

In effect from 1 February 2020 to 30 September 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.



Credit in the form of allowed overdraft on the transaction account¹	
Annual interest rate	14,49 – 15,99%, depending on the employee's category
Loan processing fee (charged once during the loan disbursement)	0%
Commission for using data from Credit Register/Bureau of CBM	EUR 3,00
Annual default interest	Nominal interest rate + 50% NIR

¹ Annual nominal interest rate amounts from 14,49% and it is equal to the effective interest rate. In promotional action until the end of January 2020, CKB overdraft is approved without processing fee. Additional cost are bill of exchange (EUR 2) and the cost of access to data in the Credit Registry (EUR 3). Interest calculation cost are related to used amount of CKB overdraft and they are calculated on the monthly basis.