

# Decision on payment service fees for individuals

document valid from 19th of March 2020, in accordance with decision OKID2020317\_001

TARIFF NO	SERVICE TYPE	FEE AMOUNT
<b>1. ACCOUNT REGISTER SERVICES</b>		
01010101	Transaction account opening	No fee
01010102	Opening of the transaction account for international payment transactions	No fee
01010103	Escrow account opening	No fee
<b>2. ACCOUNT MAINTENANCE</b>		
02010101	Monthly maintenance of transaction account (until the expiry of a valid Maestro PayPass card)	0,75 €
02010104	Monthly maintenance of transaction account (with or without debit card)	0,99 €
02010102	Using transaction account by a proxy	No fee
02010103	Monthly maintenance of transaction account for pensioners (until the expiry of a valid Maestro PayPass card)	0,30 €
02010105	Monthly maintenance of transaction account for pensioners (with or without debit card)	0,49 €
02010201	Monthly maintenance of transaction account for international payment transactions	0,99 €
02010202	Using transaction account for international payment transactions by a proxy	No fee
02010203	Monthly maintenance of escrow account	No fee
<b>3. ACCOUNT CLOSURE</b>		
03010101	Closing of transaction account for national payment transactions	No fee
03010102	Closing of transaction account for international payment transactions	No fee
03010103	Closing of Escrow account	No fee
<b>4. CARD OPERATIONS</b>		
04010101	Initial issuance of debit card (card valid for a period of four years)	No fee
04010102	Initial issuance of debit card to additional user (card valid for a period of four years)	7,00 €
04010103	Issuance of personal identification number (PIN) for debit card	No fee
04010104	Automatic reissuance of debit card (card valid for a period of four years)	2,50 €
04010105	Automatic reissuance of debit card to additional user (card valid for a period of four years)	7,00 €
04010106	Reissuance of PIN upon request of the customer	3,00 €
04010107	Reissuance of stolen, lost or damaged debit card upon request of the customer	7,00 €

04010201	Cash withdrawals with debit card at ATMs of Erste Bank in Montenegro	No fee
04010202	Cash withdrawals with debit card at ATMs of Erste Group in Austria, Croatia, Hungary, Macedonia, Bosnia and Herzegovina, Czech Republic, Slovakia, Serbia and Romania	No fee
04010203	DCC - Dynamic Currency Conversion	5 % of the amount
04010301	Cash withdrawals with debit cards at ATMs of other banks in Montenegro	2,50 % min 3,50 €
04010302	Cash withdrawals with debit cards at ATMs of other banks outside of Montenegro	2,50 % min 3,50 €
04010303	Cash withdrawals with debit card at Erste Bank POS terminals in Montenegro	No fee
04010304	Cash withdrawals with debit card at POS terminals of other banks in Montenegro	2,50 % min 3,50 €
04010305	Cash withdrawals with debit card at POS terminals of other banks outside of Montenegro	2,50 % min 3,50 €
04010306	Conversion of transactions from foreign currency to EUR created with debit card	1,50%
04010401	Unsubstantiated complaints related to debit card in Montenegro	10,00 €
04010402	Unsubstantiated complaints related to debit card outside of Montenegro	10,00 €
04010403	Account balance inquiry at ATMs of Erste Bank AD Podgorica	0,30 €
04010404	Account balance inquiry at ATMs of other banks in the country and abroad	0,50 €
04010405	Purchase of goods and services with debit card on EFT POS terminals in the country and abroad	No fee
04010406	Cancelation of debit card	No fee
04010407	Fee for ordered but not activated debit card	5,00 €
04010501	Initial issuance of MasterCard revolving card	No fee
04010502	Initial issuance of MasterCard revolving to additional user	No fee
04010503	Issuance of personal identification number (PIN) on the MasterCard	No fee
04010504	Reissuance of MasterCard	No fee
04010505	Reissuance of MasterCard to additional user	No fee
04010506	Reissuance of PIN upon request of the customer	3,00 €
04010507	Monthly membership fee for primary MasterCard holder (includes travel health insurance policy)	2,50 €
04010508	Monthly membership fee for MasterCard additional user (includes travel health insurance policy)	1,25 €
04010509	Reissuance of stolen, lost or damaged debit card upon request of the customer	5,00 €
04010601	Cash withdrawals from MasterCard at ATMs of Erste Bank in Montenegro	3,00 % min 3,00 €
04010602	Cash withdrawals from MasterCard at ATMs of Erste Group in Austria, Croatia, Hungary, Macedonia, Bosnia and Herzegovina, Czech Republic, Slovakia, Serbia and Romania	3,00 % min 3,00 €
04010701	Cash withdrawals from MasterCard at ATMs of other banks in Montenegro	3,00 % min 3,00 €
04010702	Cash withdrawals with MasterCard at ATMs of other banks outside of Montenegro	3,00 % min 3,00 €
04010703	Cash withdrawals with MasterCard at POS terminals of Erste Bank in Montenegro	3,00 % min 3,00 €

04010704	Cash withdrawals with MasterCard at POS terminals of other banks in Montenegro	3,00 % min 3,00 €
04010705	Cash withdrawals with MasterCard at POS terminals of other banks outside of Montenegro	3,00 % min 3,00 €
04010706	Conversion of transactions from foreign currency to EUR created with revolving credit card	1,50 %
04010801	Unsubstantiated complaints related to MasterCard in Montenegro	10,00 €
04010802	Unsubstantiated complaints related to MasterCard outside of Montenegro	10,00 €
04010803	Issuing copies of monthly reports upon client's request	2,00 €
04010804	Closing (cancelation) of revolving MasterCard	No fee

## 5. NATIONAL PAYMENTS FOR INDIVIDUALS - NON-CASH PAYMENTS

05010101	External payments - Orders in GC and orders in RTGS for the payment of public revenues that are processed between 8:30am to 02:00pm (<500 €)	0,35 € per order
	External payments - Orders in GC and orders in RTGS for the payment of public revenues that are processed between 8:30am to 02:00pm (500 - 999.99 €)	0,40 € per order
05010102	External payments - Orders in GC and orders in RTGS for the payment of public revenues that are processed between 02:00am to 05:30pm (<500 €)	0,46 € per order
	External payments - Orders in GC and orders in RTGS for the payment of public revenues that are processed between 02:00am to 05:30pm (500 - 999.99 €)	0,52 € per order
05010103	External payments - Orders in RTGS being processed between 8:30 am to 02:00pm (<1000 €)	2,50 € per order
	External payments - Orders in RTGS being processed between 8:30 am to 02:00pm (1.000 - 2.999.99 €)	3,50 € per order
	External payments - Orders in RTGS being processed between 8:30 am to 02:00pm (3.000 - 9.999.99 €)	0,13 % per order (min. 5,00 €)
	External payments - Orders in RTGS being processed between 8:30 am to 02:00pm (10.000 - 49.999.99 €)	0,11 % per order (min. 13,00 €)
	External payments - Orders in RTGS being processed between 8:30 am to 02:00pm (50.000 - 99.999.99 €)	0,09 % per order (min. 55,00 €)
	External payments - Orders in RTGS being processed between 8:30 am to 02:00pm (> 100.000 €)	100,00 € per order
05010104	External payments - Orders in RTGS being processed between 02:00pm - 05:30pm (< 1.000 €)	3,25 € per order
	External payments - Orders in RTGS being processed between 02:00pm - 05:30pm (1.000 - 2.999.99 €)	4,55 € per order
	External payments - Orders in RTGS being processed between 02:00pm - 05:30pm (3.000 - 9.999.99 €)	0,17 % per order (min. 6,50 €)
	External payments - Orders in RTGS being processed between 02:00pm - 05:30pm (10.000 - 49.999.99 €)	0,14 % per order (min. 16,90 €)
	External payments - Orders in RTGS being processed between 02:00pm - 05:30pm (50.000 - 99.999.99 €)	0,12 % per order (min. 71,50 €)
	External payments - Orders in RTGS being processed between 02:00pm - 05:30pm (> 100.000 €)	130,00 € per order
05010202	Internal payments - Individuals to legal entity (<500 €)	0,10 € per order

	Internal payments - Individuals to legal entity (500 - 999.99 €)	0,15 € per order
	Internal payments - Individuals to legal entity (1.000 - 4.999.99 €)	1,00 € per order
	Internal payments - Individuals to legal entity (5.000 - 9.999.99 €)	2,00 € per order
	Internal payments - Individuals to legal entity (>10.000 €)	0,04 % per order
05010301	Internal payments - between accounts of individuals (natural persons) - Transfer from one account to another of the same client	No fee
05010302	Internal payments - between accounts of individuals (natural persons) - Transfer to account of another individual (natural person)	No fee

## 6. NATIONAL PAYMENTS FOR INDIVIDUALS - CASH PAYMENT TRANSACTIONS

05010401	Payments within the bank - Cash payment to the account of individuals	No fee
05010402	Payments within the bank - Cash payment to the account of legal entities (VIP clients - according to the offer)	No fee
05010403	Payments within the bank - Cash payment to the account of legal entities (< 1.000 €)	0,20 € per order
	Payments within the bank - Cash payment to the account of legal entities (1.000 – 5.000 €)	1,50 € per order
05010501	Payments outside the Bank - Cash payments (GC) that are processed in time between 8:30am to 02:00pm	0,20 % per order (min 0,40 €)
05010502	Payments outside the Bank - Cash payments (GC) that are processed in time between 02:00pm - 05:30pm	0,26 % per order (min 0,52 €)
05010503	Payments outside the Bank - Cash payments - Public revenues that are processed in time between 8:30am to 02:00pm	0,20 % per order (min 0,40 €)
05010504	Payments outside the Bank - Cash payments - Public revenues that are processed in time between 02:00pm - 05:30pm	0,26 % per order (min 0,52 €)
05010505	Payments outside the Bank - Cash payments of RTGS that are processed in time between 8:30am to 02:00pm (<1.000 €)	0,20 % per order (min 1,50 €)
	Payments outside the Bank - Cash payments of RTGS that are processed in time between 8:30am to 02:00pm (> 1.000 €)	0,20 % per order
05010506	Payments outside the Bank - Cash payments of RTGS that are processed in time between 02:00pm - 05:30pm (< 1.000 €)	0,26 % per order (min 1,95 €)
	Payments outside the Bank - Cash payments of RTGS that are processed in time between 02:00pm - 05:30pm (> 1.000 €)	0,26 % per order
05011201	Cash withdrawals - Debit transaction account	No fee
05011202	Cash withdrawals - Debit transaction account for international payment transactions	No fee
05011401	Purchase of currency in cash	No fee
05011402	Selling currency to domestic and foreign individuals	No fee
05011403	Changing coins to banknotes without payment to account of individuals, for amounts exceeding € 20.00	2,50 %

## 7. INTERNATIONAL PAYMENT OPERATIONS FOR INDIVIDUALS

05010602	Outgoing payments (cost option BEN or SHA) - the beneficiary's bank in Serbia	0,30 % min 15,00 €
05010603	Outgoing payments (cost option BEN or SHA) - the beneficiary's bank abroad, except for Serbia	0,60 % min 15,00 €
05010701	Outgoing payments (cost option OUR) - the beneficiary's bank in Serbia	0,30 % (min. 25,00 €)
05010702	Outgoing payments (cost option OUR) - the beneficiary's bank abroad, except for Serbia	0,60 % (min. 25,00 €)
05010801	Incoming transfer - inflow from abroad, for amounts up to € 500	3,00 €
	Incoming transfer - inflow from abroad, in the amount of 500 - 2,500 €	10,00 €
	Incoming transfer - inflow from abroad, for amounts exceeding € 2500	0,45 %
05010804	Incoming transfer - inflow from abroad (cost option BEN or SHA) - Returns of unduly (mistakenly) paid funds *	5,00 €
05010806	Incoming transfer - inflow from abroad (cost option OUR)	No fee
05010901	Cancellation of or complaint per unexecuted order	No fee
05011001	Cancellation of or complaint per executed order - Value date <3 months	30,00 €
05011002	Cancellation of or complaint per executed order - Value date between 3 and 6 months	50,00 €
05011003	Cancellation of or complaint per executed order - Value date > 6 months	100,00 €

\* The fee is charged from the amount recovered (in the currency of the recovered amount)

## 8. ELECTRONIC BANKING

06010101	Net Banking – Application	No fee
06010103	Net Banking - reissuing stolen, lost or damaged Erste display card at client's request	15,00 €
06010104	Net Banking - Monthly use of service	2,00 €
06010106	Net Banking – issuing of Erste display card	15,00 €
06010201	Orders in GC and orders in RTGS for the payment of public revenues that are processed in time between 8:30am to 02:00pm (<500 €)	0,28 € per order
	Orders in GC and orders in RTGS for the payment of public revenues that are processed in time between 8:30am to 02:00pm (500 - 999.99 €)	0,32 € per order
06010202	Orders in GC and orders in RTGS for the payment of public revenues that are processed in time between 02:00pm - 05:30pm (<500 €)	0,36 € per order
	Orders in GC and orders in RTGS for the payment of public revenues that are processed in time between 02:00pm - 05:30pm (500 - 999.99 €)	0,42 € per order
06010203	Orders in RTGS that are processed in time between 8:30am - 02:00pm (< 1.000 €)	2,00 € per order
	Orders in RTGS that are processed in time between 8:30am - 02:00pm (1.000 - 2.999.99 €)	2,80 € per order

	Orders in RTGS that are processed in time between 8:30am - 02:00pm (3.000 - 9.999.99 €)	0,10 % per order (min. 3,50 €)
	Orders in RTGS that are processed in time between 8:30am - 02:00pm (10.000 - 49.999.99 €)	0,08 % per order (min. 10,00 €)
	Orders in RTGS that are processed in time between 8:30am - 02:00pm (50.000 - 99.999.99 €)	0,07 % per order (min. 40,00 €)
	Orders in RTGS that are processed in time between 8:30am - 02:00pm (> 100.000 €)	85,00 € per order
06010204	Orders in RTGS that are processed in time between 02:00pm - 05:30pm (< 1.000 €)	2,60 € per order
	Orders in RTGS that are processed in time between 02:00pm - 05:30pm (1.000 - 2.999.99 €)	3,64 € per order
	Orders in RTGS that are processed in time between 02:00pm - 05:30pm (3.000 - 9.999.99 €)	0,13 % per order (min. 4,55 €)
	Orders in RTGS that are processed in time between 02:00pm - 05:30pm (10.000 - 49.999.99 €)	0,10 % per order (min. 13,00 €)
	Orders in RTGS that are processed in time between 02:00pm - 05:30pm (50.000 - 99.999.99 €)	0,09 % per order (min. 52,00 €)
	Orders in RTGS that are processed in time between 02:00pm - 05:30pm (> 100.000 €)	110,50 € per order
06010301	Orders towards another individual's account in the bank	No fee
06010302	Orders to accounts of the Bank	No fee
06010304	Internal orders to the legal entity (<500 €)	0,05 € per order
	Internal orders to the legal entity (500 - 999.99 €)	0,12 € per order
	Internal orders to the legal entity (1.000 - 4.999.99 €)	0,80 € per order
	Internal orders to the legal entity (5.000 - 9.999.99 €)	1,60 € per order
	Internal orders to the legal entity (>10.000 €)	0,03 % per order
<b>9. ERSTE MBANKING</b>		
06010110	Erste mBanking - Monthly use of service	2,00 €
06010111	Erste NetBanking + mBanking - Monthly use of service	2,00 €
06010205	Orders in GC and orders in RTGS for the payment of public revenues that are processed in time between 8:30am to 02:00pm (<500 €)	0,28 € per order
	Orders in GC and orders in RTGS for the payment of public revenues that are processed in time between 02:00pm - 05:30pm (500 - 999.99 €)	0,32 € per order
06010206	Orders in RTGS that are processed in time between 8:30am - 02:00pm (< 500 €)	0,36 € per order
	Orders in RTGS that are processed in time between 02:00pm - 05:30pm (500 - 999,9 €)	0,42 € per order
06010207	Orders in RTGS that are processed in time between 8:30am - 02:00pm (< 1.000 €)	2,00 € per order
	Orders in RTGS that are processed in time between 8:30am - 02:00pm (1.000 - 2.999.99 €)	2,80 € per order

	Orders in RTGS that are processed in time between 8:30am - 02:00pm (3.000 - 9.999.99 €)	0,10 % per order (min. 3,50 €)
	Orders in RTGS that are processed in time between 8:30am - 02:00pm (10.000 - 49.999.99 €)	0,08 % per order (min. 10,00 €)
	Orders in RTGS that are processed in time between 8:30am - 02:00pm (50.000 - 99.999.99 €)	0,07 % per order (min. 40,00 €)
	Orders in RTGS that are processed in time between 8:30am - 02:00pm (> 100.000 €)	85,00 € per order
06010208	Orders in RTGS that are processed in time between 02:00pm - 05:30pm (< 1.000 €)	2,60 € per order
	Orders in RTGS that are processed in time between 02:00pm - 05:30pm (1.000 - 2.999.99 €)	3,64 € per order
	Orders in RTGS that are processed in time between 02:00pm - 05:30pm (3.000 - 9.999.99 €)	0,13 % per order (min. 4,55 €)
	Orders in RTGS that are processed in time between 02:00pm - 05:30pm (10.000 - 49.999.99 €)	0,10 % per order (min. 13,00 €)
	Orders in RTGS that are processed in time between 02:00pm - 05:30pm (50.000 - 99.999.99 €)	0,09 % per order (min. 52,00 €)
	Orders in RTGS that are processed in time between 02:00pm - 05:30pm (> 100.000 €)	110,50 € per order
06010305	Orders towards another individual's account in the Bank	No fee
06010306	Orders to accounts of the Bank	No fee
06010308	Internal orders to the legal entity (<500 €)	0,05 € per order
	Internal orders to the legal entity (500 - 999.99 €)	0,12 € per order
	Internal orders to the legal entity (1.000 - 4.999.99 €)	0,80 € per order
	Internal orders to the legal entity (5.000 - 9.999.99 €)	1,60 € per order
	Internal orders to the legal entity (>10.000 €)	0,03 % per order
06010401	Erste SMS – Application	No fee
06010402	Erste SMS - Time alarm (SIM card of mobile operator from Montenegro (382))	1,20 € monthly
06010403	Erste SMS - Alarm acc.balance greater or less than (SIM card of mobile operator from Montenegro (382))	1,20 € monthly
06010404	Erste SMS - Alarm inflows and outflows (SIM card of mobile operator from Montenegro (382))	1,00 € monthly
06010405	Erste SMS - All types of alarms (SIM card mobile operator in Croatia, Austria, Serbia, the Czech Republic, Slovakia, Hungary and Romania - countries where Erste is present)	2,00 € monthly
06010406	Erste SMS - All types of alarms (SIM card of mobile operator from all other countries in Europe)	3,00 € monthly
06010407	Erste SMS - Balance inquiry by sending an SMS- all countries (when the user requests)	0,25 € per inquiry
06010408	Erste SMS - SMS notification (debit card)	0,60 € monthly
06010409	Erste SMS - SMS notification (MasterCard Revolving)	0,60 € monthly

**10. OTHER SERVICES OFFERED BY THE BANK**

07010101	Arranging the service of standing order	No fee
07010103	Closing (cancelation) of standing order	No fee
07010104	Arranging direct debit order	No fee
07010301	Issuing monthly account statements	No fee
07010302	Issuing of account statements at the request of the owner (reissuing, additional or more frequent reporting) - per page	0,50 €
07010303	Issuing warnings - Collection activities, delays in loan repayment	No fee
07010304	The cost of enforced collection procedure (court proceedings)	real cost
07010305	Issuing of various confirmations and certification related to the clients business with the Bank	3,00 €
07010306	Issuing of various confirmations and certification to clients who do not have an account with the Bank	5,00 €
07010307	Issuing of various confirmations and verification of accounts and loans - for pensioners	No fee
07010308	The request for loan reprogramming	No fee
07010309	The fee for the approval of the client to the Bank to access data from credit registry of the Central bank	3,00 €
07010310	Changing of the conditions of the loan agreement at the request of the borrower (any type of loan) – Annex to loan agreement	2,00 % from principal, max.300 €
07010311	Changing of the conditions of the loan agreement by the bank (of any type of loan) – Annex to loan agreement	No fee
07010312	Changing the conditions of the loan agreement on the basis of loan restructuring	No fee
07010313	Changing conditions on housing loans in the case of principal reduction	No fee
08010101	Bills of exchange price	2,00 €