



# Zapad Banka

*On your side of the world!*

INTERNO

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

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## I Fees review - INDIVIDUAL CUSTOMERS – NON RESIDENT CLIENTS

### 1. International payment operations fees – Individual customers

Tariff item	Type of service	Fee
<b>1.</b>	<b>Account maintenance</b>	
<b>1.1</b>	<b>Individual Customers<sup>1</sup></b>	
1.1.1	Transactional account opening	EUR 540,00
1.1.2.	Transactional account opening for the persons for whom enhance due diligence is carried out (e.g. political exposed person – PEP, the persons from high-risk "third countries", etc.)	EUR 900,00
1.1.3	Monthly maintenance of transactional account	
1.1.3.1	from 1 <sup>st</sup> till 6 <sup>th</sup> month	Free of charge
1.1.3.2	from 7 <sup>th</sup> month	EUR 15,00
1.1.4	Opening of each subsequent transactional account	EUR 50,00
1.1.4.1	Monthly maintenance of subsequent transactional account	EUR 10,00
1.2	Opening of transactional account (national and international payment transactions by payment card	Bez naknade
1.2.1	Monthly maintenance of transactional account (national and international payment transactions by payment card)	Bez naknade
1.3	Statement of account, per statement	
1.3.1	Regular, in the bank or via email	Bez naknade
1.3.2	Regular, via mail	EUR 0,50
1.3.3	Regular, via mail outside of Montenegro	EUR 5,00
1.3.4	Upon the request, stamped by the bank, for current calendar year	EUR 10,00
1.4	Statement of account, per page:	
1.4.1	Regular, via fax	EUR 5,00
1.4.2	Upon the request, stamped by the bank, for previous years	EUR 1,00
1.5	% rate for unauthorized debit balance on annual basis	60,00%
1.6	Account closing	Bez naknade
<b>2.</b>	<b>E-banking</b>	
<b>2.1</b>	<b>Internet-banking</b>	
2.1.1	Connection	Free of charge
2.1.2	Maintenance	Free of charge
2.1.3	Hardware or Software Token	
2.1.3.1	Connection	EUR 60,00
2.1.3.2	Connection to another user	Free of charge
2.1.3.3	Unblocking	Free of charge
2.1.4	Fee for the sent One Time Pin via SMS	Included in the Information service fee
2.1.5	Fee for the sent One Time Pin via Viber	Free of charge
<b>2.2</b>	<b>Mobile banking</b>	Free of charge
2.3	Notification services SMS – activation	Free of charge
2.4	Notification services SMS	EUR 2,00 monthly
2.4.1	Notification services - viber	Free of charge

*Tariffs - Zapad banka JSC Podgorica – NON RESIDENT clients (valid from August 4<sup>th</sup> 2025 & SEPA credit transfers from October 6<sup>th</sup> 2025)*

Tariff item	Type of service	Fee
<b>3.</b>	<b>Escrow account</b>	
3.1	Opening of Escrow account	0,35% min. EUR 150,00
3.2	Change of the terms for Escrow account	EUR 50,00
3.3	Closing of Escrow account	Free of charge
<b>4.</b>	<b>Trust transactions</b>	
4.1	Bank commission	0,70% on annual basis, min. EUR 25,00
<b>5.</b>	<b>Additional services</b>	
5.1	Bank certificate	EUR 20,00
5.2	Non-standard certificate	EUR 75,00
5.3	Notary Public certification and/or certificate legalization	EUR 150,00 + real costs
5.4	Faxing notifications	EUR 5,00
5.5	Audit request certificate	EUR 50,00
5.6	Bank's recommendations	EUR 50,00
5.7	SWIFT copy	Free of charge
5.8	Complaint costs and payment details changes (incomplete user data, wrong user data, omitted payment data, currency date changes, executed payment order withdrawal)	EUR 50,00 + Correspondent bank's fees
5.9	Scanned document with bank's stamp	EUR 5,00 per page
5.10	One delivery courier costs	EUR 100,00 up to 2 sets of documents + EUR 50,00 for each new set
5.11	One delivery courier costs from Representative office	Real costs
5.12	Return of inflow	EUR 20,00 + real costs
5.13	Fee for sending warning letter	Free of charge
5.14	Enhance due diligence client's transaction analysis fee (loan, loan repayment, receivables assignment agreement, referral agreement, dividend's payment whose source is another legal entity's dividend & etc.)	0,10% from the amount, min. EUR 200,00, max. EUR 1.000,00

Tariff item	Transaction <sup>2,3</sup>	Currency date	Fees	
<b>1.</b>	<b>EUR<sup>5</sup></b>		<b>SHA/BEN</b>	<b>OUR<sup>4</sup></b>
1.1	Up to 49.999,99 EUR			
1.1.1	Standard	T+2	EUR 40,00	EUR 50,00
1.1.2	Urgent	T+1	EUR 45,00	EUR 55,00
1.1.3	Express	T	EUR 50,00	EUR 60,00
1.1.4	Up to 150,00 EUR	T+2, T+1, T	EUR 8,00	EUR 8,00
1.2	From 50.000,00 EUR	T+2, T+1, T	0,15% of the amount, max. EUR 200,00	0,15% of the amount, max. EUR 200,00
<b>2.</b>	<b>USD<sup>5</sup></b>		<b>SHA/BEN</b>	<b>OUR<sup>4</sup></b>
2.1	Standard	T+2	EUR 90,00	EUR 100,00
2.2	Urgent	T+1	EUR 100,00	EUR 110,00
2.3	Express	T	EUR 110,00	EUR 120,00
<b>3.</b>	<b>In other currencies<sup>5</sup></b>		<b>SHA/BEN</b>	<b>OUR</b>
3.1	Standard	T+2	EUR 100,00	EUR 110,00
3.2	Urgent	T+1	EUR 120,00	EUR 130,00
3.3	Express	T	EUR 140,00	EUR 150,00

*Tariffs - Zapad banka JSC Podgorica – NON RESIDENT clients (valid from August 4<sup>th</sup> 2025 & SEPA credit transfers from October 6<sup>th</sup> 2025)*

Tariff item	Transaction <sup>2,3</sup>	Currency date	Fees
<b>4.</b>	<b>UAH</b>		
4.1	External	T	0,10% of the amount, min. EUR 25,00
4.2	Internal	T	0,10% of the amount, min. EUR 5,00
<b>5.</b>	<b>LORO Remittance – cash flow from abroad<sup>5</sup></b>		Free of charge
<b>6.</b>	<b>Additional fee for a payment in currency that differs from the account currency</b>		0,20% of the amount, min. EUR 5,00
<b>NOTE:</b>	<sup>1</sup> In case Individual customer (non-resident) is citizen of Republic of Serbia, Republic of Croatia, Republic of North Macedonia, Bosnia and Herzegovina, Republic of Slovenia, Fees for National payment operation services (residents) are applicable; <sup>2</sup> Calculation and collection of fees for International payment operations is conducted on daily basis; <sup>3</sup> Orders are received in the bank premises until 03:30pm; <sup>4</sup> Correspondent bank's fees are covered by the bank. Third-party banks' fees are charged from the client-payer's account; <sup>5</sup> Correspondent banks fees for additional payment verification are charged from the client-payer's account.		

<b>7.</b>	<b>SEPA credit transfers</b>		
Tariff item	Type of service	Fee	Calculation basis
7.1	Up to EUR 200,00 (first daily transfer IC – electronic payment channels / branch office)	Free of charge	
7.2	Up to EUR 20.000,00 (electronic payment channels)	€ 1,99	order
7.3	From EUR 20.000,01 (electronic payment channels)	€ 25,00	order
7.4	Up to EUR 20.000,00 (branch office payment)	€ 3,99	order
7.5	From EUR 20.000,01 (branch office payment)	€ 50,00	order
<b>NOTE:</b>	<ul style="list-style-type: none"> <li>SEPA credit transfer's fees refer to the SEPA zone payments. Valid from October 6<sup>th</sup> 2025.</li> </ul>		

## 2. National payment operations fees – Individual customers

Tariff item	Type of service	Fee	Calculation basis
<b>1.</b>	<b>NON CASH PAYMENTS – EXTERNAL</b>		
1.1	Orders in DNS and RTGS public revenues, up to EUR 1.000,00, submitted in hard copy, on the value date	0,35 €	Order
1.2	Orders in RTGS submitted on the value date		
1.2.1	Orders in RTGS up to 1.000,00	3,00 €	Order
1.2.2	Orders in RTGS over 1.000,00	0,10%, min. 3,00 € max. 120,00 €	Order
<b>2.</b>	<b>NON CASH PAYMENTS – INTERNAL</b>		
2.1	Up to EUR 1.000,00	0,15 €	Order
2.2	From EUR 1.000,01 to EUR 3.000,00	0,50 €	Order
2.3	From EUR 3.000,01 to EUR 10.000,00	1,00 €	Order
2.4	From EUR 10.000,01 to EUR 50.000,00	5,00 €	Order
2.5	From EUR 50.000,01 to EUR 100.000,00	10,00 €	Order
2.6	Over EUR 100.000,00	20,00 €	Order
2.7	Intra bank transfer of funds between the transaction accounts of the same client	Free of charge	
2.7	Intra-bank transfer of funds between the transaction account and the loan or deposit sub-account of the same client	Free of charge	
<b>3.</b>	<b>INERNET BANKING</b>		

*Tariffs - Zapad banka JSC Podgorica – NON RESIDENT clients (valid from August 4<sup>th</sup> 2025 & SEPA credit transfers from October 6<sup>th</sup> 2025)*

Tariff item	Type of service	Fee	Calculation basis
	All payments with discount of 25% on the valid tariffs		
4.	CASH PAYMENTS – EXTERNAL		
4.1	Orders in DNS public revenues up to 1.000,00€	0,35 €	Order
4.2	Orders in RTGS		
4.2.1	Orders in RTGS up to 1000.00	3,00 €	Order
4.2.2	Orders in RTGS over 1000.00	0,10% (min. 3,00 €, max. 120,00 €)	Order
5.	CASH PAYMENTS – INTERNAL		
5.1	Cash payments		
5.1.1	Up to EUR 1.000.00	0.11 €	Order
5.1.2	From EUR 1.000.01 to EUR 3.000.00	0.37 €	Order
5.1.3	From EUR 3.000.01 to EUR 10.000.00	0.75 €	Order
5.1.4	From EUR 10.000.01 to EUR 50.000.00	3.75 €	Order
5.1.5	From EUR 50.000.01 to EUR 100.000.00	7.50 €	Order
5.1.6	Over EUR 100.000.00	15.00 €	Order
5.1.7	Cash payment to the account <sup>1</sup>	1,00%, min. 3,00 €	Order
5.2	Cash withdrawal		
5.2.1	Cash withdrawal from the account	Free of charge	
5.2.2	Cash withdrawal of deposit from transactional account	Free of charge	
6.	CURRENCY EXCHANGE OPERATIONS (cash/non-cash)	According to the Zapad Banka AD Podgorica approved exchange rates / Agreement	
NOTE:	<sup>1</sup> In case Individual customer (non-resident) is citizen of Republic of Serbia, Republic of Croatia, Republic of North Macedonia, Bosnia and Herzegovina, Republic of Slovenia, fees for National payment operation services (residents) are applicable; <sup>2</sup> Calculation and collection of fees in accordance with the tariffs for national payment operations is conducted on daily basis; <sup>3</sup> Payment of public revenues (budget) amounting to EUR 1.000,00 are rated as payments in DNS, while payments over EUR 1.000,00 are rated as payments in RTGS; <sup>4</sup> Orders are received in bank premises until 03:30pm.		

### 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 6,00)
1.3	Cash withdrawal at ATM's of other banks out of country	3,00% (min. EUR 6,00)
1.4	Cash advance at branch POS of other banks in country	3,00% (min. EUR 6,00)
1.5	Cash advance at branch POS of other banks out of country	3,00% (min. EUR 6,00)
1.6	Balance inquiry	EUR 0,50
1.7	PIN change	EUR 1,00
1.8	Card issuance – one off fee	EUR 1,50
1.9	Card reissuance – one off fee	EUR 1,50
1.10	Monthly maintenance – main and additional cards	EUR 3,00
1.11	Card and/or pin change (lost, stolen, damaged)	EUR 5,00
1.12	Dispute complaint	EUR 5,00

*Tariffs - Zapad banka JSC Podgorica – NON RESIDENT clients (valid from August 4<sup>th</sup> 2025 & SEPA credit transfers from October 6<sup>th</sup> 2025)*

1.13	International black list	EUR 25,00
1.14	Conversion	1,50%
1.15	Card and PIN delivery courier costs	Real costs
1.16	Card unblocking	EUR 2,00

### 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 6,00)
2.3	Cash withdrawal at ATM's of other banks out of country	3,00% (min. EUR 6,00)
2.4	Cash advance at branch POS of other banks in country	3,00% (min. EUR 6,00)
2.5	Cash advance at branch POS of other banks out of country	3,00% (min. EUR 6,00)
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	EUR 2,50
2.9	Card maintenance – monthly fee – (Lounge Key & Global Data Roaming)	EUR 8,00
2.10	Card and/or pin change (lost, stolen, damaged)	EUR 5,00
2.11.	Dispute complaint	EUR 5,00
2.12	International black list	EUR 25,00
2.13	Lounge Key fee / per visit	EUR 25,00
2.14	Conversion	1,50%
2.15	Card and PIN delivery courier costs	Real costs
2.16	Card unblocking	EUR 2,00

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

Tariff item	Safe deposit boxes services fees	Fees amount
<b>1.</b>	<b>Small size safe deposit boxes – Lease period</b>	
1.1	3 (three) months	EUR 150,00
1.2	6 (six) months	EUR 210,00
1.3	12 (twelve ) months	EUR 300,00
1.4	24 (twenty-four) months	EUR 550,00
1.5	36 (thirty-six) months	EUR 800,00
<b>2.</b>	<b>Middle size safe deposit boxes – Lease period</b>	
2.1.	3 (three) months	EUR 210,00
2.2	6 (six) months	EUR 270,00
2.3	12 (twelve ) months	EUR 370,00
2.4	24 (twenty-four) months	EUR 670,00
2.5	36 (thirty-six) months	EUR 970,00
<b>3.</b>	<b>Big size safe deposit boxes - Lease period</b>	
3.1.	3 (three) months	EUR 270,00
3.2	6 (six) months	EUR 330,00
3.3	12 (twelve) months	EUR 500,00

*Tariffs - Zapad banka JSC Podgorica – NON RESIDENT clients (valid from August 4<sup>th</sup> 2025 & SEPA credit transfers from October 6<sup>th</sup> 2025)*

Tariff item	Safe deposit boxes services fees	Fees amount
3.4	24 (twenty-four) months	EUR 850,00
3.5	36 (thirty-six) months	EUR 1.200,00
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 ban i.e. keeping the forbidden things	Up to the real costs
6.	Costs including: 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; 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; iii) all other expenses – that are not above mentioned - which may arise from the conclusion or the execution of this Contract.	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	The fees shall be paid for the minimum safe deposit box lease period of 3 (three) months and depending on the safe deposit box dimensions.
8.	Sending notification letter to the Client	Free of charge
NOTE:	<ul style="list-style-type: none"> <li>The fees are stated with the VAT included.</li> </ul>	

## II Fees review - ENTREPRENEURS – NON RESIDENT CLIENTS

### 1. International payment operations fees – Entrepreneurs

Tariff item	Type of service	Fee
1.	Account maintenance	
1.1	Entrepreneurs	
1.1.1	Transactional account opening	EUR 740,00
1.1.2	Monthly maintenance of transactional account	
1.1.2.1	from 1 <sup>st</sup> till 6 <sup>th</sup> month	Free of charge
1.1.2.2	from 7 <sup>th</sup> month	EUR 25,00
1.1.3	Opening of each subsequent transactional account	EUR 70,00
1.1.3.1	Monthly maintenance of subsequent transactional account	EUR 15,00



*Tariffs - Zapad banka JSC Podgorica – NON RESIDENT clients (valid from August 4<sup>th</sup> 2025 & SEPA credit transfers from October 6<sup>th</sup> 2025)*

Tariff item	Type of service	Fee
1.2	Opening of transactional account (national and international payment transactions by payment card)	Free of charge
1.2.1	Monthly maintenance of transactional account (national and international payment transactions by payment card)	Free of charge
1.3	Statement of account, per statement	
1.3.1	Regular, in the bank or via email	Free of charge
1.3.2	Regular, via mail	EUR 0,50
1.3.3	Regular, via mail outside of Montenegro	EUR 5,00
1.3.4	Upon the request, stamped by the bank, for current calendar year	EUR 10,00
1.4	Account statement, per page	
1.4.1	Regular, via fax	EUR 5,00
1.4.2	Upon the request, stamped by the bank, for previous years	EUR 1,00
1.5	% rate for unauthorized debit balance on annual basis	60,00%
1.6	Account closing	Free of charge
<b>2.</b>	<b>E-banking</b>	
<b>2.1</b>	<b>Internet-banking</b>	
2.1.1	Connection	Free of charge
2.1.2	Maintenance	Free of charge
2.1.3	Hardware or Software Token	
2.1.3.1	Connection	EUR 60,00
2.1.3.2	Connection to another user	Free of charge
2.1.3.3	Unblocking	Free of charge
2.1.4	Fee for the sent One Time Pin via SMS	Included in the fee for Information services
2.1.5	Fee for the sent One Time Pin via Viber	Free of charge
<b>2.2</b>	<b>Mobile banking</b>	Free of charge
2.3	Notification services SMS – activation	Free of charge
2.4	Notification services SMS	EUR 2,00 monthly
2.4.1	Notification services - viber	Free of charge
<b>3.</b>	<b>Escrow account</b>	
3.1	Escrow account opening	0,35%, min. EUR 150,00
3.2	Escrow account - terms changes	EUR 50,00
3.3	Escrow account - closing	Free of charge
<b>4.</b>	<b>Trust transactions</b>	
4.1	Bank's commission	0,70% on annual basis, min. EUR 25,00
<b>5.</b>	<b>Additional services</b>	
5.1	Bank's certificate	EUR 20,00
5.2	Non-standard certificate	EUR 75,00
5.3	Notary Public certification and/or certificate legalization	EUR 150,00 + real costs
5.4	Faxing notifications	EUR 5,00
5.5	Audit request certificate	EUR 50,00
5.6	Bank's recommendations	EUR 50,00
5.7	SWIFT copy	Free of charge

*Tariffs - Zapad banka JSC Podgorica – NON RESIDENT clients (valid from August 4<sup>th</sup> 2025 & SEPA credit transfers from October 6<sup>th</sup> 2025)*

Tariff item	Type of service	Fee
5.8	Complaint costs and payment details changes (incomplete user data, wrong user data, omitted payment data, currency date changes, executed payment order withdrawal)	EUR 50,00 + Correspondent bank's fees
5.9	Scanned document with bank's stamp	EUR 5,00 per page
5.10	One delivery courier costs	EUR 100,00 up to 2 sets of documents + EUR 50,00 for each new set
5.11	One delivery courier costs from Representative office	Up to the real costs
5.12	Return of inflow	EUR 20,00 + real costs
5.13	Sending warning letter fee	Free of charge

Tariff item	Transaction <sup>1,2</sup>	Currency date	Fees	
1.	EUR <sup>5</sup>		SHA/BEN	OUR <sup>3</sup>
1.1	Up to 49.999,99 EUR			
1.1.1	Standard	T+2	EUR 35,00	EUR 45,00
1.1.2	Urgent	T+1	EUR 45,00	EUR 55,00
1.1.3	Express	T	EUR 55,00	EUR 65,00
1.1.4	Up to EUR 150,00	T+2, T+1, T	EUR 8,00	EUR 8,00
1.2	Od EUR 50.000,00	T+2, T+1, T	0,15% of the amount, max. EUR 200,00	0,15% of the amount, max. EUR 200,00
1.3	Payment in favor of beneficiary of countries of Group C <sup>4</sup>	T+2, T+1, T	0,15% of the amount, min. EUR 90,00; max. EUR 240,00	0,15% of the amount, min. EUR 100,00; max. EUR 250,00
2.	USD <sup>5</sup>		SHA/BEN	OUR <sup>3</sup>
2.1	Standard	T+2	0,10% of the amount, min. EUR 55,00; max. EUR 80,00	0,10% of the amount, min. EUR 60,00; max. EUR 90,00
2.2	Urgent	T+1	0,10% of the amount, min. EUR 70,00; max. EUR 90,00	0,10% of the amount, min. EUR 100,00; max. EUR 150,00
2.3	Express	T	0,10% of the amount, min. EUR 80,00; max. EUR 160,00	0,10% of the amount, min EUR 110,00; max. EUR 250,00
3.	In other currencies <sup>3,5</sup>		SHA/BEN	OUR
3.1	Standard	T+2	EUR 100,00	EUR 110,00
3.2	Urgent	T+1	EUR 120,00	EUR 130,00
3.3	Express	T	EUR 140,00	EUR 150,00
4.	UAH			
4.1	External	T	0,10% of the amount, min. EUR 25,00	
4.2	Internal	T	0,10% of the amount, min. EUR 5,00	
5.	LORO Remittance – cash flow from abroad <sup>5</sup>		Free of charge	
6.	Additional fee for a payment in currency that differs from the account currency		0,20% of the amount, min. EUR 5,00	
NOTE:	<sup>1</sup> Calculation and collection of fees for international payment transactions is conducted on daily basis; <sup>2</sup> Orders are received in the bank premises until 03:30pm. <sup>3</sup> Correspondent banks' fees - covered by the Bank. Third-party banks' fees are charged from the client-payer's account; <sup>4</sup> List of countries for Group "C": Independent State of Western Samoa, US Virgin Islands, Principality of Andorra, Anguilla, Antigua and Barbuda, Aruba, Commonwealth of the Bahamas, Barbados, State of Bahrain, Belize, Bermuda, Bonaire, British Virgin Islands, Brunei Darussalam, The Commonwealth of Dominica, Dominican Republic, Falkland Islands, Faroe Islands, Grenada, Gibraltar, Netherlands Antilles, Cayman Islands, Republic of Costa Rica, Curacao, Liberia, Republic of Mauritius, Malaysia, Republic of Maldives, Montserrat, Republic of the Marshall Islands, The Republic of Nauru, Cook Islands, Republic of Liberia, Isle of Man, Republic of Palau, Panama, Western Samoa, Republic of Seychelles, Saint Kitts and Nevis, Saint Vincent and the Grenadines, Saint Lucia, Saint-Martin, Northern Mariana Islands, Togo, Turks and Caicos Islands, Democratic Socialist Republic of Sri Lanka, Republic of Vanuatu; <sup>5</sup> Correspondent bank's fees for additional payment verification are charged from the client-payer's account.			

*Tariffs - Zapad banka JSC Podgorica – NON RESIDENT clients (valid from August 4<sup>th</sup> 2025 & SEPA credit transfers from October 6<sup>th</sup> 2025)*

7.	SEPA credit transfers		
Tariff item	Type of service	Fee	Calculation basis
7.1	Up to EUR 20.000,00 (electronic payment channels)	€ 1,99	order
7.2	From EUR 20.000,01 (electronic payment channels)	€ 25,00	order
7.3	Up to EUR 20.000,00 (branch office payment)	€ 3,99	order
7.4	From EUR 20.000,01 (branch office payment)	€ 50,00	order
NOTE:	• SEPA credit transfer's fees refer to the SEPA zone payments. Valid from October 6 <sup>th</sup> 2025.		

## 2. National payment operations fees – Entrepreneurs

Type of service	Fees	Calculation basis	Type of service
<b>1.</b>	<b>NON CASH PAYMENTS – EXTERNAL</b>	<b>08:00am - 08:00pm</b>	
1.1	Orders in DNS and RTGS public revenues up to EUR 1.000,00 submitted in hard copy, on the value date	0,40 €	Order
1.2	Orders in RTGS submitted on the value date		Order
1.2.1	Up to EUR 1.000,00 (urgent)	3,00 €	Order
1.2.2	From EUR 1.000,01 to EUR 3.000,00	3,50 €	Order
1.2.3	From EUR 3.000,01 to EUR 10.000,00	0,14%	Order
1.2.4	From EUR 10.000,01 to EUR 50.000,00	0,12% (min. 15,00 €)	Order
1.2.5	From EUR 50.000,01 to EUR 100.000,00	0,10% (min. 60,00 €)	Order
1.2.6	Over EUR 100.000,00	120,00 €	Order
1.3	RTGS Extra time fee	20,00 €	Per minute
1.4	Orders in RTGS extra time	0,40%	Order
1.5	Forced payment order /per order/	2,00 €	Order
<b>2.</b>	<b>NON CASH PAYMENTS – INTERNAL</b>	<b>08:00am - 08:00pm</b>	
2.1	Up to EUR 1.000,00	0,30 €	Order
2.2	From EUR 1.000,01 to EUR 10.000,00	2,00 €	Order
2.3	From EUR 10.000,01 to EUR 50.000,00	0,06%	Order
2.4	From EUR 50.000,01 to EUR 100.000,00	10,00 €	Order
2.5	Over EUR 100.000,00	20,00 €	Order
2.6	Transfer from one to another account of the same client within the Bank	Free of charge	
2.7	Intra-bank funds transfer between the transaction account and the loan or deposit sub-account of the same client	Free of charge	
<b>3.</b>	<b>E-ORDERS (Internet banking) - EXTERNAL TRANSACTIONAL PAYMENTS</b>	<b>08:00am - 08:00pm</b>	
3.1	Orders in DNS and RTGS public revenues up to EUR 1.000,00	0,30 €	Order
3.2	Orders in RTGS		
3.2.1	Up to EUR 1.000,00 (urgent)	2,25 €	Order
3.2.2	From EUR 1.000,01 to EUR 3.000,00	2,63 €	Order
3.2.3	From EUR 3.000,01 to EUR 10.000,00	0,11%	Order
3.2.4	From EUR 10.000,01 to EUR 50.000,00	0,09% (min. 11,25 €)	Order
3.2.5	From EUR 50.000,01 to EUR 100.000,00	0,08% (min. 45,00 €)	Order
3.2.6	Over EUR 100.000,00	90,00 €	Order

*Tariffs - Zapad banka JSC Podgorica – NON RESIDENT clients (valid from August 4<sup>th</sup> 2025 & SEPA credit transfers from October 6<sup>th</sup> 2025)*

<b>4.</b>	<b>E - ORDERS (Internet banking) - INTERNAL TRANSACTIONAL PAYMENTS</b>	<b>08:00am - 08:00pm</b>	
4.1	Up to EUR 1.000,00	0,23 €	Order
4.2	From EUR 1.000,01 to EUR 10.000,00	1,50 €	Order
4.3	From EUR 10.000,01 to EUR 50.000,00	0,045%	Order
4.4	From EUR 50.000,01 to EUR 100.000,00	10,00 €	Order
4.5	Over EUR 100.000,00	20,00 €	Order
4.6	Transfer from one to another account of the same client within the Bank	Free of charge	
<b>5.</b>	<b>CASH PAYMENTS</b>		
5.1	Cash payment to the account	1,00%, min. 10,00 €	Order
5.2	Cash withdrawal from the account	0,20%, min. 0,50 €	Order
<b>6.</b>	<b>CURRENCY EXCHANGE OPERATIONS</b>	According to the Agreement	
<b>NOTE:</b>	<ul style="list-style-type: none"> <li>Calculation and collection of fees in accordance with the tariffs for national payment operations is conducted on daily basis;</li> <li>Payment of public revenues (budget) amounting to EUR 1.000,00 are rated as payments in DNS, while payments over EUR 1.000,00 are rated as payments in RTGS;</li> <li>Orders are received in bank premises until 03:30pm;</li> <li>Single lower tariff (fee) applicable for the entire operating day, from 08:00am to 08:00pm. Valid from 04<sup>th</sup> August 2025.</li> </ul>		

### 3. Card operations fees – Entrepreneurs

#### 3.1 Mastercard Standard Debit

<b>Tariff item</b>	<b>Card type</b>	<b>Amount and/or %</b>
<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 6,00)
1.3	Cash withdrawal at ATM's of other banks out of country	3,00% (min. EUR 6,00)
1.4	Cash advance at branch POS of other banks in country	3,00% (min. EUR 6,00)
1.5	Cash advance at branch POS of other banks out of country	3,00% (min. EUR 6,00)
1.6	Balance inquiry	EUR 0,50
1.7	PIN change	EUR 1,00
1.8	Card issuance – one off fee	EUR 1,50
1.9	Card reissuance – one off fee	EUR 1,50
1.10	Monthly maintenance – main and additional cards	EUR 3,00
1.11	Card and/or pin change (lost, stolen, damaged)	EUR 5,00
1.12	Dispute complaint	EUR 5,00
1.13	International black list	EUR 25,00
1.14	Conversion	1,50%
1.15	Card and PIN delivery courier costs	Real costs
1.16	Card unblocking	EUR 2,00

#### 3.2 Mastercard Gold Debit

<b>Tariff item</b>	<b>Card type</b>	<b>Amount and/or %</b>
<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 6,00)

*Tariffs - Zapad banka JSC Podgorica – NON RESIDENT clients (valid from August 4<sup>th</sup> 2025 & SEPA credit transfers from October 6<sup>th</sup> 2025)*

2.3	Cash withdrawal at ATM's of other banks out of country	3,00% (min. EUR 6,00)
2.4	Cash advance at branch POS of other banks in country	3,00% (min. EUR 6,00)
2.5	Cash advance at branch POS of other banks out of country	3,00% (min. EUR 6,00)
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 – additional cards	EUR 2,50
2.9	Card maintenance – monthly fee – (Lounge Key & Global Data Roaming)	EUR 8,00
2.10	Card and/or pin change (lost, stolen, damaged)	EUR 5,00
2.11.	Dispute complaint	EUR 5,00
2.12	International black list	EUR 25,00
2.13	Lounge Key fee / per visit	EUR 25,00
2.14	Conversion	1,50%
2.15	Card and PIN delivery courier costs	Real costs
2.16	Card unblocking	EUR 2,00

### III Fees review - LEGAL ENTITIES – NON RESIDENT CLIENTS

#### 1. International payment operations fees – Legal entities

Tariff item	Type of service	Fees amount
<b>1.</b>	<b>Transaccional account</b>	
1.1	Transactional account opening	
1.1.1	Transactional account opening documentation preview	EUR 200,00
1.1.2	Transactional account opening for a client of Group A <sup>4</sup>	EUR 4.700,00
1.1.3	Transactional account opening for a client of Group B <sup>5</sup>	EUR 2.100,00
1.1.4.	Transactional account opening for the legal entity, in whose ownership structure there are the persons for whom enhance due diligence is carried out (e.g. political exposed person – PEP, the persons from high-risk “third countries”, etc...)	EUR 3.000,00
1.2	Monthly maintenance of transactional account	
1.2.1	Monthly maintenance of transactional account for a client of Group A <sup>4</sup> from 1 <sup>st</sup> till 6 <sup>th</sup> month	Free of charge
1.2.2	Monthly maintenance of transactional account for a client of Group A <sup>4</sup> from 7 <sup>th</sup> month	EUR 150,00
1.2.3	Monthly maintenance of transactional account for a client of Group B <sup>5</sup> from 1 <sup>st</sup> till 6 <sup>th</sup> month	Free of charge
1.2.4	Monthly maintenance of transactional account for a client of Group B <sup>5</sup> from 7 <sup>th</sup> month	EUR 50,00
1.3	Opening of each subsequent transactional account	
1.3.1	Opening of subsequent transactional account for a client of Group A <sup>4</sup>	EUR 500,00
1.3.2	Opening of subsequent transactional account for a client of Group B <sup>5</sup>	EUR 350,00
1.3.3	Monthly maintenance of subsequent transactional account	EUR 25,00
1.4	Transactional account opening (national and international payment transactions by payment card)	Free of charge
1.4.1	Monthly maintenance of transactional account (national and international payment transactions by payment card)	Free of charge
1.5	Yearly renewal and ownership structure' changes	
1.5.1	Document checking with direct ownership structure – Beneficial owners defined in the Client's Register Extract	Free of charge

*Tariffs - Zapad banka JSC Podgorica – NON RESIDENT clients (valid from August 4<sup>th</sup> 2025 & SEPA credit transfers from October 6<sup>th</sup> 2025)*

Tariff item	Type of service	Fees amount
1.5.2	Document checking with indirect ownership structure - one or more legal entities or nominee shareholders	EUR 200,00
1.5.3	Document checking with indirect ownership structure – trusts & funds that manage assets on behalf of the UBO	EUR 500,00
1.6	Statement of account, per statement	
1.6.1	Regular, in the bank or via email	Free of charge
1.6.2	Regular, via mail	EUR 0,50
1.6.3	Regular, via mail outside Montenegro	EUR 5,00
1.6.4	Upon the request, stamped by the bank, for current calendar year	EUR 10,00
1.7	Statement of account, per page	
1.7.1	Regular, via fax	EUR 5,00
1.7.2	Upon the request, stamped by the bank, for the previous years	EUR 1,00
1.8	Specimen of signatures and stamp replacement	EUR 100,00
1.9	% rate for unauthorized debit balance on annual basis	60%
1.10	Booking of salaries, suspensions and payments, according to the list	According to the agreement
1.11	Closing of transactional account <sup>1</sup>	
1.11.1	Closing of transactional account for a client of Group A <sup>4</sup>	EUR 1.000,00
1.11.2	Closing of transactional account for a client of Group B <sup>5</sup>	EUR 500,00
1.11.3	Closing of transactional account (national and international payment transactions by payment card)	Free of charge
<b>2.</b>	<b>E-banking</b>	
<b>2.1</b>	<b>Internet-banking</b>	
2.1.1	Connection	Free of charge
2.1.2	Maintenance	Free of charge
2.1.3	Hardware or Software Token	
2.1.3.1	Connection	EUR 60,00
2.1.3.2	Connection to another user	Free of charge
2.1.3.3	Unblocking	Free of charge
2.1.4	Fee for the sent One Time Pin via SMS	Included in the fee for Information service
2.1.5	Fee for the sent One Time Pin via Viber	Free of charge
<b>2.2</b>	<b>Mobile banking</b>	Free of charge
2.3	Notification services SMS – activation	Free of charge
2.4	Notification services SMS	EUR 5,00 monthly
2.4.1	Notification services - viber	Free of charge
<b>3.</b>	<b>Escrow account</b>	
3.1	Opening of Escrow account	0,35%, min. 150,00 EUR
3.2	Change of the terms for Escrow account	EUR 50,00
3.3	Closing of Escrow account	Free of charge
<b>4.</b>	<b>Trust transactions</b>	
4.1	Bank commission	0,70% on annual basis, min. EUR 25,00
<b>5.</b>	<b>Additional services</b>	
5.1	Bank certificate	EUR 50,00
5.2	Non-standard certificate	EUR 100,00
5.3	Notary Public certification and/or certificate legalization	EUR 150,00 + real costs

*Tariffs - Zapad banka JSC Podgorica – NON RESIDENT clients (valid from August 4<sup>th</sup> 2025 & SEPA credit transfers from October 6<sup>th</sup> 2025)*

Tariff item	Type of service	Fees amount
5.4	Faxing notifications	EUR 5,00
5.5	Audit request certificate	EUR 100,00
5.6	Bank's recommendations	EUR 100,00
5.7	Enhance due diligence client's transaction analysis fee (loan, loan repayment, receivables assignment agreement, referral agreement, dividend's payment whose source is another legal entity's dividend, etc.)	0,10% from the amount, min. EUR 200,00, max. EUR 1.000,00
5.8	SWIFT copy	EUR 5,00 per SWIFT notification or EUR 20,00 on monthly basis
5.9	Complaint costs and payment details changes (incomplete user data, wrong user data, omitted payment data, currency date changes, executed payment order withdrawal)	EUR 50,00 + Correspondent bank's fees
5.10	Scanned document with bank's stamp	EUR 5,00 per page
5.11	One delivery courier costs	EUR 100,00, up to 2 sets of documents + EUR 50,00 for each new set
5.12	One delivery courier costs from Representative office	Up to the real costs
5.13	Inflow return	EUR 20,00 + real costs

Tariff item	Transaction <sup>2,3</sup>	Currency date	Fees	
<b>1.</b>	<b>EUR<sup>8</sup></b>		<b>SHA/BEN</b>	<b>OUR<sup>6</sup></b>
1.1	Up to 49.999,99 EUR			
1.1.1	Standard	T+2	EUR 35,00	EUR 45,00
1.1.2	Urgent	T+1	EUR 45,00	EUR 55,00
1.1.3	Express	T	EUR 55,00	EUR 65,00
1.1.4	Up to EUR 150,00	T+2, T+1, T	EUR 8,00	EUR 8,00
1.2	from 50000,00 EUR	T+2, T+1, T	0,15% of the amount, max. EUR 200,00	0,15% of the amount, max. EUR 200,00
1.3	<b>Payment in favor of beneficiary of countries of Group C<sup>7</sup></b>	T+2, T+1, T	0,15% of the amount, min. EUR 90,00; max. EUR 240,00	0,15% of the amount, min. EUR 100,00; max. EUR 250,00
<b>2.</b>	<b>USD<sup>8</sup></b>		<b>SHA/BEN</b>	<b>OUR<sup>6</sup></b>
2.1	Standard	T+2	0,10% of the amount, min. EUR 55,00; max. EUR 80,00	0,10% of the amount, min. EUR 60,00; max. EUR 90,00
2.2	Urgent	T+1	0,10% of the amount, min. EUR 70,00; max. EUR 90,00	0,10% of the amount, min. EUR 100,00; max. EUR 150,00
2.3	Express	T	0,10% of the amount, min. EUR 80,00; max. EUR 160,00	0,10% of the amount, min EUR 110,00; max. EUR 250,00
<b>3.</b>	<b>In other currencies<sup>6,8</sup></b>		<b>SHA/BEN</b>	<b>OUR</b>
3.1	Standard	T+2	EUR 100,00	EUR 110,00
3.2	Urgent	T+1	EUR 120,00	EUR 130,00
3.3	Express	T	EUR 140,00	EUR 150,00
<b>4.</b>	<b>UAH</b>			
4.1	External	T	0,10% of the amount, min. EUR 25,00	
4.2	Internal	T	0,10% of the amount, min. EUR 5,00	
<b>5.</b>	<b>LORO Remittance – cash flow from abroad<sup>8</sup></b>		Free of charge	
<b>6.</b>	<b>Additional fee for a payment in currency</b>		0,20% of the amount, min. EUR 5,00	



*Tariffs - Zapad banka JSC Podgorica – NON RESIDENT clients (valid from August 4<sup>th</sup> 2025 & SEPA credit transfers from October 6<sup>th</sup> 2025)*

Tariff item	Transaction <sup>2,3</sup>	Currency date	Fees
	that differs from the account currency		
NOTE:	<sup>1</sup> In accordance with the Law on Payment Operations, closing of account is free of charge, if the client's account is closed after 6 (six) months of its opening; <sup>2</sup> Calculation and collection of fees for international payment operations is conducted on daily basis; <sup>3</sup> Orders are received in the bank premises until 03:30pm; <sup>4</sup> List of countries for Group A: Antigua and Barbuda, Commonwealth of the Bahamas, Barbados, State of Bahrain, Belize, Brunei Darussalam, Grenada, Territories dependent on the United Kingdom of Great Britain and Northern Ireland (Anguilla, Bermuda, British Virgin Islands, Montserrat, Gibraltar, Turks and Caicos Islands, Cayman Islands), The Commonwealth of Dominica, Republic of Costa Rica, Panama, Republic of Mauritius, Malaysia - Labuan, Republic of Maldives, Netherlands Antilles (Curacao, Saint-Martin (Netherlands Part), Bonaire, Sint-Eustatius and Saba), New Zealand (Cook Islands, Niue), Independent State of Western Samoa, Republic of Seychelles, Saint Kitts and Nevis, Saint Lucia, Saint Vincent and the Grenadines, Kingdom of Tonga, Democratic Socialist Republic of Sri Lanka, Republic of Palau, Principality of Andorra, Aruba, Republic of Vanuatu, Republic of Liberia, Republic of the Marshall Islands, The Republic of Nauru, Hong Kong (companies which do not operate on the territory of Hong Kong and do not pay income tax), United Arab Emirates (for companies registered in free economic zones without trading License), United Kingdom (companies in the form of Limited Partnership, Limited Liability Partnership), Ireland (companies in the form of Limited Partnership, Limited Liability Partnership), Canada (companies in the form of Limited Partnership, Limited Liability Partnership); <sup>5</sup> List of countries for Group B: All countries which are not listed in the preceding paragraph; <sup>6</sup> Third-party banks' fees are charged from the client-payer's account; <sup>7</sup> List of countries for Group C: Independent State of Western Samoa, US Virgin Islands, Principality of Andorra, Anguilla, Antigua and Barbuda, Aruba, Commonwealth of the Bahamas, Barbados, State of Bahrain, Belize, Bermuda, Bonaire, British Virgin Islands, Brunei Darussalam, The Commonwealth of Dominica, Dominican Republic, Falkland Islands, Faroe Islands, Grenada, Gibraltar, Netherlands Antilles, Cayman Islands, Republic of Costa Rica, Curacao, Liberia, Republic of Mauritius, Malaysia, Republic of Maldives, Montserrat, Republic of the Marshall Islands, The Republic of Nauru, Cook Islands, Republic of Liberia, Isle of Man, Republic of Palau, Panama, Western Samoa, Republic of Seychelles, Saint Kitts and Nevis, Saint Vincent and the Grenadines, Saint Lucia, Saint-Martin, Northern Mariana Islands, Togo, Turks and Caicos Islands, Democratic Socialist Republic of Sri Lanka, Republic of Vanuatu; <sup>8</sup> Correspondent banks' fees for additional verification of payment.		

7.	SEPA credit transfers		
Tariff item	Type of service	Fee	Calculation basis
7.1	Up to EUR 20.000,00 (electronic payment channels)	€ 1,99	order
7.2	From EUR 20.000,01 (electronic payment channels)	€ 25,00	order
7.3	Up to EUR 20.000,00 (branch office payment)	€ 3,99	order
7.4	From EUR 20.000,01 (branch office payment)	€ 50,00	order
NOTE:	• SEPA credit transfer's fees refer to the SEPA zone payments. Valid from October 6 <sup>th</sup> 2025.		

## 2. National payment operations fees – Legal entities

Tariff item	Type of service	Fee	Calculation basis
1.	<b>NON CASH PAYMENTS – EXTERNAL</b> <sup>1,2,3</sup>	<b>08:00am - 08:00pm</b>	
1.1	Orders in DNS and RTGS public revenues, up to EUR 1.000,00, submitted in hard copy, on the value date	0,40 €	Order
1.2	Orders in RTGS submitted on the value date		
1.2.1	Up to EUR 1.000,00 (urgent)	3,00 €	Order
1.2.2	From EUR 1.000,01 to EUR 3.000,00	3,50 €	Order
1.2.3	From EUR 3.000,01 to EUR 10.000,00	0,14%	Order
1.2.4	From EUR 10.000,01 to EUR 50.000,00	0,12%, min. 15,00 €	Order
1.2.5	From EUR 50.000,01 to EUR 100.000,00	0,10%, min. 60,00 €	Order
1.2.6	Over EUR 100.000,00	120,00 €	Order
1.3	RTGS Extra time fee	20,00 €	Per minute
1.4	Orders in RTGS extra time	0,40%	Order
1.5	Forced payment order	2,00 €	Order
2.	<b>NON CASH PAYMENTS – INTERNAL</b> <sup>1,3</sup>	<b>08:00am - 08:00pm</b>	



*Tariffs - Zapad banka JSC Podgorica – NON RESIDENT clients (valid from August 4<sup>th</sup> 2025 & SEPA credit transfers from October 6<sup>th</sup> 2025)*

2.1	Up to EUR 1.000,00	0,30 €	Order
2.2	From EUR 1.000,01 to EUR 10.000,00	2,00 €	Order
2.3	From EUR 10.000,01 to EUR 50.000,00	0,06 %	Order
2.4	From EUR 50.000,01 to EUR 100.000,00	10,00 €	Order
2.5	Over EUR 100.000,00	20,00 €	Order
2.6	Transfer from one to another account of the same client within the Bank	Free of charge	
2.7	Intra-bank transfer of funds between the transaction account and the loan or deposit party of the same client	Free of charge	
3.	<b>E-ORDERS (INTERNET BANKING) FOR EXTERNAL TRANSACTIONAL PAYMENTS<sup>1,2,3</sup></b>	<b>08:00am - 08:00pm</b>	
3.1	Orders in DNS and RTGS public revenues up to EUR 1.000,00	0,30 €	Order
3.2	Orders in RTGS		
3.2.1	Up to EUR 1.000,00 (urgent)	2,25 €	Order
3.2.2	From EUR 1.000,01 to EUR 3.000,00	2,63 €	Order
3.2.3	From EUR 3.000,01 to EUR 10.000,00	0,11 %	Order
3.2.4	From EUR 10.000,01 to EUR 50.000,00	0,09%, min. 11,25 €	Order
3.2.5	From EUR 50.000,01 to EUR 100.000,00	0,08%, min. 45,00 €	Order
3.2.6	Over EUR 100.000,00	90,00 €	Order
4.	<b>E-ORDERS (INTERNET-BANKING) FOR INTERNAL TRANSACTIONAL PAYMENTS<sup>1,3</sup></b>	<b>08:00am - 08:00pm</b>	<b>Basis for calculation</b>
4.1	Up to EUR 1.000,00	0,23 €	Order
4.2	From EUR 1.000,01 to EUR 10.000,00	1,50 €	Order
4.3	From EUR 10.000,01 to EUR 50.000,00	0,045 %	Order
4.4	From EUR 50.000,01 to EUR 100.000,00	10,00 €	Order
4.5	Over EUR 100.000,00	20,00 €	Order
4.6	Transfer from one to another account of the same client within the Bank	Free of charge	
5.	<b>CASH PAYMENTS<sup>1,3</sup></b>		<b>Basis for calculation</b>
5.1	Cash payment to the account	1,00%, min. 10,00 €	Order
5.2	Cash withdrawal from the account	0,20% (min. 0,50 €)	Order
6.	<b>CURRENCY EXCHANGE OPERATIONS</b>	According to the Agreement	
NOTE:	<ul style="list-style-type: none"><li>• Calculation and collection of fees in accordance with tariffs for national payment operations is conducted on daily basis;</li><li>• Payment of public revenues (budget) amounting to EUR 1.000,00 are rated as payments in DNS, while payments over EUR 1.000,00 are rated as payments in RTGS;</li><li>• Orders are received in bank premises until 03:30pm;</li><li>• Single lower tariff (fee) applicable for the entire operating day, from 08:00am to 08:00pm. Valid from 04<sup>th</sup> August 2025.</li></ul>		

### 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	1,00% (min. EUR 2,00)
1.2	Cash withdrawal at ATM's of other banks in country	3,00% (min. EUR 6,00)

*Tariffs - Zapad banka JSC Podgorica – NON RESIDENT clients (valid from August 4<sup>th</sup> 2025 & SEPA credit transfers from October 6<sup>th</sup> 2025)*

Tariff item	Card type	Amount and/or %
1.3	Cash withdrawal at ATM's of other banks out of country	3,00% (min. EUR 6,00)
1.4	Cash advance at branch POS of other banks in country	3,00% (min. EUR 6,00)
1.5	Cash advance at branch POS of other banks out of country	3,00% (min. EUR 6,00)
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 – main and additional cards	EUR 2,50
1.9	Card maintenance – monthly fee – (Lounge Key & Global Data Roaming)	EUR 8,00
1.10	Card and/or pin change (lost, stolen, damaged)	EUR 5,00
1.11	Dispute complaint	EUR 5,00
1.12	International black list	EUR 25,00
1.13	LoungeKey per visit	EUR 25,00
1.14	Conversion	1,50%
1.15	Card and PIN delivery courier costs	Real costs
1.16	Card unblocking	EUR 2,00

#### 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

*Tariffs - Zapad banka JSC Podgorica – NON RESIDENT clients (valid from August 4<sup>th</sup> 2025 & SEPA credit transfers from October 6<sup>th</sup> 2025)*

<b>Tariff item</b>	<b>Transaction</b>	<b>Amount and/or %</b>
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 rates established by Zapad Banka AD Podgorica.</li> </ul>	