



Fee Information Document (FID)

Name of the account provider: UNIVERSAL CAPITAL BANK AD PODGORICA

Account name: Transaction account (for national and international payment transactions) - Residents

Date: 27.02.2026.

This document contains fee information for the most common services associated with a consumer payment account.

If the payment service provider does not provide one of the services from the list of the common services, it shall indicate that it does not provide that service.

Fees may also apply for using services linked to the account which are not listed here, and detailed pre-contractual and contractual information on all services, including fees for services that are not on the list of the most common services, are provided in the Decision on Fee Tariff and in the General Terms and Conditions, available on the website <https://ucbank.me/tarifnik>

The provider of payment services shall make available to the consumer free of charge a glossary of payment services, which contains terms and definitions of services registered in the list of the most common services, as well as other definitions should they exist.

Service	Fee
General account services	
Account Management	Fee for managing a transaction account for personal income (annually) EUR 12.00
Internet payment	Service Charge (annually) EUR 12.00
Mobile payment	Service Charge (annually) EUR 12.00
Payments (excluding cards)	
National payment transaction - transfer of funds to a payment account in Montenegro	Cash and non-cash payment - external
	DNS and RTGS public revenues up to EUR 499.99 EUR 0.65
	DNS and RTGS public revenues from EUR 500.00 to EUR 999.99 EUR 0.95
	DNS and RTGS public revenues from EUR 1000.00 to EUR 3,000.00 EUR 2.25
	DNS and RTGS public revenues from EUR 3,000.01 to EUR 5,000.00 0.27%
	DNS and RTGS public revenues from EUR 5,000.01 to EUR 10,000.00 0.28%

	DNS and RTGS public revenues from EUR 10,000.01 to EUR 100,000.00	0.29%
	RTGS over 100,000.01	EUR 299.25
	Cash and non-cash payment - internal	
	All transactions within the bank, within the account of the same client	No fee
	Internal orders, transfer up to EUR 499.99	EUR 0.30
	Internal orders from EUR 500 up to EUR 999.99	EUR 0.45
	Internal orders from EUR 1,000.00 up to EUR 4,999.99	EUR 1.00
	Internal orders from EUR 5,000.00 up to EUR 9,999.99	EUR 2.00
	Internal orders over EUR 10,000.00	0.03% (max. EUR 200.00)
	Electronic banking	
	Internal payments	EUR 0.10
	External payments < EUR 1,000.00	EUR 0.30
	External payments > EUR 1,000.00	0.10% (min. EUR 2.00)
International payment transaction - transfer of funds to an account abroad	INTERNATIONAL PAYMENTS INTERNATIONAL PAYMENTS BASED ON ORDER OF THE ACCOUNT HOLDER	
	SWIFT	
	International payment < EUR 1,000.00	EUR 15.00
	International payment from EUR 1,000.01 to EUR 5,000.00	EUR 20.00
	International payment from EUR 5,000.01 to EUR 20,000.00	0.35% (min. EUR 20.00)
	International payment from EUR 20,000.01 to EUR 100,000.00	0.25% (min. EUR 70.00)
	International payment > EUR 100,000.01	0.20% (min. EUR 250.00)
	International payment via correspondent account with Privat 3 Money	+0.60% (additional fee)
	DEBT (OUR) option for NOSTRO account	0.30% (min. EUR 10.00)

	<p>SEPA First daily transfer for amount up to 200.00 EUR No fee</p> <p>International payments for amounts up to 20,000.00 EUR (ebanking entry) 1.99 EUR</p> <p>International payments for amounts over 20,000.00 EUR (ebanking entry) 25.00 EUR</p>
	<p>International payments for amounts up to 20,000.00 EUR (submitted at bank counters) 3.99 EUR</p> <p>International payments for amounts over 20,000.00 EUR (submitted at bank counters) 50.00 EUR</p> <p>CLEARING OF INTERNATIONAL PAYMENTS WITH SERBIA AND BOSNIA AND HERZEGOVINA</p> <p>International payments for amounts up to 500.00 EUR 3.00 EUR</p> <p>International payments for amounts from 500.01 to 1,000.00 EUR 5.00 EUR</p> <p>International payments for amounts from 1,000.01 to 5,000.00 EUR 10.00 EUR</p> <p>International payments for amounts from 5,000.01 to 20,000.00 EUR 0,20% (min 10,00 EUR)</p> <p>International payments for amounts from 20,000.01 to 100,000.00 EUR 0,15% (min 40,00 EUR)</p> <p>International payments for amounts over 100,000.01 EUR 0,10% (min 150,00 EUR)</p>
International payment transaction - receiving funds from abroad	<p>SWIFT</p> <p>Inflow to the transaction account for international payment transactions with the SHAR (SHA) and CRED (BEN) payment option 0.20% (min. 5.00 EUR)</p> <p>Inflow to the transaction account for international payment transactions with the DEBT (OUR) payment option (fee paid by sender) 0.20% (min. EUR 5.00, max. EUR 75.00)</p> <p>Inflow to the transaction account for international payment transactions via correspondent account with Privat 3 Money 0.60% (additional fee)</p> <p>SEPA</p> <p>Inflow in favor of the international bank account for amounts up to 20,000.00 EUR 1.99 EUR</p> <p>Inflow in favor of the international bank account for amounts over 20,000.00 EUR 25.00 EUR</p> <p>CLEARING OF INTERNATIONAL PAYMENTS WITH SERBIA AND BOSNIA AND HERZEGOVINA</p> <p>Inflow in favor of the international bank account with charges option SHAR (SHA) 0,10% (min 2,50 EUR)</p>

Standing order	Standing order from a resident's account	No fee
Payment of cash to a payment account	To bank accounts of the same person, including persons authorised to manage the account	No fee
Cards and cash		
Credit card issuance	MasterCard Credit Standard	
	Card issuance fee	No fee
	Card reissuance fee	No fee
	Annual maintenance fee	EUR 24.00
	Annual maintenance fee for additional card	EUR 12.00
	MasterCard Platinum Credit	
	Card issuance fee	No fee
	Card reissuance fee	No fee
	Annual maintenance fee	EUR 120.00
	Annual maintenance fee for additional card	EUR 84.00
	MasterCard Platinum Credit Metal	
	Card issuance fee	EUR 100.00
	Card reissuance fee	EUR 100.00
Annual maintenance fee	EUR 240.00	
Annual maintenance fee for additional card	EUR 180.00	
Debit card issuance	Visa Classic Debit	
	Card issuance fee	No fee
	Card reissuance fee	EUR 2.00
	Annual maintenance fee	No fee
	MasterCard Debit Standard	
	Card issuance fee	No fee
	Card reissuance fee	No fee
Annual maintenance fee	EUR 6.00	
Cash withdrawal with debit card at an ATM	Visa Classic Debit	
	Transactions at the Bank's ATMs and CKB ATMs	No fee
	Transactions at ATMs of other banks	3% (min. EUR 3.00)
	Transactions at ATMs abroad	3.5% (min. EUR 3.50)
	MasterCard Debit Standard	

	<p>Transactions at the Bank's ATMs and CKB ATMs No fee</p> <p>Transactions at ATMs of other banks 3% (min. EUR 3.00)</p> <p>Transactions at ATMs abroad 3.5% (min. EUR 3.50)</p>	
Cash withdrawal with credit card at an ATM	MasterCard Credit Standard	
	<p>Transactions at the Bank's ATMs and CKB ATMs No fee</p> <p>Transactions at ATMs of other banks 3% (min. EUR 3.00)</p> <p>Transactions at ATMs abroad 3.5% (min. EUR 3.50)</p>	
	MasterCard Platinum Credit	
	<p>Transactions at the Bank's ATMs and CKB ATMs No fee</p> <p>Transactions at ATMs of other banks 3% (min. EUR 3.50)</p> <p>Transactions at ATMs abroad 3.5% (min. EUR 3.50)</p>	
	MasterCard Platinum Credit Metal	
	<p>Transactions at the Bank's ATMs and CKB ATMs No fee</p> <p>Transactions at ATMs of other banks 3% (min. EUR 3.50)</p> <p>Transactions at ATMs abroad 3.5% (min. EUR 3.50)</p>	
	Overdrafts and related services	
	Allowed overdraft	<p>Once-off fee for tentative credit per transaction account (personal income account) for national payment transactions No fee</p> <p>Annual interest rate 9.00%</p>
	Other services	
	Notifications by means of remote communication	<p>(e.g. SMS transaction alerts) Annual fee EUR 6.00</p>