

Information document on fees

Name of the payment service provider: Adriatic Bank JSC Podgorica

Payment account name: Adriatic Smart - 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
General services related to the user's payment account	
Managing payment account Adriatic Smart package Within the said account for payment or package of services it is possible to use the following: • Maintaining a transaction account for national payment transactions • Maintaining a transaction account for international payment transactions • VISA Debit card or Mastercard Gold debit card • Cashback when paying with Mastercard Gold debit card (physical location/online)	Monthly: 1,99 EUR Total annual fee: 23,88 EUR

• Fast track access at 70 airports worldwide • Mastercard Wallet • SMS/Mail notifications • Opening a standing order at the bank counter	
Internet payment	Monthly fee for users of electronic and mobile banking 2,50 EUR Total annual fee: 30,00 EUR
Mobile payment	Monthly fee for users of electronic and mobile banking 2,50 EUR Total annual fee: 30,00 EUR
Payments (except cards)	
National payment transaction - transfer of funds to a payment account in Montenegro	Payment order (internal) from account to account within the Bank No fee Payment order up to EUR 500,00 (DNS account) 0,30 EUR Payment order from 500,01 up to EUR 1.000,00 (DNS account) 0,35 EUR Payment order of 1.000,01 up to EUR 3.000,00 (DNS account) 1,65 EUR Payment order up to EUR 3.000,00 (RTGS account) 1,75 EUR Payment order of 3.000,01 up to EUR 10.000,00 (RTGS account) 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 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
International payment transaction - transfer of funds to an account abroad	SWIFT International payment transaction Up to 1.000,00 EUR	10,00 EUR
	From 1.000,01 to 5.000,00 EUR	20,00 EUR
	From 5.000,01 to 50.000,00 EUR	0,40%
	Over 50.000,00 EUR	0,35% Min. 200,00 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
	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
International payment transaction - receiving funds from abroad	SWIFT Inflows from abroad in favour of transaction accounts for international payment transactions (currency EUR)	No fee
	SWIFT Inflows from abroad in favour of transaction accounts for international payment transactions (currency USD and other currencies)	0,05% Min. 10,00 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
Standing order	Setup Service Fee for standing order	No fee
Payment of cash to the payment account	Cash payment to the transaction account	No fee
Cards and cash		
Credit card issuance	Issuance and regular reissuance of Visa Classic Credit cards	5,00 EUR (one time)
	Membership fee based on Visa Classic Credit cards	2,50 EUR (monthly)
	Total annual fee:	30,00 EUR
	Membership fee on additional Visa Classic Credit card	2,50 EUR (monthly)
	Total annual fee:	30,00 EUR
	Remaking the card at the user's request	5,00 EUR (one time)
Debit card issuance	Issuance and regular reissuance* of Visa Classic Debit card	1,50 EUR (one time)
	Visa Classic Debit card* membership fee	1,20 EUR (monthly)
	Total annual fee:	14,40 EUR
	Additional Visa Classic Debit Card membership fee	1,20 EUR (monthly)
	Total annual fee:	14,40 EUR
	Remaking the card at the user's request	5,00 EUR (one time)
	Issuance and regular reissuance of MasterCard Debit Gold card*	5,00 EUR (one time)
	MasterCard Debit Gold card membership fee*	1,50 EUR (monthly)
	Total annual fee:	18,00 EUR
	Additional MasterCard Debit Gold card membership fee	1,50 EUR (monthly)
	Total annual fee:	18,00 EUR

	Remaking the card at the user's request 5,00 EUR (one time) Issuance and regular reissuance MasterCard Debit World Elite card 15,00 EUR (one time) Issuance and regular reissuance MasterCard Debit World Elite Metal Hybrid card 250,00 EUR (one time) Remaking the MasterCard Debit World Elite card at the user's request 15,00 EUR (one time) Remaking the MasterCard Debit World Elite Metal Hybrid card at the user's request 250,00 EUR (one time) *Depending on the selected debit card type (Visa or Mastercard), a fee is applied to one card, while the other is free of charge.
Paying out cash with a debit card at an ATM	Transactions at the Adriatic Bank ATM and Hipotekarna Bank No fee ATM transactions via other banks 4,00% (min. 4,00 EUR) ATM transactions in abroad 4,00% (min. 4,00 EUR)
Payment of cash by credit card at an ATM	Transactions at the Adriatic Bank ATM and Hipotekarna Bank 2,00% (min. 3,00 EUR) ATM transactions via other banks 4,00% (min. 4,00 EUR) ATM transactions in abroad 4,00% (min. 4,00 EUR)
Overdraft on payment account	
Allowed overdraft	Fixed interest rate: from 12% to 14% annual nominal interest rate Default interest: nominal interest rate increased by 50%
Other services	
Monthly fee for SMS service (inflows and outflows from the account)	No fee