

## Information document on fees

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

**Payment account name: Transaction account - non-resident**

**Date: 27<sup>th</sup> January 2024**

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 November 24, 2023, Tariffs for national and international payment transactions for natural and legal persons that entered into force on January 27, 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.

<b>Service</b>	<b>Fee</b>
<b>General services related to the user's payment account</b>	
<b>Managing payment account</b>	Maintaining a transaction account for national payment transactions 2,50 EUR
	Maintaining transaction account for international payment transactions 2,50 EUR
<b>Internet payment</b>	Monthly fee for users of electronic and mobile banking 2,50 EUR
<b>Mobile payment</b>	Monthly fee for users of electronic and mobile banking 2,50 EUR

<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)	0,35 EUR
	Payment order from 500,01 up to EUR 1.000,00 (DNS account)	0,40 EUR
	Payment order up to EUR 1.000,00 (RTGS account)	2,50 EUR
	Payment order of 1.000,01 up to EUR 3.000,00 (RTGS account)	3,50 EUR
	Payment order of 3.000,01 up to EUR 10.000,00 (RTGS account)	0,12% Min. 5,00 EUR
	Payment order over 10.000,00 (RTGS order)	0,11% Min. 12,00 EUR
(Service prices for non-cash national payment transactions-external are increased by 30% after 1:30 p.m.)		
<b>International payment transaction - transfer of funds to an account abroad</b>	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	
<b>International payment transaction - receiving funds from abroad</b>	Inflows from abroad in favour of transaction accounts for international payment transactions (currency EUR)	0,10% min. 10,00 EUR

	Inflows from abroad in favour of transaction accounts for international payment transactions (currency USD and other currencies) 0,10% min. 25,00 EUR
	Transfer of funds from international to national transaction account within the Bank 0,10% min. 5,00 EUR
<b>Standing order</b>	Setup Service Fee for standing order No fee
<b>Payment of cash to the payment account</b>	Cash payment to the transaction account No fee
<b>Cards and cash</b>	
<b>Credit card issuance</b>	<p>Issuance and regular reissuance of Visa Classic Revolving cards 5,00 EUR (one time)</p> <p>Membership fee based on Visa Classic Credit cards 2,50 EUR (monthly)</p> <p>Membership fee on additional Visa Classic Credit card 2,50 EUR (monthly)</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 card No fee</p> <p>Visa Classic Debit card membership fee 1,00 EUR (monthly)</p> <p>Additional Visa Classic Debit Card membership fee 1,00 EUR (monthly)</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)</p> <p>Additional MasterCard Debit Gold card membership fee 2,50 EUR (monthly)</p> <p>Remaking the card at the user's request 10,00 EUR (one time)</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	