

# Fees for domestic and international payment transaction

for individuals valid from 01.12.2025.

	Residents Amount	Non residents Amount	Payment method/frequency of
<b>1 TRANSACTION ACCOUNTS</b>			
1.1 Account opening - domestic payments - A group*	free of charge	250,00 EUR	1†
1.2 Account opening - domestic payments - B group**	free of charge	500,00 EUR	1†
1.3 Account opening - domestic payments - C group***	free of charge	1.500,00 EUR	1†
1.4 Account opening - international payments - A group*	free of charge	250,00 EUR	1†
1.5 Account opening - international payments - B group**	free of charge	500,00 EUR	1†
1.6 Account opening - international payments - C group***	free of charge	1.500,00 EUR	1†
1.7 Account opening for account with basic services	free of charge	free of charge	
1.8 Account opening for account with basic services (sensitive group of clients)	free of charge	free of charge	
1.9 Regular current account maintenance	1,29 EUR	2,50 EUR	monthly
1.10 Current account maintenance	1,29 EUR	2,99 EUR	monthly
1.11 Foreign account maintenance	1,29 EUR	2,99 EUR	monthly
1.12 Account for basic service maintenance	0,50 EUR	1,80 EUR	monthly
1.13. Maintenance for account with basic services (sensitive group of clients)****	free of charge	free of charge	
1.14 Issuing-sending statement of the accounts	free of charge	free of charge	
1.15 Reissuing the statement of the accounts	0,40 EUR	0,40 EUR	per order
1.16 Accounts closing	free of charge	free of charge	
1.17 Issuing of various certificates	5,00 EUR	10,00 EUR	per certificate
<b>2 DOMESTIC PAYMENT TRANSACTIONS</b>			
<b>2.1 Non cash payments -externally</b>			
2.1.1 DNS payments order to 500,00 EUR	0,30 EUR	0,30 EUR	per order
2.1.2 DNS payments order from 500,01 to 1.000,00 EUR	0,35 EUR	0,35 EUR	per order
2.1.3 RTGS payments order to 1.000,00 EUR	1.75 EUR	1,75 EUR	per order
2.1.4 From 1.000,01 to 3.000,00 EUR	2.75 EUR	2,75 EUR	per order
2.1.5 From 3.000,01 to 10.000,00 EUR	0,11 % (min 4,25 EUR)	0,11 % (min 4,25 EUR)	per amount
2.1.6 Over 10.000,00 EUR	0,10 % (min 11,25 EUR)	0,10 % (min 11,25 EUR)	per amount
<b>2.2 Non cash payments-internally</b>			
2.2.1 Internal transfer to account within bank	free of charge	free of charge	
<b>2.3 Domestic cash payments</b>			
<b>Cash deposit on accounts with another bank:</b>			
2.3.1 DNS and RTGS payments order to public income to 500,00 EUR	0,3% (min 0,70 EUR)	0,3% (min 0,70 EUR)	per amount
2.3.2 DNS and RTGS payments order to public income from 500,01 to 1.000,00 EUR	0.29%	0,29%	per amount
2.3.3 RTGS payments order	0,25% (min 2.25 EUR)	0,25% (min 2.25 EUR)	per amount
2.3.4 Payment orders to public income accounts over 1.000,00 eur	0.25%	0.25%	per amount
2.3.5 Withdrawal from regular current account	free of charge	free of charge	
2.3.6 Withdrawal from current account	free of charge	free of charge	
2.3.7 Withdrawal from foreign account	free of charge	free of charge	

### 3 INTERNATIONAL PAYMENT TRANSACTIONS

#### 3.1 Incoming international payments in favour of accounts of private person foreign account-oro payment orders

3.1.1	Incoming international payments in favour of private persons accounts (EUR)	free of charge	0,10 % (min 10,00 EUR)	per amount
3.1.2	Incoming international payments in favour of private persons accounts (USD and other currencies)	0,05% (min 10,00 EUR)	0,10% (min 25,00 EUR)	per amount
3.1.2	Transfer of incoming funds on account in domestic payments system within the bank	free of charge	free of charge	per amount

#### 3.2 Outgoing international payments -nostro payment orders

3.2.1	To 1.000,00 EUR	10,00 EUR	20,00 EUR	per order
3.2.2	From 1.000,01 to 5.000,00 EUR	20,00 EUR	30,00 EUR	per order
3.2.3	From 5.000,01 to 50.000,00 EUR	0,40%	0,80%	per amount
3.2.4	Over 50.000,00 EUR	0,35% (min 200,00 EUR)	0,80%	per amount

#### 3.3 Nostro payment orders with option our

3.3.1	To 2.500,00 EUR	10,00 EUR	10,00 EUR	per order
3.3.2	From 2.500,01 to 10.000,00 EUR	20,00 EUR	20,00 EUR	per order
3.3.3	From 10.000,01 to 50.000 EUR	25,00 EUR	25,00 EUR	per order
3.3.4	Over 50.000,00 EUR	40,00 EUR	40,00 EUR	per order

#### 3.4 SEPA international payments

SEPA outgoing international payments				
3.4.1	First daily transfer up to 200,00 EUR	free of charge		per order
Transactions initiated electronically (by internet or mobile banking)				
3.4.2	To 20.000,00 EUR	1,99 EUR		per order
3.4.3	From 20.000,01 EUR	25,00 EUR		per order
Transactions initiated physical (in branch)				
3.4.4	To 20.000,00 EUR	3,99 EUR		per order
3.4.5	From 20.000,01 EUR	50,00 EUR		per order
SEPA incoming international payments				
3.4.6	To 20.000,00 EUR	1,99 EUR		per order
3.4.7	From 20.000,01 EUR	25,00 EUR		per order
Other services				
3.4.8	Transaction cancellation	20,00 EUR		per order
3.4.9	Transfer status inquiry	20,00 EUR		per order

### 4 FEES FOR OTHER SERVICES

4.1	Conversion on international payment transaction accounts listed on the European Central Bank's exchange list below 50,000 EUR		per bank exchange rate	
4.2	Conversion on international payment transaction accounts above 50,000 EUR	FX and rate in agreement with the client	FX and rate in agreement with the client	per amount
4.3	Repurchase and check sending on inkaso	3% (min 50 EUR) + Foreign bank expenses		per check
4.4	Complaints at the client's request, change of instructions and urgency	20,00 EUR + Foreign bank expenses	50,00 EUR + Foreign bank expenses	per order
4.5	Cancellation of the payments	20,00 EUR + Foreign bank expenses	20,00 EUR + Foreign bank expenses	per order
4.6	Using data of credit registry of cbcg	3,00 EUR	3,00 EUR	per request

### 5 FEES FOR E-BANKING

5.1	Connection to e-banking service	3,00 EUR	3,00 EUR	once in advance
5.2	Issuing PIN for e-banking service	1,00 EUR	1,00 EUR	once in advance
5.3	Monthly fee for users mobile and e-banking	2,50 EUR	2,50 EUR	monthly
5.4	Monthly fee for users mobile and e-banking for account with basic services (sensitive group of clients)	free of charge	free of charge	

### 6 SMS SERVICE (ACC. INFLOWS AND OUTFLOWS)

6.1	Monthly fee for sms and email services	0,80 EUR	0,80 EUR	
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The tariffs for executing SEPA international transactions will come into effect on October 6, 2025.

1† The tariff includes opening of an international transaction and national transaction account or one of them. Subsequent opening of another account will not be charged.

- \*A group United States of America, Canada, France, Spain, Sweden, Norway, Germany, Finland, Poland, Italy, United Kingdom, Romania, Kazakhstan, Greece, Bulgaria, Iceland, Hungary, Portugal, Serbia, Austria, Czech Republic, Ireland, Lithuania, Latvia, Croatia, Bosnia and Herzegovina, Slovakia, Estonia, Denmark, Switzerland, Netherlands, Moldova, Belgium,
- \*\* B group Russia, Ukraine, Belarus, Turkey
- \*\*\* C group countries Countries not mentioned in A and B group countries
- \*\*\*\* For users with accounts that have basic services (a sensitive group of clients), the services from points 2.1 and 2.2 are free of charge.

Transactions are executed in accordance with the Transaction Execution Schedule Adriatic bank AD Podgorica.