

TARIFFS FOR INTERNATIONAL TRANSACTIONS

The Bank calculates and charges service fees for international payment transactions for legal entities and natural persons, residents and non-residents, in advance (when executing transactions), according to the following tariff rates and types of services:

Tariff position	Type of service	Based on	Applicable fees
1	INTERNATIONAL INFLOWS		
1.1	INFLOWS		
1.1.1	Inflow in favour of the international bank account with charges option SHA / BEN	amount	0,20% (min 5,00 €)
1.1.2	Inflow in favour of the international bank account with charges option OUR	amount	0,20%(min 5,00 €, max 75,00 €) (fee is paid by ordering party)
1.1.3	Inflow in favour of the international bank account via correspondent acct held with Privat 3 Money	amount	+0,60% (additional fee)
1.2	TRANSFER OF FUNDS FROM INT. TO DOM. ACCOUNT OF THE USER (LEGAL ENTITIES)		
1.2.1	Transfer of funds from the international to the domestic account of the User (legal entity)	amount	0,00 €
1.3	CASH WITHDRAWAL (LEGAL ENTITIES)		
1.3.1	Cash withdrawal from the international account of the User (legal entity)	amount	0,20% (min 5,00 €)
1.4	AMMENDMENTS		
1.4.1	Reimbursement of incorrectly transferred inflow into the Bank's account	transaction	20,00 €
2	INTERNATIONAL PAYMENTS		
2.1	INTERNATIONAL PAYMENTS AS PER USER'S ORDER		
2.1.1	International payments for amounts up to 1,000.00€	amount	15,00 €
2.1.2	International payments for amounts from 1,000.01 to 5,000.00 €	amount	20,00 €
2.1.3	International payments for amounts from 5,000.01 to 20,000.00 €	amount	0,35% (min 20,00 €)
2.1.4	International payments for amounts from 20,000.01 to 100,000.00 €	amount	0,25% (min 70,00 €)
2.1.5	International payments for amounts over 100,000.01 €	amount	0,20% (min 250,00 €)
2.1.6	International payments via correspondent account held with Privat 3 Money	amount	+0,60% (additional fee)
2.2	Option our in payment orders	amount	+ 0,30% (min 10,00 €)
2.3	AMMENDMENTS		
2.3.1	Cancelation of payment orders	transaction	20,00 € + foreign bank expenses
2.3.2	Change of the order due to the incorrect or incomplete instruction	transaction	20,00 € + foreign bank expenses
2.3.3	Complaints, inquiries	transaction	20,00 € + foreign bank expenses
3	DOCUMENTARY COLLECTION		
3.1	NOSTRO DOCUMENTARY COLLECTION		
3.1.1	Acceptance of documents for collection	document	0,5% (min 25,00€)
3.1.2	Acceptance of documents for payment	document	0,5% (min 25,00€)
3.1.3	Collection of the bill of exchange without protest	document	0,5% (min 15,00€)
3.1.4	Collection of the bill of exchange with protest	document	0,7% (min 20,00€)
3.1.5	Modification of the conditions	document	35,00€
3.2	LORO DOCUMENTARY COLLECTION		

3.2.1	Recording of the collection	amount	0,5% (min 15,00€)
3.2.2	Collection of the bill of exchange with protest	amount	0,7% (min 20,00€)
3.2.3	Collection of the bill of exchange without protest	amount	0,5% (min 15,00€)
3.2.4	Modification of the conditions	document	35,00€
4	LETTER OF CREDIT		
4.1	NOSTRO DOCUMENTARY LETTER OF CREDIT		
4.1.1	Opening of the irrevocable letter of credit with cover deposit	amount	0,5% (min 50,00€)
4.1.2	Opening of the irrevocable letter of credit with deferred cover deposit	amount	0,8% (min 50,00€)
4.1.3	Opening of the irrevocable confirmed letter of credit with cover deposit	amount	1,00% + confirmation expenses (min 50,00€)
4.1.4	Opening of the irrevocable confirmed letter of credit with deferred cover deposit	amount	1,5% + confirmation expenses (min. 50,00€)
4.1.5	Opening of the stand-by irrevocable letter of credit	amount	1,00% (min 50,00€)
4.1.6	Transfer of irrevocable letter of credit to the other bank	document	80,00€
4.1.7	Modification of terms and conditions of irrevocable letter of credit	document	40,00€
4.1.8	Disbursement of irrevocable letter of credit without presentation of documents	amount	0,8% (min 40,00€)
4.1.9	Revocation of the letter of credit	document	40,00€ + foreign bank expenses
4.1.10	Discrepancy of the documents from the terms and conditions of the letter of credit (discrepancy fee)	amount	0,30% (min 40,00€ - max 100,00€)
4.2	LORO DOCUMENTARY LETTER OF CREDIT		
4.2.1	Notification	amount	0,15% (min. 50,00€ - max 100,00€)
4.2.2	Confirmation	amount	0,5% (min 50,00 €)
4.2.3	Transfer of the letter of credit to the other bank	document	40,00€
4.2.4	Modification of the terms and conditions of the letter of credit	document	40,00€
4.2.5	Revocation of the letter of credit	document	30,00€ + foreign bank expenses
4.2.6	Examination of the documents	amount	0,3%(min 40,00€ - max 100,00€)
5	LETTERS OF GUARANTEE		
5.1	LORO LETTERS OF GUARANTEES		
5.1.1	Notification without obligation	amount	0,2% (min 30,00€ - max 80,00€)
5.1.2	Acceptance of the documents	document	20,00€
5.1.3	Issuance of the letter of guarantee with confirmation	document	foreign bank expenses
5.1.4	Fee for payout of the letter of guarantee	document	min 20,00€
5.1.5	Modification of terms and conditions as per letter of guarantee	document	30,00€
5.1.6	Payment upon demand	amount	0,2% (min 50,00€)
5.1.7	Forwarding letter of guarantee	document	50,00€
5.2	NOSTRO LETTERS OF GUARANTEES (ADDITION TO THE TERMS AND CONDITONS OF THE CREDIT)		
5.2.1	Modification of the terms and conditions without annex	document	40,00€
5.2.2	Issuance of the letter of guarantee with confirmation	document	1,2% + confirmation expenses (min 80,00 €)
5.2.3	Issuance of the counter guarantee	document	1,4% + confirmation expenses (min 80,00€)
5.2.4	Issuance of the super guarantee	document	1,5% + confirmation expenses (min 100,00€)
5.2.5	Cancellation of the issued letter of guarantee	document	Paid fee is non-refundable
5.2.6	Payment upon demand	document	0,4% (min 80,00€)



5.2.7	Letter of intention	document	25,00€
6	OTHER TRANSACTIONS		
6.1	ACCOUNT OPENING		
6.1.1	Account opening for non-resident legal entities		3.000,00 €
6.2	ACCOUNT MAINTENANCE		
6.2.1	Monthly account maintenance for non-resident legal entity		20,00 €
6.2.2	Alteration of documents		100,00 €
6.3	ACCOUNT CLOSING		
6.3.1	Closing of the account upon request of the User (non-resident legal entity) before expiration of 1 year		100,00 €
6.3.2	Closing of the account upon request of the User (non-resident legal entity) after expiration of 1 year period		0,00 €
6.4	CURRENCY EXCHANGE		
6.4.1	Currency exchange with internal orders		at mid currency exchange rate. no fee
6.4.2	Currency exchange for amounts up to 100.000,00 € (counter-value)		at buy/sell currency exchange rate. no fee
6.4.3	Currency exchange for amounts from 100.000,01 € (counter-value)		currency exchange rate and fee by arrangement
6.5	OTHER SERVICES		
6.5.1	Issuance of the confirmation letters upon request of the User in Montenegrin language		50,00 €
6.5.2	Issuance of the confirmation letters upon request of User in English language		100,00 €
6.5.3	Printout of analytical card with changes upon request of the User		0,00 €
6.5.4	Issuance of the account statements		0,00 €
6.5.5	Issuance of the account statements and confirmations for audit purposes		100,00 €

Tariff positions 1, 2 and 6 may be altered by the decision of the Management Board members.