

Decision on fees for bank charges for corporate customers

(In effect from July 16, 2019 pursuant to Decision OKID20190716)

FEES FOR TRANSACTIONS IN NATIONAL PAYMENT SYSTEM				
SERIAL NUMBER	TARIFF NUMBER	TYPE OF SERVICE	CALCULATION BASE	FEE AMOUNT
1	1	Account registry activities		
1.1.0.	1.1.0.	Opening of an account	-	no charges
1.2.0.	1.2.0.	Account Maintenance (Fee Collection)	Monthly per account	2.00 €
1.3.0.	1.3.0.	Changes to the account registry	-	no charges
1.4.0.	1.3.1.	Deleting a Signatory	-	no charges
1.5.0.	1.3.2.	Changes by Account	-	no charges
1.6.0.	1.4.0.*	Account closure - if account closes before expiration of 12 months from its opening	-	10.00 €
1.7.0.	4.1.0.	Records of the foundation stake	-	5.00 €
1.8.0.	4.1.1.	Regular printing of bank statements	-	no charges
1.9.0.	4.1.2.	Subsequent printing of bank statements	per page	0.50 €
1.10.0.	4.1.3.	Certificate of intra-bank transactions for the Bank's customers as an integral part of the documentation for new placement	-	no charges
1.10.1.	3.6.1.	Exhausting all funds from the account		no charges
1.12.0.	15.10.0.	All types of hard-copy certificates	per certificate	5.00 €
* after the expiration of 12 months from the account opening, the Bank does not charge a closing fee				
2	2.1.	Intra-bank Pay-ins		
2.1.0.	2.1.0.	Cash payments of corporate customers (payments of turnovers and foundation capital)	-	no charges
2.1.0.1.	2.1.0.1.	Cash payment - cash back – refund from the cash register	from the pay-in amount	0.20% min.0.40 €
2.1.0.2	2.1.0.2	DNT usage fee	-	0 €
2.3.	2.3.	Intra-bank Pay-outs		
2.3.0.	2.3.0.	Cash pay-outs from the accounts of the corporate customers	from the pay-out amount	0.20% min. 0.40 €
2.3.1.	2.3.1.	Maximum intra-bank cash pay-out without a prior notice 5,000 €	-	-

3	3	No-cash payment system		
3.1.	3.1.	Hard-copy payment orders filed on Currency Date - Internal		
3.1.0.	3.0.0.	Internal transfers from/to accounts of the same customer	-	no charges
3.1.1.	3.1.0.	intra-bank (<500 €)	order	0.15 €
3.1.2.	3.1.0.	intra-bank (500 € - 1,000 €)	order	0.20 €
3.1.3.	3.1.0.	intra-bank (1,000 € - 1,500 €)	order	1.00 €
3.1.4.	3.1.0.	intra-bank (1,500 € - 2,999.99 €)	order	1.50 €
3.1.5.	3.1.0.	intra-bank (3,000 € - 9,999.99 €)	order	2.00 €
3.1.6.	3.1.0.	intra-bank (10,000 € - 49,999.99 €)	order amount	0.05%
3.1.7.	3.1.0.	intra-bank (50,000 € - 99,999.99 €)	order amount	0.04% min.30 €
3.1.8.	3.1.0.	intra-bank (≥ 100,000 €)	order amount	40.00 €
3.2.	3.2.	E-payment orders (E-banking)		
3.2.0.	3.2.0.	intra-bank (<500 €)	order	0.12 €
3.2.1.	3.2.0.	intra-bank (500 € - 1,000 €)	order	0.16 €
3.2.2.	3.2.0.	intra-bank (1,000 € - 1,500 €)	order	0.80 €
3.2.3.	3.2.0.	intra-bank (1,500 € - 2,999.99 €)	order	1.12 €
3.2.4.	3.2.0.	intra-bank (3,000 € - 9,999.99 €)	order	1.80 €
3.2.5.	3.2.0.	intra-bank (10,000 € - 49,999.99 €)	order amount	0.04%
3.2.6.	3.2.0.	intra-bank (50,000 € - 99,999.99 €)	order amount	0.03% min. 22.50 €
3.2.7.	3.2.0.	intra-bank (≥ 100,000 €)	order amount	32.00 €
3.3.	3.3.	Hard-copy payment orders filed on Currency Date - External		
3.3.0.	3.3.0.*	in GC and RTGS-u for payment of public revenues (<500 €)	order	0.35 €
3.3.1.	3.3.1.*	in GC and RTGS-u for payment of public revenues (<500 € - 999.99 €)	order	0.40 €
3.3.2.	3.3.2.**	in RTGS (<1,000 €)	order	3.00 €
3.3.3.	3.3.2.**	in RTGS (1,000 € - 2,999.99 €)	order	3.50 €
3.3.4.	3.3.2.**	in RTGS (3,000 € - 9,999.99 €)	order amount	0.14% min 5 €
3.3.5.	3.3.2.**	in RTGS (10,000 € - 49,999.99 €)	order amount	0.12% min 15 €
3.3.6.	3.3.2.**	in RTGS (50,000 € - 99,999.99 €)	order amount	0.10% min 55 €
3.3.7.	3.3.2.**	in RTGS (≥100,000 €)	order	120.00 €

3.4.	3.5.	Extended operations of RTGS		
3.4.1.	3.5.1.	extended work at the request of the participant	per minute	10.00 €
3.4.2.	3.5.2.	calculation of orders in extended work	order amount	0.30%
* fee of services for tariff items 3.3.0. and 3.3.1. increased by 30% for orders processed from 1:30 pm to 4:00 pm				
** fee of services for tariff item 3.3.2. is increased by 30% for orders processed from 2:00 pm to 5:30 pm				
3.5.	3.4.	E-payment orders (E-banking)		
3.5.0.	3.4.0.*	in GC and RTGS-u for payment of public revenues (<500 €)	order	0.27 €
3.5.1.	3.4.1.*	in GC and RTGS-u for payment of public revenues (<500 € - 999.99 €)	order	0.34 €
3.5.2.	3.4.2.0**	in RTGS (<1,000 €)	order	2.00 €
3.5.3.	3.4.2.0.**	in RTGS (1,000 € - 2,999.99 €)	order	2.80 €
3.5.4.	3.4.2.0.**	in RTGS (3,000 € - 9,999.99 €)	order amount	0.105% min 3.5€
3.5.5.	3.4.2.0.**	in RTGS (10,000 € - 49,999.99 €)	order amount	0.09% min 11 €
3.5.6.	3.4.2.0.**	in RTGS (50,000 € - 99,999.99 €)	order amount	0.075% min 45 €
3.5.7.	3.4.2.0.**	in RTGS (≥100,000 €)	order	90.00 €
* fee of services for tariff items 3.4.0. and 3.4.1. increased by 30% for orders processed from 1:30 pm to 4:00 pm				
** fee of services for tariff items 3.4.2.0 is increased by 30% for orders processed from 2:00 pm to 5:30 pm				
4	5	SMS service		
4.1.	5.2.	SMS for corporate customers		
4.1.0.	5.2.0.	Fee for SMS channel maintenance		0.10 €
4.1.1.	5.2.1.	Fee of SMS alarm		0.03 x Number of SMSs during the month
5	5	eBanking services		
5.1.	5.1.	eBanking for corporate customers, Erste NetBanking		
5.1.0.	5.1.0.	Issuance of Erste display card	per card	15.00 €
5.1.1.	6.3.0.	Fee for using the service	monthly	5.00 €
5.1.2.	5.2.0.	Re-issuance of stolen, lost or damaged Erste display card at customer's request	per card	15.00 €
5.1.3.		Issuance/re-issuance of mToken	per mToken	no charges

6.1.	6.1.	eBanking for corporate customers, Halcom eBanking		
6.1.0.	6.1.0.	Smart card	per card	63.00 €
6.1.1.	6.1.1.	Smart card reader	per reader	32.00 €
6.1.2.	6.1.2.	Connection to E-Bank for corporate customers	per connection	10.00 €
6.1.3.	6.1.3.	Corporate license for IBM DB2		181.50 €
6.1.4.	6.1.4.	Reinstalling the Personal Version – on-site work		20.00 €
6.1.5.	6.1.5.	Reinstalling the Corporate Version – on-site work		40.00 €
6.1.6.	6.1.6.	Fee for one proxy	User's account	5.20 €
6.1.7.	6.1.7.	Fee for two proxies	User's account	8.40 €
6.1.8.	6.1.8.	Fee for three and above proxies	User's account	11.60 €
7	13	MasterCard business credit card-revolving		
7.1.0	13.1.7.	Initial credit card issuance		no charges
7.1.1.	13.1.8.	Initial PIN issuance per credit card		no charges
7.1.2.	13.1.2.	Purchase of goods and services at ETPOS terminals in the country and abroad with a credit card		no charges
7.1.3.	13.1.9.	Monthly membership fee per card (depends on a number of cards)		2.66 - 5 €
7.1.4.	13.1.6.	SMS notification		0.60 €
7.1.5.	13.1.1.	Commission for cash withdrawal at Erste Bank ATMs in Montenegro		2.00%
7.1.6.	13.1.17.	Commission for cash withdrawal at ATMs in Montenegro not belonging to the Erste Bank net		3.00%
7.1.7.	13.1.18.	Commission for cash withdrawal at ATMs not belonging to the Erste Group net		3.00%
7.1.8.	13.1.19.	Pay-out of cash from a credit card at POS terminals of Erste Bank in Montenegro		2.00%
7.1.9.	13.1.20.	Pay-out of cash from a credit card at POS terminals in Montenegro (not belonging to the Erste Bank net)		3.00%
7.1.10.	13.1.21.	Pay-out of cash from a credit card at POS terminals outside Montenegro		3.00%
7.1.11.	13.1.3.	Subsequent credit card PIN issuance at the request of the customer		5.00 €
7.1.12.	13.1.4.	Re-issuance of a stolen, lost or damaged credit cards at customer's request		5.00 €
7.1.13.	13.1.22.	Unjustified credit card claims in the country		10.00 €
7.1.14.	13.1.23.	Unjustified credit card claims abroad		10.00 €
7.1.15.	13.1.27.	Minimum payment from the rest of the total debt-revolving		5 - 100 %

7.1.16.	13.1.29.	Minimum payment from the rest of the total debt-charge		100%
7.1.17.	13.1.28.	Minimum payment amount		100 €
7.1.18.	13.1.24.	Issuing a copy of the monthly report at customer's request		no charges
7.1.19.	13.1.5.	Credit card closing		10.00 €
7.1.20.	13.1.6.	Transactions conversion from a foreign currency to EUR		1.5% to the transaction amount
8	14	MasterCard business debit card		
8.1.0.	14.1.0.	Monthly membership fee per card		2.50 €
8.1.1.	14.1.1.	Pay-out of cash at ATMs of Erste Bank in Montenegro		no charges
8.1.2.	14.1.2.	Pay-out of cash at ATMs of other banks in Montenegro		2.00%
8.1.3.	14.1.3.	Re-issuance of a stolen, lost or damaged debit cards at customer's request		10.00 €
8.1.4.	14.1.4.	Subsequent debit card PIN issuance at the request of the customer		5.00 €
8.1.5.	14.1.5.	Debit card closing		10.00 €
8.1.6.	14.1.6.	SMS notification		0.60 €
8.1.7.	14.1.7.	Initial debit card issuance		no charges
8.1.8.	14.1.8.	Initial PIN issuance per debit card		no charges
8.1.9.	14.1.9.	Commission for cash withdrawal at Erste Bank ATMs in Montenegro		no charges
8.1.10.	14.1.10.	Commission for cash withdrawal at ATMs belonging to other banks in the country and abroad		2.00%
8.1.11.	14.1.11.	Pay-out of cash from a debit card at POS terminals of Erste Bank in Montenegro		0.00%
8.1.12.	14.1.12.	Pay-out of cash from a debit card at POS terminals in Montenegro (not belonging to the Erste Bank net)		2.00%
8.1.13.	14.1.13.	Pay-out of cash from a debit card at POS terminals outside Montenegro		2.00%
8.1.14.	14.1.14.	Unjustified debit card claims in the country		10.00 €
8.1.15.	14.1.15.	Unjustified debit card claims abroad		10.00 €
8.1.16.	14.1.18.	Issuing a copy of the monthly report at customer's request		no charges
8.1.17.	14.1.19.	Commission for purchase of goods and services at POS terminals		no charges
8.1.18.	14.1.20.	Transactions conversion from a foreign currency to EUR		1.5% to the transaction amount

FEES FOR TRANSACTIONS IN INTERNATIONAL PAYMENT SYSTEM

SERIAL NUMBER	TARIFF NUMBER	TYPE OF SERVICE	ONE-OFF FEES	MINIMUM FEES
9	7	Remittances		
9.1.	7.1.	Remittances abroad		
9.1.1.	7.1.1.	Fees for remittances abroad (excluding Republic of Serbia)		
		up to the amount of 3,000 €	15 €	-
		exceeding the amount of 3,000 €	0.50%	15 €
9.1.2.	7.1.2.	Fees for remittances abroad (towards Republic of Serbia)		
		up to the 5,000 €	15 €	-
		exceeding 5,000 €	0.30%	-
9.2.	7.2.*	Non-resident remittances with BEN or SHA option		
9.2.1.	7.2.1.	Remittances in favor of an account with Erste Bank AD Podgorica	0.1	-
9.2.2.	7.2.2.	Remittances in favor of accounts in Montenegro	0.20%	min. 1 €
9.2.3.	7.2.3.	Remittances in favor of accounts in the Republic of Serbia	0.30%	min. 15 €
9.2.4.	7.2.4.	Remittances in favor of accounts abroad (excluding the Republic of Serbia)	0.50%	min. 15 €
9.2.5.	7.2.5.**	Non-resident remittances with OUR option	Expenses of our bank + 15 € (for payments in EUR and USD) Expenses of our bank + expenses of a foreign bank (for other currencies)	
9.2.7.	9.1.2.	Reverse remittances or a claim upon an unexecuted order	no charges	
9.2.6.	9.1.3.	Reverse remittances upon an executed order at the customer's request	30 € + expenses of a foreign bank	
9.2.8.	9.1.4.	Changes to payment details (incomplete customer information, incorrect customer information, omitted payment details, change of currency date) at customer's request	20 € + expenses of a foreign bank	
9.2.9.	9.1.5.	Claims/Inquiries upon an executed order made at the request of a foreign Bank	expenses of a foreign bank	
9.2.10.	9.1.6.	Refund of a performed payment by a foreign bank/funds users	expenses of a foreign bank	

9.3.	8.1.	Remittances (Inflows) from abroad		
9.3.1.	8.1.0.***	Fees for inflows from abroad		
		up to the amount of 2,500 €	10 €	-
		from 2,500 to 5,000 €	15 €	-
		from 5,001 to 100,000 €	0.25%	min. 15 €
		from 100,001 to 500,000 €	0.20%	min. 250 €
		exceeding the amount of 500,000 €	0.15%	min. 1,000 €
9.3.2.	8.1.1.	Request for reversal of unexecuted inflow by a foreign Bank		expenses of a foreign bank
9.3.3.	8.1.2.	Request for reversal of executed inflow by a foreign Bank (with the customer's consent)		expenses of a foreign bank
9.3.4.	8.1.3.	Return of undistributed inflow due to incorrect instructions		expenses of a foreign bank
9.3.5.	9.1.0.	Sending a SWIFT message upon request by fax or e-mail		no charges
9.3.6.	9.1.1.	Sending a SWIFT message upon request by fax or e-mail older than 6 months		0.5 € per SWIFT message
9.3.7.	9.2.4.	Fee for keeping a transaction account for international payments - non-residents		50.00 € annually per account
9.3.8.	12.1.13.	Activating a call for collection upon a guarantee		0.2% to the amount, min. 50 € one-off payment
10	9	MT 101		
10.1.0.	9.2.2.1.	Fee for execution of MT 101 (SWIFT)	50 €	35 € monthly
10.1.1.	9.2.2.2.	Package of services MT940. MT942,MT101 for 2 accounts	100 €	50 € monthly
11	10	MT 940		
11.1.0.	10.3.1.	Fee for execution of MT 940 (SWIFT)		15 € monthly and 0.10 € /page
12	10	MT 942		
12.1.0.	10.3.2.	Fee for execution of MT 942 (SWIFT)		20 € monthly and 0.10 € /page
* BEN option (all costs born by the user)				
** SHA option (costs on the sender side are borne by the ordering party and costs on the recipient side are borne by the user).				
*** Fee referred to the item 7.2.5. for the OUR option (costs are borne by the ordering party) shall be calculated and collected in advance.				