

Effective as of April 1, 2021

Comments and notes relating to this Condition list may be found in the footnote. Any liability for printing errors is excluded. For more information about the products and services of the Bank, contact CKB Call Center at 19894, visit website www.ckb.me, send an e-mail to info@ckb.me or visit the nearest business units of Crnogorska Komercijalna Banka.



Opening, maintenance and information on transaction account¹ of legal persons and entrepreneurs	
Opening of transaction account ² for resident legal persons and entrepreneurs	EUR 5.00
Opening of transaction account for the execution of national payment transactions for non-resident legal persons and entrepreneurs	EUR 200.00
Opening of transaction account for the execution of international payment transactions for non-resident legal persons and entrepreneurs	EUR 200.00
Monthly maintenance fee for transaction account ³ of residents and non-residents	EUR 2.00
Monthly maintenance fee for CKB business plus package ⁴	EUR 12.50
Closing of account ⁵	EUR 5.00
Other services	
Monthly ⁶ transaction account statement	Free of charge
Statement reissuing for transaction account for the execution of national payment transactions ⁷	EUR 0.50 per page
Statement related to transaction account for the execution of national payment transactions	EUR 5.00
Statement related to blockage of the clients' accounts by the Central Bank of Montenegro	EUR 5.00
Statement related to transaction account for the execution of international payment transactions	EUR 10.00
Non-cash transaction payments - national payment operations	
Internal transaction payments in branches	
Payments submitted until 1:30 p.m., up to EUR 1,000	EUR 0.20
Payments submitted until 1:30 p.m., between EUR 1,000 and 10,000	0.005% plus EUR 1.00
Payments submitted until 1:30 p.m., between EUR 10,000 and 100,000	0.05%
Payments submitted until 1:30 p.m., above EUR 100,000	EUR 10.00
Payments submitted after 1:30 p.m., up to EUR 1,000	EUR 0.40
Payments submitted after 1:30 p.m., between EUR 1,000 and 10,000	0.005% plus EUR 1.00
Payments submitted after 1:30 p.m., between EUR 10,000 and 100,000	0.05%
Payments submitted after 1:30 p.m., above EUR 100,000	EUR 15.00
Payments between transaction accounts for the execution of national payment transactions within the same TIN of legal person	Free of charge
Internal transaction payments via electronic banking and "WEB eMON"	
Payments submitted until 1:30 p.m., up to EUR 1,000	EUR 0.16
Payments submitted until 1:30 p.m., between EUR 1,000 and 10,000	0.004% plus EUR 0.80
Payments submitted until 1:30 p.m., between EUR 10,000 and 100,000	0.04%
Payments submitted until 1:30 p.m., above EUR 100,000	EUR 8.00
Payments submitted after 1:30 p.m., up to EUR 1,000	EUR 0.32
Internal payments submitted after 1:30 p.m., between EUR 1,000 and 10,000	0.004% plus EUR 0.80
Internal payments submitted after 1:30 p.m., between EUR 10,000 and 100,000	0.04%
Internal payments submitted after 1:30 p.m., above EUR 100,000	EUR 12.00
Payments between transaction accounts for the execution of national payment transactions within the same TIN of legal person	Free of charge
External transaction payments in branches	
Clearing transactions (DNS)	
DNS payments submitted until 1:30 p.m., up to EUR 300	EUR 0.40
DNS payments submitted until 1:30 p.m., between EUR 300 and 1,000	EUR 0.45
DNS payments submitted after 1:30 p.m., up to EUR 300	EUR 0.50

¹ Corporate transaction account for national payment transactions or corporate transaction account for international payment transactions.

² Corporate transaction account for national payment transactions of residents or corporate transaction account for international payment transactions for residents.

³ Same as 1.

⁴ CKB business plus package includes the following products: opening and maintenance of transaction accounts for national payment transactions, CKB GO internet and mobile banking service for corporate clients (and entrepreneurs), SMS service for corporate clients, CKB Mastercard Business Debit card and CKB POS terminal (optional).

⁵ For the clients that are bankruptcy debtors, without fee.

⁶ Month in the document means the period between the first to the last day of a calendar month.

⁷ For the clients that are bankruptcy debtors, without fee.

DNS payments submitted after 1:30 p.m., between EUR 300 and 1,000	EUR 0.55
RTGS transactions	
RTGS payments submitted until 1:30 p.m., up to EUR 1,000	EUR 3.50
RTGS payments submitted until 1:30 p.m., between EUR 1,000 and 10,000	0.08% plus EUR 3.50
RTGS payments submitted until 1:30 p.m., between EUR 10,000 and 100,000	0.07% plus EUR 3.50
RTGS payments submitted until 1:30 p.m., above EUR 100,000	EUR 55.00
RTGS payments submitted after 1:30 p.m., up to EUR 100,000	0.30% plus EUR 4.50
RTGS payments submitted after 1:30 p.m., above EUR 100,000	EUR 155.00
Note: public revenue payments (budget) up to EUR 1,000.00 are charged as payments in DNS, and over EUR 1,000.00 as payments in RTGS	
External transaction payments via eBanking and "WEB eMON"	
Clearing transactions (DNS)	
DNS payments submitted until 1:30 p.m., up to EUR 300	EUR 0.32
DNS payments submitted until 1:30 p.m., between EUR 300 and 1,000	EUR 0.36
DNS payments submitted after 1:30 p.m., up to EUR 300	EUR 0.40
DNS payments submitted after 1:30 p.m., between EUR 300 and 1,000	EUR 0.44
RTGS transactions	
RTGS payments submitted until 1:30 p.m., up to EUR 1,000	EUR 2.80
RTGS payments submitted until 1:30 p.m., between EUR 1,000 and 10,000	0.064% plus EUR 2.80
RTGS payments submitted until 1:30 p.m., between EUR 10,000 and 100,000	0.056% plus EUR 2.80
RTGS payments submitted until 1:30 p.m., above EUR 100,000	EUR 44.00
RTGS payments submitted after 1:30 p.m., up to EUR 100,000	0.24% plus EUR 3.60
RTGS payments submitted after 1:30 p.m., above EUR 100,000	EUR 124.00
Note: public revenue payments (budget) up to EUR 1,000.00 are charged as payments in DNS, and over EUR 1,000.00 as payments in RTGS	
Payments by standing orders and direct debit	
Payments by standing order - internal - service	EUR 0.15
Payments by direct debit (DDP) - internal	EUR 0,15
Payments by standing order - internal - external	EUR 0.40
Payments by direct debit (DDP) – external	EUR 0.40
International transaction payments⁸	
Payments to Serbia up to the countervalue of EUR 50,000	0.35% min. EUR 15.00
Payments to Serbia over the countervalue of EUR 50,000	0.30%
Payments to other countries up to the countervalue of EUR 50,000	0.35% min. EUR 20,00
Payments to other countries over the countervalue of EUR 50,000	0.30%
Supplementary charge for T+0 and T+1 transaction of the countervalue up to EUR 5,000	EUR 15.00
Supplementary charge for T+0 and T+1 transaction of the countervalue of EUR 5,000	0.15%
OUR service up to EUR 5,000 ⁹	EUR 10.00
OUR service above EUR 5,000	EUR 15.00
Payment order correction	EUR 50.00
Payment order cancellation	EUR 75.00
Return of erroneously paid funds ¹⁰	EUR 30.00
Incoming payments (inflows)	Free of charge
Transfer of funds from transaction accounts for the execution of international payments to transaction account of the execution of national payments	0.20%
Cash transactions¹¹	
Cash disbursement (EUR) ¹²	0.20% min. EUR 0.40
Cash payment to transaction account for the execution of national payment transactions	Free of charge
Currency conversion	
Conversion up to EUR 20.000	CKB foreign currency rate
Conversion above EUR 20.000 ¹³	Preferential rate

⁸ All indicated fees charged in EUR by default, unless the client states otherwise.

⁹ Additional fee specified in the table is charged besides the standard fee if the client chooses to bear cost of the beneficiary of funds.

¹⁰ The specified fee or the equivalent fee is charged from the returned amount, in the currency of the returned funds.

¹¹ All specified fees are charged in EUR by default, unless the client states otherwise.

¹² For cash withdrawals exceeding EUR 50,000, one day prior notice is required.

¹³ rate based on the current rates on the international financial market.

Trade finance	
Nostro guarantees (local company as applicant)	
Costs paid by the local company or entrepreneur	
Guarantee issuance	2% - 3% annually, min. EUR 50.00
Tender guarantee issuance	1% annually, min. EUR 50.00
Annex/amendments to the guarantee	0.10%, min. EUR 50.00, one-time fee
Guarantee protest	fee: 2% of the protested amount annual interest rate: 14.00% - 16.00%
In case the guarantee is sent by SWIFT through other/intermediary bank, local company or entrepreneur pays additional costs defined by such intermediary bank	
Binding Letter of Intent issuance	EUR 20.00 - 50.00, one-time fee
Non-binding Letter of intent issuance	EUR 20.00 - 50.00, one-time fee
Guarantee forwarding fee to the beneficiary's bank through the intermediary bank	actual expenses
Guarantee amendment forwarding fee to the beneficiary's bank through the intermediary bank	actual expenses
Loro guarantee (local company or entrepreneur as beneficiary)	
Notification of the issued the guarantee to the client	no fee
Notification of the guarantee amendment to the client	no fee
Costs paid by the local company or entrepreneur	
Sending documents in case of guarantee protest	0.20%, min. EUR 50.00 + DHL delivery cost
Costs paid by the foreign or other local bank¹⁴	
Fee for forwarding the guarantee to another bank	EUR 50.00
Fee for forwarding the amendment to another bank	EUR 25.00
Notro letters of credit (local company or entrepreneur as applicant)	
Costs paid by the local company or entrepreneur	
L/C issuance	1.00% - 2.00%, min. EUR 100, one-time fee
Standby L/C issuance	1.00% - 2.00%, min. EUR 50, quarterly
Changes to L/C ¹⁵	EUR 50.00
In case the letter of credit is not sent directly to the beneficiary's bank, but through the other/intermediary bank, local company pays additional costs defined by such intermediary bank	
Letter of credit forwarding fee to the beneficiary's bank through the intermediary bank	actual expenses
Letter of credit amendment forwarding fee to the beneficiary's bank through the intermediary bank	actual expenses
Costs paid by the foreign partner	
Fee for discrepant documents under letter of credit (discrepancy of technical type) ¹⁶	EUR 100.00
Fee for discrepant/missing documents under letter of credit ¹⁷	EUR 200.00
Fee for return of documents upon request of the foreign bank	EUR 30.00 + DHL delivery cost
Loro letters of credit (local company or entrepreneur as beneficiary)	
Costs paid by local company	
Fee for the takeover and review of documents	0.2% for the amounts up to EUR 100,000, 0.1% for the amounts above EUR 100,000, minimum EUR 100/per set of documents
Cancellation before expiry date	EUR 25.00
SWIFT costs ¹⁸	EUR 5.00
Sending of documents	actual expenses (DHL delivery cost)
Costs paid by the foreign or other local bank	
Fee for forwarding the letter of credit to another bank	EUR 50.00
Fee for forwarding the amendment to another bank	EUR 25.00
Loro documentary collection	
Costs paid by the local company or entrepreneur	
Advising and keeping of documents fee	0.20%, min. EUR 50.00
Collection of the protest bill	0.25%, min. EUR 50.00

¹⁴ In case the foreign bank refuses to pay.

¹⁵ Change which does not imply new decision on approval

¹⁶ For example, L/C number in document, Incoterms, etc.

¹⁷ Discrepancy in more than one document or document missing (such as certificate of origin, certificate of quality).

¹⁸ Sending SWIFT to the foreign bank to change condition of letter of credit upon request of the beneficiary (local company).

Nostro documentary collection**Costs paid by the local company or entrepreneur**

Fee for the takeover and review of documents	0.2% for the amounts up to EUR 100,000, 0.1% for the amounts above EUR 100,000, min. EUR 100
Fee for the forwarding of documents	actual expenses (DHL delivery cost)