

## Information document on fees

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

**Payment account name: World Elite package- non-resident**

**Date: December 01<sup>st</sup> 2025**

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 December 01<sup>st</sup> 2025, Tariffs for national and international payment transactions for natural and legal persons that entered into force on December 01<sup>st</sup> 2025 and Tariffs for card products and services for natural persons that entered into force on 13 December, 2024, Adoption decision on World Elite package 9 April, 2025).

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
<b>General services related to the user's payment account</b>	
<p><b>Managing payment account World Elite paket</b>            Within the said account for payment or package of services it is possible to use the following services:</p> <ul style="list-style-type: none"> <li>• Maintaining a transaction account for national payment transactions (category 022 or 032)</li> <li>• Maintaining a transaction account for international payment transactions</li> <li>• e/m-banking</li> <li>• SMS</li> </ul>	<p>Monthly: 50,00 EUR  <b>Total annual fee: 600,00 EUR</b></p>

<b>Internet payment</b>	Monthly fee for users of electronic and mobile banking <b>Total annual fee:</b>	No fee <b>0,00 EUR</b>
<b>Mobile payment</b>	Monthly fee for users of electronic and mobile banking <b>Total annual fee:</b>	No fee <b>0,00 EUR</b>
<b>Payments (except cards)</b>		
<b>National payment transaction - transfer of funds to a payment account in Montenegro</b>	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 up to EUR 1.000,00 (RTGS account)	1,75 EUR
	Payment order of 1.000,01 up to EUR 3.000,00 (RTGS account)	2,75 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
<b>International payment transaction - transfer of funds to an account abroad</b>	SWIFT International payment transaction	
	Up to 1.000,00 EUR	20,00 EUR
	From 1.000,01 to 5.000,00 EUR	30,00 EUR
	From 5.000,01 to 50.000,00 EUR	0,80%
	Over 50.000,00 EUR	0,80%
	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	

	<p>At the branch over 20.000,00 EUR 50,00EUR</p> <p>*SEPA transaction tariffs will apply as of October 6, 2025</p> <p><b>SWIFT International payment transaction with OUR option</b></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 EUR 25,00 EUR</p> <p>Over 50.000 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) 0,10% min. 10,00 EUR</p> <p>SEPA Inflows from abroad in favour of transaction accounts for international payment transactions (currency EUR)</p> <p>Up to 20 000,00 EUR 1,99 EUR</p> <p>From 20.000,01 EUR 25,00 EUR</p> <p>*SEPA transaction tariffs will apply as of October 6, 2025</p> <p>SWIFT Inflows from abroad in favour of transaction accounts for international payment transactions (currency USD and other currencies) 0,10% min. 25,00 EUR</p> <p>Transfer of funds from international to national transaction account within the Bank 0,10% min. 5,00 EUR</p>
<b>Standing order</b>	<p>Setup Service Fee for standing order No fee</p>
<b>Payment of cash to the payment account</b>	<p>Cash payment to the transaction account No fee</p>
<b>Cards and cash</b>	
<b>Credit card issuance</b>	<p>Issuance and regular reissuance of Visa Classic Credit cards 5,00 EUR (one time)</p> <p>Membership fee based on</p>

	<p>Visa Classic Credit cards 2,50 EUR (monthly)  <b>Total annual fee: 30,00 EUR</b></p> <p>Membership fee on additional Visa Classic Credit card 2,50 EUR (monthly)  <b>Total annual fee: 30,00 EUR</b></p> <p>Remaking the card at the user's request 5,00 EUR (one time)</p>
<b>Debit card issuance</b>	<p>Issuance and regular reissuance Of Visa Classic Debit card No fee</p> <p>Visa Classic Debit card membership fee 1,00 EUR (monthly)  <b>Total annual fee: 12,00 EUR</b></p> <p>Additional Visa Classic Debit Card membership fee 1,00 EUR (monthly)  <b>Total annual fee: 12,00 EUR</b></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 10,00 EUR (one time)</p> <p>MasterCard Debit Gold card membership fee 2,50 EUR (monthly)  <b>Total annual fee: 30,00 EUR</b></p> <p>Additional MasterCard Debit Gold card membership fee 2,50 EUR (monthly)  <b>Total annual fee: 30,00 EUR</b></p> <p>Remaking the card at the user's request 10,00 EUR (one time)</p> <p>Issuance and regular reissuance MasterCard Debit Debit World Elite card 50,00 EUR (one time)</p> <p>Issuance and regular reissuance MasterCard Debit Debit World Elite Metal Hybrid card 500,00 EUR (one time)</p> <p>Remaking the MasterCard Debit Debit World Elite card at the user's request 50,00 EUR (one time)</p> <p>Remaking the MasterCard Debit Debit World Elite Metal Hybrid card at the user's request 500,00 EUR</p>

<b>Paying out cash with a debit card at an ATM</b>	Transactions at the Adriatic Bank ATM and Hipotekarna Bank	1,00% (min. 1,50 EUR)
	ATM transactions via other banks	3,00% (min. 3,00 EUR)
	ATM transactions in abroad	4,00% (min. 4,00 EUR)
<b>Payment of cash by credit card at an ATM</b>	Transactions at the Adriatic Bank ATM and Hipotekarna Bank	1,00% (min. 2,00 EUR)
	ATM transactions via other banks	3,00% (min. 4,00 EUR)
	ATM transactions in abroad	4,00% (min. 4,00 EUR)
<b>Overdraft on payment account</b>		
<b>Allowed overdraft</b>	Fixed interest rate: 20% Default interest: nominal interest rate increased by 50%	
<b>Other services</b>		
Monthly fee for SMS service (inflows and outflows from the account)	No fee	