

**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, please 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 Classic Revolving</b>	
Initial issuance	EUR 0.00
Monthly membership <sup>2</sup> fee for primary cardholder	EUR 2.50
Monthly membership fee for additional cardholder	EUR 2.00
Card reissuance after expiry	EUR 2.10
Cash withdrawal at CKB ATMs	Free of charge
Cash withdrawal at ATMs of other banks	EUR 1.00+3.00% (min. EUR 4.00)
Cash withdrawal at the counters of CKB	Free of charge
Cash withdrawal at the counters of other banks	EUR 1.00+3.00% (min. EUR 4.00)
Balance inquiry	EUR 0.40
Daily ATM limit	EUR 1,000.00
Daily POS limit	EUR 1,000.00
Aggregate daily limit	EUR 2,000.00
Minimum payment	EUR 25.00

<b>CKB VISA Gold Revolving</b>	
Initial issuance	EUR 0.00
Monthly membership fee for primary cardholder	EUR 7.00
Monthly membership fee for additional cardholder	EUR 6.00
Card reissuance after expiry	EUR 2.10
Cash withdrawal at CKB ATMs	Free of charge
Cash withdrawal at ATMs of other banks	EUR 1.00+3.00% (min EUR 4.00)
Cash withdrawal at the counters of CKB	Free of charge
Cash withdrawal at the counters of other banks	EUR 1.00+3.00% (min EUR 4.00)
Balance inquiry	EUR 0.40
Daily ATM limit	EUR 2,000.00
Daily POS limit	EUR 4,000.00
Aggregate daily limit	EUR 6,000.00
Minimum payment	EUR 25.00

<sup>1</sup> For all retail credit cards of Podgorička banka, the tariffs which are 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 the agreement validity or card (see Tariffs of Podgorička banka). For all retail 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 banka shall apply until the expiry of the agreement validity or card (see Condition list for retail credit cards - previous conditions).

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

<b>CKB American Express Gold</b>	
Initial issuance	EUR 0.00
Monthly membership fee for primary cardholder	EUR 10.00
Monthly membership fee for additional cardholder <sup>3</sup>	EUR 7.00
Card reissuance after expiry	EUR 5.00
Cash withdrawal at CKB ATMs	Free of charge
Cash withdrawal at ATMs of other banks	EUR 1.99+3.00% (min. EUR 5,00)
Cash withdrawal at the counter of CKB	Free of charge
Cash withdrawal at the counter of other banks	EUR 1.99+3.00% (min EUR 5.00)
Balance inquiry	EUR 0.40
Daily ATM limit	EUR 2,000.00
Daily POS limit	EUR 4,000.00
Aggregate daily limit	EUR 6,000.00
Minimum payment	EUR 25.00
Fee for exceeding credit limit	EUR 10.00

<b>CKB American Express Blue</b>	
Initial issuance	EUR 0.00
Monthly membership fee for primary cardholder	EUR 4.00
Monthly membership fee for additional cardholder	EUR 3.10
Card reissuance after expiry	EUR 2.40
Cash withdrawal at CKB ATM	Free of charge
Cash withdrawal at ATM of other banks	EUR 1.99+3.00% (min. EUR 5.00)
Cash withdrawal at the counters of CKB	Free of charge
Cash withdrawal at the counters of other banks	EUR 1.99+3.00% (min. EUR 5.00)
Balance inquiry	EUR 0.40
Daily ATM limit	EUR 1,000.00
Daily POS limit	EUR 1,000.00
Aggregate daily limit	EUR 2,000.00
Minimum payment	EUR 25.00
Fee for exceeding credit limit	EUR 10.00

<b>CKB MC Shopping Card</b>																											
Initial issuance	EUR 0.00																										
Monthly membership fee for primary cardholder	EUR 1.20																										
Monthly membership fee for additional cardholder	EUR 1.00																										
Card reissuance after expiry	EUR 2.10																										
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<sup>3</sup> For the first additional American Express Gold card, the cardholder does not pay monthly membership fee. For any additional card, the cardholder is obliged to pay monthly membership fee.

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Cash withdrawal during a purchase at POS terminals of merchants with which CKB has concluded a contract <sup>4</sup>	Free of charge
Balance inquiry	EUR 0.40
Daily ATM limit	EUR 1,000.00
Daily POS limit	EUR 1,000.00
Aggregate daily limit	EUR 2,000.00

## Cash withdrawal at CKB ATMs for non-resident Mastercard and Visa cardholders

Dynamic Currency Conversion	
Transaction at CKB ATMs for non-resident Mastercard and Visa cardholders in their local currency	6.00%

<sup>4</sup> 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. For all Mastercard credit cards of CKB and Podgorička banka, which are no longer offered by the bank, this service is free of charge. A cash withdrawal made during the purchase cannot be processed in installments.