

Valid from 11.10.2018.

Tariff position	Type of service	Based on	Fee amount		
			VISA ELECTRON	VISA BUSINESS ELECTRON	VISA PREPAID
1.	CARD ISSUANCE AND MAINTENANCE				
1.1	Initial issuance - residents	Amount	No fee	No fee	10€
1.2	Initial issuance nonresidents	Amount	10€	10€	10€
1.3	CARD LOADING – ADDING FUNDS	Amount			3% of load amount min. 2.00€), minimal load amount is 20€, max load amount is 2000€
1.4	Basic/additional card monthly membership fee - residents	Per card	No fee	2 €	No fee
1.5	Basic/additional card monthly membership fee – nonresidents	Per card	1 €	2 €	No fee
1.6	Card reissuance	Per card	2 €	5 €	-
1.7	Payment of goods and services	Amount	No fee	No fee	No fee
2.	ATM TRANSACTIONS				
2.1	ATM cash withdrawal on UCB and HB ATMs	Amount	1.% (min. 1,00 €)	1% (min.1,00 €)	1% (min.1,00 €)
2.2	ATM withdrawals from other banks in Montenegro	Amount	3% (min.3€)	3% (min.3€)	3% (min.3€)
2.3	ATM withdrawals from banks abroad	Amount	3,5% (min. 3.5 €)	3.5% (min.3.5€)	3,5% (min.3.5€)
2.4	Balance inquiry on UCB and HB ATMs	Amount	No fee	No fee	No fee
2.5	Balance inquiry on other ATMs	Amount	0,40 €	0,40 €	0,40 €
3.	POS/TELLER TRANSACTIONS				
3.1	POS/TELLER cash withdrawals from banks in Montenegro	Amount	3% (min. 3 €)	3% (min. 3 €)	3% (min. 3 €)

3.2	POS/TELLER cash withdrawals from banks abroad	Amount	3.5% (min. 3,5 €)	3.5% (min. 3.5 €)	3.5% (min. 3,5 €)
4.	DAILY CARD LIMITS				
4.1	MAX. ATM daily limit	Amount	500 €	1000 €	2000 €
4.2	MAX. POS/online daily limit	Amount	1000 €	2000 €	2000 €
4.3	Total daily limit	Amount	1000 €	2000 €	2000 €
5.	OTHER CARD SERVICES				
5.1	Urgent card issuance	Per card	20 €		
5.2	PIN and card plastic reprint *	Per card	5 €		
5.3	Card termination	Per card	5 €		
5.4	Ungrounded complaint	Per transaction	10 €		
* Due to lost, stolen or damaged card.					

MASTERCARD

Tariff position	TYPE OF SERVICE	Based on	MASTERCARD STANDARD DEBIT CARD	
			Residents	Nonresidents
1.	CARD ISSUANCE AND MAINTENANCE			
1.1	Initial issuance	Amount	No fee	10.00€
1.2	Basic card monthly membership fee - residents	Per card	0.50€	1.00€
1.3	Additional card monthly membership	Per card	0,50€	1.00€
1.4	Card reissuance	Per card	No fee	5.00€
1.5	Payment of goods and services	Amount	No fee	No fee
2.	ATM TRANSACTIONS			
2.1	ATM cash withdrawal on UCB and HB ATMs	Amount	No fee	No fee
2.2	ATM withdrawals from other banks in Montenegro	Amount	3% Min. 3.00€	3% Min. 3.00€
2.3	ATM withdrawals from banks abroad	Amount	3% Min. 3.50€	3% Min. 3.50€

2.4	Balance inquiry on UCB and HB ATMs	Amount	No fee	No fee
2.5	Balance inquiry on other ATMs	Amount	0.50€	1.00€
3.	POS/TELLER TRANSACTIONS			
3.1	POS/TELLER cash withdrawals from banks in Montenegro	Amount	3% Min. 3€	3% Min 3€
3.2	POS/TELLER cash withdrawals from banks abroad	Amount	3,5% Min. 3€	3,5% Min. 3€
4.	DAILY CARD LIMITS			
4.1	MAX. ATM daily limit	Amount	1.000.00€	1.000.00€
4.2	MAX. POS/online daily limit	Amount	No limit	No limit
4.3	Total daily limit	Amount	1.000.00€	1.000.00€
5.	OTHER CARD SERVICES			
5.1	Urgent card issuance	Per card	20.00€	20.00€
5.2	Card plastic replacement	Per card	5.00€	10.00€
5.3	PIN reprint	PIN	5.00€	10.00€
5.4	Card termination	Per card	5.00€	10.00€
5.5	Ungrounded complaint	Per transaction	10.00€	20.00€
5.6	Statement delivery by post	Amount	0.50€	0,50€
5.7	Statement delivery by email	Amount	No fee	1,00€
5.8	Extraordinary card reissuance	Per card	5.00€	10.00€

Tariff position	TYPE OF SERVICE	Based on	MASTERCARD STANDARD CREDIT CARD	
			Residents	Nonresidents
1.	CARD ISSUANCE AND MAINTENANCE			
1.1	Initial issuance	Amount	No fee	20.00€
1.2	Basic card monthly membership fee - residents	Per card	2.00€	3.00€
1.3	Additional card monthly membership	Per card	1.00€	1.50€
1.4	Card reissuance	Per card	No fee	10.00€
1.5	Payment of goods and services	Amount	No fee	No fee

2.	ATM TRANSACTIONS			
2.1	ATM cash withdrawal on UCB and HB ATMs	Amount	No fee	No fee
2.2	ATM withdrawals from other banks in Montenegro	Amount	3.00%Min. 3.00€	3.00%Min. 3.00€
2.3	ATM withdrawals from banks abroad	Amount	3.50%Min. 3.50€	3.50%Min. 3.50€
2.4	Balance inquiry on UCB and HB ATMs	Amount	No fee	No fee
2.5	Balance inquiry on other ATMs	Amount	0.50€	1.00€
3.	POS/TELLER TRANSACTIONS			
3.1	POS/TELLER cash withdrawals from banks in Montenegro	Amount	3.00%Min. 3€	3.00% Min 3€
3.2	POS/TELLER cash withdrawals from banks abroad	Amount	3.50% Min 3€	3.50% Min 3€
4.	DAILY CARD LIMITS			
4.1	MAX. ATM daily limit	Amount	1.000.00€	1.000.00€
4.2	MAX. POS/online daily limit	Amount	No limit	No limit
4.3	Total daily limit	Amount	1.000.00€	1.000.00€
5.	INTEREST			
5.1	Interest rate on used credit funds – revolving option	Interest	1,20% monthly	1,40% monthly
5.2	Interest rate on due obligations	Interest	3.00% monthly	3.00% monthly
5.3	Minimal monthly repayment – revolving option	Used amount	3.00% od used credit limit	3.00% of used credit limit
5.4	Credit limit increase	Per request	2.00% (Min. 10.00€)	2.00% (Min. 10.00€)
5,5	Interest rate on used credit funds – revolving option with a cash collateral as security instrument	Interest	1,00% Monthly	1,00% Monthly

6.	OTHER CARD SERVICES			
6.1	Urgent card issuance	Per card	20.00€	20.00€
6.2	Card reissuance (due to lost or stolen card)	Per card	5.00€	10.00€
6.3	PIN reprint (due to lost or stolen PIN)	Per PIN	5.00€	10.00€
6.4	Card termination	Per card	10.00€	10.00€
6.5	Ungrounded complaint	Per complaint	10.00€	20.00€
6.6	Extraordinary card reissuance	Per card	5.00€	10.00€
6.7	Statement delivery by mail	Amount	0.50€	5.00€
6.8	Statement delivery by email	Amount	No fee	2,00€
6.9	First warning	Per warning	1,00€	1,00€
6.10	Second warning	Per warning	1,50€	1,50€
6.11	Third warning	Per warning	2.00€	2.00€
6.12	Warning before court procedure	Per warning	3,50€	3,50€

Tariff position	TYPE OF SERVICE	Based on	MASTERCARD PLATINUM CREDIT CARD	
			Residents	Nonresidents
1.	CARD ISSUANCE AND MAINTENANCE			
1.1	Initial issuance	Amount	No fee	100.00€
1.2	Basic card monthly membership fee - residents	Per card	10.00€	14.00€

1.3	Additional card monthly membership	Per card	7.00€	10.00€
1.4	Card reissuance	Per card	No fee	50.00€
1.5	Payment of goods and services	Amount	No fee	No fee
2.	ATM TRANSACTIONS			
2.1	ATM cash withdrawal on UCB and HB ATMs	Amount	No fee	No fee
2.2	ATM withdrawals from other banks in Montenegro	Amount	3.00%Min. 3.50€	3.00%Min. 3.50€
2.3	ATM withdrawals from banks abroad	Amount	3.50%Min. 3.50€	3.50%Min. 4.00€
2.4	Balance inquiry on UCB and HB ATMs	Amount	No fee	No fee
2.5	Balance inquiry on other ATMs	Amount	0.50€	1.00€
3.	POS/TELLER TRANSACTIONS			
3.1	POS/TELLER cash withdrawals from banks in Montenegro	Amount	3.00%Min. 3€	3.00% Min 3€
3.2	POS/TELLER cash withdrawals from banks abroad	Amount	3.50% Min 3.50€	3.00% Min 3.50€
4.	DAILY CARD LIMITS			
4.1	MAX. ATM daily limit	Amount	1.000.00€	1.000.00€
4.2	MAX. POS/online daily limit	Amount	No limit	No limit
4.3	Total daily limit	Amount	1.000.00€	1.000.00€
5.	INTEREST			
5.1	Interest rate on used credit funds – revolving option	Interest	1,20% Monthly	1,40% Monthly
5.2	Interest rate on due obligations	Interest	3.00% monthly	3.00% monthly
5.3	Minimal monthly repayment – revolving option	Interest	3.00% of used credit limit	3.00% of used credit limit
5.4	Minimal monthly repayment – Charge option		100% of used credit limit	100% of used credit limit
5.5	Credit limit increase	Per request	2.00% (Min. 10.00€)	2.00% (Min. 10.00€)

5.6	Interest rate for cards with charge option	interest	No interest	No interest
5.7	Interest rate on used credit funds – revolving option with a cash collateral as security instrument	Interest	1,00% Monthly	1,00% Monthly
5.8	Business lounge visit	Amount	24.00€	24.00€
6.	OTHER CARD SERVICES			
6.1	Urgent card issuance	Per card	20.00€	20.00€
6.2	Cards reissuance (Credit and insurance card)	card	20.00€	20.00€
6.3	Card reissuance (due to lost or stolen card)	Per card	10.00€	10.00€
6.4	PIN reprint (due to lost or stolen PIN)	PIN	5.00€	10.00€
6.5	Card termination	Per card	10.00€	10.00€
6.6	Ungrounded complaint	Trans.	10.00€	20.00€
6.7	Extraordinary card reissuance	Per card	5.00€	10.00€
6.8	Statement delivery by mail	Statement	0,50€	0,50€
6.9	Statement delivery by email	Statement	0.50€	5.00€
6.10	First warning	Per warning	1,00€	1,00€
6.11	Second warning	Per warning	1,50€	1,50€
6.12	Third warning	Per warning	2,00€	2,00€
6.13	Warning before court procedure	Per warning	3,50€	3,50€

Tariff positions 1.1, 1.2 i 1.3 can be altered with CEO's decision.

Tariff position	TYPE OF SERVICE	Based on	MASTERCARD BUSINESS PLATINUM CREDIT CARD	
			Residents	Nonresidents
1.	CARD ISSUANCE AND MAINTENANCE			
1.1	Initial issuance	amount	No fee	200.00€
1.2	Basic card monthly membership fee - residents	Per card	7.00€	14.00€
1.3	Additional card monthly membership	Per card	No fee	100.00€
1.4	Card reissuance	amount	No fee	No fee

2.	ATM TRANSACTIONS			
2.1	ATM cash withdrawal on UCB and HB ATMs	amount	No fee	No fee
2.2	ATM withdrawals from other banks in Montenegro	amount	3.00%Min. 3.00€	3.00%Min. 3.00€
2.3	ATM withdrawals from banks abroad	amount	3.50%Min. 3.50€	3.50%Min. 3.50€
2.4	Balance inquiry on UCB and HB ATMs	amount	No fee	0.50€
2.5	Balance inquiry on other ATMs	amount	0.50€	1.00€
3.	POS/TELLER TRANSACTIONS			
3.1	POS/TELLER cash withdrawals from banks in Montenegro	amount	3.00%Min. 3€	3.00% Min 3€
3.2	POS/TELLER cash withdrawals from banks abroad	amount	3.50% Min 3.50€	3.50% Min 3.50€
4.	DAILY CARD LIMITS			
4.1	MAX. ATM daily limit	amount	1.000.00€	1.000.00€
4.2	MAX. POS/online daily limit	amount	No limit	No limit
4.3	Total daily limit	amount	1.000.00€	1.000.00€
5.	INTEREST			
5.1	Interest rate on used credit funds – revolving option	Kamata	1,20% mjesečno	1,40% mjesečno

5.2	Interest rate on due obligations	Interest	3.00% monthly	3.00% monthly
5.3	Minimal monthly repayment – revolving option	Interest	3.00% of used credit limit	3.00% of used credit limit
5.4	Minimal monthly repayment – Charge option		100% of used credit limit	100% of used credit limit
5.5	Credit limit increase	Interest	2.00% (Min. 10.00€)	2.00% (Min. 10.00€)
5.6	Interest rate for cards with charge option	Interest	No fee	No fee
5.7	Interest rate on used credit funds – revolving option with a cash collateral as security instrument	Interest	1,00% Monthly	1,00% Monthly
6.	OTHER CARD SERVICES			
6.1	Urgent card issuance	Per card	20.00€	20.00€
6.2	Card reissuance (due to lost or stolen card)	Per card	5.00€	10.00€
6.3	PIN reprint (due to lost or stolen PIN)	PIN	5.00€	10.00€
6.4	Card termination	Per card	10.00€	10.00€
6.5	Ungrounded complaint	Trans.	10.00€	20.00€
6.6	Extraordinary card reissuance	Per card	5.00€	10.00€
6.7	Statement delivery by mail	Statement	0,50€	0,50€
6.8	Statement delivery by email	Statement	0.50€	5,00€
6.9	First warning	Per warning	1,00€	1,00€
6.10	Second warning	Per warning	1,50€	1,50€
6.11	Third warning	Per warning	2,00€	2,00€
6.12	Warning before court procedure	Per warning	3,50€	3,50€

Tariff positions 1.1, 1.2 i 1.3 can be altered with CEO's decision.

Tariff position	Type of Service	Based on	CO BRAND MAESTRAL DEBIT CARD
1.	CARD ISSUANCE AND MAINTENANCE		
1.1	Initial issuance	amount	20.00€
1.2	Monthly membership fee	Per card	No fee
1.3	Card reissuance	Per card	20.00€
1.4	Payment of goods and services within Maestral Hotels and Casinos	amount	No fee
2.	ATM TRANSACTIONS		
2.1	Cash withdrawals on Maestral Hotels And Casinos ATMs i cash advance on POS/teller UCB in Maestral Hotels and Casinos	amount	3% (min 1,00€)
2.2	Balance inquiry on Maestral Hotels and Casino ATM	amount	1.00€
3.	DAILY CARD LIMITS		
3.1	ATM daily limit	amount	5.000.00€
3.2	POS daily limit	amount	100.000,00€
4	OTHER CARD SERVICES		
4.1	Urgent card issuance	Per card	20.00€
4.2	Card reissuance (due to lost or stolen card)	Per card	10.00€
4.3	PIN reprint *due to lost or stolen PIN)	PIN	10.00€
4.4	Card termination	Per card	10.00€
4.5	Ungrounded complaint	Trans.	20.00€
4.6	Extraordinary card reissuance	Per card	10.00€
4.7	Statement delivery by mail	Statement	0.50€
4.8	Statement delivery by email	Statement	No fee

Tariff position	Type of service	Based on	CO BRAND MAESTRAL PREPAID CARD	
1.	CARD ISSUANCE AND MAINTENANCE			
1.1	Initial issuance	amount		20.00€
1.2	Monthly membership fee	Per card		No fee
1.3	Card reissuance	Per card		20.00€
1.4	Payment of goods and services in Maestral Hotels and Casinos	amount		No fee
2	ADDING FUNDS TO CO BRAND MAESTRAL PREPAID CARDS	amount		No fee
2.1	Balance inquiry on Maestral Hotels and Casinos ATM	amount		1.00€
3	DAILY CARD LIMITS			
3.1	POS daily limit	amount		No limit
4	OTHER CARD SERVICES			
4.1	Card reissuance (due to lost or stolen card)	Per card		10.00€
4.2	PIN reprint *due to lost or stolen PIN)	PIN		10.00€
4.3	Card termination	Per card		10.00€
4.4	Ungrounded complaint	Trans.		20.00€
4.5	Extraordinary card reissuance	Per card		10.00€
4.6	Statement delivery by mail	Statement		0.50€
4.7	Statement delivery by email	Statement		No fee