

In effect as of 31 July 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.



Opening, maintenance and information about the retail transactional account					
Transactional account opening ¹					EUR 0,00
Monthly account statement					EUR 0,00
Official statements					EUR 3,00
Bills of exchange and other forms					EUR 2,00
Inflows to the transactional account for execution of national payment transactions					EUR 0,00
Fee on internal inflows with special purpose from the payer of the legal entity ²					0,20%
Monthly fees for transactional account maintenance					
Service name	Account maintenance	Debit cards	SMS service	Internet and mobile banking	SMS messages
Account for national payments + cards	1,19 EUR	0,00 EUR	-	-	-
Account for national payments + cards + SMS	1,19 EUR	0,00 EUR	0,99 EUR	-	0,07 EUR/SMS
Account for national payments + cards + Internet and mobile banking	1,19 EUR	0,00 EUR	-	2,50 EUR	-
Account for national payments + cards + SMS + Internet and mobile banking	1,19 EUR	0,00 EUR	0,99 EUR	1,80 EUR	0,00 EUR/SMS
Two or more accounts for national payments + cards	1,49 EUR	0,00 EUR	-	-	-
Two or more accounts for national payments + cards + SMS	1,49 EUR	0,00 EUR	0,99 EUR	-	0,07 EUR/SMS
Two or more accounts for national payments + cards + Internet and mobile banking	1,49 EUR	0,00 EUR	-	2,50 EUR	-
Two or more accounts for national payments + cards + SMS + Internet and mobile banking	1,49 EUR	0,00 EUR	0,99 EUR	1,80 EUR	0,00 EUR/SMS
Internet and Mobile banking contract termination during promo period ³				Free of charge	
Internet and Mobile banking contract termination after promo period				Free of charge	
CKB Junior ⁴ package				EUR 1,99 monthly	
Monthly fees for transactional account maintenance for pensioners					
Service name	Account maintenance	Debit cards	SMS service	Internet and mobile banking	SMS messages
Account for national payments + cards	0,49 EUR	0,00 EUR	-	-	-
Account for national payments + cards + SMS	0,49 EUR	0,00 EUR	0,99 EUR	-	0,07 EUR/SMS
Account for national payments + cards + Internet and mobile banking	0,49 EUR	0,00 EUR	-	2,50 EUR	-
Account for national payments + cards + SMS + Internet and mobile banking	0,49 EUR	0,00 EUR	0,99 EUR	1,80 EUR	0,00 EUR/SMS
Two or more accounts for national payments + cards	0,99 EUR	0,00 EUR	-	-	-
Two or more accounts for national payments + cards + SMS	0,99 EUR	0,00 EUR	0,99 EUR	-	0,07 EUR/SMS
Two or more accounts for national payments + cards + Internet and mobile banking	0,99 EUR	0,00 EUR	-	2,50 EUR	-
Two or more accounts for national payments + cards + SMS + Internet and mobile banking	0,99 EUR	0,00 EUR	-	1,80 EUR	0,00 EUR/SMS
Internet and Mobile banking contract termination during promo period				Free of charge	
Internet and Mobile banking contract termination after promo period				Free of charge	

¹ Retail transactional account for execution of national payment transactions or Retail transactional account for execution of international payment transactions.

² On inflows paid to the transaction account for the execution of national payment transactions from a legal entity and include fees, annuities, extraordinary income and other income that are not the subject of the Agreement on the execution of group transfers.

³ Contract for Internet and Mobile banking is signed for period of 12 months. Promo period represents a month in which contract has been signed and also next calendar month.

⁴ CKB Junior package includes following products: CKB transactional account for execution of national payment transactions, ISIC CKB Mastercard Debit card, CKB GO for individuals and CKB SMS service. Condition for applying for CKB Junior package is membership in ISIC organization with amounts to 6 EUR annually and it is paid in advance as one-off amount.

Cash withdrawal at the counters⁵	
Cash withdrawal from transaction account for execution of national payment transactions	Free of charge

Internal transaction payments⁶	
Transfer to the natural person's account	EUR 0,15
Transfer to the legal person's account	EUR 0,15
Payment by standing order	EUR 0,15
Internal transaction payments through CKB eBanking service	
Internal transfer	EUR 0,12

External transaction payments at the counters⁷	
Payment by standing order externally	EUR 0,40
<i>Clearing transactions (value below EUR 1.000)</i>	
Clearing transfer until 13:30 p.m.	EUR 0,40
Clearing transfer after 13:30 p.m.	EUR 0,45
<i>RTGS transactions</i>	
RTGS transfer until 13:30 p.m.	EUR 3,50
RTGS transfer between 13:30 p.m. - 15:30 p.m.	EUR 4,50
RTGS transfer between 15:30 p.m. - midnight	EUR 5,00
Payments from public revenues (budget) of the amount up to EUR 1.000 have tariffs as DNS payments, and amounts higher than EUR 1.000 have tariffs as RTGS payments.	

External transaction payments through CKB eBanking service	
<i>Clearing transactions (value below EUR 1.000)</i>	
Clearing transfers until 13:30 p.m.	EUR 0,32
Clearing transfers after 13:30 p.m.	EUR 0,36
<i>RTGS transactions, payment orders of the budget and public revenues</i>	
RTGS transfers until 13:30 p.m.	EUR 2,80
RTGS transfers between 13:30 p.m. - 15:30 p.m.	EUR 3,60
RTGS transfers between 15:30 p.m. - midnight	EUR 4,00
Payments from public revenues (budget) of the amount up to EUR 1.000 have tariffs as DNS payments, and amounts higher than EUR 1.000 have tariffs as RTGS payments.	

Processing of external inflows to transactional account for domestic payments executions	
Direct external inflow to natural person's account ⁸	0,20%
Posting pensions to clients' accounts (external inflows)	Free of charge
Posting payments through the Bank's account⁹	
Up to EUR 200	0,5%
From EUR 200 to EUR 500	0,5%
From EUR 500 to EUR 1.000	0,4%
From EUR 1.000 to EUR 5.000	0,3%
Over EUR 5.000	0,2%, max EUR 50,00

⁵ For cash withdrawal in the amount higher than 50.000 EUR for residents, i.e. 15.000 EUR for non-residents, it is required to announce it one day before.

⁶ For transfer of funds in the amount higher than 50.000 EUR for residents, i.e. 15.000 EUR for non-residents, it is required to announce it one day before.

⁷ Same as 18.

⁸ Except for pensioners accounts

⁹ Except in cases of fulfillment of contractual obligations by the employer of Pension fund

Cash payments – general payment slip	
Internal payments	0,1% min EUR 0,40
Clearing	0,2% min EUR 0,50
RTGS	0,2% min EUR 2,00
Payments from public revenues (budget)	0,2% min EUR 0,40

International transaction payments	
<i>Outgoing payments^{10 11}</i>	
Payments up to the counter value of EUR 1.500	1,00% (min EUR 9,00)
Payments between the counter values of EUR 1.500 – 3.000	1,00%
Payments between the counter values of EUR 3.000 – 50.000	1,00%
Payments over the counter value of EUR 50.000	0,50%
Additional fee for T+1 transaction for counter value of EUR 5.000	EUR 15,00
Additional fee for T+1 transaction for counter value of over EUR 5.000	0,10%
Additional fee for T+0 transaction for counter value of up to EUR 5.000	EUR 20,00
Additional fee for T+0 transaction for counter value of over EUR 5.000	0,15%
OUR service from EUR 1.00 – 4.999 ¹²	EUR 10,00
OUR service from EUR 4.999 – 12.500	EUR 15,00
OUR service of EUR 12.500 and more	EUR 20,00
<i>Incoming payments¹³</i>	
Incoming payments up to the counter value of EUR 3.000	1,00%
Incoming payments between the counter values of EUR 3.000 – 50.000	0,50%
Incoming payments over the counter value of EUR 50.000	0,30%
Payment order correction	EUR 50,00
Payment order canceling	EUR 75,00
Refund of erroneously paid funds ¹⁴	EUR 30,00

Currency conversion¹⁵	
Up to EUR 20.000 ¹⁶	EUR 0,00
Over EUR 20.000 ¹⁷	1,00%

Currency conversion¹⁸ for international remittances and savings deposits of more than 3 months	
Up to 20.000 EUR ¹⁹	EUR 0,00
Between 20.000 – 80.000 EUR ²⁰	0,50%
Over 80.000 EUR ²¹	0,30%

Foreign exchange transactions	
All currencies on the valid CKB Currency List for cash ²²	EUR 0,00

Cheques	
Repurchase of the cheques of foreign banks and travelers cheques ²³	3,00%

¹⁰ Specified fees are collected in EUR, unless the client decides otherwise.

¹¹ Same as 18.

¹² If the client wants to bear costs for the end beneficiary, in addition to the standard fee he should also pay the additional fee specified in the table.

¹³ Specified fees are collected in the currency of incoming payment.

¹⁴ Specified fees or their counter values are collected from the refunded amount, in the currency of refunded amount.

¹⁵ Costs are charged and collected in EUR, limit for AUD and CHF is EUR 5.000.

¹⁶ By CKB foreign currency rate, limit for AUD and CHF is EUR 5.000.

¹⁷ By rate defined based on the current rate on the international financial market.

¹⁸ Costs are charged and paid in EUR, limit for AUD and CHF is EUR 5.000.

¹⁹ By CKB foreign currency rate, limit for AUD and CHF is EUR 5.000.

²⁰ By rate defined based on the current exchange rate on international financial market.

²¹ By rate defined based on the current exchange rate on international financial market.

²² By CKB currency rate for cash.

²³ Cheques that are payable immediately are: (1) American Express travelers cheques without limit after online check, (2) Other travelers cheques (VISA and Tomas Cook) in the amount of max 300 EUR and (3) cheques issued by pension funds in the amount of max 800 EUR. All other cheques are sent to INKASO and minimum amount for sending to INKASO is 300 EUR.

Overdraft up to 5.000 EUR (available overdraft)²⁴	
Nominal interest rate	1,67% monthly

Agency transactions	
Payment of salaries under the agency agreement	0,20% – 0,50%
Distributive payment– old savings, dividends, compensations of damages to the pensioners, indemnifications, premiums, payments to microfinance institutions	According to the agreement

CKB Private Banking and Investment Services	
Annual fee for PBC package	EUR 60,00
Six months fee for PBC package	EUR 30,00
Monthly fee for PB package	EUR 13,00
Six months fee for PB package	EUR 60,00
Annual fee for PB package	EUR 120,00
Monthly fee for PB+ package	EUR 37,00
Six months fee for PB+ package	EUR 180,00
Annual fee for PB+ package	EUR 360,00
Monthly fee for product "Authorize members of your family to use private banking services" for PB package	EUR 5,00
Annual fee for product "Authorize members of your family to use private banking services" for PB package	EUR 60,00
Monthly fee for product "Authorize members of your family to use private banking services" for PB+ package	EUR 15,00
Annual fee for product "Authorize members of your family to use private banking services" for PB+ package	EUR 180,00

Monthly fee for transactional account maintenance for Private Banking clients	
Monthly fee for transactional account maintenance + debit cards (PBC clients)	EUR 1,19
Monthly fee for transactional account maintenance + debit cards (PB clients)	Free of charge
Monthly fee for transactional account maintenance + debit cards (PB+ clients)	Free of charge

Currency conversion for international remittances and savings deposits of more than 3 months for Private banking clients	
For PBC clients	
Up to EUR 20.000	EUR 0,00
From EUR 20.000 to EUR 80.000	0,50%
Over EUR 80.000	0,30%
For PB clients	
Up to EUR 20.000	EUR 0,00
From EUR 20.000 to EUR 80.000	0,45%
Over EUR 80.000	0,27%
For PB+ clients	
Up to EUR 20.000	EUR 0,00
From EUR 20.000 to EUR 80.000	0,40%
Over EUR 80.000	0,22%

The charges for issuance of safe deposit boxes for retail clients		
Safe deposit box size (cm): 32x6x25	Safe deposit box size (cm): 32x7x25	Safe deposit box size (cm): 32x25x25
EUR 20 – 30 days	EUR 30 – 30 days	EUR 50 – 30 days
EUR 40 – 90 days	EUR 50 – 90 days	EUR 70 – 90 days
EUR 60 – 180 days	EUR 70 – 180 days	EUR 90 – 180 days
EUR 80 – 365 days	EUR 90 – 365 days	EUR 120 – 365 days

²⁴ If the client applied for 500 EUR and spent the entire amount, calculated interest on overdraft would in that case be 1.749% and the client would repay EUR 508.97.