

FEE INFORMATION DOCUMENT

Name of the Payment Service Provider: ZAPAD BANKA AD PODGORICA

Name of the Payment Account: Payment Account with Basic Features – NON-RESIDENTS

Date: 01 August 2026

This document contains information on the fees for the most representative services associated with the consumer's payment account. If the payment service provider does not offer any of the services included in the list of the most representative services, it shall indicate that such service is not provided.

Fees may also be charged for services not listed in this document. Detailed pre-contractual and contractual information on all services, including fees for services that are not included in the list of the most representative services, is provided in the document TARIFFS – NON-RESIDENTS – Natural Persons/Entrepreneurs/Legal Entities – ZAPAD BANKA AD PODGORICA.

The payment service provider is required to make available to the consumer, free of charge, a Glossary of Payment Services, containing the terms and definitions of the services included in the List of the Most Representative Services, as well as any other applicable definitions.

Service	Fee
General Services Associated with the Consumer's Payment Account	
Payment Account Management	Monthly €0.97
	Total per year €11.64
Internet payment	Monthly WEB Payments – web info and payments (internal /interbank) €1.47
	Total per year €17.64
Mobile payment	Monthly Service Maintenance No Fee
Payments (Excluding Card Payments)	
National Payment Transaction – Transfer of Funds to a Payment Account in Montenegro	Transfer to the payment account of the same consumer with the same payment service provider (internal – at a branch) No Fee
	Transfer to the payment account of another consumer or legal entity with the same payment service provider (internal – at a branch) 0.15%, min. € 0.30 max. € 200.00
	Transfer to a payment account Up to €10,000.00 –

	with another payment service provider (external – at a branch) 0.22%, min. €0.70; €10,000.01 and above – 0.19%, min. €24.00 max. €299.00 Transfer to the payment account with the same payment service provider (internal – internet and/or mobile payment) 0.11%, min. €0.23; max. €150.00 Transfer to a payment account with another payment service provider (external – internet and/or mobile payment) Up to €200.00 – €0.05; €200.01 to €10,000.00 – 0.17%, min. €0.51; €10,000.01 and above – 0.14%, min. €18.00; max. €224.00
International Payment Transaction – Transfer of Funds to an Account Abroad	Service not offered
International Payment Transaction – Receipt of Funds from Abroad	Service not offered
Standing Order	Service not offered
Cash Deposit into a Payment Account	No fee
Cards and Cash	
Credit Card Issuance	Service not offered
Debit Card Issuance	Card Issuance MC Standard – €1.47 MC Gold – €2.50 Monthly maintenance MC Standard – €0.97 MC Gold – €6.00
Cash Withdrawal Using a Debit Card at an ATM	ATMs of Zapad Banka and Hipotekarna Banka No fee ATMs of other banks within country and abroad 3.00%, min. €6.00
Cash Withdrawal Using a Credit Card at an ATM	Service not offered
Overdraft on a Payment Account	

Authorised Overdraft	Service not offered
Other Services	
Notifications by Means of Distance Communication (e.g. via SMS)	SMS notifications of incoming funds to the account €0.47