



Fee Information Document (FID)

Name of the account provider: UNIVERSAL CAPITAL BANK A.D. PODGORICA

Account name: Payment account with basic services for vulnerable consumers residents and non-residents

Date: 04.08.2026.

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/tarife/>. 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. <https://ucbank.me/tarife/>

Service	Fee
General account services	
Account management	Fee for managing a transaction account for personal income No fee
Internet payment	Service charge No fee
Mobile payment	Service charge No fee

Payments (excluding cards)	
National payment transaction - transfer of funds to a payment account in Montenegro	Cash and non-cash payment – external DNS, TIPS CLONE and RTGS public revenues up to 499.99 EUR No fee DNS, TIPS CLONE and RTGS public revenues from 500.00 EUR to 999.99 EUR No fee DNS, TIPS CLONE and RTGS from 1,000.00 EUR to 3,000.00 EUR No fee RTGS from 3,000.01 EUR to 5,000.00 EUR No fee RTGS from 5,000.01 EUR to 10,000.00 EUR No fee RTGS from 10,000.01 EUR to 100,000.00 EUR No fee RTGS over 100,000.01 EUR No fee
	Cash and non-cash payment – internal All transactions within the bank within the accounts of the same client No fee Internal orders transfer up to 499.99 EUR No fee Internal orders from 500 EUR to 999.99 EUR No fee Internal orders from 1,000.00 EUR to 4,999.99 EUR No fee Internal orders from 5,000.00 EUR to 9,999.99 EUR No fee Internal orders over 10,000.00 EUR No fee

	Electronic banking Internal payments No fee External payments (TIPS Clone orders) < 200.00 EUR No fee External payments < 1,000.00 EUR No fee External payments > 1,000.00 EUR No fee
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International payment transaction – transfer of funds to an account abroad	Service not available
International payment transaction – receiving funds from abroad	Service not available
Standing order	Execution of a 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	Service not available

Debit card issuance	Visa Classic Debit Card issuance fee for Visa Classic Debit No fee Card reissuance fee for Visa Classic Debit No fee Usage fee No fee MasterCard Debit Standard Card issuance fee for MCD No fee Card reissuance fee for MCD No fee Usage fee No fee
Cash withdrawal with debit card at an ATM	Visa Classic Debit Transactions at the Bank's ATMs No fee Transactions at ATMs of other banks 3% min 3.00 EUR Transactions at ATMs abroad 3.5% min 4.00 EUR MasterCard Debit Standard Transactions at the Bank's ATMs No fee Transactions at ATMs of other banks 3% min 3.00 EUR Transactions at ATMs abroad 3% min 4.00 EUR
Cash withdrawal with credit card at an ATM	Service not available

Overdrafts and related services	
Allowed overdraft	Service not available
Other services	
Notifications by means of remote communication	SMS notifications No fee