

Information document on fees

Name of the payment service provider: Adriatic Bank JSC Podgorica

Payment account name: Payment account with basic services - sensitive group - resident

Date: June 20th 2026

This document contains fee information for the most representative services related with a user's payment account.

If the payment service provider does not provide one of the services from the list of the most representative services, they should indicate that they do not provide that service.

Fees may be charged for the provision of services that are not listed in this document, and detailed pre-contractual and contractual information on all services, including fees for services that are not on the list of the most representative services, are given in the documents (Decision on adoption of tariffs for national and international payment transactions for natural and legal persons from June 17th 2026, Tariffs for national and international payment transactions for natural and legal persons that entered into force on June 20th 2026 and Tariffs for card products and services for natural persons that entered into force on December 09th 2024)

The provider of payment services is obliged to make available a glossary of payment services to the user, which contains terms and definitions of services from the List of the most representative services, as well as other definitions if any, free of charge.

Service	Fee
General services related to the user's payment account	
Managing payment account	Maintaining a transaction account for national payment transactions No fee Total annual fee: 0,00 EUR
Internet payment	Monthly fee for users of electronic and mobile banking No fee Total annual fee: 0,00 EUR

Mobile payment	Monthly fee for users of electronic and mobile banking Total annual fee:	No fee 0,00 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 order)	No fee
	Payment order from 500,01 up to EUR 1.000,00 (DNS order)	No fee
	Payment order of 1.000,01 up to EUR 3.000,00 (DNS order)	No fee
	Payment order up to EUR 3.000,00 (RTGS order)	No fee
	Payment order of 3.000,01 up to EUR 10.000,00 (RTGS order)	No fee
	Payment order over 10.000,00 (RTGS order)	No fee
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 card	No fee
	Visa Classic Debit card membership fee	1,00 EUR (monthly)

	<p>Total annual fee: 12,00 EUR</p> <p>Additional Visa Classic Debit Card membership fee 1,00 EUR (monthly)</p> <p>Total annual fee: 12,00 EUR</p> <p>Remaking the card at the user's request 5,00 EUR (one time)</p> <p>Issuance and regular reissuance of MasterCard Debit Gold card 5,00 EUR (one time)</p> <p>MasterCard Debit Gold card membership fee 1,00 EUR (monthly)</p> <p>Total annual fee: 12,00 EUR</p> <p>Additional MasterCard Debit Gold card membership fee 1,00 EUR (monthly)</p> <p>Total annual fee: 12,00 EUR</p> <p>Remaking the card at the user's request 5,00 EUR (one time)</p>
Paying out cash with a debit card at an ATM	<p>Transactions at the Adriatic Bank ATM and Hipotekarna Bank No charge</p> <p>ATM transactions via other banks 3,00% (min. 3,00 EUR)</p> <p>ATM transactions in abroad 4,00% (min. 4,00 EUR)</p>
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)	No fee