

FEBRUARY 28, 2018



FEEs FOR INTERNATIONAL PAYMENT OPERATIONS SERVICES
(NON-RESIDENTS)

PODGORICA, MONTENEGRO

LEGAL ENTITIES (NON-RESIDENTS)

No	Type of service	Fee
1.	Current account maintenance	
1.1	Account opening	
1.1.1	Account opening documentation preview	EUR 200
1.1.2	Account opening for a client of Group A****	EUR 3800
1.1.3	Account opening for a client of Group B*****	EUR 1800
1.2	Monthly account maintenance	
1.2.1	Monthly account maintenance for a client of Group A****	EUR 150
1.2.2	Monthly account maintenance for a client of Group B*****	EUR 50
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 Montenegro	EUR 5
1.3.4	Upon the request, stamped by the bank, for current calendar year	EUR 10
1.4	Statement of account, per page	
1.4.1	Regular, via fax	EUR 5
1.4.2	Upon the request, stamped by the bank, for previous years	EUR 1
1.5	Opening of sub-account	
1.5.1	Opening of sub-account for a client of Group A****	EUR 500
1.5.2	Opening of sub-account for a client of Group B*****	EUR 350
1.6	Monthly sub-account maintenance	EUR 25
1.7	Replacement of the specimen of signatures and stamp	EUR 50
1.8	% rate for unauthorized debit balance on annual basis	60%
1.9	Closing of current account*	
1.9.1	Closing of current account for a client of Group A****	EUR 1000
1.9.2	Closing of current account for a client of Group B*****	EUR 500
2.	Internet-bank	
2.1	Connection	Free of charge
2.2	Maintenance	Free of charge
2.3	E-signature DIGIPASS device	
2.3.1	Connection	EUR 60
2.3.2	Connection to another user	Free of charge
2.3.3	Unblocking	Free of charge
2.4	SMS Banking	EUR – 3 monthly
3.	Escrow account	
3.1	Opening of Escrow account	0,35% min 150 EUR
3.2	Change of the terms for Escrow account	EUR 50
3.3	Closing of Escrow account	Free of charge

4.	Trust transactions	
4.1	Bank commission	0,70 on annual basis min EUR 25
5.	Additional services	
5.1	Bank certificate	EUR 20
5.2	Non-standard certificate	EUR 75
5.3	Notary Public certification and/or certificate legalization	EUR 150 + real costs
5.4	Faxing notifications	EUR 5
5.5	Audit request certificate	EUR 50
5.6	Bank's recommendations	EUR 50
5.7	SWIFT copy	EUR 5 per SWIFT notification or EUR 150 on monthly basis
5.8	SWIFT search based on the Client's request (including inquiries, changes, withdrawal of realized payment order or cancellation of payment instructions)	EUR 50 + real costs
5.9	Scanned document with bank's stamp	EUR 5 per page
5.10	One delivery courier costs	EUR 100 up to 2 sets of documents + EUR 50 for each new set
5.11	Return of inflow	EUR 20 + real costs

No	Transaction	Time of order submission to the bank	Currency date	Fees	
1.	EUR			SHA/BEN	OUR
1.1	Standard	16:00	T+2	EUR 25	EUR 35
1.2	Urgent	16:00	T+1	EUR 35	EUR 45
1.3	Express	15:30	T	EUR 40	EUR 50
2.	USD			SHA/BEN	OUR
2.1	Standard	16:00	T+2	0,1% of the amount, min EUR 70 , max EUR 190	0,1% of the amount, min EUR 80 , max EUR 200
2.2	Urgent	16:00	T+1	0,1% of the amount, min EUR 80 , max EUR 290	0,1% of the amount, min EUR 90 , max EUR 300
2.3	Express	Until 14:00	T	0,1% of the amount, min EUR 90, max EUR 390	0,1% of the amount, min EUR 100 , max EUR 400
3.	In other currencies			SHA/BEN	OUR
3.1	Standard	16:00	T+2	EUR 100	EUR 110
3.2	Urgent	16:00	T+1	EUR 120	EUR 130
3.3	Express	14:00	T	EUR 140	EUR 150
4.	UAH				
4.1	External	16:00	T	0,1% of the amount, min EUR 25	
4.2	Internal	16:00	T	0,1% of the amount, min EUR 5	

5.	Payment in favor of clients VOSTOK BANK, Ukraine	16:00	T	EUR 20
6.	LORO Remittance – cash flow from abroad			Free of charge
7.	Fee for a payment in currency that differs from the account currency			0,20% of the amount, min EUR 5

*In accordance with the Law on Payment Operations, closing of account is free of charge if a client closes account after one year of its opening.

**Calculation and collection of fees for payment transactions is conducted on daily basis.

***Orders are received in the bank premises until 4 pm.

****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), United Kingdom, Ireland, Canada (companies in the form of Limited Partnership, Limited Liability Partnership etc.).

***** List of countries for Group B: All countries which are not listed in the preceding paragraph.

***** Fees for US dollar payments cover fees of correspondent banks up to a USD 50.00. If the fee amount of a correspondent bank is greater than the above amount, the difference is charged from the account of the client.

INDIVIDUAL CUSTOMERS (NON-RESIDENTS)

No	Type of service	Fee
1.	Current account maintenance	
1.1	Account opening	EUR 150
1.2	Monthly account maintenance	EUR 15
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 Montenegro	EUR 5
1.3.4	Upon the request, stamped by the bank, for current calendar year	EUR 10
	Statement of account, per page	
1.4.1	Regular, via fax	EUR 5
1.4.2	Upon the request, stamped by the bank, for previous years	EUR 1
1.5	Opening of sub-account	EUR 50
1.6	Monthly sub-account maintenance	EUR 10
1.7	% rate for unauthorized debit balance on annual basis	60%
1.8	Closing of an account	EUR 100
1.9	Providing advice and information in relation to business operation, when opening an account	EUR 300
2.	Internet-bank	
2.1	Connection	Free of charge
2.2	Maintenance	Free of charge
2.3	E-signature DIGIPASS device	
2.3.1	Connection	EUR 60
2.3.2	Connection to another user	Free of charge
2.3.3	Unblocking	Free of charge
2.4	SMS Bank	
2.4.1	Connection	Included in the price for account maintenance
2.4.2	Fee for the sent SMS	Included in the price for account maintenance
3.	Escrow account	
3.1	Opening of Escrow account	0,35% min 150 EUR
3.2	Change of the terms for Escrow account	EUR 50
3.3	Closing of Escrow account	Free of charge
4.	Trust transactions	
4.1	Bank commission	0,70 on annual basis min EUR 25
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5.1	Bank certificate	EUR 20
5.2	Non-standard certificate	EUR 75
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1.3	Express	15:30	T	EUR 40	EUR 50
2.	USD			SHA/BEN	OUR
2.1	Standard	16:00	T+2	EUR 80	EUR 90
2.2	Urgent	16:00	T+1	EUR 90	EUR 100
2.3	Express	Until 14:00	T	EUR 100	EUR 110
2.4	Express	From 14:00 to 16:30	T	EUR 120	EUR 130
3.	In other currencies			SHA/BEN	OUR
3.1	Standard	16:00	T+2	EUR 100	EUR 110
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4.2	Internal	16:00	T	0,1% of the amount min EUR 5	
5.	Payment in favor of clients VOSTOK BANK, Ukraine	16:00	T	EUR 20	
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CONTACT INFORMATION

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