

## Information document on fees

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

**Payment account name: Adriatic Prestige - 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 Prestige 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>• Private banking services</li> <li>• Maintaining a transaction account for national payment transactions</li> <li>• Maintaining a transaction account for international payment transactions</li> <li>• VISA Debit card or Mastercard Gold debit card</li> </ul> | Monthly: 9,99 EUR<br><b>Total annual fee: 119,88 EUR</b> |

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| <ul style="list-style-type: none"> <li>• Cashback when paying with Mastercard Gold debit card (physical location/online)</li> <li>• Fast track access at 70 airports worldwide</li> <li>• mBanking/eBanking</li> <li>• Visa Classic credit card or Mastercard installment purchase</li> <li>• Mastercard Wallet</li> <li>• SMS/Mail notifications</li> <li>• Opening a standing order at the bank counter</li> </ul> |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| <b>Internet payment</b>                                                                                                                                                                                                                                                                                                                                                                                              | Monthly fee for users of electronic and mobile banking<br><b>Total annual fee:</b> <div>No fee<br/>0,00 EUR</div>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| <b>Mobile payment</b>                                                                                                                                                                                                                                                                                                                                                                                                | Monthly fee for users of electronic and mobile banking<br><b>Total annual fee:</b> <div>No fee<br/>0,00 EUR</div>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| <b>Payments (except cards)</b>                                                                                                                                                                                                                                                                                                                                                                                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| <b>National payment transaction - transfer of funds to a payment account in Montenegro</b>                                                                                                                                                                                                                                                                                                                           | <div> Payment order (internal) from account to account within the Bank <div>No fee</div> </div> <div> Payment order up to EUR 500,00 (DNS account) <div>0,30 EUR</div> </div> <div> Payment order from 500,01 up to EUR 1.000,00 (DNS account) <div>0,35 EUR</div> </div> <div> Payment order of 1.000,01 up to EUR 3.000,00 (DNS account) <div>1,65 EUR</div> </div> <div> Payment order up to EUR 3.000,00 (RTGS account) <div>1,75 EUR</div> </div> <div> Payment order of 3.000,01 up to EUR 10.000,00 (RTGS account) <div>0,11% Min. 4,25 EUR</div> </div> <div> Payment order over 10.000,00 (RTGS order) <div>0,10% Min. 11,25 EUR</div> </div> <div> Instant payments </div> <div> Instant payment orders to 200,00 EUR (initiated electronically) <div>0.05 EUR</div> </div> <div> Instant payment orders to </div> |

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|                                                                                   | 200,00 EUR (initiated physical) 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                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| <b>International payment transaction - transfer of funds to an account abroad</b> | <p>SWIFT International payment transaction</p> <p>Up to 1.000,00 EUR 10,00 EUR</p> <p>From 1.000,01 to 5.000,00 EUR 20,00 EUR</p> <p>From 5.000,01 to 50.000,00 EUR 0,40%</p> <p>Over 50.000,00 EUR 0,35% Min. 200,00 EUR</p> <p>SEPA International payment transaction</p> <p>First daily transfer up to 200,00 EUR No fee</p> <p>E-banking to 20.000,00 EUR 1,99 EUR</p> <p>E-banking over 20.000,00 EUR 25,00 EUR</p> <p>At the branch to 20.000,00 EUR 3,99 EUR</p> <p>At the branch over 20.000,00 EUR 50,00 EUR</p> <p>SWIFT International payment transaction with OUR option</p> <p>Up to 2.500,00 EUR 10,00 EUR</p> <p>From 2.500,01 to 10.000,00 EUR 20,00 EUR</p> <p>From 10.000,01 to 50.000,00 EUR 25,00 EUR</p> <p>Over 50.000,00 EUR 40,00 EUR</p> |
| <b>International payment transaction - receiving funds from abroad</b>            | <p>SWIFT Inflows from abroad in favour of transaction accounts for international payment transactions (currency EUR) No fee</p> <p>SWIFT Inflows from abroad in favour of transaction accounts for international payment transactions (currency USD and other currencies) 0,05% Min. 10,00 EUR</p> <p>SEPA Inflows from abroad in favour of transaction accounts for</p>                                                                                                                                                                                                                                                                                                                                                                                          |

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|                                                   | international payment transactions<br>(currency EUR)                                       |                     |
|                                                   | Up to 20 000,00 EUR                                                                        | 1,99 EUR            |
|                                                   | From 20.000,01 EUR                                                                         | 25,00 EUR           |
|                                                   | Transfer of funds from<br>international to national<br>transaction account within the Bank | No fee              |
| <b>Standing order</b>                             | Setup Service Fee<br>for standing order                                                    | No fee              |
| <b>Payment of cash to the payment<br/>account</b> | Cash payment to the<br>transaction account                                                 | No fee              |
| <b>Cards and cash</b>                             |                                                                                            |                     |
| <b>Credit card issuance</b>                       | Issuance and regular reissuance<br>of Visa Classic Credit cards                            | No fee              |
|                                                   | Membership fee based on<br>Visa Classic Credit cards                                       | No fee              |
|                                                   | <b>Total annual fee:</b>                                                                   | <b>0,00 EUR</b>     |
|                                                   | Membership fee on additional<br>Visa Classic Credit card                                   | 2,50 EUR (monthly)  |
|                                                   | <b>Total annual fee:</b>                                                                   | <b>30,00 EUR</b>    |
|                                                   | Remaking the card<br>at the user's request                                                 | 5,00 EUR (one time) |
| <b>Debit card issuance</b>                        | Issuance and regular reissuance<br>Of Visa Classic Debit card*                             | 1,50 EUR (one time) |
|                                                   | Visa Classic Debit card<br>membership fee*                                                 | 1,20 EUR (monthly)  |
|                                                   | <b>Total annual fee:</b>                                                                   | <b>14,40 EUR</b>    |
|                                                   | Additional Visa Classic Debit Card<br>membership fee                                       | 1,20 EUR (monthly)  |
|                                                   | <b>Total annual fee:</b>                                                                   | <b>14,40 EUR</b>    |
|                                                   | Remaking the card<br>at the user's request                                                 | 5,00 EUR (one time) |
|                                                   | Issuance and regular reissuance of<br>MasterCard Debit Gold card*                          | 5,00 EUR (one time) |
|                                                   | MasterCard Debit Gold card<br>membership fee*                                              | 1,50 EUR (monthly)  |
|                                                   | <b>Total annual fee:</b>                                                                   | <b>18,00 EUR</b>    |

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|                                                                     | <p>Additional MasterCard Debit Gold card membership fee 1,50 EUR (monthly)</p> <p><b>Total annual fee: 18,00 EUR</b></p> <p>Remaking the card at the user's request 5,00 EUR (one time)</p> <p>Issuance and regular reissuance MasterCard Debit World Elite card 15,00 EUR (one time)</p> <p>Issuance and regular reissuance MasterCard Debit World Elite Metal Hybrid card 250,00 EUR (one time)</p> <p>Remaking the MasterCard Debit World Elite card at the user's request 15,00 EUR (one time)</p> <p>Remaking the MasterCard Debit World Elite Metal Hybrid card at the user's request 250,00 EUR (one time)</p> <p>*Depending on the selected debit card type (Visa or Mastercard), a fee is applied to one card, while the other is free of charge.</p> |
| <b>Paying out cash with a debit card at an ATM</b>                  | <p>Transactions at the Adriatic Bank ATM and Hipotekarna Bank 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 and Hipotekarna Bank 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 interest rate</p> <p>Default interest: nominal interest rate increased by 50%</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| <b>Other services</b>                                               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| Monthly fee for SMS service (inflows and outflows from the account) | No fee                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |