

TARIFFS – NON RESIDENT CLIENTS
Individual customers / Entrepreneurs /
Legal entities
ZAPAD BANKA JSC PODGORICA

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I Fees review - INDIVIDUAL CUSTOMERS – NON RESIDENT CLIENTS

1. International payment operations fees – Individual customers

Tariff item	Type of service	Fee
1.	Account maintenance	
1.1	Individual Customers	
1.1.1	Transactional account opening	EUR 540,00
1.1.2	Monthly maintenance of transactional account	
1.1.2.1	from 1 st till 6 th month	Free of charge
1.1.2.2	from 7 th month	EUR 15,00
1.1.3	Opening of subsequent transactional account	EUR 50,00
1.1.3.1	Monthly maintenance of subsequent transactional account	EUR 10,00
1.2	Opening of transactional account (national and international payment transactions by payment card)	Bez naknade
1.2.1	Monthly maintenance of transactional account (national and international payment transactions by payment card)	Bez naknade
1.3	Statement of account, per statement	
1.3.1	Regular, in the bank or via email	Bez naknade
1.3.2	Regular, via mail	EUR 0,50
1.3.3	Regular, via mail outside of Montenegro	EUR 5,00
1.3.4	Upon the request, stamped by the bank, for current calendar year	EUR 10,00
1.4	Statement of account, per page:	
1.4.1	Regular, via fax	EUR 5,00
1.4.2	Upon the request, stamped by the bank, for previous years	EUR 1,00
1.5	% rate for unauthorized debit balance on annual basis	60%
1.6	Account closing	Bez naknade
2.	E-banking	
2.1	Internet-banking	
2.1.1	Connection	Free of charge
2.1.2	Maintenance	Free of charge
2.1.3	Hardware or Software Token	
2.1.3.1	Connection	EUR 60,00
2.1.3.2	Connection to another user	Free of charge
2.1.3.3	Unblocking	Free of charge
2.1.4	Fee for the sent One Time Pin via SMS	Included in the fee for Information service
2.1.5	Fee for the sent One Time Pin via Viber	Free of charge
2.2	Mobile banking	Free of charge
2.3	Notification services SMS – activation	Free of charge
2.4	Notification services SMS	EUR 2,00 monthly
2.4.1	Notification services - viber	Free of charge
3.	Escrow account	
3.1	Opening of Escrow account	0,35% min. EUR 150,00

Tariff item	Type of service	Fee
3.2	Change of the terms for Escrow account	EUR 50,00
3.3	Closing of Escrow account	Free of charge
4.	Trust transactions	
4.1	Bank commission	0,70% on annual basis, min. EUR 25,00
5.	Additional services	
5.1	Bank certificate	EUR 20,00
5.2	Non-standard certificate	EUR 75,00
5.3	Notary Public certification and/or certificate legalization	EUR 150,00 + real costs
5.4	Faxing notifications	EUR 5,00
5.5	Audit request certificate	EUR 50,00
5.6	Bank's recommendations	EUR 50,00
5.7	SWIFT copy	Free of charge
5.8	SWIFT search based on the Client's request (including inquiries, changes, withdrawal of realized payment order or cancellation of payment instructions)	EUR 50,00 + Correspondent banks' fees
5.9	Scanned document with bank's stamp	EUR 5,00 per page
5.10	One delivery courier costs	EUR 100,00 up to 2 sets of documents + EUR 50,00 for each new set
5.11	One delivery courier costs from Representative office	Real costs
5.12	Return of inflow	EUR 20,00 + real costs
5.13	Fee for sending warning letter	Free of charge

Tariff item	Transaction ^{2,3}	Currency date	Fees	
1.	EUR⁵		SHA/BEN	OUR⁴
1.1	Up to 49.999,99 EUR			
1.1.1	Standard	T+2	EUR 40,00	EUR 50,00
1.1.2	Urgent	T+1	EUR 45,00	EUR 55,00
1.1.3	Express	T	EUR 50,00	EUR 60,00
1.1.4	Up to 150,00 EUR	T+2, T+1, T	EUR 8,00	EUR 8,00
1.2	From 50.000,00 EUR	T+2, T+1, T	0,15% of the amount, max. EUR 200,00	0,15% of the amount, max. EUR 200,00
2.	USD⁵		SHA/BEN	OUR⁴
2.1	Standard	T+2	EUR 90,00	EUR 100,00
2.2	Urgent	T+1	EUR 100,00	EUR 110,00
2.3	Express	T	EUR 110,00	EUR 120,00
3.	In other currencies⁵		SHA/BEN	OUR
3.1	Standard	T+2	EUR 100,00	EUR 110,00
3.2	Urgent	T+1	EUR 120,00	EUR 130,00
3.3	Express	T	EUR 140,00	EUR 150,00
4.	UAH			
4.1	External	T	0,10% of the amount, min. EUR 25,00	
4.2	Internal	T	0,10% of the amount, min. EUR 5,00	
5.	LORO Remittance – cash flow from abroad⁵		Free of charge	
6.	Additional fee for a payment in currency that		0,20% of the amount, min. EUR 5,00	

Tariff item	Transaction ^{2,3}	Currency date	Fees
	differs from the account currency		
NOTE:	¹ In case Individual customer (non-resident) is citizen of Republic of Serbia, Republic of Croatia, Republic of North Macedonia, Bosnia and Herzegovina, Republic of Slovenia, Fees for National payment operation services (residents) are applicable. ² Calculation and collection of fees for payment transactions is conducted on daily basis. ³ Orders are received in the bank premises until 15:30 pm. ⁴ Third-party banks' fees are charged from the client-payer's account; ⁵ Correspondent banks fees for additional verification of payment.		

2. Domestic payment operations fees – Individual customers

Tariff item	Type of service	Fee	Calculation basis
1.	NON CASH PAYMENTS – EXTERNAL		
1.1	Orders in DNS and RTGS public revenues up to 1.000€ submitted in hard copy on the value date	0.35 €	Order
1.2	Orders in RTGS submitted on the value date		
1.2.1	Orders in RTGS up to 1000.00	3.00 €	Order
1.2.2	Orders in RTGS over 1000.00	0.10%, min. 3.00 € max. 120.00 €	Order
2.	NON CASH PAYMENTS – INTERNAL		
2.1	Up to EUR 1.000.00	0.15 €	Order
2.2	From EUR 1.000.01 to EUR 3.000.00	0.50 €	Order
2.3	From EUR 3.000.01 to EUR 10.000.00	1.00 €	Order
2.4	From EUR 10.000.01 to EUR 50.000.00	5.00 €	Order
2.5	From EUR 50.000.01 to EUR 100.000.00	10.00 €	Order
2.6	Over EUR 100.000.00	20.00 €	Order
2.7	Intra bank transfer of funds between the transaction accounts of the same client	Free of charge	
2.7	Intra-bank transfer of funds between the transaction account and the loan or deposit sub-account of the same client	Free of charge	
3.	INTERNET BANKING		
	All payments with discount of 25% on the valid tariffs		
4.	CASH PAYMENTS – EXTERNAL		
4.1	Orders in DNS public revenues up to 1.000,00€	0.35 €	Order
4.2	Orders in RTGS		
4.2.1	Orders in RTGS up to 1000.00	3.00 €	Order
4.2.2	Orders in RTGS over 1000.00	0.10% (min. 3.00 €, max. 120.00 €)	Order
5.	CASH PAYMENTS – INTERNAL		
5.1	Cash payments		
5.1.1	Up to EUR 1.000.00	0.11 €	Order
5.1.2	From EUR 1.000.01 to EUR 3.000.00	0.37 €	Order
5.1.3	From EUR 3.000.01 to EUR 10.000.00	0.75 €	Order
5.1.4	From EUR 10.000.01 to EUR 50.000.00	3.75 €	Order
5.1.5	From EUR 50.000.01 to EUR 100.000.00	7.50 €	Order
5.1.6	Over EUR 100.000.00	15.00 €	Order
5.1.7	Cash payment to the account ¹	1,00%, min. 3,00 €	Order
5.2	Cash withdrawal		
5.2.1	Cash withdrawal from the account	Free of charge	

Tariff item	Type of service	Fee	Calculation basis
5.2.2	Cash withdrawal of deposit from transactional account	Free of charge	
6.	CURRENCY EXCHANGE OPERATIONS (cash/non-cash)	According to the Zapad Banka AD Podgorica approved exchange rates / Agreement	
NOTE:	<div>1 In case Individual customer (non-resident) is citizen of Republic of Serbia, Republic of Croatia, Republic of North Macedonia, Bosnia and Herzegovina, Republic of Slovenia, Fees for National payment operation services (residents) are applicable;</div> <div>2 Calculation and collection of fees in accordance with tariffs are conducted on daily basis;</div> <div>3 Payment of public revenues (budget) amounting to EUR 1.000.00 are rated as payments in DNS, while payments over EUR 1.000.00 are rated as payments in RTGS;</div> <div>4 Orders are received in bank premises until 15:30 pm.</div>		

3. Card operations fees – Individual customers

3.1 Mastercard Standard Debit

Tariff item	Card type	Amount and/or %
1.	Mastercard Standard Debit	
1.1	Cash withdrawal at ATM of Hipotekarna bank	Free of charge
1.2	Cash withdrawal at ATM's of other banks in country	3,00% (min. EUR 3,00)
1.3	Cash withdrawal at ATM's of other banks out of country	3,00% (min. EUR 3,00)
1.4	Cash advance at branch POS of other banks in country	3,00% (min. EUR 3,50)
1.5	Cash advance at branch POS of other banks out of country	3,00% (min. EUR 3,50)
1.6	Balance inquiry	EUR 0,50
1.7	PIN change	EUR 1,00
1.8	Card issuance – one off fee	EUR 1,50
1.9	Card reissuance – one off fee	EUR 1,50
1.10	Monthly maintenance – main and additional cards	EUR 3,00
1.11	Plastic and pin change (lost or stolen card)	EUR 5,00
1.12	Dispute complaint	EUR 5,00
1.13	International black list	EUR 25,00
1.14	Conversion	1,00%
1.15	Card and PIN delivery courier costs	Real costs

3.2 Mastercard Gold Debit

Tariff item	Card type	Amount and/or %
2.	Mastercard Gold Debit	
2.1	Cash withdrawal at ATM of Hipotekarna bank	Free of charge
2.2	Cash withdrawal at ATM's of other banks in country	3,00% (min. EUR 3,00)
2.3	Cash withdrawal at ATM's of other banks out of country	3,00% (min. EUR 3,00)
2.4	Cash advance at branch POS of other banks in country	3,00% (min. EUR 3,50)
2.5	Cash advance at branch POS of other banks out of country	3,00% (min. EUR 3,50)
2.6	Balance inquiry	EUR 0,50
2.7	PIN change	EUR 1,00
2.8	Issuance and re-issuance of card – one off fee – additional cards	EUR 2,50
2.9	Monthly maintenance – main and additional cards	EUR 5,00
2.10	Maintenance – monthly fee + Global WiFi + LoungeKey	EUR 10,00

Tariff item	Card type	Amount and/or %
2.11	Maintenance – monthly fee + Global WiFi	EUR 7,50
2.12	Maintenance – monthly fee + LoungeKey	EUR 7,50
2.13	Plastic and pin change (lost or stolen card)	EUR 5,00
2.14.	Dispute complaint	EUR 5,00
2.15	International black list	EUR 25,00
2.16	Lounge Key fee / per visit	EUR 25,00
2.17	Conversion	1,00%
2.18	Card and PIN delivery courier costs	Real costs

4. Safe deposit box rental fees - Individual customers

Tariff item	Safe deposit boxes services fees	Fees amount
1.	Small size safe deposit boxes – Lease period	
1.1	3 (three) months	EUR 150,00
1.2	6 (six) months	EUR 210,00
1.3	12 (twelve) months	EUR 300,00
1.4	24 (twenty-four) months	EUR 550,00
1.5	36 (thirty-six) months	EUR 800,00
2.	Middle size safe deposit boxes – Lease period	
2.1.	3 (three) months	EUR 210,00
2.2	6 (six) months	EUR 270,00
2.3	12 (twelve) months	EUR 370,00
2.4	24 (twenty-four) months	EUR 670,00
2.5	36 (thirty-six) months	EUR 970,00
3.	Big size safe deposit boxes - Lease period	
3.1.	3 (three) months	EUR 270,00
3.2	6 (six) months	EUR 330,00
3.3	12 (twelve) months	EUR 500,00
3.4	24 (twenty-four) months	EUR 850,00
3.5	36 (thirty-six) months	EUR 1.200,00
4.	Cost to replace the lock due to a lost or not returned key	Up to the real costs
5.	Compensation for damage caused by using the safe deposit box in a manner contrary to the ban i.e. keeping the forbidden things	Up to the real costs
6.	Costs including: i) the expenses of translating the documents and the personal documents/instruments that serve as the ground for concluding the Contract for using safe deposit box, from a foreign language into the Montenegrin language and vice versa; ii) possible expenses arising from the court, administrative, arbitration and/or other legal proceedings in the country and/or abroad, in which the Bank, without any fault of its own, may be involved in, and which occur due to illegal behavior of the User and/or of a third party, relating to exerting the User's rights on the ground of this Contract, notwithstanding any	Up to the real costs

Tariff item	Safe deposit boxes services fees	Fees amount
	<p>circumstances whether such expenses have occurred relating to User and/or a third party breach of the Valid legislation and/or of the rights of the Bank;</p> <p>iii) all other expenses – that are not above mentioned - which may arise from the conclusion or the execution of this Contract.</p>	
7.	Failure to return the key on a day of the Contract for using safe deposit box expiration at the latest	The fees shall be paid for the minimum safe deposit box lease period of 3 (three) months and depending on the safe deposit box dimensions.
8.	Sending notification letter to the Client	Free of charge
NOTE:	<ul style="list-style-type: none"> The fees are stated with the VAT included. 	

II Fees review - ENTREPRENEURS – NON RESIDENT CLIENTS

1. International payment operations fees – Entrepreneurs

Tariff item	Type of service	Fee
1.	Account maintenance	
1.1	Entrepreneurs	
1.1.1	Transactional account opening	EUR 740,00
1.1.2	Monthly maintenance of transactional account	
1.1.2.1	from 1 st till 6 th month	Free of charge
1.1.2.2	from 7 th month	EUR 25,00
1.1.3	Opening of subsequent transactional account	EUR 70,00
1.1.3.1	Monthly maintenance of subsequent transactional account	EUR 15,00
1.2	Opening of transactional account (national and international payment transactions by payment card)	Free of charge
1.2.1	Monthly maintenance of transactional account (national and international payment transactions by payment card)	Free of charge
1.3	Statement of account, per statement	
1.3.1	Regular, in the bank or via email	Free of charge
1.3.2	Regular, via mail	EUR 0,50
1.3.3	Regular, via mail outside of Montenegro	EUR 5,00
1.3.4	Upon the request, stamped by the bank, for current calendar year	EUR 10,00
1.4	Account statement, per page	
1.4.1	Regular, via fax	EUR 5,00
1.4.2	Upon the request, stamped by the bank, for previous years	EUR 1,00
1.5	% rate for unauthorized debit balance on annual basis	60%
1.6	Account closing	Free of charge
2.	E-banking	
2.1	Internet-banking	
2.1.1	Connection	Free of charge
2.1.2	Maintenance	Free of charge

Tariff item	Type of service	Fee
2.1.3	Hardware or Software Token	
2.1.3.1	Connection	EUR 60,00
2.1.3.2	Connection to another user	Free of charge
2.1.3.3	Unblocking	Free of charge
2.1.4	Fee for the sent One Time Pin via SMS	Included in the fee for Information services
2.1.5	Fee for the sent One Time Pin via Viber	Free of charge
2.2	Mobile banking	Free of charge
2.3	Notification services SMS – activation	Free of charge
2.4	Notification services SMS	EUR 2,00 monthly
2.4.1	Notification services - viber	Free of charge
3.	Escrow account	
3.1	Escrow account opening	0,35%, min. EUR 150,00
3.2	Escrow account - terms changes	EUR 50,00
3.3	Escrow account - closing	Free of charge
4.	Trust transactions	
4.1	Bank's commission	0,70% on annual basis, min. EUR 25,00
5.	Additional services	
5.1	Bank's certificate	EUR 20,00
5.2	Non-standard certificate	EUR 75,00
5.3	Notary Public certification and/or certificate legalization	EUR 150,00 + real costs
5.4	Faxing notifications	EUR 5,00
5.5	Audit request certificate	EUR 50,00
5.6	Bank's recommendations	EUR 50,00
5.7	SWIFT copy	Free of charge
5.8	SWIFT search based on the Client's request (including inquiries, changes, withdrawal of realized payment order or cancellation of payment instructions)	EUR 50,00 + Correspondent banks' fees
5.9	Scanned document with bank's stamp	EUR 5,00 per page
5.10	One delivery courier costs	EUR 100,00 up to 2 sets of documents + EUR 50,00 for each new set
5.11	One delivery courier costs from Representative office	Up to the real costs
5.12	Return of inflow	EUR 20,00 + real costs
5.13	Sending warning letter fee	Free of charge

Tariff item	Transaction ^{1,2}	Currency date	Fees	
1.	EUR⁵		SHA/BEN	OUR³
1.1	Up to 49.999,99 EUR			
1.1.1	Standard	T+2	EUR 35,00	EUR 45,00
1.1.2	Urgent	T+1	EUR 45,00	EUR 55,00
1.1.3	Express	T	EUR 55,00	EUR 65,00
1.1.4	Up to EUR 150,00	T+2, T+1, T	EUR 8,00	EUR 8,00
1.2	Od EUR 50.000,00	T+2, T+1, T	0,15% of the amount, max. EUR 200,00	0,15% of the amount, max. EUR 200,00
1.3	Payment in favor of beneficiary of countries of Group C⁴	T+2, T+1, T	0,15% of the amount, min. EUR 90,00; max. EUR 240,00	0,15% of the amount, min. EUR 100,00; max. EUR 250,00

Tariff item	Transaction ^{1,2}	Currency date	Fees	
2.	USD ⁵		SHA/BEN	OUR ³
2.1	Standard	T+2	0,10% of the amount, min. EUR 55,00; max. EUR 80,00	0,10% of the amount, min. EUR 60,00; max. EUR 90,00
2.2	Urgent	T+1	0,10% of the amount, min. EUR 70,00; max. EUR 90,00	0,10% of the amount, min. EUR 100,00; max. EUR 150,00
2.3	Express	T	0,10% of the amount, min. EUR 80,00; max. EUR 160,00	0,10% of the amount, min EUR 110,00; max. EUR 250,00
3.	In other currencies ^{3,5}		SHA/BEN	OUR
3.1	Standard	T+2	EUR 100,00	EUR 110,00
3.2	Urgent	T+1	EUR 120,00	EUR 130,00
3.3	Express	T	EUR 140,00	EUR 150,00
4.	UAH			
4.1	External	T	0,10% of the amount, min. EUR 25,00	
4.2	Internal	T	0,10% of the amount, min. EUR 5,00	
5.	LORO Remittance – cash flow from abroad ⁵		Free of charge	
6.	Additional fee for a payment in currency that differs from the account currency		0,20% of the amount, min. EUR 5,00	
NOTE:	<div>¹ Calculation and collection of fees for international payment transactions is conducted on daily basis;</div> <div>² Orders are received in the bank premises until 15:30 pm.</div> <div>³ Correspondent banks' fees - covered by the Bank. Third-party banks' fees are charged from the client-payer's account;</div> <div>⁴ List of countries for Group "C": Independent State of Western Samoa, US Virgin Islands, Principality of Andorra, Anguilla, Antigua and Barbuda, Aruba, Commonwealth of the Bahamas, Barbados, State of Bahrain, Belize, Bermuda, Bonaire, British Virgin Islands, Brunei Darussalam, The Commonwealth of Dominica, Dominican Republic, Falkland Islands, Faroe Islands, Grenada, Gibraltar, Netherlands Antilles, Cayman Islands, Republic of Costa Rica, Curacao, Liberia, Republic of Mauritius, Malaysia, Republic of Maldives, Montserrat, Republic of the Marshall Islands, The Republic of Nauru, Cook Islands, Republic of Liberia, Isle of Man, Republic of Palau, Panama, Western Samoa, Republic of Seychelles, Saint Kitts and Nevis, Saint Vincent and the Grenadines, Saint Lucia, Saint-Martin, Northern Mariana Islands, Togo, Turks and Caicos Islands, Democratic Socialist Republic of Sri Lanka, Republic of Vanuatu;</div> <div>⁵ Correspondent banks' fees for additional payment verification are charged from the client-payer's account.</div>			

2. Domestic payment operations fees – Entrepreneurs

Type of service	Fees	Calculation basis		Type of service
1.	NON CASH PAYMENTS – EXTERNAL	09:00 -13:30h	After 13.30h	
1.1	Orders in DNS and RTGS public revenues up to 1.000€ submitted in hard copy on the value date	0.40 €	0.52 €	Order
1.2	Orders in RTGS submitted on the value date			Order
1.2.1	Up to EUR 1.000.00 (urgent)	3.00 €	3.90 €	Order
1.2.2	From EUR 1.000.01 to EUR 3.000.00	3.50 €	4.55 €	Order
1.2.3	From EUR 3.000.01 to EUR 10.000.00	0.14%	0.18%	Order
1.2.4	From EUR 10.000.01 to EUR 50.000.00	0.12% (min. 15.00 €)	0.16% (min. 19.50 €)	Order
1.2.5	From EUR 50.000.01 to EUR 100.000.00	0.10% (min. 60.00 €)	0.13% (min. 78.00 €)	Order
1.2.6	Over 100.000.00	120.00 €	156.00 €	Order
1.3	RTGS Extra time fee	20.00 €		Per minute
1.4	Orders in RTGS extra time	0.40%		Order
1.5	Forced payment order /per order/	2.00€	2.50€	Order
2.	NON CASH PAYMENTS – INTERNAL	09:00 -13:30h	After 13.30h	
2.1	Up to EUR 1.000.00	0.30 €	0.39 €	Order

2.2	From EUR 1.000.01 to EUR 10.000.00	2.00 €	2.60 €	Order
2.3	From EUR 10.000.01 to EUR 50.000.00	0.06%	0.08%	Order
2.4	From EUR 50.000.01 to EUR 100.000.00	10,00 €	15,00 €	Order
2.5	Over EUR 100.000.00	20,00 €	25,00 €	Order
2.6	Transfer from one to another account of the same client within the Bank	Free of charge	Free of charge	
2.7	Intra-bank funds transfer between the transaction account and the loan or deposit sub-account of the same client	Free of charge	Free of charge	
3.	E-ORDERS (Internet banking) - EXTERNAL TRANSACTIONAL PAYMENTS	09:00 -13:30h	After 13.30h	
3.1	Orders in DNS and RTGS public revenues up to EUR 1.000	0.30 €	0.39 €	Order
3.2	Orders in RTGS			
3.2.1	Up to EUR 1.000.00 (urgent)	2.25 €	2.93 €	Order
3.2.2	From EUR 1.000.01 to EUR 3.000.00	2.63 €	3.41 €	Order
3.2.3	From EUR 3.000.01 to EUR 10.000.00	0.11%	0.14%	Order
3.2.4	From EUR 10.000.01 to EUR 50.000.00	0.09% (min. 11.25 €)	0.12% (min. 14.63€)	Order
3.2.5	From EUR 50.000.01 to EUR 100.000.00	0.08% (min. 45.00 €)	0.10% (min. 58.50€)	Order
3.2.6	Over 100.000.00	90.00 €	117.00 €	Order
4.	E-ORDERS (Internet banking) - INTERNAL TRANSACTIONAL PAYMENTS	09:00 -13:30h	After 13.30h	
4.1	Up to EUR 1.000.00	0.23 €	0.29 €	Order
4.2	From EUR 1.000.01 to EUR 10.000.00	1.50 €	1.95 €	Order
4.3	From EUR 10.000.01 to EUR 50.000.00	0.045%	0.06%	Order
4.4	From EUR 50.000.01 to EUR 100.000.00	10,00 €	15,00 €	Order
4.5	Over EUR 100.000.00	20,00 €	25,00 €	Order
4.6	Transfer from one to another account of the same client within the Bank	Free of charge	Free of charge	
5.	CASH PAYMENTS			
5.1	Cash payment to the account		1,00%, min. 10,00 €	Order
5.2	Cash withdrawal from the account		0.20%, min. 0.50 €	Order
6.	CURRENCY EXCHANGE OPERATIONS		According to the Agreement	
NOTE:	<ul style="list-style-type: none">• Calculation and collection of fees in accordance with tariffs are conducted on daily basis• Payment of public revenues (budget) amounting to EUR 1.000.00 are rated as payments in DNS, while payments over EUR 1.000.00 are rated as payments in RTGS• Orders are received in bank premises until 15:30 pm.			

3. Card operations fees – Entrepreneurs

3.1 Mastercard Standard Debit

Tariff item	Card type	Amount and/or %
1.	Mastercard Standard Debit	
1.1	Cash withdrawal at ATM of Hipotekarna bank	Free of charge
1.2	Cash withdrawal at ATM's of other banks in country	3,00% (min. EUR 3,00)
1.3	Cash withdrawal at ATM's of other banks out of country	3,00% (min. EUR 3,00)
1.4	Cash advance at branch POS of other banks in country	3,00% (min. EUR 3,50)
1.5	Cash advance at branch POS of other banks out of country	3,00% (min. EUR 3,50)

1.6	Balance inquiry	EUR 0,50
1.7	PIN change	EUR 1,00
1.8	Card issuance – one off fee	EUR 1,50
1.9	Card reissuance – one off fee	EUR 1,50
1.10	Monthly maintenance – main and additional cards	EUR 3,00
1.11	Plastic and pin change (lost or stolen card)	EUR 25,00
1.12	Dispute complaint	EUR 5,00
1.13	International black list	EUR 25,00
1.14	Conversion	1,00%
1.15	Card and PIN delivery courier costs	Real costs

3.2 Mastercard Gold Debit

Tariff item	Card type	Amount and/or %
2.	Mastercard Gold Debit	
2.1	Cash withdrawal at ATM of Hipotekarna bank	Free of charge
2.2	Cash withdrawal at ATM's of other banks in country	3,00% (min. EUR 3,00)
2.3	Cash withdrawal at ATM's of other banks out of country	3,00% (min. EUR 3,00)
2.4	Cash advance at branch POS of other banks in country	3,00% (min. EUR 3,50)
2.5	Cash advance at branch POS of other banks out of country	3,00% (min. EUR 3,50)
2.6	Balance inquiry	EUR 0,50
2.7	PIN change	EUR 1,00
2.8	Issuance and re-issuance of card – one off fee – additional cards	EUR 2,50
2.9	Monthly maintenance – main and additional cards	EUR 5,00
2.10	Maintenance – monthly fee + Global WiFi + LoungeKey	EUR 10,00
2.11	Maintenance – monthly fee + Global WiFi	EUR 7,50
2.12	Maintenance – monthly fee + LoungeKey	EUR 7,50
2.13	Plastic and pin change (lost or stolen card)	EUR 5,00
2.14.	Dispute complaint	EUR 5,00
2.15	International black list	EUR 25,00
2.16	Lounge Key fee / per visit	EUR 25,00
2.17	Conversion	1,00%
2.18	Card and PIN delivery courier costs	Real costs

III Fees review - LEGAL ENTITIES – NON RESIDENT CLIENTS		
1. International payment operations fees – Legal entities		
Tariff item	Type of service	Fees amount
1.	Transaccional account	
1.1	Transactional account opening	
1.1.1	Transactional account opening documentation preview	EUR 200,00
1.1.2	Transactional account opening for a client of Group A ⁴	EUR 4.700,00
1.1.3	Transactional account opening for a client of Group B ⁵	EUR 2.100,00
1.2	Monthly maintenance of transactional account	
1.2.1	Monthly maintenance of transactional account for a client of Group A ⁴ from 1 st till 6 th month	Free of charge
1.2.2	Monthly maintenance of transactional account for a client of Group A ⁴ from 7 th month	EUR 150,00
1.2.3	Monthly maintenance of transactional account for a client of Group B ⁵ from 1 st till 6 th month	Free of charge
1.2.4	Monthly maintenance of transactional account for a client of Group B ⁵ from 7 th month	EUR 50,00
1.3	Opening of subsequent transactional account	
1.3.1	Opening of subsequent transactional account for a client of Group A ⁴	EUR 500,00
1.3.2	Opening of subsequent transactional account for a client of Group B ⁵	EUR 350,00
1.3.3	Monthly maintenance of subsequent transactional account	EUR 25,00
1.4	Transactional account opening (national and international payment transactions by payment card)	Free of charge
1.4.1	Monthly maintenance of transactional account (national and international payment transactions by payment card)	Free of charge
1.5	Yearly renewal and ownership changes	
1.5.1	Document checking with direct ownership structure – Beneficial owners defined in the Client's Register Extract	Free of charge
1.5.2	Document checking with indirect ownership structure - one or more legal entities or nominee shareholders	EUR 150,00
1.5.3	Document checking with indirect ownership structure -trusts & funds that manage assets on behalf of the UBO	EUR 300,00
1.6	Statement of account, per statement	
1.6.1	Regular, in the bank or via email	Free of charge
1.6.2	Regular, via mail	EUR 0,50
1.6.3	Regular, via mail outside Montenegro	EUR 5,00
1.6.4	Upon the request, stamped by the bank, for current calendar year	EUR 10,00
1.7	Statement of account, per page	
1.7.1	Regular, via fax	EUR 5,00
1.7.2	Upon the request, stamped by the bank, for the previous years	EUR 1,00
1.8	Specimen of signatures and stamp replacement	EUR 50,00
1.9	% rate for unauthorized debit balance on annual basis	60%
1.10	Booking of salaries, suspensions and payments, according to the list	According to the agreement
1.11	Closing of transactional account ¹	
1.11.1	Closing of transactional account for a client of Group A ⁴	EUR 1.000,00
1.11.2	Closing of transactional account for a client of Group B ⁵	EUR 500,00

Tariff item	Type of service	Fees amount
1.11.3	Closing of transactional account (national and international payment transactions by payment card)	Free of charge
2.	E-banking	
2.1	Internet-banking	
2.1.1	Connection	Free of charge
2.1.2	Maintenance	Free of charge
2.1.3	Hardware or Software Token	
2.1.3.1	Connection	EUR 60,00
2.1.3.2	Connection to another user	Free of charge
2.1.3.3	Unblocking	Free of charge
2.1.4	Fee for the sent One Time Pin via SMS	Included in the fee for Information service
2.1.5	Fee for the sent One Time Pin via Viber	Free of charge
2.2	Mobile banking	Free of charge
2.3	Notification services SMS – activation	Free of charge
2.4	Notification services SMS	EUR 5,00 monthly
2.4.1	Notification services - viber	Free of charge
3.	Escrow account	
3.1	Opening of Escrow account	0,35%, min. 150,00 EUR
3.2	Change of the terms for Escrow account	EUR 50,00
3.3	Closing of Escrow account	Free of charge
4.	Trust transactions	
4.1	Bank commission	0,70% on annual basis, min. EUR 25,00
5.	Additional services	
5.1	Bank certificate	EUR 20,00
5.2	Non-standard certificate	EUR 75,00
5.3	Notary Public certification and/or certificate legalization	EUR 150,00 + real costs
5.4	Faxing notifications	EUR 5,00
5.5	Audit request certificate	EUR 50,00
5.6	Bank's recommendations	EUR 50,00
5.7	SWIFT copy	EUR 5,00 per SWIFT notification or EUR 20,00 on monthly basis
5.8	SWIFT search based on the Client's request (including inquiries, changes, withdrawal of realized payment order or cancellation of payment instructions)	EUR 50,00 + Correspondent banks' fees
5.9	Scanned document with bank's stamp	EUR 5,00 per page
5.10	One delivery courier costs	EUR 100,00, up to 2 sets of documents + EUR 50,00 for each new set
5.11	One delivery courier costs from Representative office	Up to the real costs
5.12	Inflow return	EUR 20,00 + real costs

Tariff item	Transaction ^{2,3}	Currency date	Fees	
1.	EUR⁸		SHA/BEN	OUR⁶
1.1	Up to 49.999,99 EUR			
1.1.1	Standard	T+2	EUR 35,00	EUR 45,00
1.1.2	Urgent	T+1	EUR 45,00	EUR 55,00
1.1.3	Express	T	EUR 55,00	EUR 65,00
1.1.4	Up to EUR 150,00	T+2, T+1, T	EUR 8,00	EUR 8,00

Tariff item	Transaction ^{2,3}	Currency date	Fees	
1.2	from 50000,00 EUR	T+2, T+1, T	0,15% of the amount, max. EUR 200,00	0,15% of the amount, max. EUR 200,00
1.3	Payment in favor of beneficiary of countries of Group C ⁷	T+2, T+1, T	0,15% of the amount, min. EUR 90,00; max. EUR 240,00	0,15% of the amount, min. EUR 100,00; max. EUR 250,00
2.	USD ⁸		SHA/BEN	OUR ⁶
2.1	Standard	T+2	0,10% of the amount, min. EUR 55,00; max. EUR 80,00	0,10% of the amount, min. EUR 60,00; max. EUR 90,00
2.2	Urgent	T+1	0,10% of the amount, min. EUR 70,00; max. EUR 90,00	0,10% of the amount, min. EUR 100,00; max. EUR 150,00
2.3	Express	T	0,10% of the amount, min. EUR 80,00; max. EUR 160,00	0,10% of the amount, min EUR 110,00; max. EUR 250,00
3.	In other currencies ^{6,8}		SHA/BEN	OUR
3.1	Standard	T+2	EUR 100,00	EUR 110,00
3.2	Urgent	T+1	EUR 120,00	EUR 130,00
3.3	Express	T	EUR 140,00	EUR 150,00
4.	UAH			
4.1	External	T	0,10% of the amount, min. EUR 25,00	
4.2	Internal	T	0,10% of the amount, min. EUR 5,00	
5.	LORO Remittance – cash flow from abroad ⁸		Free of charge	
6.	Additional fee for a payment in currency that differs from the account currency		0,20% of the amount, min. EUR 5,00	
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2. Domestic payment operations fees – Legal entities

Tariff item	Type of service	Fee		Calculation basis
1.	NON CASH PAYMENTS – EXTERNAL^{1,2,3}	09:00 -13:30h	After 13.30h	
1.1	Orders in DNS and RTGS public revenues up to 1.000€ submitted in hard copy on the value date	0.40 €	0.52 €	Order

1.2	Orders in RTGS submitted on the value date			
1.2.1	Up to EUR 1.000.00 (urgent)	3.00 €	3.90 €	Order
1.2.2	From EUR 1.000.01 to EUR 3.000.00	3.50 €	4.55 €	Order
1.2.3	From EUR 3.000.01 to EUR 10.000.00	0.14%	0.18%	Order
1.2.4	From EUR 10.000.01 to EUR 50.000.00	0.12%, min. 15.00 €	0.16%, min. 19.50 €	Order
1.2.5	From EUR 50.000.01 to EUR 100.000.00	0.10%, min. 60.00 €	0.13%, min. 78.00 €	Order
1.2.6	Over 100.000.00	120.00 €	156.00 €	Order
1.3	RTGS Extra time fee	20.00 €		Per minute
1.4	Orders in RTGS extra time	0.40%		Order
1.5	Forced payment order	2.00 €	2.50 €	Order
2.	NON CASH PAYMENTS – INTERNAL^{1,3}	09:00 -13:30h	After 13:30h	
2.1	Up to EUR 1.000.00	0.30 €	0.39 €	Order
2.2	From EUR 1.000.01 to EUR 10.000.00	2.00 €	2.60 €	Order
2.3	From EUR 10.000.01 to EUR 50.000.00	0.06 %	0.08 %	Order
2.4	From EUR 50.000.01 to EUR 100.000.00	10.00 €	15.00 €	Order
2.5	Over EUR 100.000.00	20.00 €	25.00 €	Order
2.6	Transfer from one to another account of the same client within the Bank	Free of charge	Free of charge	
2.7	Intra-bank transfer of funds between the transaction account and the loan or deposit party of the same client	Free of charge	Free of charge	
3.	E-ORDERS (INTERNET BANKING) FOR EXTERNAL TRANSACTIONAL PAYMENTS^{1,2,3}	09:00 -13:30h	After 13:30h	
3.1	Orders in DNS and RTGS public revenues up to EUR 1.000	0.30 €	0.39 €	Order
3.2	Orders in RTGS			
3.2.1	Up to EUR 1.000.00 (urgent)	2.25 €	2.93 €	Order
3.2.2	From EUR 1.000.01 to EUR 3.000.00	2.63 €	3.41 €	Order
3.2.3	From EUR 3.000.01 to EUR 10.000.00	0.11 %	0.14 %	Order
3.2.4	From EUR 10.000.01 to EUR 50.000.00	0.09%, min. 11.25 €	0.12%,min. 14.63 €	Order
3.2.5	From EUR 50.000.01 to EUR 100.000.00	0.08%, min. 45.00 €	0.10%, min. 58.50 €	Order
3.2.6	Over 100.000.00	90.00 €	117.00 €	Order
4.	E-ORDERS (INTERNET-BANKING) FOR INTERNAL TRANSACTIONAL PAYMENTS^{1,3}	09:00 -13:30h	After 13:30h	Basis for calculation
4.1	Up to EUR 1.000.00	0.23 €	0.29 €	Order
4.2	From EUR 1.000.01 to EUR 10.000.00	1.50 €	1.95 €	Order
4.3	From EUR 10.000.01 to EUR 50.000.00	0.045 %	0.06 %	Order
4.4	From EUR 50.000.01 to EUR 100.000.00	10.00 €	15.00 €	Order
4.5	Over EUR 100.000.00	20.00 €	25.00 €	Order
4.6	Transfer from one to another account of the same client within the Bank	Free of charge	Free of charge	
5.	CASH PAYMENTS^{1,3}			Basis for calculation
5.1	Cash payment to the account		1,00%, min. 10,00 €	Order

5.2	Cash withdrawal from the account	0.20% (min. 0.50 €)	Order
6.	CURRENCY EXCHANGE OPERATIONS	According to the Agreement	
NOTE:	<ul style="list-style-type: none">• Calculation and collection of fees in accordance with tariffs are conducted on daily basis;• Payment of public revenues (budget) amounting to EUR 1.000.00 are rated as payments in DNS, while payments over EUR 1.000.00 are rated as payments in RTGS;• Orders are received in bank premises until 15:30 pm.		

3. Card operations fees – Legal entities

3.1 Mastercard Business Debit

Tariff item	Card type	Amount and/or %
1.	Mastercard Business Debit	
1.1	Cash withdrawal at ATM of Hipotekarna bank	Bez naknade
1.2	Cash withdrawal at ATM's of other banks in country	3,00% (min. EUR 3,00)
1.3	Cash withdrawal at ATM's of other banks out of country	3,00% (min. EUR 3,00)
1.4	Cash advance at branch POS of other banks in country	3,00% (min. EUR 3,50)
1.5	Cash advance at branch POS of other banks out of country	3,00% (min. EUR 3,50)
1.6	Balance inquiry	EUR 0,50
1.7	PIN change	EUR 1,00
1.8	Issuance and re-issuance of card – one off fee – main and additional cards	EUR 2,50
1.9	Monthly maintenance – main and additional cards	EUR 5,00
1.10	Maintenance – monthly fee + Global WiFi + LoungeKey	EUR 10,00
1.11	Maintenance – monthly fee + Global WiFi	EUR 7,50
1.12	Maintenance – monthly fee + LoungeKey	EUR 7,50
1.13	Plastic and pin change (lost or stolen card)	EUR 5,00
1.14	Dispute complaint	EUR 5,00
1.15	International black list	EUR 25,00
1.16	LoungeKey per visit	EUR 25,00
1.17	Conversion	1,00%
1.18	Card and PIN delivery courier costs	Real costs

4. Documentary operations fees

Tariff item	Transaction	Amount and/or %
1.	Documentary credits	
1.1.	Drafting of text of letter of credit	EUR 50,00
1.2.	Issuing commission	0,25% od iznosa, min. EUR 90,00
1.3.	Amount increase	0,25% of the increase amount, min. EUR 90,00
1.4.	Other amendments including cancellation or advising of an amendment	EUR 90,00
1.5.	Discrepancy fee	EUR 55,00
1.6.	Money transfers relating to issuance, confirmation or paying under documentary credits	EUR 25,00
1.7.	Expiry without utilization	EUR 90,00

Tariff item	Transaction	Amount and/or %
1.8.	Deferred payment	0,15% of the amount per quarter or a part thereof
1.9.	Advising of a letter of credit	0,10% of the amount, min. EUR 90,00
1.10.	Transferring letter of credit or instructing other banks to perform transfer	0,25% of the amount, min. EUR 90,00
1.11.	Confirmation	Subject to agreement, min. EUR 100,00
1.12.	Documents pre-checking per document	EUR 25,00
1.13.	Taking up of documents, per set	0,20% of the amount
1.14.	Payment without presentation	EUR 180,00
1.15.	Negotiation	Subject to agreement, min. EUR 100,00
1.16.	Discounting	Subject to agreement, min. EUR 100,00
2.	Guarantees and counter-guarantees	
2.1.	Drafting of guarantee text	EUR 50,00
2.2.	Issuing commission	Subject to agreement
2.3.	Periodical fee for the guarantee (quarterly)	Subject to agreement
2.4.	Amount increase	Subject to agreement
2.5.	Other amendments including cancellation or advising of an amendment	EUR 90,00
2.6.	Advising of a guarantee	EUR 90,00
2.7.	Handling of a demand	0,20% iznosa, min. EUR 180,00
2.8.	Fee for guarantee conversion into a loan (guarantee transfer)	1.00% of the amount
3.	Collections (clean or documentary)	
3.1.	Collections (clean or documentary)	0,20% of the amount, min. EUR 90,00
3.2.	Amendments or advising of amendments to collection orders	EUR 50,00
3.3.	Release of documents against payment or acceptance	0,20% of the amount, min. EUR 90,00
3.4.	Release of documents without payment or acceptance	EUR 90,00
3.5.	Returning of documents without payment	EUR 90,00
4.	Additional operations	
4.1.	Courier shipment of documents, per set	EUR 90,00
4.2.	Copies of SWIFT messages, per message	EUR 5,00
4.3.	Confirmation letter	EUR 25,00
4.4.	Investigations and requests	EUR 50,00
4.5.	Other banks fees	Up to the real costs
NOTE:	<ul style="list-style-type: none"> Commissions relating to documentary operations are payable in Euro or other freely convertible currency at rates established by Zapad Banka AD Podgorica. 	