Monthly membership fee for primary ¹¹ cardholder for PB Classic package	EUR 1,99
Monthly membership fee for primary ¹² cardholder for PB package	EUR 0,99
Monthly membership fee for primary cardholder for PB+ package	EUR 0,00
Monthly membership fee for additional ¹³ cardholder	EUR 1,99
Card reissuance after expiration	EUR 3,70
Cash withdrawal from CKB ATM	Free of charge
Cash withdrawal from other bank ATM	EUR 1,99 + 2,00%
Cash withdrawal from ATM abroad within OTP group	EUR 1,00
Cash withdrawal from CKB cash advance	Free of charge
Cash withdrawal from other bank cash advance	EUR 1,99 + 2,00% (min EUR 5,00)
Cash-in transactions on CKB ATM	EUR 0,50
Balance inquiry	EUR 0,40
Balance inquiry on Universal Capital Bank ATM	EUR 0,40
Post office cash out	EUR 0,33
Post office cash in	EUR 0,33
Lounge Key Service	USD 27,00 per visit
VISA Global Customer Assistance Services (GCAS) ¹⁴	As incurred
Daily ATM limit	EUR 1.000,00
Daily POS limit	EUR 1.000,00
Aggregate daily limit	EUR 2.000,00

¹⁰ Account holder receives CKB Debit Mastercard PB Contactless card free of charge within Private Banking PB+ package.

¹¹ Monthly membership for the first 12 months for primary card is free of charge

¹² Monthly membership for the first 12 months for primary card is free of charge

¹³ Monthly membership for the first 12 months for additional card is free of charge

¹⁴ In case that client uses one of the VISA Global Customer Assistance Services, his account will be charged according to standard VISA fees for this service.