



The bank calculates and charges in advance fees for services on payment cards operations according to the following tariff items:

Tariffs are valid from 01.12.2021.

Tariff position	Type of service	Based on:	Fee amount		
			VISA CLASSIC DEBIT	VISA BUSINESS DEBIT	VISA PREPAID
1.	CARD ISSUANCE AND MAINTENANCE				
1.1	Initial card issuance for residents	Amount	No fee	No fee	10€
1.2	Initial card issuance for non-residents	Amount	10€	10€	10€
1.3	ADDING FUNDS	Amount			3% of load amount (min. 2.00€), minimal load amount is 20€, max. load amount is 2000€
1.4	Monthly membership fee for residents	Card	No fee	2 €	No fee
1.5	Monthly membership fee for non-residents	Card	1 €	2 €	No fee
1.6	Card reissuance	Card	2 €	5 €	-
1.7	Payment of goods and services	Amount	No fee	No fee	No fee
2.	ATM TRANSACTIONS				
2.1	UCB & HB cash withdrawals	Amount	1.% (min. 1,00 €)	1.% (min. 1,00€)	1.% (min. 1,00 €)
2.2	ATM cash withdrawals within Montenegro	Amount	3% (min.3€)	3% (min.3€)	3% (min.3€)
2.3	ATM cash withdrawals outside of Montenegro	Amount	3,5% (min. 3.5 €)	3.5% (min.3.5€)	3,5% (min.3.5€)
2.4	UCB & HB ATM balance inquiry	Amount	No fee	No fee	No fee



2.5	Other ATM balance inquiry	Amount	0,40 €	0,40 €	0,40 €
3.	POS TRANSACTIONS				
3.1	POS cash withdrawals from other Montenegrin banks	Amount	3% (min. 3 €)	3% (min. 3 €)	3% (min. 3 €)
3.2	POS cash withdrawals 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 €	500 €	500 €
4.2	MAX. POS daily limit	Amount	1000 €	2000 €	2000 €
4.3	Total daily limit	Amount	1500 €	2000 €	2000 €
5.	OTHER CARD SERVICES				
5.1	Urgent card issuance	Card		20 €	
5.2	PIN and Plastic reissuance*	Card		5 €	
5.3	Ungrounded complaint	Amount		10 €	
5.4	VISA Debit & VISA Business Debit card conversion to EUR currency	Amount		1.2%	
5.5	VISA Prepaid card conversion to EUR currency	Amount		2.5%	



MASTERCARD

Tariff position	Type of service	Based on:	MASTERCARD STANDARD DEBIT CARD	
			Resident	Non-resident
1.	CARD ISSUANCE AND MAINTENANCE			
1.1	Initial issuance	Amount	No fee	10.00€
1.2	Monthly basic card membership	Card	0.50€	1.00€
1.3	Monthly additional card membership	Card	0,50€	1.00€
1.4	Card reissuance	Card	No fee	5.00€
1.5	Payment of goods and services	Amount	No fee	No fee
2.	ATM TRANSACTIONS			
2.1	UCB & HB cash withdrawals	Amount	No fee	No fee
2.2	ATM cash withdrawals within Montenegro	Amount	3% Min. 3.00€	3% Min. 3.00€
2.3	ATM cash withdrawals outside of Montenegro	Amount	3% Min. 3.50€	3% Min. 3.50€
2.4	UCB & HB ATM balance inquiry	Amount	No fee	No fee
2.5	Other ATM balance inquiry	Amount	0.50€	1.00€
3.	POS / TELLER TRANSACTIONS			
3.1	POS cash withdrawals from other Montenegrin banks	Amount	3% Min. 3€	3% Min 3€
3.2	POS cash withdrawals abroad	Amount	3,5% Min. 3€	3,5% Min. 3€
4.	DAILY CARD LIMITS			
4.1	MAX. ATM daily limit	Amount	500.00€	500.00€
4.2	MAX. POS daily limit	Amount	1.000.00€	1.000.00€
4.3	Total daily limit	Amount	1.500.00€	1.500.00€
5.	OTHER CARD SERVICES			



5.1	Urgent card issuance	Card	20.00€	20.00€
5.2	Plastic change	Card	5.00€	10.00€
5.3	PIN reprint	PIN	5.00€	10.00€
5.4	Ungrounded complaint	Amount	10.00€	20.00€
5.5	Statement delivery by post service	Statement	0.50€	0,50€
5.6	Statement delivery by email	Statement	No fee	1,00€
5.7	Extraordinary card reissuance	Card	5.00€	10.00€
5.8	Conversion to EUR currency	Amount	1.2%	1.2%

Tariff position	Type of service	Based on:	MASTERCARD STANDARD CREDIT CARD	
			Resident	Non-resident
1.	CARD ISSUANCE AND MAINTENANCE			
1.1	Initial issuance	Amount	No fee	20.00€
1.2	Monthly basic card membership	Card	2.00€	3.00€
1.3	Monthly additional card membership	Card	1.00€	1.50€
1.4	Card reissuance	Card	No fee	10.00€
1.5	Payment of goods and services	Amount	No fee	No fee
2.	ATM TRANSACTIONS			
2.1	UCB & HB cash withdrawals	Amount	No fee	No fee
2.2	ATM cash withdrawals within Montenegro	Amount	3.00%Min. 3.00€	3.00%Min. 3.00€
2.3	ATM cash withdrawals outside of Montenegro	Amount	3.50%Min. 3.50€	3.50%Min. 3.50€
2.4	UCB & HB ATM balance inquiry	Amount	No fee	No fee
2.5	Other ATM balance inquiry	Amount	0.50€	1.00€



3.	POS / TELLER TRANSACTIONS			
3.1	POS cash withdrawals from other Montenegrin banks	Amount	3.00% Min. 3€	3.00% Min 3€
3.2	POS cash withdrawals abroad	Amount	3.50% Min 3€	3.50% Min 3€
4.	DAILY CARD LIMITS			
4.1	MAX. ATM daily limit	Amount	500.00€	500.00€
4.2	MAX. POS daily limit	Amount	1.000.00€	1.000.00€
4.3	Total daily limit	Amount	1.500.00€	1.500.00€
5.	INTEREST			
5.1	Interest rate on used credit limit for revolving cards	Interest	1,20% monthly	1,40% monthly
5.2	Overdue obligations interest rate	Interest	3.00% monthly	3.00% monthly
5.3	Minimal repayment monthly (% of revolving)	Interest	3.00% of used credit limit	3.00% of used credit limit
5.4	Credit limit increase	Interest	2.00% (Min. 10.00€)	2.00% (Min. 10.00€)
5.5	Interest rate on used credit limit for revolving cards covered with a cash collateral	Interest	1,00% monthly	1,00% monthly
6.	OTHER CARD SERVICES			
6.1	Conversion to EUR currency	Amount	1.2%	1.2%
6.2	Urgent card issuance	Card	20.00€	20.00€
6.3	Card reissuance (due to lost or stolen card)	Card	5.00€	10.00€
6.4	PIN reprint (due to lost or stolen PIN)	PIN	5.00€	10.00€
6.5	Ungrounded complaint	Amount	10.00€	20.00€
6.6	Extraordinary card reissuance	Card	5.00€	10.00€



6.7	Statement delivery by post service	Statement	0.50€	5.00€
6.8	Statement delivery by email	Statement	No fee	2,00€
6.9	First warning	Warning	1,00€	1,00€
6.10	Second warning	Warning	1,50€	1,50€
6.11	Third warning	Warning	2.00€	2.00€
6.12	Warning before a court procedure	Warning	3,50€	3,50€

Tariff position	Type of service	Based on:	MASTERCARD PLATINUM CREDIT CARD	
			Resident	Non-resident
1.	CARD ISSUANCE AND MAINTENANCE			
1.1	Initial issuance	Amount	No fee	100.00€
1.2	Monthly basic card membership	Card	10.00€	14.00€
1.3	Monthly additional card membership	Card	7.00€	10.00€
1.4	Card reissuance	Card	No fee	50.00€

1.5	Payment of goods and services	Amount	No fee	No fee
2.	ATM TRANSACTIONS			
2.1	UCB & HB cash withdrawals	Amount	No fee	No fee
2.2	ATM cash withdrawals within Montenegro	Amount	3.00%Min. 3.50€	3.00%Min. 3.50€
2.3	ATM cash withdrawals outside of Montenegro	Amount	3.50%Min. 3.50€	3.50%Min. 3.50€
2.4	UCB & HB ATM balance inquiry	Amount	No fee	No fee
2.5	Other ATM balance inquiry	Amount	0.50€	1.00€
3.	POS / TELLER TRANSACTIONS			



3.1	POS cash withdrawals from other Montenegrin banks	Amount	3.00%Min. 3€	3.00% Min 3€
3.2	POS cash withdrawals abroad	Amount	3.50% Min 3.50€	3.00% Min 3.50€
4.	DAILY CARD LIMITS			
4.1	MAX. ATM daily limit	Amount	500.00€	500.00€
4.2	MAX. POS daily limit	Amount	1.000.00€	1.000.00€
4.3	Total daily limit	Amount	1.500.00€	1.500.00€
5.	INTEREST			
5.1	Interest rate on used credit limit for revolving cards	Interest	1,20% monthly	1,40% monthly
5.2	Overdue obligations interest rate	Interest	3.00% monthly	3.00% monthly
5.3	Minimal monthly repayment (% of revolving)	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 on used credit limit (charge option)	Interest	No fee	No fee
5.7	Interest rate on used credit limit for revolving cards covered with a cash collateral	Interest	1,00% monthly	1,00% monthly
5.8	Business lounge visit per person/per visit	Amount	24.00€	24.00€
6.	OTHER CARD SERVICES			
6.1	Conversion to EUR currency	Amount	1.2%	1.2%
6.1	Urgent card issuance	Card	20.00€	20.00€



6.2	Card reissuance due to lost card (both platinum and insurance)	Cards	20.00€	20.00€
6.3	Card reissuance (due to lost or stolen card)	Card	10.00€	10.00€
6.4	PIN reprint (due to lost or stolen PIN)	PIN	5.00€	10.00€
6.5	Ungrounded complaint	Trans.	10.00€	20.00€
6.6	Extraordinary card reissuance	Card	5.00€	10.00€
6.7	Statement delivery by post service	Statement	0,50€	0,50€
6.8	Statement delivery by email	Statement	0.50€	5.00€
6.9	First warning	Warning	1,00€	1,00€
6.10	Second warning	Warning	1,50€	1,50€
6.11	Third warning	Warning	2,00€	2,00€
6.12	Warning before a court procedure	Warning	3,50€	3,50€

Tariff position	Type of service	Based on:	MASTERCARD BUSINESS PLATINUM CREDIT CARD	
			Resident	Non-resident
1.	CARD ISSUANCE AND MAINTENANCE			
1.1	Initial issuance	Amount	No fee	200.00€
1.2	MC Business Platinum monthly membership	Card	7.00€	14.00€
1.3	Card reissuance	Card	No fee	100.00€
1.4	Payment of goods and services	Amount	No fee	No fee
2.	ATM TRANSACTIONS			
2.1	UCB & HB cash withdrawals	Amount	No fee	No fee
2.2	ATM cash withdrawals within Montenegro	Amount	3.00%Min. 3.00€	3.00%Min. 3.00€



2.3	ATM cash withdrawals outside of Montenegro	Amount	3.50%Min. 3.50€	3.50%Min. 3.50€
2.4	UCB & HB ATM balance inquiry	Amount	No fee	0.50€
2.5	Other ATM balance inquiry	Amount	0.50€	1.00€
3.	POS / TELLER TRANSACTIONS			
3.1	POS cash withdrawals from other Montenegrin banks	Amount	3.00%Min. 3€	3.00% Min 3€
3.2	POS cash withdrawals abroad	Amount	3.50% Min 3.50€	3.50% Min 3.50€
4.	DAILY CARD LIMITS			
4.1	MAX. ATM daily limit	Amount	500.00€	500.00€
4.2	MAX. POS daily limit	Amount	1.000.00€	1.000.00€
4.3	Total daily limit	Amount	1.500.00€	1.500.00€
5.	INTEREST			
5.1	Interest rate on used credit limit for revolving cards	Interest	1,20% monthly	1,40% monthly
5.2	Overdue obligations interest rate	Interest	3.00% monthly	3.00% monthly
5.3	Minimal monthly repayment (% of revolving)	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 on used credit limit (charge option)	Interest	No fee	No fee
5.7	Interest rate on used credit limit for revolving cards covered with a cash collateral	Interest	1,00% monthly	1,00% monthly
6.	OTHER CARD SERVICES			
6.1	Conversion to EUR currency	Amount	1.2%	1.2%
6.2	Urgent card issuance	Card	20.00€	20.00€



6.3	Card reissuance (due to lost or stolen card)	Card	5.00€	10.00€
6.3	PIN reprint (due to lost or stolen PIN)	PIN	5.00€	10.00€
6.4	Ungrounded complaint	Trans.	10.00€	20.00€
6.5	Extraordinary card reissuance	Card	5.00€	10.00€
6.6	Statement delivery by post service	Statement	0,50€	0,50€
6.7	Statement delivery by email	Statement	0.50€	5,00€
6.8	First warning	Warning	1,00€	1,00€
6.9	Second warning	Warning	1,50€	1,50€
6.10	Third warning	Warning	2,00€	2,00€
6.11	Warning before a court procedure	Warning	3,50€	3,50€

Notice: ATM and POS limits for all types of cards can be modified on request of a client approved by accountable Bank's department.