

## Information document on fees

**Name of the payment service provider: Adriatic Bank JSC Podgorica**

**Payment account name: Adriatic Global – non-resident**

**Date: 15.08.2026.**

This document contains fee information for the most representative services linked to a consumer payment account.

If the payment service provider does not provide any of the services from the list of the most representative services, it shall indicate that it does not provide that service.

Fees may also be charged for services that are not listed in this document, while detailed pre-contractual and contractual information on all services, including fees for services that are not included in the list of the most representative services, is provided in the Product Catalogue for Individuals and Entrepreneurs, adopted on 03 June 2026, together with the related tariffs forming an integral part thereof, namely: Tariffs for National Payment Transactions for Natural and Legal Persons, Tariffs for International Payment Transactions for Natural and Legal Persons, and Tariffs for Card Products and Services.

The payment service provider is obliged to make available to the consumer, free of charge, a glossary of payment services containing the terms and definitions of services from the List of the Most Representative Services, as well as other definitions, where applicable.

| Service                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | Fee                                                     |
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| <b>General services related to the user's payment account</b>                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                                         |
| <b>Managing payment account Adriatic Global package</b><br><br>Within the said account for payment or package of services it is possible to use the following: <ul style="list-style-type: none"> <li>• Maintaining a transaction account for national payment transactions</li> <li>• Maintaining a transaction account for international payment transactions</li> <li>• VISA Debit card</li> <li>• SMS/Mail notifications</li> <li>• Opening a standing order at the bank counter</li> </ul> | Monthly: 4,99 EUR<br><b>Total annual fee: 59,88 EUR</b> |

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| <b>Internet payment</b>                                                                    | Monthly fee for users of electronic and mobile banking<br><b>Total annual fee:</b> | 2,50 EUR<br><b>30,00 EUR</b> |
| <b>Mobile payment</b>                                                                      | Monthly fee for users of electronic and mobile banking<br><b>Total annual fee:</b> | 2,50 EUR<br><b>30,00 EUR</b> |
| <b>Payments (except cards)</b>                                                             |                                                                                    |                              |
| <b>National payment transaction - transfer of funds to a payment account in Montenegro</b> | Payment order (internal) from account to account within the Bank                   | No fee                       |
|                                                                                            | Payment order up to EUR 500,00 (DNS order)                                         | 0,30 EUR                     |
|                                                                                            | Payment order from 500,01 up to EUR 1.000,00 (DNS order)                           | 0,35 EUR                     |
|                                                                                            | Payment order of 1.000,01 up to EUR 3.000,00 (DNS order)                           | 1,65 EUR                     |
|                                                                                            | Payment order up to EUR 3.000,00 (RTGS order)                                      | 1,75 EUR                     |
|                                                                                            | Payment order of 3.000,01 up to EUR 10.000,00 (RTGS order)                         | 0,11% (min. 4,25 EUR)        |
|                                                                                            | Payment order over 10.000,00 (RTGS order)                                          | 0,10% (min. 11,25 EUR)       |
|                                                                                            | Instant payments                                                                   |                              |
|                                                                                            | Instant payment orders to 200,00 EUR (initiated electronically)                    | 0.05 EUR                     |
|                                                                                            | Instant payment orders to 200,00 EUR (initiated physically)                        | 0.25 EUR                     |
|                                                                                            | Instant payment orders from 200,01 to 500,00 EUR                                   | 0.30 EUR                     |
|                                                                                            | Instant payment orders from 500,01 to 1.000,00 EUR                                 | 0.35 EUR                     |
|                                                                                            | Instant payment orders from 1.000,01 to 3.000,00 EUR                               | 1.65 EUR                     |

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| <b>International payment transaction - transfer of funds to an account abroad</b> | SWIFT International payment transaction                                                                                                                       |           |
|                                                                                   | Up to 1.000,00 EUR                                                                                                                                            | 20,00 EUR |
|                                                                                   | From 1.000,01 to 5.000,00 EUR                                                                                                                                 | 30,00 EUR |
|                                                                                   | From 5.000,01 to 50.000,00 EUR                                                                                                                                | 0,80%     |
|                                                                                   | Over 50.000,00 EUR                                                                                                                                            | 0,80%     |
|                                                                                   | SWIFT International payment transaction with OUR option                                                                                                       |           |
|                                                                                   | Up to 2.500,00 EUR                                                                                                                                            | 10,00 EUR |
|                                                                                   | From 2.500,01 to 10.000,00 EUR                                                                                                                                | 20,00 EUR |
|                                                                                   | From 10.000,01 to 50.000,00 EUR                                                                                                                               | 25,00 EUR |
|                                                                                   | Over 50.000,00 EUR                                                                                                                                            | 40,00 EUR |
|                                                                                   | SEPA International payment transaction                                                                                                                        |           |
|                                                                                   | First daily transfer up to 200,00 EUR                                                                                                                         | No fee    |
|                                                                                   | E-banking to 20.000,00 EUR                                                                                                                                    | 1,99 EUR  |
|                                                                                   | E-banking over 20.000,00 EUR                                                                                                                                  | 25,00 EUR |
|                                                                                   | At the branch to 20.000,00 EUR                                                                                                                                | 3,99 EUR  |
|                                                                                   | At the branch over 20.000,00 EUR                                                                                                                              | 50,00 EUR |
| <b>International payment transaction - receiving funds from abroad</b>            | SWIFT Inflows from abroad in favour of transaction accounts for international payment transactions (currency EUR) 0.10% (min. 10,00 EUR)                      |           |
|                                                                                   | SWIFT Inflows from abroad in favour of transaction accounts for international payment transactions (currency USD and other currencies) 0,10% (min. 25,00 EUR) |           |
|                                                                                   | SEPA Inflows from abroad in favour of transaction accounts for international payment transactions (currency EUR)                                              |           |
|                                                                                   | Up to 20 000,00 EUR                                                                                                                                           | 1,99 EUR  |
|                                                                                   | From 20.000,01 EUR                                                                                                                                            | 25,00 EUR |
|                                                                                   | Transfer of funds from international to national transaction account within the Bank                                                                          |           |
|                                                                                   | No fee                                                                                                                                                        |           |

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| <b>Standing order</b>                         | Setup Service Fee<br>for standing order                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | No fee |
| <b>Payment of cash to the payment account</b> | Cash payment to the transaction account                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | No fee |
| <b>Cards and cash</b>                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |        |
| <b>Credit card issuance</b>                   | Issuance and regular reissuance of Visa Classic Credit cards<br>5,00 EUR (one time)<br><br>Membership fee based on Visa Classic Credit cards<br>3,50 EUR (monthly)<br><b>Total annual fee:</b><br><b>42,00 EUR</b><br><br>Membership fee on additional Visa Classic Credit card<br>3,50 EUR (monthly)<br><b>Total annual fee:</b><br><b>42,00 EUR</b><br>Remaking the card at the user's request<br>5,00 EUR (one time)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |        |
| <b>Debit card issuance</b>                    | Issuance and regular reissuance Of Visa Classic Debit card<br>No fee<br><br>Visa Classic Debit card membership fee<br>No fee<br><b>Total annual fee:</b><br><b>0.00 EUR</b><br><br>Additional Visa Classic Debit Card membership fee<br>2,00 EUR (monthly)<br><b>Total annual fee:</b><br><b>24,00 EUR</b><br><br>Remaking the card at the user's request<br>5,00 EUR (one time)<br><br>Issuance and regular reissuance of MasterCard Debit Gold card<br>10,00 EUR (one time)<br><br>MasterCard Debit Gold card membership fee<br>3,00 EUR (monthly)<br><b>Total annual fee:</b><br><b>36,00 EUR</b><br><br>Additional MasterCard Debit Gold card membership fee<br>3,00 EUR (monthly)<br><b>Total annual fee:</b><br><b>36,00 EUR</b><br><br>Remaking the card at the user's request<br>5,00 EUR (one time)<br><br>Issuance and regular reissuance MasterCard Debit World Elite card<br>15,00 EUR (one time) |        |

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|                                                                        | <p>Issuance and regular reissuance<br/>MasterCard Debit World<br/>Elite Metal Hybrid card 250,00 EUR (one time)</p> <p>Remaking the MasterCard<br/>Debit World Elite card<br/>at the user's request 15,00 EUR (one time)</p> <p>Remaking the MasterCard Debit<br/>World Elite Metal Hybrid card<br/>at the user's request 250,00 EUR (one time)</p> |
| <b>Paying out cash with a debit card at an ATM</b>                     | <p>Transactions at the Adriatic Bank ATM<br/>and Hipotekarna Banka No fee</p> <p>ATM transactions via other banks 4,00% (min. 4,00 EUR)</p> <p>ATM transactions in abroad 4,00% (min. 4,00 EUR)</p>                                                                                                                                                 |
| <b>Payment of cash by credit card at an ATM</b>                        | <p>Transactions at the Adriatic Bank ATM<br/>and Hipotekarna Banka 2,00% (min. 3,00 EUR)</p> <p>ATM transactions via other banks 4,00% (min. 4,00 EUR)</p> <p>ATM transactions in abroad 4,00% (min. 4,00 EUR)</p>                                                                                                                                  |
| <b>Overdraft on payment account</b>                                    |                                                                                                                                                                                                                                                                                                                                                     |
| <b>Allowed overdraft</b>                                               | <p>Fixed interest rate: from 12% to 14% annual nominal<br/>interest rate</p> <p>Default interest: nominal interest rate increased by 50%</p>                                                                                                                                                                                                        |
| <b>Other services</b>                                                  |                                                                                                                                                                                                                                                                                                                                                     |
| Monthly fee for SMS service (inflows<br>and outflows from the account) | No fee                                                                                                                                                                                                                                                                                                                                              |