

*TARIFFS – RESIDENT CLIENTS*  
*Individual customers / Entrepreneurs /*  
*Legal entities*  
*ZAPAD BANK JSC PODGORICA*

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I Fees review - INDIVIDUAL CUSTOMERS – RESIDENTS				
1. Domestic payment operations fees – Individual customers				
Tariff item	Type of service		Amount of Fee	Manner / calculation base
1.	ACCOUNT'S REGISTRATION & MAINTENANCE			
1.1	Transaction account opening		Free of charge	
1.2	Transaction account opening (national and international payment transactions through payment card)		Free of charge	
1.3	Monthly maintenance (trans. account)		0,97 €	Monthly
1.4	Monthly maintenance (trans. account) - retired persons		0,47 €	Monthly
1.5	Monthly maintenance of the trans. account opened for the purpose of term deposits		Free of charge	
1.6	Issuing certificates and statements at the Client's request		5.00 €	Single payment
1.7	Sending warning costs		Free of charge	
1.8	Account termination		Free of charge	
1.9	Usage data costs from Central Bank of Montenegro's Credit Registry		3.00 €	Per request
1.10	Notification services SMS - activation		Free of charge	
1.11	Notification services - SMS		0,47 €	Monthly
1.11.1	Notification services - viber		Free of charge	
1.12	E - banking	Hardware and mobile token – activation	60.00 €	Single payment
		Internet banking – services using	1,47	Monthly
		Mobile banking – services using	Free of charge	
2.	CASH AND NON – CASH PAYMENTS – INTERNAL		0,15% (min. 0,30 €; max. 200,00 € )	Order
3.	CASH AND NON – CASH PAYMENTS – EXTERNAL			
3.1	Up to EUR 10.000,00		0,25% (min. 0,75 €)	Order
3.2	From EUR 10.000,01		0,20% (min. 25,00 €; max. 300,00 €)	Order
3.3	Transfers from transaction accounts to term deposit account		Free of charge	Order
4.	E-BANKING			
	All payments - 25% discount, compared to the current rates			
5.	CASH PAYMENTS TO OWN ACCOUNT		Free of charge	
6.	CASH PAYMENTS			
6.1	Payments from Client's accounts		Free of charge	
7.	CURRENCY EXCHANGE OPERATIONS (cash / non-cash)		According to the Zapad Banka AD Podgorica approved exchange rates / Agreement	

<b>NOTE:</b>	<ul style="list-style-type: none"> <li>• Calculation and charging of the fees per payment transaction rates shall be performed on a daily basis;</li> <li>• Orders shall be received at the bank's premises until 15:30h;</li> <li>• By activating an Internet banking service, the clients are enabled to use Mobile banking services – free of charge.</li> </ul>
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## 2. International payment operations fees – Individual customers

Tariff item	Type of service	Amount of Fee	Manner / calculation base
<b>1.</b>	<b>LORO REMITTANCE – CASH INFLOW FROM ABROAD</b>		
1.1	To the benefit of a transaction account in international payment system of the client	0.50%, min. 10.00 €, max. 500,00 €	order
<b>2.</b>	<b>NOSTRO REMITTANCE – PAYMENTS ABROAD</b>		
2.1	Up to EUR 1.000.00	10.00 €	order
2.2	From EUR 1.000.01 to EUR 5.000.00	20.00 €	order
2.3	Over 5.000.00	0.35% - min. 20.00 €, max. 500.00 €	order
2.4	<b>PAYMENT ORDER WITH OUR OPTION - ADDITIONAL</b>	15,00 €	order
<b>3.</b>	<b>ADDITIONAL SERVICES</b>		
3.1	Conversion of convertible currencies	According to purchase / sale exchange rate	order
3.2	Request for withdrawal of the payment order	20,00 € + foreign bank costs	order
3.3	Changes to payment details (incomplete data on user, wrong data on the user, omitted payment data, changes of the currency date)	Up to the real costs + 20,00€	order
3.4	Research costs (collection of data, information)	Up to the real costs + 20,00€	order
3.5	Return of inflow	20,00 € + foreign bank costs	order

## 3. Card operations fees – Individual customers

### 3.1 Mastercard Standard Debit

Tariff item	Card type	Amount and/or %
<b>1.</b>	<b>Mastercard Standard Debit</b>	
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 enquiry	EUR 0,50
1.7	PIN change	EUR 1,00
1.8	Card issuance – one off fee	EUR 1,47
1.9	Card reissuance – one off fee	EUR 1,47
1.10	Monthly maintenance – basic & additional cards	EUR 0,97
1.11	Plastic and pin change (lost or stolen card)	EUR 5,00
1.12	Dispute complaint	EUR 3,00

Tariff item	Card type	Amount and/or %
1.13	International black list	EUR 25,00
1.14	Conversion	1,00%
1.15	Card and PIN delivery courier costs	Up to the real costs

### 3.2 Mastercard Gold Debit

Tariff item	Card type	Amount and/or %
<b>2.</b>	<b>Mastercard Gold Debit</b>	
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 – basic & additional cards	EUR 2,50
2.9	Card maintenance – monthly fee (Lounge Key & Global Data Roaming)	EUR 6,00
2.10	Plastic and pin change (lost or stolen card)	EUR 3,00
2.11	Dispute complaint	EUR 3,00
2.12	International black list	EUR 25,00
2.13	Lounge Key fee / per visit	EUR 25,00
2.14	Conversion	1,00%
2.15	Card and PIN delivery courier costs	Up to the real costs

### 4. Safe deposit boxes rental fees - Individual customers

Tariff item	Service of usage (lease) of safety deposit box	Fees amount
<b>1.</b>	<b>Small size safe deposit boxes – Lease period</b>	
1.1	3 (three) months	EUR 70,00
1.2	6 (six) months	EUR 90,00
1.3	12 (twelve) months	EUR 120,00
1.4	24 (twenty - four) months	EUR 220,00
1.5	36 (thirty - six) months	EUR 310,00
<b>2.</b>	<b>Middle size safe deposit boxes – Lease period</b>	
2.1	3 (three) months	EUR 90,00
2.2	6 (six) months	EUR 120,00
2.3	12 (twelve) months	EUR 160,00
2.4	24 (twenty - four) months	EUR 290,00
2.5	36 (thirty - six) months	EUR 410,00
<b>3.</b>	<b>Big size safe deposit boxes - Lease period</b>	
3.1	3 (three) months	EUR 120,00
3.2	6 (six) months	EUR 170,00

<b>Tariff item</b>	<b>Service of usage (lease) od safety deposit box</b>	<b>Fees amount</b>
3.3	12 (twelve) months	EUR 230,00
3.4	24 (twenty - four) months	EUR 420,00
3.5	36 (thirty - six) months	EUR 590,00
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 bank i.e. keeping the forbidden things	Up to the real costs
6.	<p>Costs including:</p> <ul style="list-style-type: none"> <li>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;</li> <li>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 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;</li> </ul> <p>All other expenses – that are not above mentioned - which may arise from the conclusion or the execution of this Contract.</p>	Up to the real costs
7.	Failure to return the key on a day of the Contract for using safe deposit box expiration at the latest	Up to the real costs
8.	Sending notification letter to the Client	Free of charge
<b>NOTE:</b>	<ul style="list-style-type: none"> <li>• The fees are stated with the VAT included.</li> </ul>	

II Fees review - LEGAL ENTITIES – RESIDENTS				
1. Domestic payment operations fees – Legal entities				
Tariff item	Type of service		Fees amount	Calculation basis
<b>1.</b>	<b>ACCOUNT REGISTRATION</b>			
1.1	Transaction account opening		Free of charge	
1.2	Resident transactional account opening, whose founders are foreign owners, with direct ownership structure (beneficial owners defined in the Client's Register Extract)		100,00 €	Single payment
1.3	Resident transactional account opening, whose founders are foreign owners, with indirect ownership structure (one or more legal entities or nominee shareholders)		250,00 €	Single payment
1.4	Maintenance - legal entity transaction accounts (regular certificates, claims, changes in account registry, strike off of the signatories) – monthly		2.00 €	
1.5	Certificates and statements issuing at Client's request (certificate on transactions and liquidity of transaction account in national and international payment system)		5.00 €	Single payment
1.6	Yearly renewal and resident ownership structure changes, whose founders are foreign owners			
1.6.1	Document checking with direct ownership structure – beneficial owners defined in the Client's Register Extract		20.00 €	
1.6.2	Document checking with indirect ownership structure - one or more legal entities or nominee shareholders		50,00 €	
1.7	Account termination*		10.00 €	Single payment
1.8	Certificates duplicate issuing		0.50 €	Per page
1.9	Legal entities and entrepreneurs (by Central Bank of Montenegro) Blocking's report		5.00 €	Single payment
1.10	Sending warnings costs		3.00 €	Per warning
1.11	Termination of the legal entity accounts - subject to insolvency proceeding		Free of charge	
1.12	Opening and maintenance of ESCROW account		1,00% of the initial amount	Single payment
1.13	Usage data costs from Central Bank of Montenegro's Credit Registry		3.00 €	Per enquiry
1.14	Notarization's costs and/or certificates legalization		EUR 150,00 + actual costs	Single payment
1.15	Booking of the salaries, income retention and payments according to the list		In accordance with the agreement	
1.16	Notification services (SMS) - activation		Free of charge	
1.17	Notification services (SMS)		0,50 €	Monthly
1.17.1	Notification services - viber		Free of charge	
1.18	Net banking	Hardware or mobile token – activation	60.00 €	Single payment
		Internet banking – services using	3,00 €	Monthly
		Mobile banking - services using	Free of charge	
<b>2.</b>	<b>NON – CASH PAYMENT TRANSACTIONS – EXTERNAL</b>		<b>09-13:30h</b>	<b>after 13.30h</b>
2.1	Orders for payments in DNS and RTGS public revenues submitted on the date of currency in paper form – external		0.40 €	0.52 €
				Order

Tariff item	Type of service	Fees amount		Calculation basis
2.2	Payment orders in RGS submitted on the currency date – external			
2.2.1	Up to EUR 1.000.00 (urgent)	3.00 €	3.90 €	Order
2.2.2	From EUR 1.000.01 to EUR 3.000.00	3.50 €	4.55 €	Order
2.2.3	From EUR 3.000.01 to EUR 10.000.00	0.14%	0.18%	Order
2.2.4	From EUR 10.000.01 to EUR 50.000.00	0.12% (min. 15.00 €)	0.16% (min. 19.50 €)	Order
2.2.5	From EUR 50.000.01 to EUR 100.000.00	0.10% (min. 60.00 €)	0.13% (min. 78.00 €)	Order
2.2.6	Exceeding EUR 100.000.00	150.00 €	195.00 €	Order
2.3	Fees for extended work in RTGS	20.00 €		Per minute
2.4	Execution of orders in the extended work of RTGS regime	0.40%		
2.5	Execution of orders for charging /per order/	2.00€	2.50€	Order
3.	<b>NON – CASH PAYMENT TRANSACTIONS – INTERNAL</b>	<b>09-13:30h</b>	<b>after 13.30h</b>	
3.1	Up to EUR 1.000.00	0.30 €	0.39 €	Order
3.2	From EUR 1.000.01 to EUR 10.000.00	2.00 €	2.60 €	Order
3.3	From EUR 10.000.01 to EUR 50.000.00	0.06%	0.08%	Order
3.4	From EUR 50.000.01 to EUR 100.000.00	0.04% (min. 30.00 €)	0.05% (min. 39.00 €)	Order
3.5	Exceeding EUR 100.000.00	0.02% (min. 40.00€, max. 50.00€)	0.03% (min. 52.00 €, max. 65,00 €)	Order
3.6	Transfer from one account to the account of the same client within the Bank	Free of charge	Free of charge	
3.7	Transfers from the trans. account to the term deposit account	Free of charge	Free of charge	Order
4.	<b>ELECTRONIC ORDERS (E-BANKING) – EXTERNAL TRANSACTION PAYMENTS</b>	<b>09-13:30h</b>	<b>after 13.30h</b>	
4.1	Payment orders in DNS and RTGS public revenues up to EUR 1.000	0.30 €	0.39 €	Order
4.2	Payment orders in RTGS - external			
4.2.1	Up to EUR 1.000.00 (urgent)	2.25 €	2.93 €	Order
4.2.2	From EUR 1.000.01 to EUR 3.000.00	2.63 €	3.41 €	Order
4.2.3	From EUR 3.000.01 to EUR 10.000.00	0.11%	0.14%	Order
4.2.4	From EUR 10.000.01 to EUR 50.000.00	0.09% (min. 11.25 €)	0.12% (min. 14.63€)	Order
4.2.5	From EUR 50.000.01 to EUR 100.000.00	0.08% (min. 45.00 €)	0.10% (min. 58.50 €)	Order
4.2.6	Exceeding EUR 100.000.00	90.00 €	117.00 €	Order
5.	<b>ELECTRONIC ORDERS (E-BANKING) - INTERNAL TRANSACTION PAYMENTS</b>	<b>09-13:30h</b>	<b>after 13.30h</b>	
5.1	Up to EUR 1.000.00	0.23 €	0.29 €	Order
5.2	From EUR 1.000.01 to EUR 10.000.00	1.50 €	1.95 €	Order
5.3	From EUR 10.000.01 to EUR 50.000.00	0.045%	0.06%	Order
5.4	From EUR 50.000.01 to EUR 100.000.00	0,03% (min. 22,50 €)	0,038% (min. 29,25 €)	Order



Tariff item	Type of service		Fees amount	Calculation basis
5.5	Exceeding EUR 100.000.00	0,015% (min. 30,00€, max. 37,50 €)	0,023% (min. 39,00€, max. 48,75 €)	Order
5.6	Transfer from one account to the account of the same client within the Bank	Free of charge	Free of charge	
6.	NOTIFICATION SERVICES		0.50 €	monthly
7.	CASH PAYMENT TRANSACTIONS			
7.1	Payment to the account		Free of charge	
7.2	Payment from the account		0,20% (min. 0,50€)	Order
8.	CURRENCY EXCHANGE OPERATIONS		In accordance with the agreement	
NOTE:	<ul style="list-style-type: none"><li>Resident transactional account opening, whose founders are foreign owners, (from Ex Yugoslavia) – Republic of Serbia, Republic of Croatia, Republic of North Macedonia, Bosnia and Herzegovina or Republic of Slovenia, with direct or indirect ownership structure – free of charge;</li><li>Calculation and charging of the fees per transaction payment rates shall be done on a daily basis;</li><li>Payment of public revenues (budget) with the amounts up to EUR 1.000,00 shall be rated as payments in DNS, while those exceeding EUR 1.000,00 shall be rated as payments in RTGS;</li><li>Orders in bank's premises shall be received until 15:30h;</li><li>In accordance with the Payment System Act, closure of transaction accounts does not incur any fees if the client terminates the account upon the expiry of 6 (six) months, from the date of transaction account opening;</li><li>By activating an Internet banking service, the clients are enabled to use Mobile banking services – free of charge.</li></ul>			

## 2. International payment operations fees – Legal Entities

Tariff item	Type of service	Fees amount	Manner / calculation base
1.	<b>LORO REMITTANCE – FOREIGN CURRENCY INFLOWS</b>		
1.1	To the benefit of the transaction account for the international payment system of clients /SHA, BEN	Free of charge	
2.	<b>NOSTRO REMITTANCE – PAYMENTS TOWARDS ABROAD</b>		
2.1	<b>Currency T+2</b>		
2.1.1	Up to EUR 1.000.00	10.00 €	order
2.1.2	From EUR 1.000.01 - EUR 5.000.00	20.00 €	order
2.1.3	From EUR 5.000.01 - EUR 20.000.00	0.35% (min. 20.00 €)	order
2.1.4	From EUR 20.000.01 - EUR 100.000.00	0.30%	order
2.1.5	From EUR 100.000.01	0.25%	order
2.2	<b>Currency T+1</b>		
2.2.1	Up to EUR 1.000.00	13.00 €	order
2.2.2	From EUR 1.000.01 - EUR 5.000.00	26.00 €	order
2.2.3	From EUR 5.000.01 - EUR 20.000.00	0.46% (min. 26.00 €)	order
2.2.4	From EUR 20.000.01 - EUR 100.000.00	0.39%	order
2.2.5	From EUR 100.000.01	0.30%	order
2.3	<b>Currency T+0</b>		
2.3.1	Up to EUR 1.000.00	15.00 €	order
2.3.2	From EUR 1.000.01 - EUR 5.000.00	30.00 €	order
2.3.3	From EUR 5.000.01 - EUR 20.000.00	0.53%(min. 30.00 €)	order
2.3.4	From EUR 20.000.01 - EUR 100.000.00	0.45%	order
2.3.5	From EUR 100.000.01	0.35%	order
2.4	<b>PAYMENT ORDER WITH OUR OPTION - ADDITIONAL</b>	15,00 €	order
3.	<b>OTHER FOREIGN EXCHANGE AFFAIRS</b>		
3.1	Conversion of convertible currencies	According to purchase/sale exchange rate	order

Tariff item	Type of service	Fees amount	Manner / calculation base
3.2	SWIFT tariffs		
3.2.1	MT 101 – Execution fee MT 101 (SWIFT)	50,00 € for one-time activation (25,00 € monthly)	order
3.2.2	MT 940 – Client's account balance in SWIFT form	15,00 € monthly and 0.10 € per page	order
3.2.3	MT 942 - Client's account balance in SWIFT form	20,00 € monthly and 0.10 € per page	order
3.2.4	Service package MT 940. MT942. MT101 for 2 accounts	100,00 € for one time activation (50,00 € monthly)	order
3.2.5	Inclusion of another account in the package	Plus 10,00 € for additional package	order
3.3	Payment corrections		order
3.3.1	Request for withdrawal of payment order	20,00 € + foreign bank costs	order
3.3.2	Payment details changes (incomplete data about user, wrong data about user, payment details omitted, currency date changes)	20,00€ + actual costs	order
3.3.3	Research costs (data collection, information)	20,00€ + actual costs	order
3.3.4	Inflow return	20,00 € + foreign bank costs	order
4.	<b>COMMISSION</b>		
4.1	Bank's commission	0,70% annually, min. 25,00 €	order

### 3. Card operations fees – Legal entities

#### 3.1 Mastercard Business Debit

Tariff item	Card type	Amount and/or %
1.	<b>Mastercard Business Debit</b>	
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	Issuance and re-issuance of card – one off fee	EUR 2,50
1.9	Card maintenance – monthly fee (Lounge Key & Global Data Roaming)	EUR 7,00
1.10	Plastic and pin change (lost or stolen card)	EUR 3,00
1.11	Dispute complaint	EUR 3,00
1.12	International black list	EUR 25,00
1.13	LoungeKey fee / per visit	EUR 25,00
1.14	Conversion	1,00%
1.15	Card and PIN delivery courier costs	Real costs

4. Documentary operations fees		
Tariff item	Transaction	Amount and/or %
<b>1.</b>	<b>Documentary credits</b>	
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
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
<b>2.</b>	<b>Guarantees and counter-guarantees</b>	
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
<b>3.</b>	<b>Collections (clean or documentary)</b>	
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
<b>4.</b>	<b>Additional operations</b>	
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
<b>NOTE:</b>	<ul style="list-style-type: none"> <li>Commissions relating to documentary operations are payable in Euro or other freely convertible currency at the rates established by Zapad Banka AD Podgorica.</li> </ul>	

### III Fees review – ENTREPRENEURS - RESIDENTS

**TARIFE -  
NAPOМЕНА:**

- For Entrepreneurs – resident clients, Zapad banka AD Podgorica applies the same tariffs as well as for the Legal entities.