



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
General account services	
Account Management	Fee for managing a transaction account for personal income (monthly fee) EUR 1.00
Internet payment	Service Charge (monthly fee) EUR 1.00
Mobile payment	Service Charge (monthly fee) EUR 1.00
Payments (excluding cards)	
National payment transaction - transfer of funds to a payment account in Montenegro	Cash and non-cash payment - external
	DNS and RTGS public revenues up to EUR 499.99 EUR 0.70
	DNS and RTGS public revenues from EUR 500.00 to EUR 999.99 EUR 1.00
RTGS other orders: 0.30% (min. EUR 3.00, max. EUR 300)	

	Cash and non-cash payment - internal	
	All transactions within the bank, within the account of the same client	No fee
	Internal orders, transfer up to EUR 499.99	EUR 0.30
	Internal orders from EUR 500 up to EUR 999.99	EUR 0.45
	Internal orders from EUR 1,000.00 up to EUR 4,999.99	EUR 1.00
	Internal orders from EUR 5,000.00 up to EUR 9,999.99	EUR 2.00
	Internal orders over EUR 10,000.00	0.03% (max. EUR 200.00)
	Electronic banking	
	Internal payments	EUR 0.10
	External payments < EUR 1,000.00	EUR 0.30
	External payments > EUR 1,000.00	0.10% (min. EUR 2.50)
International payment transaction - transfer of funds to an account abroad	INTERNATIONAL PAYMENTS INTERNATIONAL PAYMENTS BASED ON ORDER OF THE ACCOUNT HOLDER	
	International payment < EUR 1,000.00	EUR 15.00
	International payment from EUR 1,000.01 to EUR 5,000.00	EUR 20.00
	International payment from EUR 5,000.01 to EUR 20,000.00	0.35% (min. EUR 20.00)
	International payment from EUR 20,000.01 to EUR 100,000.00	0.25% (min. EUR 70.00)
	International payment > EUR 100,000.01	0.20% (min. EUR 250.00)
	International payment via correspondent account with Privat 3 Money	+0.60% (additional fee)
	OUR option for NOSTRO account	0.30% (min. EUR 10.00)
International payment transaction - receiving funds from abroad	Inflow to the transaction account for international payment transactions with the SHA and BEN payment option	0.20% (min. 5.00 EUR)
	Inflow to the transaction account for international payment transactions with the OUR payment option (fee paid by sender)	0.20% (min. EUR 5.00, max. EUR 75.00)
	Inflow to the transaction account for international payment transactions via correspondent account with Privat 3 Money	0.60% (additional fee)
Standing order	Standing order from a resident's account	No fee
Payment of cash to a payment account	To bank accounts of the same person, including persons authorised to manage the account	No fee

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

	Transactions at ATMs abroad	EUR 3.00) 3.5% (min. EUR 3.50)
MasterCard Platinum Credit Metal		
	Transactions at the Bank's ATMs and CKB ATMs	No fee
	Transactions at ATMs of other banks	3% (min. EUR 3.00)
	Transactions at ATMs abroad	3.5% (min. EUR 3.50)
Overdrafts and related services		
Allowed overdraft	Once-off fee for tentative credit per transaction account (personal income account) for national payment transactions	No fee
	Annual interest rate	16.00%
Other services		
Notifications by means of remote communication	(e.g. SMS transaction alerts)	EUR 0.50