



Dear customers,

We have created packages presented in the table below in order to provide you, in the new bank, with the packages of products that are of the same or most similar content and price you have used so far in Podgorička banka. Monthly fees for the use of the packages will be calculated and charged for the first time as from December 31, 2020. Check out other price packages of the future bank: for Individuals [link](#), for Legal entities [link](#), to see which one suits you best. If you decide to change the package of products, please inform the bank no later than December 30, 2020.


INDIVIDUALS

Name of package	Elements of package	Monthly fee		CKB package	Monthly fee
Fun Club	Transaction account, Visa debit, MC debit (one or both cards), SMS info, M-banking	0€ <i>2.25€ after 27th birthday or employment</i>	▶▶	CKB Fun club: <ul style="list-style-type: none"> Transaction account (national and international payment operations) Visa debit card Mastercard debit card 	0.00 € <i>1.19€ after 27th birthday or employment</i>
Premier package 2015	Transaction account, Visa debit card, MC debit card (one or both cards), SMS info, E-banking/M-banking	7.50 €		PB Classic Club <ul style="list-style-type: none"> Private banker at your disposal 24/7 for all questions and financial services Execution of orders via telephone or e-mail Possibility of investing funds in domestic and foreign markets CKB Mastercard World Elite Contactless PB (travel health insurance STANDARD PLUS, air travel insurance, insurance against financial losses caused by card abuse and some other hazards (Secure Wallet), and road assistance insurance for a motor vehicle). Lounge key service - free access to VIP lounges at the airports in Belgrade, Vienna and Sarajevo 	
Premier package	Transaction account, Visa debit card, MC Gold debit card (one or both cards), SMS info, E-banking	5.80 €			5.00 € <i>This membership fee is charged on a yearly level and amounts to 60€. The fee for using the transaction account and both Mastercard and Visa debit cards of 1.19€ monthly is not included in the package and is separately charged.</i>
Comfort packages	Transaction account, overdraft (50% of salary), Visa debit card, MC debit card, SMS info, E-banking	5.70 €	▶▶		
Optimum package 2	Transaction account, overdraft (50% of salary), Visa debit card, MC debit card + additional debit card, SMS info, E-banking	6.70 €			
Optimum package 1	Transaction account, overdraft (50% of salary), Visa debit card, MC debit card, SMS info, E-banking	5.20 €			

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Name of package	Elements of package	Monthly fee	CKB package	Monthly fee
Superior package for seafarers 2015	Transaction accounts for national and international payments, Visa debit card, MC debit card (plus additional card), SMS info, standing order for the transfer of funds to the transaction account and their conversion to EUR	4.50 €	 <ul style="list-style-type: none"> • Transaction account (national and international payment operations) • Visa debit card • Mastercard debit card • SMS info • CKB GO 	3.98 €
Standard package for seafarers 2015	Transaction account, Visa debit card, MC debit card (one or both cards), SMS info, E-banking/M-banking	3.50 €		
Superior package for seafarers	Transaction accounts for national and international payments, Visa debit card, MC debit card (plus additional card), SMS info, standing order for the transfer of funds to the transaction account and their conversion to EUR	3.50 €		
Standard package for seafarers	Transaction account, Visa debit card, MC debit card (one or both cards), SMS info, E-banking/M-banking	2.50 €		
Superior package 2015	Transaction account, Visa debit card, MC debit card (one or both cards), SMS info, E-banking/M-banking	3.90 €	 <ul style="list-style-type: none"> • Transaction account (national and international payment operations) • Visa debit card • Mastercard debit card • SMS info • CKB GO 	3.98 €
Superior package	Transaction account, Visa debit card, MC debit card (one or both cards), SMS info, E-banking/M-banking	3.30 €		

INDIVIDUALS

Name of package	Elements of package	Monthly fee	CKB package	Monthly fee
Standard package 2015	Transaction account, Visa debit card, MC debit card (one or both cards), SMS info	2.25 €		
2015 Le Club Standard for Olympic medal winners	Transaction account, Visa debit card, MC debit card (one or both cards), SMS info	0.60 €		
Standard package	Transaction account, Visa debit card, MC debit card (one or both cards), SMS info	1.65 €	 <ul style="list-style-type: none"> • Transaction account (national and international payment operations) • Visa debit card • Mastercard debit card • SMS info • SMS on transactions free of charge 	
Daily package/ Welcome package	Transaction account, Visa debit card, MC debit card, SMS info	1.70 €		2.25 €
2015 Le Club Premier for Olympic medal winners	Transaction account, Visa debit card, MC debit card (one or both cards), SMS info, E-banking/M-banking	2.00 €		
2015 Le Club Superior for Olympic medal winners	Transaction account, Visa debit card, MC debit card (one or both cards), SMS info, E-banking/M-banking	1.00 €		

Note: Credit products (overdraft, credit cards) are not included in the package

LEGAL ENTITIES

Name of package	Elements of package	Monthly fee	CKB package	Monthly fee
Business package	<ul style="list-style-type: none"> • Transaction account for national payments • Visa Business credit card • E-banking 	6€	For e-banking customers with executed transactions: <ul style="list-style-type: none"> • Transaction account (national and international payment operations) • Visa Business debit card • E- banking • SMS info 	6€
			For e-banking customers without executed transactions: <ul style="list-style-type: none"> • Transaction account (national and international payment operations) • Visa Business debit card • E- banking • SMS info 	9€
			For customers without e-banking contract: <ul style="list-style-type: none"> • Transaction account (national and international payment operations) • Visa Business debit card • E- banking • SMS info 	12.5€

Benefits:

- 20% discount on fees for the transactions executed via e-banking
- 20% discount on the account maintenance fee

Notes:

- Credit products are not included in the package
- Visa Business credit card is not included in CKB Business package, the monthly fee is lower by approximately 12%
- Visa Business debit card is included in the package