

Information document on fees

Name of the payment service provider: Adriatic Bank JSC Podgorica

Payment account name: World Elite package- resident

Date: December 01st 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 01st 2025, Tariffs for national and international payment transactions for natural and legal persons that entered into force on December 01st 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
General services related to the user's payment account	
Managing payment account World Elite paket Within the said account for payment or package of services it is possible to use the following services: <ul style="list-style-type: none"> • Maintaining a transaction account for national payment transactions (category 022 or 032) • Maintaining a transaction account for international payment transactions • e/m-banking • SMS 	Monthly: 50,00 EUR Total annual fee: 600,00 EUR

Internet payment	Monthly fee for users of electronic and mobile banking Total annual fee:	No 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 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
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	50,00EUR
	*SEPA transaction tariffs will apply as of October 6, 2025	
	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
	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
	*SEPA transaction tariffs will apply as of October 6, 2025	
	SWIFT Inflows from abroad in favour of transaction accounts for international payment transactions (currency USD and other currencies)	0,05% Min. 10,00 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)

	<p>Total annual fee: 30,00 EUR</p> <p>Membership fee on additional Visa Classic Credit card 2,50 EUR (monthly)</p> <p>Total annual fee: 30,00 EUR</p> <p>Remaking the card at the user's request 5,00 EUR (one time)</p>
Debit card issuance	<p>Issuance and regular reissuance Of Visa Classic Debit card No fee</p> <p>Visa Classic Debit card membership fee 1,00 EUR (monthly)</p> <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> <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>

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	3,00% (min. 3,00 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	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)
Overdraft on payment account		
Allowed overdraft	Fixed interest rate: 20% Default interest: nominal interest rate increased by 50%	
Other services		
Monthly fee for SMS service (inflows and outflows from the account)	No fee	