

**Effective as of January 22, 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](http://www.ckb.me), send an e-mail to [info@ckb.me](mailto:info@ckb.me) or visit the nearest business unit of Crnogorska Komercijalna Banka.



<b>CKB Visa Business Credit Card</b>	
Initial issuance	EUR 0.00
Monthly <sup>2</sup> membership fee for primary cardholder	EUR 3.50
Monthly membership fee for additional cardholder	EUR 3.50
Card reissuance after expiry	EUR 2.10
Cash withdrawal at CKB ATMs	1.50% (min. EUR 2.00) <sup>3</sup>
Cash withdrawal at ATMs of other banks	2.50% (min. EUR 4.50)
Cash withdrawal at the counters of CKB	1.50% (min. EUR 2.00)
Cash withdrawal at the counters of other banks	2.50% (min. EUR 4.50)
Balance inquiry	EUR 0.40
Daily ATM limit	EUR 1,500.00
Daily POS limit	EUR 1,500.00
Aggregate daily limit	EUR 3,000.00
Minimum payment	EUR 25.00

<sup>1</sup> For all corporate credit cards of Podgorička banka, the tariffs defined by the agreement concluded with the client of Podgorička banka shall apply in accordance with the Condition list of Podgorička banka until the expiry of validity of the agreement or card (see Tariffs of Podgorička banka). For all corporate credit cards of CKB bank which will not be offered by the new bank, the tariffs defined by the agreement concluded with the client of CKB shall apply in accordance with the Condition list of CKB until the expiry of validity of the agreement or card (see Condition list for corporate debit cards - previous conditions).

<sup>2</sup> Month in the document means the period between the first and the last day of a calendar month.

<sup>3</sup> For all business users of Mastercard credit cards of CKB and Podgorička banka which are no longer offered by the new bank, the cash withdrawal service during the purchase at POS terminals is enabled at merchants with which CKB has concluded a contract. In order to make a cash withdrawal during the purchase, the amount of purchase must be above EUR 0.00. The maximum limit for withdrawing cash at POS terminal is EUR 50.00. The price of this service, for all business users of MC credit cards of CKB and PGB banka, is in accordance with the price of cash withdrawal at CKB ATMs and amounts to 1.50% (min. EUR 2.00).