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Tariff position	Type of service	Based on	Applicable fees		
			VISA CLASSIC DEBIT	VISA BUSINESS DEBIT	VISA PREPAID
1	CARD ISSUANCE AND MAINTENANCE				
1.1	Initial issuance residents	Amount	No charge	No charge	10.00 €
1.2	Initial issuance non-residents	Amount	10.00 €	10.00 €	10.00 €
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 charge	2.00 €	No charge
1.5	Monthly membership fee for non-residents	Card	1.00 €	2.00 €	No charge
1.6	Card reissuance	Card	2.00 €	5.00 €	-
1.7	Payment of goods and services	Amount	No charge	No charge	No charge
2	ATM TRANSACTIONS				
2.1	UCB & CKB cash withdrawals	Amount	No charge	No charge	No charge



2.2	ATM cash withdrawals within Montenegro	Amount	3% (min. 3.00 €)	3% (min. 3.00 €)	3% (min. 3.00 €)
2.3	ATM cash withdrawals outside of Montenegro	Amount	3.50% (min. 3.50€)	3.50% (min. 3.50€)	3.50% (min. 3.50€)
2.4	UCB & CKB ATM balance inquiry	Amount	No charge	No charge	No charge
2.5	Other ATM balance inquiry	Amount	0.40 €	0.40 €	0.40 €
3	POS TRANSACTIONS				
3.1	POS cash withdrawals from other Montenegrin banks	Amount	3% (min. 3.00 €)	3% (min. 3.00 €)	3% (min. 3.00 €)
3.2	POS cash withdrawals abroad	Amount	3.50% (min. 3.50€)	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 €	500.00 €
4.2	MAX. POS daily limit	Amount	1,000.00 €	2,000.00 €	2,000.00 €
4.3	Total daily limit	Amount	1,500.00 €	2,000.00 €	2,000.00 €
5	OTHER CARD SERVICES				
5.1	Card/PIN reissuance	Card	5.00 €		
5.2	VISA Debit conversion to EUR	Amount	1.20%		
5.3	VISA Business Debit conversion to EUR	Amount	1.20%		
5.4	VISA Prepaid conversion to EUR	Amount	2.50%		

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 charge	10.00 €
1.2	Monthly membership fee	Card	3.00 €	5.00 €
1.3	Card reissuance	Card	No charge	5.00 €
1.4	Payment of goods and services	Amount	No charge	No charge
2	ATM TRANSACTIONS			
2.1	UCB & CKB cash withdrawals	Amount	No charge	No charge
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 charge	No charge
2.5	Other ATM balance inquiry	Amount	0.50 €	1.00 €
3	POS TRANSACTIONS			

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 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 charge	No charge
5.4	Conversion to EUR currency	Amount	1.20 %	1.20 %
5.5	Business lounge visit	Per visit	30.00 €	30.00 €

VISA PLATINUM BUSINESS DEBIT METAL				
Tariff position	Type of service	Based on	RESIDENTS	NON-RESIDENTS
1	CARD ISSUANCE AND MAINTENANCE			
1.1	Initial issuance	Amount	100.00 €	150.00 €
1.2	Monthly membership fee	Card	20.00 €	25.00 €
1.3	Card reissuance	Card	100.00 €	150.00 €
1.4	Payment of goods and services	Amount	No charge	No charge
2	ATM TRANSACTIONS			
2.1	UCB & CKB cash withdrawals	Amount	No charge	No charge
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 charge	No charge
2.5	Other ATM balance inquiry	Amount	0.50 €	1.00 €
3	POS TRANSACTIONS			
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 CARD SERVICES			
5.1	Urgent card issuance	Amount	100.00 €	100.00 €
5.2	Card change	Amount	100.00 €	100.00 €
5.3	PIN and Plastic reissuance	PIN	5.00 €	10.00 €
5.4	Card cancellation	Card	No charge	No charge
5.5	Conversion to EUR currency	Amount	1.20 %	1.20 %
5.6	Business lounge visit	Per visit	No charge	No charge

MASTERCARD STANDARD DEBIT				
Tariff position	Type of service	Based on	RESIDENTS	NON-RESIDENTS
1	CARD ISSUANCE AND MAINTENANCE			
1.1	Initial issuance	Amount	No charge	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 charge	5.00 €
1.5	Payment of goods and services	Amount	No charge	No charge
2	ATM TRANSACTIONS			
2.1	UCB & CKB cash withdrawals	Amount	No charge	No charge
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 charge	No charge
2.5	Other ATM balance inquiry	Amount	0.50 €	1.00 €
3	POS TRANSACTIONS			
3.1	POS cash withdrawals from other Montenegrin banks	Amount	3% Min. 3.00 €	3% Min 3.00 €
3.2	POS cash withdrawals abroad	Amount	3.50% Min. 3.00 €	3.50% Min. 3.00 €
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 CARD SERVICES			
5.1	Urgent card issuance	Card	20.00 €	20.00 €

5.2	Plastic reissuance	Card	5.00 €	10.00 €
5.3	PIN reissuance	PIN	5.00 €	10.00 €
5.4	Conversion to EUR currency	Amount	1.20 %	1.20 %

MASTERCARD STANDARD CREDIT				
Tariff position	Type of service	Based on	RESIDENTS	NON-RESIDENTS
1	CARD ISSUANCE AND MAINTENANCE			
1.1	Initial issuance	Amount	No charge	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 charge	10.00€
1.5	Payment of goods and services	Amount	No charge	No charge
2	ATM TRANSACTIONS			
2.1	UCB & CKB cash withdrawals	Amount	No charge	No charge
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 charge	No charge
2.5	Other ATM balance inquiry	Amount	0.50 €	1.00 €
3	POS TRANSACTIONS			
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 3.00 €	3.50% Min 3.00 €
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	INTEREST			
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



6 OTHER CARD SERVICES				
6.1	Conversion to EUR currency	Amount	1.20 %	1.20 %
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 €

MASTERCARD PLATINUM CREDIT				
Tariff position	Type of service	Based on	RESIDENTS	NON-RESIDENTS
1 CARD ISSUANCE AND MAINTENANCE				
1.1	Initial issuance	Amount	No charge	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 charge	50.00 €
1.5	Payment of goods and services	Amount	No charge	No charge
2 ATM TRANSACTIONS				
2.1	UCB & CKB cash withdrawals	Amount	No charge	No charge
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 charge	No charge
2.5	Other ATM balance inquiry	Amount	0.50 €	1.00 €
3 POS TRANSACTIONS				
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 €	3.00% 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 INTEREST				
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 charge	No charge
5.6	Interest rate on used credit limit for revolving cards covered with a cash collateral	Interest	1.00% monthly	1.00% monthly
5.7	Business lounge visit	Per visit	30.00 €	30.00 €
6	OTHER CARD SERVICES			
6.1	Conversion to EUR currency	Amount	1.20 %	1.20 %
6.2	Urgent card issuance	Card	20.00 €	20.00 €
6.3	Card reissuance (due to lost or stolen card) Platinum and Insurance card	Card	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 €

MASTERCARD PLATINUM CREDIT METAL				
Tariff position	Type of service	Based on	RESIDENTS	NON-RESIDENTS
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 charge	No charge
2	ATM TRANSACTIONS			
2.1	UCB & CKB cash withdrawals	Amount	No charge	No charge
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 charge	No charge
2.5	Other ATM balance inquiry	Amount	0.50 €	1.00 €
3	POS TRANSACTIONS			
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 €	3.00% 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	INTEREST			
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 charge	No charge
5.6	Interest rate on used credit limit for revolving cards covered with a cash collateral	Interest	1.00% monthly	1.00% monthly
5.7	Business lounge visit	Per visit	No charge	No charge
6	OTHER CARD SERVICES			
6.1	Conversion to EUR currency	Amount	1.20 %	1.20 %
6.2	Urgent card issuance	Card	100.00 €	100.00 €
6.3	Card reissuance (due to lost or stolen card) Platinum and Insurance card	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 €

MASTERCARD PLATINUM BUSINESS CREDIT				
Tariff position	Type of service	Based on	RESIDENTS	NON-RESIDENTS
1	CARD ISSUANCE AND MAINTENANCE			
1.1	Initial issuance	Amount	No charge	200.00 €
1.2	Monthly membership fee	Card	7.00 €	14.00 €
1.3	Card reissuance	Card	No charge	100.00 €
1.4	Payment of goods and services	Amount	No charge	No charge
2	ATM TRANSACTIONS			
2.1	UCB & CKB cash withdrawals	Amount	No charge	No charge
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 charge	No charge
2.5	Other ATM balance inquiry	Amount	0.50 €	1.00 €
3	POS TRANSACTIONS			

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	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	INTEREST			
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 charge	No charge
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	1.20 %	1.20 %
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 €

FEES FOR FOREIGN PAYMENT CARD USERS			
Tariff position	Type of service	Based on	Applicable fees
1.1	DCC fee (Transaction service at UCB ATMs for users of foreign Visa and MasterCard cards in foreign currency)	Amount	10%
1.2	Access Fee/Surcharge Fee at UCB ATMs (Cash withdrawal service at UCB ATMs for users of foreign Visa and MasterCard cards in foreign currency)	Amount	4.99 €

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

