



**Tariffs are valid from 21.01.2023.**

Tariff position	Type of service	Based on:	Fee amount		
			VISA CLASSIC DEBIT	VISA BUSINESS DEBIT	VISA PREPAID
<b>1.</b>	<b>CARD ISSUANCE AND MAINTENANCE</b>				
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	<b>ADDING FUNDS</b>	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
<b>2.</b>	<b>ATM TRANSACTIONS</b>				
2.1	UCB & HB cash withdrawals	Amount	1.0% (min. 1,00€)	1.0% (min. 1,00€)	1.0% (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 €



<b>3. POS TRANSACTIONS</b>					
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 €)
<b>4. DAILY CARD LIMITS</b>					
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 €
<b>5. OTHER CARD SERVICES</b>					
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%		



<b>VISA PLATINUM BUSINESS DEBIT</b>				
<b>CARD ISSUANCE AND MAINTENANCE</b>				
<b>Tariff position</b>	<b>Type of service</b>	<b>Based on:</b>	<b>Resident</b>	<b>Non-resident</b>
<b>1.</b>	<b>CARD ISSUANCE AND MAINTENANCE</b>			
1.1	Initial issuance	Amount	No fee	10.00€
1.2	Monthly basic card membership	Card	3.00€	5.00€
1.3	Card reissuance	Card	No fee	5.00€
1.4	Payment of goods and services	Amount	No fee	No fee
<b>2.</b>	<b>ATM TRANSACTIONS</b>			
2.1	UCB & HB cash withdrawals	Amount	1.0% (min. 1,00€)	1.0% (min. 1,00€)
2.2	ATM cash withdrawals within Montenegro	Amount	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€)
2.4	UCB & HB ATM balance inquiry	Amount	No fee	No fee
2.5	Other ATM balance inquiry	Amount	0.50€	1.00€
<b>3.</b>	<b>POS TRANSACTIONS</b>			
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. 3,5 €)	3.5% (min. 3,5 €)
<b>4.</b>	<b>DAILY CARD LIMITS</b>			
4.1	MAX. ATM daily limit	Amount	1,000.00 €	1,000.00 €
4.2	MAX. POS daily limit	Amount	2,000.00 €	2,000.00 €
4.3	Total daily limit	Amount	2,000.00 €	2,000.00 €



<b>5.</b>	<b>OTHER CARD SERVICES</b>			
5.1	Urgent card issuance	Card	20.00 €	20.00 €
5.2	PIN and Plastic reissuance*	Card	5.00 €	10.00 €
5.3	Card termination	Card	No fee	No fee
5.4	Ungrounded complaint	Amount	10.00 €	10.00 €
5.5	Conversion to EUR currency	Amount	1.20 %	1.20 %
5.6	Business lounge visit	Amount	30 € per visit	30 € per visit



## MASTERCARD

Tariff position	Type of service	Based on:	MASTERCARD STANDARD DEBIT CARD	
			Resident	Non-resident
<b>1.</b>	<b>CARD ISSUANCE AND MAINTENANCE</b>			
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
<b>2.</b>	<b>ATM TRANSACTIONS</b>			
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€
<b>3.</b>	<b>POS / TELLER TRANSACTIONS</b>			
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€
<b>4.</b>	<b>DAILY CARD LIMITS</b>			
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€
<b>5.</b>	<b>OTHER CARD SERVICES</b>			



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
<b>1.</b>	<b>CARD ISSUANCE AND MAINTENANCE</b>			
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
<b>2.</b>	<b>ATM TRANSACTIONS</b>			
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€



<b>3.</b>	<b>POS / TELLER TRANSACTIONS</b>			
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€
<b>4.</b>	<b>DAILY CARD LIMITS</b>			
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€
<b>5.</b>	<b>INTEREST</b>			
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	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
<b>6.</b>	<b>OTHER CARD SERVICES</b>			
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€



Tariff position	Type of service	Based on:	MASTERCARD PLATINUM CREDIT CARD	
			Resident	Non-resident
<b>1.</b>	<b>CARD ISSUANCE AND MAINTENANCE</b>			
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
<b>2.</b>	<b>ATM TRANSACTIONS</b>			
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€
<b>3.</b>	<b>POS / TELLER TRANSACTIONS</b>			
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€
<b>4.</b>	<b>DAILY CARD LIMITS</b>			
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€
<b>5.</b>	<b>INTEREST</b>			





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€
<b>6.</b>	<b>OTHER CARD SERVICES</b>			
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 card (both platinum and insurance)	Cards	20.00€	20.00€
6.4	Card reissuance (due to lost or stolen card)	Card	10.00€	10.00€
6.5	PIN reprint (due to lost or stolen PIN)	PIN	5.00€	10.00€
6.6	Ungrounded complaint	Trans.	10.00€	20.00€
6.7	Extraordinary card reissuance	Card	5.00€	10.00€



Tariff position	Type of service	Based on:	MASTERCARD BUSINESS PLATINUM CREDIT CARD	
			Resident	Non-resident
<b>1.</b>	<b>CARD ISSUANCE AND MAINTENANCE</b>			
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
<b>2.</b>	<b>ATM TRANSACTIONS</b>			
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€
<b>3.</b>	<b>POS / TELLER TRANSACTIONS</b>			
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€
<b>4.</b>	<b>DAILY CARD LIMITS</b>			
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€
<b>5.</b>	<b>INTEREST</b>			
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
<b>6.</b>	<b>OTHER CARD SERVICES</b>			
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	Trans.	10.00€	20.00€
6.6	Extraordinary card reissuance	Card	5.00€	10.00€

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