

Information document on fees

Name of the payment service provider: Adriatic Bank JSC Podgorica

Payment account name: Transaction account - non-resident

Date: 15th August 2023

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 14, 2023, Tariffs for national and international payment transactions for natural and legal persons that entered into force on August 15, 2023).

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 2,50 EUR
	Maintaining transaction account for international payment transactions 2,50 EUR
Internet payment	Monthly service fee for electronic banking 1,00 EUR
	Monthly fee for users of electronic and mobile banking 1,20 EUR

Mobile payment	Monthly service fee for mobile banking	1,00 EUR
	Monthly fee for users of electronic and mobile banking	1,20 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)	0,35 EUR
	Payment order from 500.01 up to EUR 1000.00 (DNS account)	0,40 EUR
	Payment order up to EUR 1000.00 (RTGS account)	2,50 EUR
	Payment order of 1000.01 up to EUR 3000.00 (RTGS account)	3,50 EUR
	Payment order of 3000.01 up to EUR 10,000.00 (RTGS account)	0,12% Min. 5 EUR
	Payment order over 10,000.00 (RTGS order)	0,11% Min.12 EUR
(Service prices for non-cash national payment transactions-external are increased by 30% after 1:30 p.m.)		
International payment transaction - transfer of funds to an account abroad	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%
	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 EUR	25,00 EUR
	Over 50.000 EUR	40,00 EUR

International payment transaction - receiving funds from abroad	Inflows from abroad in favour of transaction accounts for international payment transactions (currency EUR)	0.10% min. 10 EUR
	Inflows from abroad in favour of transaction accounts for international payment transactions (currency USD and other currencies)	0.10% min. 25 EUR
	Transfer of funds from international to national transaction account within the Bank	0.10% min. 5 EUR
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 Revolving cards	5 EUR (one time)
	Membership fee based on Visa Classic Credit cards	2.50 EUR (monthly)
	Membership fee on additional Visa Classic Credit card	2.50 EUR (monthly)
	Remaking the card at the user's request	5 EUR (one time)
Debit card issuance	Issuance and regular reissuance Of Visa Classic card	No fee
	Visa Classic Debit card membership fee	1.00 EUR (monthly)
	Additional Visa Classic Debit Card membership fee	0.50 EUR (monthly)
	Remaking the card at the user's request	5 EUR (one time)
Paying out cash with a debit card at an ATM	Transactions at the Adriatic Bank ATM and Hipotekarna Bank and Universal Capital Bank	No charge

	ATM transactions via other banks 3.00% (min. EUR 3.00)
Payment of cash by credit card at an ATM	<p>Transactions at the Adriatic Bank ATM and Hipotekarna Bank and Universal Capital Bank 1.00% (min. EUR 2.00)</p> <p>ATM transactions via other banks 3.00% (min. EUR 4.00)</p>
Overdraft on payment account	
Allowed overdraft	<p>Fixed interest rate: 20%</p> <p>Default interest: nominal interest rate increased by 50%</p>
Other services	
Monthly fee for SMS service (inflows and outflows from the account)	No fee