

## Fee Information Document (FID)

**Name of the account provider: UNIVERSAL CAPITAL BANK AD PODGORICA**

**Account name: Transaction account (for national and international payment transactions) - Residents**

**Date: 8 February 2024**

This document contains fee information for the most common services associated with a consumer payment account.

If the payment service provider does not provide one of the services from the list of the common services, it shall indicate that it does not provide that service.

Fees may also apply for using services linked to the account which are not listed here, and detailed pre-contractual and contractual information on all services, including fees for services that are not on the list of the most common services, are provided in the Decision on Fee Tariff and in the General Terms and Conditions, available on the website <https://ucbank.me/tarife>

The provider of payment services shall make available to the consumer free of charge a glossary of payment services, which contains terms and definitions of services registered in the list of the most common services, as well as other definitions should they exist.

| Service                           | Fee  |
|-----------------------------------|--|
| <b>General account services</b>   |  |
| <b>Account Management</b>         | Fee for managing a transaction account for personal income (monthly fee) <b>EUR 1.00</b> |
| <b>Internet payment</b>           | Service Charge (monthly fee) <b>EUR 1.00</b>   |
| <b>Mobile payment</b>             | Service Charge (monthly fee) <b>EUR 1.00</b>   |
| <b>Payments (excluding cards)</b> |  |

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| <b>National payment transaction - transfer of funds to a payment account in Montenegro</b> | <p><b>Cash and non-cash payment - external</b></p> <p>DNS and RTGS public revenues up to EUR 499.99 <b>EUR 0.70</b></p> <p>DNS and RTGS public revenues from EUR 500.00 to EUR 999.99 <b>EUR 1.00</b></p> <p>RTGS other orders: <b>0.30%</b><br/>(min. EUR 3.00, max. EUR 300)</p> <p><b>Cash and non-cash payment - internal</b></p> <p>All transactions within the bank, within the account of the same client <b>No fee</b></p> <p>Internal orders, transfer up to EUR 499.99 <b>EUR 0.30</b></p> <p>Internal orders from EUR 500 up to EUR 999.99 <b>EUR 0.45</b></p> <p>Internal orders from EUR 1,000.00 up to EUR 4,999.99 <b>EUR 1.00</b></p> <p>Internal orders from EUR 5,000.00 up to EUR 9,999.99 <b>EUR 2.00</b></p> <p>Internal orders over EUR 10,000.00 <b>0.03% (max. EUR 200.00)</b></p> <p><b>Electronic banking</b></p> <p>Internal payments <b>EUR 0.10</b></p> <p>External payments &lt; EUR 1,000.00 <b>EUR 0.30</b></p> <p>External payments &gt; EUR 1,000.00 <b>0.10% (min. EUR 2.50)</b></p> |
| <b>International payment transaction - transfer of funds to an account abroad</b>          | <p>INTERNATIONAL PAYMENTS</p> <p>INTERNATIONAL PAYMENTS BASED ON ORDER OF THE ACCOUNT HOLDER</p>  |

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|--|---|
|  | <p>International payment &lt; EUR 1,000.00 <b>EUR 15.00</b></p> <p>International payment from EUR 1,000.01 to EUR 5,000.00 <b>EUR 20.00</b></p> <p>International payment from EUR 5,000.01 to EUR 20,000.00 <b>0.35% (min. EUR 20.00)</b></p> <p>International payment from EUR 20,000.01 to EUR 100,000.00 <b>0.25% (min. EUR 70.00)</b></p>   |
| <b>International payment transaction - receiving funds from abroad</b> | <p>International payment &gt; EUR 100,000.01 <b>0.20% (min. EUR 250.00)</b></p> <p>International payment via correspondent account with Privat 3 Money <b>+0.60% (additional fee)</b></p> <p>OUR option for NOSTRO account <b>0.30% (min. EUR 10.00)</b></p> <p>Inflow to the transaction account for international payment transactions with the SHA and BEN payment option <b>0.20% (min. 5.00 EUR)</b></p> <p>Inflow to the transaction account for international payment transactions with the OUR payment option (fee paid by sender) <b>0.20% (min. EUR 5.00, max. EUR 75.00)</b></p> <p>Inflow to the transaction account for international payment transactions via correspondent account with Privat 3 Money <b>0.60% (additional fee)</b></p> |
| <b>Standing order</b>  | <p>Standing order from a resident's account <b>No fee</b></p>   |
| <b>Payment of cash to a payment account</b>                            | <p>To bank accounts of the same person, including persons authorised to manage the account <b>No fee</b></p>  |
| <b>Cards and cash</b>  |   |
| <b>Credit card issuance</b>  | <p><b>MasterCard Credit Standard</b></p> <p>Card issuance fee <b>No fee</b></p>   |

|   |  |
|---|--|
|   | <div> <div>Card reissuance fee</div> <div>No fee</div> </div> <div> <div>Monthly maintenance fee</div> <div>EUR 2.00</div> </div> <div> <div>Monthly maintenance fee for additional card</div> <div>EUR 1.00</div> </div> <div> <div>MasterCard Platinum Credit</div> <div>No fee</div> </div> <div> <div>Card issuance fee</div> <div>No fee</div> </div> <div> <div>Card reissuance fee</div> <div>EUR 10.00</div> </div> <div> <div>Monthly maintenance fee</div> <div>EUR 7.00</div> </div> <div> <div>Monthly maintenance fee for additional card</div> <div></div> </div> <div> <div>MasterCard Platinum Credit Metal</div> <div>EUR 100.00</div> </div> <div> <div>Card issuance fee</div> <div>EUR 100.00</div> </div> <div> <div>Card reissuance fee</div> <div>EUR 20.00</div> </div> <div> <div>Monthly maintenance fee</div> <div>EUR 15.00</div> </div> <div> <div>Monthly maintenance fee for additional card</div> <div></div> </div> |
| Debit card issuance                       | <div> <div>Visa Classic Debit</div> <div>No fee</div> </div> <div> <div>Card issuance fee</div> <div>No fee</div> </div> <div> <div>Card reissuance fee</div> <div>EUR 2.00</div> </div> <div> <div>Monthly maintenance fee</div> <div>No fee</div> </div> <div> <div>MasterCard Debit Standard</div> <div>No fee</div> </div> <div> <div>Card issuance fee</div> <div>No fee</div> </div> <div> <div>Card reissuance fee</div> <div>No fee</div> </div> <div> <div>Monthly maintenance fee</div> <div>EUR 0.50</div> </div>   |
| Cash withdrawal with debit card at an ATM | <div> <div>Visa Classic Debit</div> <div>No fee</div> </div> <div> <div>Transactions at the Bank's ATMs and CKB ATMs</div> <div>No fee</div> </div> <div> <div>Transactions at ATMs of other banks</div> <div>3% (min. EUR 3.00)</div> </div> <div> <div>Transactions at ATMs abroad</div> <div>3.5% (min. EUR 3.50)</div> </div>  |

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|---|---|
|   | <b>MasterCard Debit Standard</b><br><br>Transactions at the Bank's ATMs and CKB ATMs <b>No fee</b><br>Transactions at ATMs of other banks <b>3% (min. EUR 3.00)</b><br>Transactions at ATMs abroad <b>3.5% (min. EUR 3.50)</b>  |
| <b>Cash withdrawal with credit card at an ATM</b> | <b>MasterCard Credit Standard</b><br><br>Transactions at the Bank's ATMs and CKB ATMs <b>No fee</b><br>Transactions at ATMs of other banks <b>3% (min. EUR 3.00)</b><br>Transactions at ATMs abroad <b>3.5% (min. EUR 3.50)</b><br><br><b>MasterCard Platinum Credit</b><br><br>Transactions at the Bank's ATMs and CKB ATMs <b>No fee</b><br>Transactions at ATMs of other banks <b>3% (min. EUR 3.00)</b><br>Transactions at ATMs abroad <b>3.5% (min. EUR 3.50)</b><br><br><b>MasterCard Platinum Credit Metal</b><br><br>Transactions at the Bank's ATMs and CKB ATMs <b>No fee</b><br>Transactions at ATMs of other banks <b>3% (min. EUR 3.00)</b><br>Transactions at ATMs abroad <b>3.5% (min. EUR 3.50)</b> |
| <b>Overdrafts and related services</b>            |   |
| <b>Allowed overdraft</b>                          | Once-off fee for tentative credit per transaction account (personal income account) for national payment transactions <b>No fee</b><br><br>Annual interest rate <b>16.00%</b>   |

| Other services  |                 |
|---|-----------------|
| <b>Notifications by means of<br/>remote communication<br/>(e.g. SMS transaction alerts)</b> | <b>EUR 0.50</b> |