

Dear clients,

We hereby inform you that, starting from January, 01st 2027, the amended Fee schedules for Resident and Non resident clients – Individuals, Legal Entities and Entrepreneurs, will be applied.

The revised Fee schedules for Resident and Non resident clients will be available on the Bank's website – www.zapadbanka.me

The specific amendments are presented in the tables below, separately for Resident and Non resident clients, as follows:

Individuals – Resident clients:

Payment service	Fee before change	Fee after change	Effective date of changes
Account registry services			
Transaction account maintenance	EUR 0,97 per month	EUR 1,47 per month	01.01.2027.
Transaction account maintenance (nacionalne i međunarodne platne transakcije posredstvom platne	Not previously subject to a fee	Free of charge	01.01.2027.
Reactivation of a temporarily inactive (dormant) account - FL	Not previously subject to a fee	EUR 1,00 one-off	01.01.2027.
Notification services - SMS / Viber	EUR 0,47 per month	EUR 0,97 per month	01.01.2027.
Sending a one-time PIN by SMS / Viber	Not previously subject to a fee	Free of charge	01.01.2027.

E-banking (internet and mobile banking) – maintenance	EUR 1,47 per month	EUR 1,97 per month	01.01.2027.
Payment of a term deposit from a transaction account	Not previously subject to a fee	Free of charge	01.01.2027.
Regular account statement - at the Bank or by email	Not previously subject to a fee	Free of charge	01.01.2027.
Regular account statement - by post (excluding the dispatch of the annual report)	Not previously subject to a fee	Actual costs + EUR 2,00	01.01.2027.
Account statement on request with the Bank's stamp	Not previously subject to a fee	EUR 5,00 / per statement	01.01.2027.
Issuance of non-standard certificates	Not previously subject to a fee	EUR 10,00 / per request	01.01.2027.
Special services			
Opening an escrow account	Not previously subject to a fee	0,35%, min. EUR 150,00 / one-off	01.01.2027.
Amending escrow account terms	Not previously subject to a fee	EUR 50,00 / per change	01.01.2027.
Closing an escrow account	Not previously subject to a fee	Free of charge	01.01.2027.
Fees for domestic payment services - FL			
Cash and non-cash payments to transaction accounts within the Bank - internal orders			
Cash and non-cash payments to transaction accounts within the Bank - internal transfer – up to EUR 200,00	Part of the existing range 0,1125%, min. EUR 0,23 electronic order / 0,15% min. EUR 0,30 branch	EUR 0,05 electronic order / EUR 0,50 branch	01.01.2027.

Cash and non-cash payments to transaction accounts within the Bank - internal transfer – from EUR 200,01	0,1125%, min. EUR 0,23, max. EUR 150,00 electronic order / 0,15%, min. EUR 0,30, max. EUR 200,00 - branch	0,12% min. EUR 0,24, max. EUR 150,00 electronic order / 0,15%, min. EUR 0,50, max. EUR 200,00 - branch	01.01.2027.
Transfer between accounts of the same client within the Bank (internal transfer)	Not previously subject to a fee	Electronic channel – Free of charge / Branch - Free of charge	01.01.2027.
Cash and non-cash payments to transaction accounts outside the Bank - external orders			
Cash and non-cash payments to transaction accounts outside the Bank - external transfer – up to EUR 200,00	0,165% (min. EUR 0,53) electronic order / 0,22% (min. EUR 0,70) branch	EUR 0,05 electronic order / 0,22% (min. EUR 0,70) branch	01.01.2027.
Cash and non-cash payments to transaction accounts outside the Bank - external transfer - from EUR 200,01 up to EUR 10.000,00	0,165% (min. EUR 0,53) electronic order / 0,22% (min. EUR 0,70) branch	0,17% (min. EUR 0,53) electronic order / 0,22% (min. EUR 0,70) branch	01.01.2027.
Cash and non-cash payments to transaction accounts outside the Bank - external transfer - from EUR 10.000,01	0,1425% (min. EUR 18,00; max. EUR 224,25) electronic order / 0,19% (min. EUR 24,00; max. EUR 299,00) branch	0,15% (min. EUR 18,00; max. EUR 224,25) electronic order / 0,19% (min. EUR 24,00; max. EUR 299,00) branch	01.01.2027.

SEPA – international incoming transfers			
SEPA incoming transfers up to EUR 200,00	Not previously subject to a fee	Free of charge	01.01.2027.
SEPA incoming transfers from EUR 200,01 up to EUR 20.000,00	Not previously subject to a fee	EUR 1,99	01.01.2027.
SEPA incoming transfers from EUR 20.000,01	Not previously subject to a fee	EUR 25,00	01.01.2027.
International incoming transfers – outside SEPA			
Incoming international payment credited to the client's transaction account	0,50% (min. EUR 10,00; max. EUR 500,00)	0,30%, (min. EUR 5,00; max. EUR 100,00)	01.01.2027.
International payments outside SEPA			
Up to EUR 1.000,00	Standard - EUR 10,00	EUR 25,00	01.01.2027.
From EUR 1.000,01 up to EUR 5.000,00	Standard - EUR 20,00	EUR 35,00	01.01.2027.
Over EUR 5.000,00	Standard - 0,35% (min. EUR 20,00; max. EUR 500,00)	0,35% + EUR 15,00 (min. EUR 35,00; max. EUR 515,00)	01.01.2027.
USD currency			
Standard	Not previously subject to a fee	T+2 - EUR 90,00 - SHA/BEN;	01.01.2027.
		EUR 100,00 - OUR	
Urgent	Not previously subject to a fee	T+1 - EUR 100,00 - SHA/BEN;	01.01.2027.
		EUR 110,00 - OUR	
Express	Not previously subject to a fee	T - EUR 110,00 - SHA/BEN;	01.01.2027.

		EUR 120,00 - OUR	
In other currencies			
Standard	Not previously subject to a fee	T+2 - EUR 100,00 - SHA/BEN;	01.01.2027.
		EUR 110,00 - OUR	
Urgent	Not previously subject to a fee	T+1 - EUR 120,00 - SHA/BEN;	01.01.2027.
		EUR 130,00 - OUR	
Express	Not previously subject to a fee	T - EUR 140,00 - SHA/BEN;	01.01.2027.
		EUR 150,00 - OUR	
UAH currency			
External	-	0,10% from iznosa, min. EUR 25,00 - OUR	01.01.2027.
Intra-bank	-	0,10% from iznosa, min. EUR 5,00 - OUR	01.01.2027.
Fees for international payment services			
Other services			
Request to recall a payment order	EUR 20,00 + foreign bank charges	EUR 50,00 + actual costs	01.01.2027.
Fees for investigations and amendments of payment details (nepotpuni / pogrešni pfromaci o korisniku, izostavljeni detalji plaćanja, izmjena datuma valute)	EUR 20,00 + actual costs	EUR 50,00 + actual costs	01.01.2027.

Return of an incoming transfer	EUR 20,00 + foreign bank charges	EUR 50,00 + actual costs	01.01.2027.
SWIFT trace / international transaction status inquiry	Not previously subject to a fee	EUR 50,00 per request + actual costs, if any	01.01.2027.
Copy of SWIFT notification	Not previously subject to a fee	Free of charge	01.01.2027.
Payment card service fees			
Mastercard Standard debit			
Card maintenance - monthly fee (residents) - primary and supplementary cards	EUR 0,97 per month	EUR 1,27 per month	01.01.2027.
Balance inquiry	EUR 0,50	EUR 1,00	01.01.2027.
PIN change	EUR 1,00	EUR 1,50	01.01.2027.
Delivery of card and PIN outside Montenegro	Actual costs	Actual costs + EUR 10,00	01.01.2027.
Mastercard Gold / Platinum Debit			
Card maintenance - monthly fee (Lounge key & Global Data Roaming)	EUR 6,00 per month	EUR 7,00 per month	01.01.2027.
Balance inquiry	EUR 0,50	EUR 1,00	01.01.2027.
PIN change	EUR 1,00	EUR 1,50	01.01.2027.
LoungeKey fee per visit	EUR 25,00	EUR 30,00	01.01.2027.

Delivery of card and PIN outside Montenegro	Actual costs	Actual costs + EUR 10,00	01.01.2027.
Safe deposit box rental fees			
Small safe deposit boxes - 3 months	EUR 70,00	EUR 90,00	01.01.2027.
Small safe deposit boxes - 6 months	EUR 90,00	EUR 120,00	01.01.2027.
Small safe deposit boxes - 12 months	EUR 120,00	EUR 150,00	01.01.2027.
Small safe deposit boxes - 24 months	EUR 220,00	EUR 250,00	01.01.2027.
Small safe deposit boxes - 36 months	EUR 310,00	EUR 350,00	01.01.2027.
Medium safe deposit boxes - 3 months	EUR 90,00	EUR 110,00	01.01.2027.
Medium safe deposit boxes - 6 months	EUR 120,00	EUR 140,00	01.01.2027.
Medium safe deposit boxes - 12 months	EUR 160,00	EUR 200,00	01.01.2027.
Medium safe deposit boxes - 24 months	EUR 290,00	EUR 350,00	01.01.2027.
Medium safe deposit boxes - 36 months	EUR 410,00	EUR 450,00	01.01.2027.
Large safe deposit boxes - 3 months	EUR 120,00	EUR 140,00	01.01.2027.
Large safe deposit boxes - 6 months	EUR 170,00	EUR 200,00	01.01.2027.
Large safe deposit boxes - 12 months	EUR 230,00	EUR 300,00	01.01.2027.
Large safe deposit boxes - 24 months	EUR 420,00	EUR 500,00	01.01.2027.
Large safe deposit boxes - 36 months	EUR 590,00	EUR 700,00	01.01.2027.

Legal entities / Entrepreneurs – Resident clients:

Payment service	Fee before change	Fee after change	Effective date of changes
Account registry services			
Maintenance of legal entities' transaction accounts	EUR 2,00 per month	EUR 4,00 per month	01.01.2027.
Resident transactional account opening, whose founders are foreign owners, with direct ownership structure (beneficial owners listed in the Clients' Register Extract)	EUR 100,00	EUR 150,00	01.01.2027.
Annual renewal and changes in ownership structure – direct ownership (beneficial owners listed in the registry extract)	EUR 20,00	EUR 35,00	01.01.2027.
Reactivation of a temporarily inactive (dormant) account - Legal entities / Entrepreneurs	Not previously subject to a fee	EUR 10,00 one-off	01.01.2027.
Reactivation of a temporarily inactive (dormant) account – Legal entities - resident, with foreign capital	Not previously subject to a fee	EUR 60,00 one-off	01.01.2027.
Notification services SMS / Viber	EUR 0,50 per month	EUR 2,00 per month	01.01.2027.
E-banking – activation (connection) / reactivation	Free of charge	EUR 5,00 one-off	01.01.2027.
Regular account statement - at the Bank or by email	Not previously subject to a fee	Free of charge	01.01.2027.

Regular account statement - by post (excluding the dispatch of the annual report)	Not previously subject to a fee	Actual costs + EUR 3,00	01.01.2027.
Account statement on request with the Bank's stamp	Not previously subject to a fee	EUR 5,00	01.01.2027.
Sending a one-time PIN by SMS / Viber	Not previously subject to a fee	Free of charge	01.01.2027.

Domestic payments - PL

Non-cash payment transactions - interno

Internal payment order – up to EUR 200,00	EUR 0,23 electronic order / EUR 0,30 branch	EUR 0,05 electronic order / EUR 0,50 branch	01.01.2027.
Internal payment order – EUR 200,01–2.999,99	Currently: up to EUR 1.000,00 - EUR 0,23e/0,30; from EUR 1.000,01 = EUR 1,50e /2,00	EUR 0,25 electronic order / EUR 0,50 branch	01.01.2027.
Internal payment order – EUR 3.000,00–10.000,00	EUR 1,50e / EUR 2,00 branch - (Od iznosa EUR 1.000,01 up to EUR 10.000,00)	EUR 1,50 e / EUR 3,00 branch, (from EUR 3.000,00)	01.01.2027.

Non-cash payment transactions - eksterno

External payment order - DNS/RTGS public revenue - up to EUR 200,00	EUR 0,05 electronic order / EUR 0,35 branch	EUR 0,05 electronic order / EUR 0,35 branch	01.01.2027.
External payment order - DNS/RTGS public revenue - from EUR 200,01 up to EUR 2.999,99	EUR 0,25 electronic order / EUR 0,35 branch	EUR 0,25 electronic order / EUR 0,35 branch	01.01.2027.

SEPA – international incoming transfers PL

SEPA incoming transfer – up to EUR 20.000,00	Not previously subject to a fee	EUR 1,99 per incoming transfer	01.01.2027.
SEPA incoming transfer – from EUR 20.000,01	Not previously subject to a fee	EUR 25,00 per incoming transfer	01.01.2027.

SWIFT fees

MT 101 - execution fee for MT 101 (SWIFT)	EUR 50,00 for activation one-off (EUR 25,00 per month) / order	Discontinued	01.01.2027.
MT 940 - client account statement in SWIFT format	EUR 15,00 per month i EUR 0,10 per page / order	Discontinued	01.01.2027.
MT 942 - client account statement in SWIFT format	EUR 20,00 per month i EUR 0,10 per page / order	Discontinued	01.01.2027.
Service package MT 940, MT 942, MT 101 for 2 accounts	EUR 100,00 for activation one-off (EUR 50,00 per month) / order	Discontinued	01.01.2027.
Adding another account to the package	Plus EUR 10,00 for an additional package / order	Discontinued	01.01.2027.

Commission-based services

Bank's commission	0,70% na annual basis, min. EUR 25,00	Discontinued	01.01.2027.
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Other foreign-exchange operations – International payments - PL

Request to recall a payment order	EUR 20,00 + foreign bank charges	EUR 50,00 + actual costs	01.01.2027
Fees for investigations and amendments of payment details (nepotpuni / pogrešni pfromaci o korisniku, izostavljeni detalji plaćanja, izmjena datuma valute)	EUR 20,00 + actual costs	EUR 50,00 + actual costs	01.01.2027.
Return of an incoming transfer	EUR 20,00 + foreign bank charges	EUR 50,00 + actual costs	01.01.2027.
SWIFT trace / request to check international transaction status	Not previously subject to a fee	EUR 50,00 per request + actual costs	01.01.2027.
Copy of SWIFT notification	Not previously subject to a fee	Free of charge	01.01.2027.

Account registry services PL

Issuance of certificates and statements - at the client's request	EUR 5,00	EUR 10,00	01.01.2027.
Issuance of non-standard certificates - at the client's request	Not previously subject to a fee	EUR 10,00 / per request	01.01.2027.
Annual renewal / change of ownership structure – indirect structure	EUR 50,00	EUR 100,00	01.01.2027.
Amending escrow account terms	Not previously subject to a fee	EUR 50,00 / per change	01.01.2027.
Closing an escrow account	Not previously subject to a fee	Free of charge	01.01.2027

Payment card service fees - PL

Mastercard Business Debit

Balance inquiry	EUR 0,50	EUR 1,00	01.01.2027.
PIN change	EUR 1,00	EUR 1,50	01.01.2027.
LoungeKey fee per visit	EUR 25,00	EUR 30,00	01.01.2027.
Delivery of card and PIN outside Montenegro	Actual costs	Actual costs + EUR 10,00	01.01.2027.

Individuals – Non resident clients:

Payment service	Fee before change	Fee after change	Effective date of changes
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Account maintenance

Opening a transaction account for a non-resident individual granted or applying for temporary protection, or holding a temporary residence and work permit in Montenegro	Not previously subject to a fee	EUR 100,00 one-off	01.01.2027.
Reactivation of a temporarily inactive (dormant) account – Individuals – Non resident clients	Not previously subject to a fee	EUR 50,00 one-off	01.01.2027
Regular account statement - by post (excluding the dispatch of the annual report)	EUR 0,50 per statement	Actual costs + EUR 2,00	01.01.2027.
Regular statement – by fax	EUR 5,00 / per page	Removal	01.01.2027.
Account statement on request with the Bank's stamp – previous years	EUR 1,00 / per page	Removal	01.01.2027.

Sending a one-time PIN by SMS / Viber	Included in the notification service fee	Free of charge	01.01.2027.
Notification services - SMS / Viber	EUR 2,00 / per month	EUR 2,00 per month	01.01.2027.

Payment card service fees - FL

Mastercard Standard debit

Balance inquiry	EUR 0,50	EUR 1,00	01.01.2027.
PIN change	EUR 1,00	EUR 1,50	01.01.2027.
Delivery of card and PIN outside Montenegro	Actual costs	Actual costs + EUR 15,00	01.01.2027

Mastercard Gold / Platinum Debit

Card maintenance - monthly fee (Lounge Key & Global Data Roaming)	EUR 8,00 per month	EUR 10,00 per month	01.01.2027.
Balance inquiry	EUR 0,50	EUR 1,00	01.01.2027.
PIN change	EUR 1,00	EUR 1,50	01.01.2027.
LoungeKey fee per visit	EUR 25,00	EUR 30,00	01.01.2027.
Delivery of card and PIN outside Montenegro	Actual costs	Actual costs + EUR 15,00	01.01.2027.

Fees for international payment services - FL

Additional services

Return of an incoming transfer	EUR 20,00 + actual costs	EUR 50,00 + actual costs	01.01.2027.
Bank certificate	EUR 20,00	EUR 30,00	01.01.2027.

SWIFT trace / international transaction status inquiry	Not previously subject to a fee	EUR 50,00 + actual costs, if incurred	01.01.2027.
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Naknade za usluge u nacionalnom platnm prometu - FL

Non-cash payment transactions - interno

Internal payment order – up to EUR 200,00	0,11 electronic order / EUR 0,15 branch	EUR 0,05 electronic order / EUR 0,50 branch	01.01.2027.
Internal payment order – EUR 200,01–2.999,99	Up to EUR 1.000,00 - EUR 0,11 electronic order / 0,15 branch; From EUR 1.000,01 do 3.000,00 - EUR 0,37 electronic order / 0,50 branch	EUR 0,35 electronic order / EUR 0,50 branch	01.01.2027.
Internal payment order EUR 1.000,01–3.000,00	EUR 0,37 electronic order / EUR 0,50 branch	Delete this range as a separate item	01.01.2027.
Transfer between accounts of the same client within the Bank (važeći naziv iz Tarifnika - Unutarbankarski prenos sredstava između TR i partije kredita ili depozita istog klijenta)	Free of charge	Electronic channel – Free of charge / Branch – Free of charge	01.01.2027.

Non-cash payment transactions - eksterno

External payment orders - DNS/public revenue - up to EUR 200,00	EUR 0,05 electronic order / EUR 0,35 branch	EUR 0,05 electronic order / EUR 0,35 branch	01.01.2027.
External payment orders - DNS/public revenue - from EUR 200,01	EUR 0,26 electronic order / EUR 0,35 branch	EUR 0,26 electronic order / EUR 0,35 branch	01.01.2027.

External payment orders - RTGS - up to EUR 200,00	EUR 0,05 electronic order / 0,10% (min. EUR 3,00; max. EUR 120,00)-branch	EUR 0,05 electronic order / 0,10% (min. EUR 3,00; max. EUR 120,00)-branch	01.01.2027.
External payment orders - RTGS – from EUR 200,01	0,075% (min. EUR 2,25; max. EUR 90,00 electronic order / 0,10% (min. EUR 3,00; max. EUR 120,00)-branch	0,075% (min. EUR 2,25; max. EUR 90,00 electronic order / 0,10% (min. EUR 3,00; max. EUR 120,00)-branch	01.01.2027.
Currency conversion	Not previously subject to a fee	At the buying / selling exchange rate order	01.01.2027.

Legal entities / Entrepreneurs – Non resident clients:

Payment service	Fee before change	Fee after change	Effective date of changes
Account registry services			
Reactivation of a temporarily inactive (dormant) account – Legal entities – Non resident clients - for each full year the account was inactive	Not previously subject to a fee	EUR 300,00 one-off	01.01.2027.
Reactivation of a temporarily inactive (dormant) account – Entrepreneurs – Non resident clients	Not previously subject to a fee	EUR 75,00 one-off	01.01.2027.
Regular account statement - by post (excluding the dispatch of annual report)	EUR 0,50 / per statement	Actual costs + EUR 3,00	01.01.2027.
Transaction account opening - Group D	-	EUR 2.100,00	01.01.2027.

Maintenance of the first account – Group D, from 1st month	-	EUR 2.500,00	01.01.2027.
Opening of each subsequent account – Group D	-	EUR 350,00	01.01.2027.
Transaction account closure - Group D	-	EUR 500,00	01.01.2027.
Account statement on request with the Bank's stamp	EUR 10,00 / per statement	EUR 10,00 / per statement	01.01.2027.
Account statement on request with the Bank's stamp - previous years	EUR 1,00	Removal	01.01.2027.
Sending a one-time PIN by SMS / Viber	Included in the notification service fee / Free of charge	Free of charge	01.01.2027.

Fees for domestic payment services - PL / Entrepreneurs

Non-cash payment transactions - interno

Internal payment order up to EUR 200,00	EUR 0,23 electronic order/0,30 branch	EUR 0,05 electronic order / EUR 0,50 branch	01.01.2027.
Internal payment order EUR 200,01 - EUR 2.999,99	Up to EUR 1.000,00 - 0,23 electronic order / 0,30 branch; From EUR 1.000,01 up to EUR 10.000,00 - EUR 1,50 electronic order / EUR 2,00 branch	EUR 0,30 / EUR 2,00	01.01.2027
Internal payment order EUR 3.000,00 - EUR 10.000,00	From EUR 1.000,01 - EUR 10.000,00 - 1,50 electronic order / 2,00 branch	Change the range: From EUR 3.000,00 do 10.000,00 - EUR 1,50 electronic order/ EUR 3,00 branch	01.01.2027.

Non-cash payment transactions - eksterno

External payment orders - DNS/public revenue - up to EUR 200,00	EUR 0,05 electronic order / EUR 0,40 branch	EUR 0,05 electronic order / EUR 0,40 branch	01.01.2027.
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External payment orders - DNS/public revenue - from EUR 200,01 up to EUR 2.999,99	EUR 0,30 electronic order / EUR 0,40 branch	EUR 0,30 electronic order / EUR 0,40 branch	01.01.2027.
Currency conversion	Not previously subject to a fee	At the buying / selling exchange rate / order	01.01.2027.

Payment card service fees

Mastercard Business Debit - PL

Balance inquiry	EUR 0,50	EUR 1,00	01.01.2027.
PIN change	EUR 1,00	EUR 1,50	01.01.2027.
LoungeKey fee per visit	EUR 25,00	EUR 30,00	01.01.2027.
Delivery of card and PIN outside Montenegro	Actual costs	Actual costs + EUR 15,00	01.01.2027.

Mastercard standard Debit – ENTREPRENEURS

Balance inquiry	EUR 0,50	EUR 1,00	01.01.2027.
PIN change	EUR 1,00	EUR 1,50	01.01.2027.
Delivery of card and PIN outside Montenegro	Actual costs	Actual costs + EUR 15,00	01.01.2027.

Mastercard Gold / Platinum Debit – ENTREPRENEURS

Card maintenance - monthly fee (Lounge Key & Global Data Roaming)	EUR 8,00 per month	EUR 10,00 per month	01.01.2027.
Balance inquiry	EUR 0,50	EUR 1,00	01.01.2027.
PIN change	EUR 1,00	EUR 1,50	01.01.2027.
LoungeKey fee per visit	EUR 25,00	EUR 30,00	01.01.2027.
Delivery of card and PIN outside Montenegro	Actual costs	Actual costs + EUR 15,00	01.01.2027.

Fees for international payment services - PL / Entrepreneurs

Additional services			
Return of an incoming transfer	EUR 20,00 + actual costs	EUR 50,00 + actual costs	01.01.2027.
SWIFT trace / special inquiry	Not previously subject to a fee	EUR 50,00 + actual costs	01.01.2027.
Copy of SWIFT notification	EUR 5,00 per SWIFT notification or EUR 20,00 per month	EUR 5,00 per SWIFT notification or EUR 50,00 per month	01.01.2027.

NOTE: Please also be informed that the Bank will consider you to have accepted the fee changes unless you notify the Bank, before the date specified as the commencement of their application, that you do not accept the changes.

In that case, you have the right to terminate the Payment Services Framework Agreement free of charge, provided that the Agreement has been in force for more than six (6) months, from the date of its signing.

Sincerely Yours, Zapad banka JSC Podgorica