

Tariffs are valid from 08.02.2024.

				Fee amount	t
Tariff position	Type of service	Based on:	VISA CLASSIC DEBIT	VISA BUSINESS DEBIT	VISA PREPAID
1.	CARD	ISSUANCE	AND MAINT	ENANCE	
1.1	Initial issuance residents	Amount	No fee	No fee	10€
1.2	Initial issuance 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 TR	ANSACTIONS		
2.1	UCB & CKB cash withdrawals	Amount	No fee	No fee	No fee
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 & CKB 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 TRA	NSACTIONS		
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	5	
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 SERVIC	ES	
5.1	Urgent card issuance	Card		5€	
5.2	VISA Debit conversion to EUR	Amount		1.2%	

	VISA Business Debit conversion to EUR	Amount	1.2%
5.4	VISA Prepaid conversion to EUR	Amount	2.5%

	VISA PLATINUM BUSINESS DEBIT				
Tariff position	Type of service	Based on:	RESIDENTS	NON-RESIDENTS	
1.	CARD	ISSUANCE AND	MAINTENANCE		
1.1	Initial issuance	Amount	No fee	10.00 €	
1.2	Monthly membership fee	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	
2.		ATM TRANSA	ACTIONS		
2.1	UCB & CKB 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 & CKB ATM balance inquiry	Amount	No fee	No fee	
2.5	Other ATM balance inquiry	Amount	0.50 €	1.00 €	
3.		POS TRANS	ACTIONS		
3.1	POS cash withdrawals from other Montenegrin banks	Amount	3.00 % (min. 3.00 €)	3.00 % (min. 3.00 €)	
3.2	POS cash withdrawals abroad	Amount	3.50 % (min. 3.50 €)	3.50 % (min. 3.50 €)	
4.		DAILY CARE	LIMITS		
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 €	
5.		OTHER CARD	SERVICES		
5.1	Urgent card issuance	Amount	20.00 €	20.00 €	
5.2	PIN and Plastic reissuance*	PIN	5.00 €	10.00 €	
5.3	Card cancellation	Card	No fee	No fee	
5.4	Conversion to EUR currency	Amount	1.20 %	1.20 %	
5.5	Business lounge visit	Amount	€ 30 Per visit	€ 30 Per visit	



	VISA PLATINUM BUSINESS DEBIT ISSUANCE AND MAINTENANCE OF METAL CARDS				
Tariff position	Type of service	Based on:	RESIDENTS	NON-RESIDENTS	
1.	CARD	ISSUANC	E AND MAINTENA	NCE	
1.1	Initial issuance	Amount	100€	150 €	
1.2	Monthly membership fee	Card	20.00 €	25.00 €	
1.3	Card reissuance	Card	100€	150 €	
1.4	Payment of goods and services	Amount	No fee	No fee	
2.		ATM TR	ANSACTIONS		
2.1	UCB & CKB 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 & CKB ATM balance inquiry	Amount	No fee	No fee	
2.5	Other ATM balance inquiry	Amount	0.50 €	1.00 €	
3.		POS TR	ANSACTIONS		
3.1	POS cash withdrawals from other Montenegrin banks	Amount	3.00 % (min. 3.00 €)	3.00 % (min. 3.00 €)	
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	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 €	
5.		OTHER C	ARD SERVICES		
5.1	Urgent card issuance	Amount	20.00 €	20.00 €	
5.2	PIN and Plastic reissuance*	PIN	5.00 €	10.00 €	
5.3	Card cancellation	Card	No fee	No fee	
5.4	Conversion to EUR currency	Amount	1.20 %	1.20 %	
5.5	Business lounge visit	Amount	No fee	No fee	



MASTERCARD

Tariff	Tariff Based on: Type of service	Based	MASTERCARD STAN	NDARD DEBIT CARD		
position		Residents	Non-Residents			
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 TRA	NSACTIONS			
2.1	UCB & CKB 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 & CKB ATM balance inquiry	Amount	No fee	No fee		
2.5	Other ATM balance inquiry	Amount	0.50€	1.00€		
3.		POS TRA	NSACTIONS	,		
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 CA	RD 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	Extraordinary card reissuance	Card	5.00€	10.00€
5.5	Conversion to EUR currency	Amount	1.2%	1.2%

Tariff position		Based	MASTERCARD STAN	DARD CREDIT CARD		
position	Type of service	on:	Residents	Non-Residents		
	CARD ISSUANCE AND MAINTENANCE					
1.		1		T		
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 TRA	ANSACTIONS			
2.1	UCB & CKB 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 & CKB ATM balance inquiry	Amount	No fee	No fee		
2.5	Other ATM balance inquiry	Amount	0.50€	1.00€		
3.		POS TRA	ANSACTIONS	l		

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	POS cash withdrawals from other			
3.1	Montenegrin banks	Amount	2 000/Min 26	3.00% Min 3€
3.1		741104116	3.00%Min. 3€	3.00% № 3€
3.2	POS cash withdrawals abroad	Amount	3.50% Min 3€	3.50% Min 3€
		7	0.00701	0.00701
4.		DAILY (CARD LIMITS	T
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.		INT	TERESTS	
	Interest rate on used credit	.	4 2007	4 400/
5.1	limit for revolving cards	Interest	1,20% monthly	1,40% monthly
	Overdue obligations interest			
5.2	rate	Interest	3.00% monthly	3.00% monthly
	Minimal monthly renayment		3.00% of used credit	3.00% of used credit
	Minimal monthly repayment (% of revolving)		limit	limit
5.3	(70 of reversing)	Interest	C	
5.4	Credit limit increase	Interest	2.00% (Min. 10.00€)	2.00% (Min. 10.00€)
	Interest rate on used credit limit			
	for revolving cards covered with			
5.5	a cash collateral	Interest	1,00% monthly	1,00% monthly
3.5	<u> </u>	THICHEST	1,00 /0 11101101111	1,00 /0 1110110111
6.		OTHER CA	ARD SERVICES	
6.1	Conversion to EUR currency	Amount	1.2%	1.2%
6.2	Urgent card issuance	Card	20.00€	20.00€
	Card reissuance (due to lost or			
	stolen card)			
6.3	,	Card	5.00€	10.00€
	PIN reprint (due to lost or stolen			
6.4	PIN) .	PIN	F 006	10.006
6.4		. 114	5.00€	10.00€



Tariff		Based on:	MASTERCARD PLATI	NUM CREDIT CARD		
position	Type of service		Residents	Non-Residents		
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 TRAI	NSACTIONS			
2.1	UCB & CKB 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 & CKB ATM balance inquiry	Amount	No fee	No fee		
2.5	Other ATM balance inquiry	Amount	0.50€	1.00€		
3.		POS TR	ANSACTIONS			
	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.		INT	ERESTS			



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	Interest rate on used credit limit			
5.1	for revolving cards	Interest	1,20% monthly	1,40% monthly
	Overdue obligations interest			
5.2	rate	Interest	3.00% monthly	3.00% monthly
	Minimal monthly repayment (%		3.00% of used credit	3.00% of used credit
5.3	of revolving)	Interest	limit	limit
3.3		1110100		100% of used credit
5.4	Minimal monthly repayment –		100% of used credit limit	
5. 4	charge option		100% of used credit liftil	IIIIL
	Interest rate on used credit limit			
5.5	(charge option)	Interest	No fee	No fee
	Interest rate on used credit			
5.6	limit for revolving cards covered with a cash collateral	Interest	1,00% monthly	1,00% monthly
`6.		OTHER CA	ARD SERVICES	Ī
6.1	Conversion to EUR currency	Amount	1.2%	1.2%
6.2	Urgent card issuance	Card	20.00€	20.00€
	Card reissuance due to lost card			
6.3	(both platinum and insurance)	Card	20.00€	20.00€
	Card reissuance (due to lost or			
6.4	stolen card)	Card	10.00€	10.00€
	PIN reprint (due to lost or stolen			
6.5	PIN)	PIN	5.00€	10.00€
6.6	Rucinoss loungo visit	Amount	Por visit 20 006	Por visit 20 005
0.0	Business lounge visit	AITIOUITE	Per visit 30.00€	Per visit 30.00€

Tariff	Type of service Based on		MASTERCARD PLATINUM CREDIT CARD METAL		
position		2.000.0	Resident	Non-resident	
1.	CARD ISSUANCE AND MAINTENANCE				
1.1	Initial issuance	Amount	100.00€	100.00€	
1.2	Monthly basic card membership	Card	20.00€	25.00€	
1.3	Monthly additional card membership	Card	15.00€	15.00€	
1.4	Card reissuance	Card	100.00€	100.00€	
1.5	Payment of goods and services	Amount	No fee	No fee	



2.		ATM TRA	NSACTIONS	
2.1	UCB & CKB 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 & CKB ATM balance inquiry	Amount	No fee	No fee
2.5	Other ATM balance inquiry	Amount	0.50€	1.00€
3.		POS TRAI	NSACTIONS	
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 CA	ARD 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.		INTE	RESTS	
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	Interest rate on used credit limit (charge option)	Interest	No fee	No fee
5.6	Interest rate on used credit limit for revolving cards covered with a cash collateral	Interest	1,00% monthly	1,00% monthly
6.		OTHER CA	RD SERVICES	
6.1	Conversion to EUR currency	Amount	1.2%	1.2%
6.2	Urgent card issuance	Card	100.00€	100.00€
6.3	Card reissuance due to lost card (both platinum and insurance)	Card	100.00€	100.00€
6.4	Card reissuance (due to lost or stolen card)	Card	100.00€	100.00€
6.5	PIN reprint (due to lost or stolen PIN)	PIN	5.00€	10.00€
6.6	Business lounge visit	Amount	No fee	No fee



			MASTERCARD PLATINUM BUSINESS CREDIT CARD			
Tariff position	Type of service	Based on:	Residents	Non-Residents		
1.	CARD ISSUANCE AND MAINTENANCE					
1.1	Initial issuance	Amount	No fee	200.00€		
1.2	Monthly fee	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 & CKB cash withdrawals	Amount	No fee	No fee		
	ATM cash withdrawals within Montenegro	Amount	3.00%Min. 3.00€	3.00%Min. 3.00€		
	ATM cash withdrawals outside of Montenegro	Amount	3.50%Min. 3.50€	3.50%Min. 3.50€		
	UCB & CKB ATM balance inquiry	Amount	No fee	0.50€		
2.5	Other ATM balance inquiry	Amount	0.50€	1.00€		
3.	POS TRANSACTIONS					
	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.	INTERESTS					
	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 imit	
5.5	Interest rate on used credit limit (charge option)	Interest	No fee	No fee	
5.6	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€	

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

> Žiro račun: 907-56001-24 Reg.broj: 4-0008441 PIB: 02684462