

Information document on fees

Name of the payment service provider: Adriatic Bank JSC Podgorica

Payment account name: Payment account with basic services - 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
General services related to the user's payment account	
Managing payment account	Maintaining a transaction account for national payment transactions 1,80 EUR Total annual fee: 21,60 EUR
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 Total annual fee:	2,50 EUR 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 Payment order up to EUR 500,00 (DNS order) Payment order from 500,01 up to EUR 1.000,00 (DNS order) Payment order of 1.000,01 up to EUR 3.000,00 (DNS order) Payment order up to EUR 3.000,00 (RTGS order) Payment order of 3.000,01 up to EUR 10.000,00 (RTGS order) Payment order over 10.000,00 (RTGS order) Instant payment Instant payment orders to 200,00 EUR (initiated electronically) Instant payment orders to 200,00 EUR (initiated physical) Instant payment orders from 200,01 to 500,00 EUR Instant payment orders from 500,01 to 1.000,00 EUR Instant payment orders from 1.000,01 to 3.000,00 EUR	No fee 0,30 EUR 0,35 EUR 1,65 EUR 1,75 EUR 0,11% Min. 4,25 EUR 0,10% Min. 11,25 EUR 0.05 EUR 0.25 EUR 0.30 EUR 0.35 EUR 1.65 EUR
International payment transaction - transfer of funds to an account abroad	The service is not available.	
International payment transaction - receiving funds from abroad	The service is not available.	

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	The service is not available.	
Debit card issuance	Issuance and regular reissuance Of Visa Classic Debit card	1,50 EUR (one time)
	Visa Classic Debit card membership fee	2,00 EUR (monthly)
	Total annual fee: 24,00 EUR	
	Additional Visa Classic Debit Card membership fee	2,00 EUR (monthly)
	Total annual fee: 24,00 EUR	
	Remaking the card at the user's request	5,00 EUR (one time)
	Issuance and regular reissuance of MasterCard Debit Gold card	10,00 EUR (one time)
	MasterCard Debit Gold card membership fee	3,00 EUR (monthly)
	Total annual fee: 36,00 EUR	
Paying out cash with a debit card at an ATM	Additional MasterCard Debit Gold card membership fee	3,00 EUR (monthly)
	Total annual fee: 36,00 EUR	
	Remaking the card at the user's request	5,00 EUR (one time)
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	The service is not available.	
Overdraft on payment account		

Allowed overdraft	The service is not available.	
Other services		
Monthly fee for SMS service (inflows and outflows from the account)	Monthly: Total annual fee:	0,80 EUR 9,60 EUR