Zapad Banka

Fee Schedule
Non resident clients

October, 2026

(effective from January 01st 2027)

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I. INDIVIDUALS – NON RESIDENT clients

1. Account – account register services

Item	Service	Fee	Charging basis
1.1	**Opening / maintenance / closure of an account – individuals**		
1.1.1	Opening a transaction account	EUR 540,00	one-off
1.1.2	Transaction account opening for the persons for whom enhance due diligence is carried out (e.g. political exposed person – PEP, the persons from high-risk "third countries", etc.)	EUR 900,00	one-off
1.1.3	Transaction account opening for a non-resident individual who has been granted or applied for temporary protection or a temporary residence and work permit in Montenegro	EUR 100,00	one-off
1.1.4	Maintenance of the first transaction account – from 1st till 6th month	Free of charge	-
1.1.5	Maintenance of the first transaction account – from 7th mohth	EUR 15,00	monthly
1.1.6	Opening of each subsequent transaction account	EUR 50,00	one-off
1.1.7	Maintenance of each subsequent transaction account	EUR 10,00	monthly
1.1.8	Transactional account opening for national and international payment transactions by payment card	Free of charge	-
1.1.9	Maintenance of a transaction account for national and international payment transactions by payment card	Free of charge	-
1.1.10	Basic payment account - opening and closing	Free of charge	-
1.1.11	Basic payment account - maintenance	EUR 0,97	monthly
1.1.12	Opening and closing a basic payment account – vulnerable consumer group	Free of charge	-
1.1.13	Maintenance of a basic payment account – vulnerable consumer group	Free of charge	-
1.1.14	Reactivation of a temporarily inactive (dormant) account – non resident - individual	EUR 50,00	one-off
1.1.15	Account closure	Free of charge	-
1.2	**Account register**		
1.2.1	Regular statement – at the Bank or by email	Free of charge	-
1.2.2	Regular statement – by post (excluding the dispatch of annual report)	Actual costs + EUR 2,00	per statement
1.2.3	Regular statement – by post, outside of Montenegro	EUR 5,00	per statement
1.2.4	Statement on request with the Bank's stamp	EUR 10,00	per statement
1.2.5	Unauthorised debit balance interest rate (annual basis)	60,00%	annually

NOTE: *For special rules applying to citizens of countries in the region, basic payment accounts and vulnerable consumers, see Annex, section A.2. For clarification of reactivation of temporarily inactive (dormant) accounts, see Annex, section A.2.4.*

2. Digital banking and notifications

Item	Service	Fee	Charging basis
2.1	Internet and mobile banking – activation / reactivation	Free of charge	-
2.2	Internet and mobile banking – maintenance	Free of charge	-
2.3	Internet and mobile banking - unblocking	Free of charge	-
2.4	Sending a one-time PIN via SMS / Viber	Free of charge	-
2.5	SMS / Viber notifications – activation	Free of charge	-
2.6.7	SMS / Viber notifications – maintenance	EUR 2,00	monthly

3. Domestic payments (NPP) – outgoing / incoming payments

OPERATING RULES: *Payment transaction fees are calculated and collected on a daily basis. Payment orders are accepted at the Bank branches, until 03:30 p.m. Details: Annex, section A.3.*

3.1 NPP – internal orders – non-cash payment transactions

Item	Service	Fee Electronic channel	Fee Branch
3.1.1	Up to EUR 200,00	EUR 0,05	EUR 0,50
3.1.2	From EUR 200,01 up to EUR 2.999,99	EUR 0,35	EUR 0,50
3.1.3	From EUR 3.000,00 to EUR 10.000,00	EUR 0,75	EUR 1,00
3.1.4	From EUR 10.000,01 up to EUR 50.000,00	EUR 3,75	EUR 5,00
3.1.5	From EUR 50.000,01 up to EUR 100.000,00	EUR 7,50	EUR 10,00
3.1.6	From EUR 100.000,01	EUR 15,00	EUR 20,00
3.1.7	Transfer between accounts of the same customer within the Bank	Free of charge	Free of charge

3.2 NPP – external orders – non-cash payment transactions

Item	Service	Fee Electronic channel	Fee Branch
3.2.1	DNS / public revenue payments – up to EUR 200,00	EUR 0,05	EUR 0,35
3.2.2	DNS / public revenue payments – from EUR 200,01	EUR 0,26	EUR 0,35
3.2.3	RTGS – up to EUR 200,00	EUR 0,05	0,10% (min. EUR 3,00; max. EUR 120,00)

Item	Service	Fee Electronic channel	Fee Branch
3.2.4	RTGS – from EUR 200,01	0,075% (min. EUR 2,25; max. EUR 90,00)	0,10% (min. EUR 3,00; max. EUR 120,00)

3.3 Instant credit transfers – TIPS channel

Code	Service	Fee
3.3.1	Instant credit transfer - up to EUR 200,00	EUR 0,05
3.3.2	Instant credit transfer – from EUR 200,01	EUR 0,26

3.4 Cash transactions – external / internal – currency conversion

Code	Service	Fee	Charging basis
3.4.1	DNS payment order / payment into a public revenue account – external cash payment	EUR 0,35	per order
3.4.2	RTGS payment order – external cash payment	0,10% (min. EUR 3,00; max. EUR 120,00)	per order
3.4.3	Internal cash deposit – up to EUR 1.000,00	EUR 0,11	per order
3.4.4	Internal cash deposit – EUR 1.000,01 to EUR 3.000,00	EUR 0,37	per order
3.4.5	Internal cash deposit – EUR 3.000,01 to EUR 10.000,00	EUR 0,75	per order
3.4.6	Internal cash deposit – EUR 10.000,01 to EUR 50.000,00	EUR 3,75	per order
3.4.7	Internal cash deposit – EUR 50.000,01 to EUR 100.000,00	EUR 7,50	per order
3.4.8	Internal cash deposit – from EUR 100.000,01	EUR 15,00	per order
3.4.9	Deposit into an account	1,00% of the amount, min. EUR 3,00	per order
3.4.10	Withdrawal from the customer's account	Free of charge	-
3.4.11	Foreign exchange transactions (cash / online)	In accordance with the exchange rate list of Zapad Banka / as agreed	per order

4. International payments (IP) – outgoing / incoming payments

4.1 SEPA credit transfers – outward international payments

Code	Amount / service	Fee Electronic channel	Fee Branch
4.1.1	Up to EUR 200,00 – the first daily transfer by an individual	Free of charge	Free of charge
4.1.2	Up to EUR 20.000,00	EUR 1,99	EUR 3,99
4.1.3	From EUR 20.000,01	EUR 25,00	EUR 50,00

NOTE: *SEPA credit transfers fees apply to payments in the SEPA area and have been effective since 06.10.2025. The first SEPA credit transfer made by an individual each day, up to EUR 200,00, is free of charge. See Annex, section A.4.*

4.2 Outward international payments – non-SEPA

Code	Service	Value date	Fee BEN / SHA	Fee OUR
4.2.1	EUR – up to EUR 150,00	T+2 / T+1 / T	EUR 8,00	EUR 8,00
4.2.2	EUR – up to EUR 49.999,99 – standard	T+2	EUR 40,00	EUR 50,00
4.2.3	EUR – up to EUR 49.999,99 – urgent	T+1	EUR 45,00	EUR 55,00
4.2.4	EUR – up to EUR 49.999,99 – express	T	EUR 50,00	EUR 60,00
4.2.5	EUR – from EUR 50.000,00	T+2 / T+1 / T	0,15% of the amount, max. EUR 200,00	0,15% of the amount, max. EUR 200,00
4.2.6	USD – standard	T+2	EUR 90,00	EUR 100,00
4.2.7	USD – urgent	T+1	EUR 100,00	EUR 110,00
4.2.8	USD – Express	T	EUR 110,00	EUR 120,00
4.2.9	Other currencies – standard	T+2	EUR 100,00	EUR 110,00
4.2.10	Other currencies – urgent	T+1	EUR 120,00	EUR 130,00
4.2.11	Other currencies – Express	T	EUR 140,00	EUR 150,00
4.2.12	UAH – external transfer	T	-	0,10% of the amount, min. EUR 25,00
4.2.13	UAH – intra bank transfer	T	-	0,10% of the amount, min. EUR 5,00
4.2.14	Additional charge for payments in a currency different from the account currency	-	-	0,20%, min. EUR 5,00

NOTE: *For interpretation of value dates T/T+1/T+2, BEN/SHA/OUR options and charges of other banks, see Annex, sections A.7 - A.10.*

4.3 Incoming international transfers – SEPA / non-SEPA

Code	Service	Fee	Charging basis
4.3.1	Incoming international transfer (loro remittance) / incoming SEPA transfers	Free of charge	-

4.4 Additional international payment services

Code	Service	Fee	Charging basis
4.4.1	Copy of SWIFT notification	Free of charge	-
4.4.2	Investigation and amendment of payment details (incomplete / incorrect beneficiary details, missing payment details, change of value date)	EUR 50,00 + correspondent bank fees	per order
4.4.3	Request to recall an executed payment order	EUR 50,00 + actual costs	per order
4.4.4	Return of incoming funds	EUR 50,00 + actual costs	per order
4.4.5	Enhance due diligence client's transaction analysis fee (loan, loan repayment, receivables assignment agreement, referral agreement, dividend's payment whose source is another legal entity's dividend & etc.)	0,10% of the amount, min. EUR 200,00, max. EUR 1.000,00	per enquiry
4.4.6	SWIFT trace / international transaction status inquiry	EUR 50,00 + actual costs	per order

5. Payment cards - Mastercard Standard / Gold / Platinum Debit - FL

Code	Service	Mastercard Standard Debit	Mastercard Gold / Platinum Debit
5.1	Cash withdrawal at ZB branch ATMs and HB network ATMs	Free of charge	Free of charge
5.2	Cash withdrawal at other banks' ATMs in Montenegro	3,00% (min. EUR 6,00)	3,00% (min. EUR 6,00)
5.3	Cash withdrawal at other banks' ATMs abroad	3,00% (min. EUR 6,00)	3,00% (min. EUR 6,00)
5.4	Cash withdrawal at other banks' counter POS terminals in Montenegro	3,00% (min. EUR 6,00)	3,00% (min. EUR 6,00)
5.5	Cash withdrawal at other banks' counter POS terminals abroad	3,00% (min. EUR 6,00)	3,00% (min. EUR 6,00)
5.6	Balance inquiry	EUR 1,00	EUR 1,00
5.7	PIN change	EUR 1,50	EUR 1,50
5.8	Card issuance – one-off fee	EUR 1,50	EUR 2,50
5.9	Card reissuance – one-off fee	EUR 1,50	EUR 2,50

Code	Service	Mastercard Standard Debit	Mastercard Gold / Platinum Debit
5.10	Card maintenance – monthly fee	EUR 3,00	EUR 10,00 (LoungeKey & Global Data Roaming)
5.11	Replacement of card and/or PIN (lost, stolen, damaged)	EUR 5,00	EUR 5,00
5.12	Unfounded dispute	EUR 5,00	EUR 5,00
5.13	Placing a card on the international blacklist	EUR 25,00	EUR 25,00
5.14	LoungeKey fee per visit	-	EUR 30,00
5.15	Currency conversion	1,50%	1,50%
5.16	Sending card and PIN outside of Montenegro	Actual costs + EUR 15,00	Actual costs + EUR 15,00
5.17	Card unblocking	EUR 2,00	EUR 2,00

NOTE: *For existing Mastercard Gold Debit cardholders, the Mastercard Platinum Debit product terms will apply from January 01st, 2027, as stated in Annex A.17.*

6. Certificates, documentation and administrative services

Code	Service	Fee	Charging basis
6.1	Issuance of certificates / statements - at customer request	EUR 30,00	per request
6.2	Issuance of non-standard certificates - at customer request	EUR 75,00	per request
6.3	Notarisation and/or certificate legalisation	EUR 150,00 + actual costs	per request
6.4	Auditor's request confirmation	EUR 50,00	per request
6.5	Bank reference letter	EUR 50,00	per request
6.6	Scanned copy of a document bearing the Bank's stamp	EUR 5,00	per page
6.7	Courier delivery to one recipient	EUR 100,00 for up to 2 sets of documents + EUR 50,00 for each additional set	per dispatch
6.8	Courier delivery to one recipient – from the Representative Office	Actual costs	per dispatch
6.9	Costs of sending reminders	Free of charge	-

NOTE: *For issuance of non-standard certificates / confirmations at a customer's special request, see Annex, section A.6.*

7. Special services

Code	Service	Fee	Charging basis
7.1	Escrow account - opening	0,35%, min. EUR 150,00	one-off

Code	Service	Fee	Charging basis
7.2	Escrow account terms - amendment	EUR 50,00	per amendment
7.3	Escrow account – closure	Free of charge	-

8. Safe deposit box services

8.1 Safe deposit box rental

Code	Box size	Rental period	Fee
8.1.1	Small safe deposit boxes	3 months	EUR 150,00
8.1.2	Small safe deposit boxes	6 months	EUR 210,00
8.1.3	Small safe deposit boxes	12 months	EUR 300,00
8.1.4	Small safe deposit boxes	24 months	EUR 550,00
8.1.5	Small safe deposit boxes	36 months	EUR 800,00
8.1.6	Medium safe deposit boxes	3 months	EUR 210,00
8.1.7	Medium safe deposit boxes	6 months	EUR 270,00
8.1.8	Medium safe deposit boxes	12 months	EUR 370,00
8.1.9	Medium safe deposit boxes	24 months	EUR 670,00
8.1.10	Medium safe deposit boxes	36 months	EUR 970,00
8.1.11	Large safe deposit boxes	3 months	EUR 270,00
8.1.12	Large safe deposit boxes	6 months	EUR 330,00
8.1.13	Large safe deposit boxes	12 months	EUR 500,00
8.1.14	Large safe deposit boxes	24 months	EUR 850,00
8.1.15	Large safe deposit boxes	36 months	EUR 1.200,00

8.2 Other fees relating to safe deposit boxes

Code	Service	Fee
8.2.1	Costs of replacing the lock due to a lost or unreturned key	Up to actual expenses incurred
8.2.2	Costs of damage caused by prohibited use of the safe deposit box or storage of prohibited items	Up to actual expenses incurred
8.2.3	Translation costs, costs of court / administrative / arbitration and other legal proceedings and other costs that may arise in relation with the conclusion or performance of the safe deposit box agreement	Up to actual expenses incurred
8.2.4	Failure to return the key by the expiry date of the safe deposit box agreement	Fee za minimalno trajanje zakupa sefa od 3 months, zavisno od dimenzija sefa

Code	Service	Fee
8.2.5	Sending a payment reminder	Free of charge

NOTE: *All fees for the use (rental) of safe deposit boxes include value added tax (VAT). See Annex, section A.18.*

II. LEGAL ENTITIES / ENTREPRENEURS – NON RESIDENT clients

1. Account – account register services

Item	Service	Fee	Charging basis
1.1	**Opening / maintenance / closure of an account – Legal entities**		
1.1.1	Review of documents for account opening	EUR 200,00	per request
1.1.2	Transaction account opening - Group A	EUR 4.700,00	one-off
1.1.3	Transaction account opening - Group B, D	EUR 2.100,00	one-off
1.1.4	Opening an account for a legal entity whose ownership structure includes the persons subject to enhanced due diligence	EUR 3.000,00	one-off
1.1.5	Maintenance of the first account – Group A, from 1st to 6th month	Free of charge	-
1.1.6	Maintenance of the first account – Group A, from 7th month	EUR 150,00	monthly
1.1.7	Maintenance of the first account – Group B, from 1st to 6th month	Free of charge	-
1.1.8	Maintenance of the first account – Group B, from 7th month	EUR 50,00	monthly
1.1.9	Maintenance of the first account – Group D, from 1st month	EUR 2.500,00	monthly
1.1.10	Opening of each subsequent account – Group A	EUR 500,00	one-off
1.1.11	Opening of each subsequent account – Group B, D	EUR 350,00	one-off
1.1.12	Maintenance of each subsequent account	EUR 25,00	Monthly
1.1.13	Opening an account for payment transactions using a payment card	Free of charge	-
1.1.14	Maintenance of an account for payment transactions using a payment card	Free of charge	-
1.1.15	Reactivation of a temporarily inactive (dormant) account – non resident legal entity – for each full year of inactivity	EUR 300,00	one-off
1.1.16	Annual renewal / change of ownership structure – direct ownership structure (beneficial owners listed in the client's register extract)	Free of charge	-
1.1.17	Annual renewal / change of ownership structure – indirect structure involving one or more legal entities / nominee shareholders	EUR 200,00	review
1.1.18	Annual renewal / change of ownership structure – indirect structure – trusts and funds managing assets on behalf of the beneficial owner	EUR 500,00	review
1.1.19	Replacement of specimen signature and stamp impression cards	EUR 100,00	per amendment
1.1.20	Transaction account closure - Group A	EUR 1.000,00	one-off
1.1.21	Transaction account closure - Group B, D	EUR 500,00	one-off
1.1.22	Transaction account used for payment card transactions closure	Free of charge	-
1.2	**Opening / maintenance / closure of an account – Entrepreneurs**		
1.2.1	Transaction account opening	EUR 740,00	one-off
1.2.2	Maintenance of the first account – from 1st to 6th month	Free of charge	-

Item	Service	Fee	Charging basis
1.2.3	Maintenance of the first account – from 7th month	EUR 25,00	monthly
1.2.4	Opening each subsequent transaction account	EUR 70,00	one-off
1.2.5	Maintenance of each subsequent transaction account	EUR 15,00	Monthly
1.2.6	Opening a transaction account for payment card transactions	Free of charge	-
1.2.7	Maintenance of a transaction account for payment card transactions	Free of charge	-
1.2.8	Reactivation of a temporarily inactive (dormant) account – non resident entrepreneur	EUR 75,00	one-off
1.2.9	Entrepreneur's account closure	Free of charge	-
1.3	**Account register (legal entities / entrepreneurs)**		
1.3.1	Regular account statement – at the Bank or by email	Free of charge	-
1.3.2	Regular account statement – by post (excluding the dispatch of annual report)	Actual costs + EUR 3,00	per statement
1.3.3	Regular account statement – by post outside of Montenegro	EUR 5,00	per statement
1.3.4	Account statement on request with the Bank's stamp	EUR 10,00	per statement
1.3.5	Unauthorised debit balance interest rate	60,00%	annually
1.3.6	Payroll posting, deductions and payments based on a list	As per contract (agreement)	per payment / order

NOTE: *The criteria for classifying legal entities into Groups A, B and D are set out in Annex, sections A.11, A.12. and A. 13.1.*
For reactivation of temporarily inactive (dormant) accounts, see Annex, section A.2.4.

2. Digital banking and notifications

Item	Service	Fee	Charging basis
2.1	Internet and mobile banking – activation / reactivation	Free of charge	-
2.2	Internet and mobile banking – maintenance	Free of charge	-
2.3	Internet and mobile banking – unblocking	Free of charge	-
2.4	SMS / Viber notifications – activation	Free of charge	-
2.5	SMS / Viber notification services – maintenance – legal entities	EUR 5,00	monthly
2.6	SMS / Viber notification services – maintenance – entrepreneurs	EUR 2,00	monthly
2.7	Sending a one-time PIN via SMS / Viber	Free of charge	-

3. National payments (NP) – outgoing / incoming payments

OPERATING RULES: *Fees are calculated and collected on a daily basis. Payment orders are accepted at Bank branches until 03:30 p.m. Details: Annex, section A.3.*

3.1 NP – internal orders – non cash payment transactions

Item	Service	Fee Electronic channel	Fee Branch
3.1.1	Up to EUR 200,00	EUR 0,05	EUR 0,50
3.1.2	From EUR 200,01 up to EUR 2.999,99	EUR 0,30	EUR 2,00
3.1.3	From EUR 3.000,00 up to EUR 10.000,00	EUR 1,50	EUR 3,00
3.1.4	From EUR 10.000,01 up to EUR 50.000,00	0,045%	0,06%
3.1.5	From EUR 50.000,01 up to EUR 100.000,00	EUR 7,50	EUR 10,00
3.1.6	From EUR 100.000,01	EUR 15,00	EUR 20,00
3.1.7	Transfer between accounts of the same client, within the Bank	Free of charge	Free of charge

3.2 NP – external orders – non cash payment transactions

Item	Service	Fee Electronic channel	Fee Branch
3.2.1	DNS / public revenue payments – up to EUR 200,00	EUR 0,05	EUR 0,40
3.2.2	DNS / public revenue payments – from EUR 200,01 to EUR 2.999,99	EUR 0,30	EUR 0,40
3.2.3	RTGS - up to EUR 2.999,99	EUR 2,25	EUR 3,00
3.2.4	RTGS - from EUR 3.000,00 up to EUR 10.000,00	0,11%	0,14%
3.2.5	RTGS - from EUR 10.000,01 up to EUR 50.000,00	0,09% (min. EUR 11,25)	0,12% (min. EUR 15,00)
3.2.6	RTGS - from EUR 50.000,01 up to EUR 100.000,00	0,08% (min. EUR 45,00)	0,10% (min. EUR 60,00)
3.2.7	RTGS – from EUR 100.000,01	EUR 90,00	EUR 120,00

3.3 Instant credit transfers – TIPS channel

Item	Service	Fee
3.3.1	Instant credit transfer - up to EUR 200,00	EUR 0,05
3.3.2	Instant credit transfer – from EUR 200,01 to EUR 2.999,99	EUR 0,30

3.4 Additional domestic payment services

Item	Service	Fee	Charging basis
3.4.1	Fee for extended RTGS operating hours	EUR 20,00	per minute
3.4.2	Order execution during extended RTGS operating hours	0,40%	per payment order
3.4.3	Collection order execution	EUR 2,00	per payment order

3.5 Cash transactions and currency conversion

Item	Service	Fee	Charging basis
3.5.1	Deposit into an account	1,00% of the amount, min. EUR 10,00	-
3.5.2	Withdrawal from an account	0,20%, min. EUR 0,50	per order
3.5.3	Foreign exchange transactions	As agreed	-

4. International payments (IP) – outgoing / incoming payments

4.1 SEPA credit transfers – outward international payments

Code	Amount / service	Fee Electronic channel	Fee Branch
4.1.1	Up to EUR 20.000,00	EUR 1,99	EUR 3,99
4.1.2	From EUR 20.000,01	EUR 25,00	EUR 50,00

NOTE: *SEPA credit transfers fees apply to payments in the SEPA area and have been effective since 06.10.2025. See Annex, section A.4.*

4.2 Outward international payments – Non SEPA

Code	Service	Value date	Fee BEN / SHA	Fee OUR
4.2.1	EUR – up to EUR 150,00	T+2 / T+1 / T	EUR 8,00	EUR 8,00
4.2.2	EUR – up to EUR 49.999,99 – standard	T+2	EUR 35,00	EUR 45,00
4.2.3	EUR – up to EUR 49.999,99 – urgent	T+1	EUR 45,00	EUR 55,00
4.2.4	EUR – up to EUR 49.999,99 – express	T	EUR 55,00	EUR 65,00
4.2.5	EUR – from EUR 50.000,00	T+2 / T+1 / T	0,15% of the amount, max. EUR 200,00	0,15% of the amount, max. EUR 200,00
4.2.6	Payment to a beneficiary in a country on the Group C list	T+2 / T+1 / T	0,15% of the amount, min. EUR	0,15% of the amount, min. EUR

Code	Service	Value date	Fee BEN / SHA	Fee OUR
			90,00, max. EUR 240,00	100,00, max. EUR 250,00
4.2.7	USD - standard	T+2	0,10% of the amount, min. EUR 55,00, max. EUR 80,00	0,10% of the amount, min. EUR 60,00, max. EUR 90,00
4.2.8	USD - urgent	T+1	0,10% of the amount, min. EUR 70,00, max. EUR 90,00	0,10% of the amount, min. EUR 100,00, max. EUR 150,00
4.2.9	USD - Express	T	0,10% of the amount, min. EUR 80,00, max. EUR 160,00	0,10% of the amount, min. EUR 110,00, max. EUR 250,00
4.2.10	Other currencies - standard	T+2	EUR 100,00	EUR 110,00
4.2.11	Other currencies - urgent	T+1	EUR 120,00	EUR 130,00
4.2.12	Other currencies - Express	T	EUR 140,00	EUR 150,00
4.2.13	UAH - external transfer	T	-	0,10% of the amount, min. EUR 25,00
4.2.14	UAH – intra bank transfer	T	-	0,10% of the amount, min. EUR 5,00
4.2.15	Additional charge for payments in a currency different from the account currency	-	-	0,20%, min. EUR 5,00

NOTE: *For interpretation of value dates T/T+1/T+2, BEN/SHA/OUR options, Group C and charges of other banks, see Annex, sections A.7 - A.13.*

4.3 Incoming international transfers – SEPA / non-SEPA

Item	Service	Fee	Charging basis
4.3.1	Incoming international transfer (loro remittance) / incoming SEPA transfers	Free of charge	-

4.4 Additional international payment services

Item	Service	Fee	Charging basis
4.4.1	Investigation and amendment of payment details (incomplete / incorrect beneficiary details, missing payment details, change of value date)	EUR 50,00 + correspondent bank fees	per order
4.4.2	Request to recall an executed payment order	EUR 50,00 + actual costs	per order

Item	Service	Fee	Charging basis
4.4.3	Return of incoming funds	EUR 50,00 + actual costs	per order
4.4.4	SWIFT trace / request to verify an international transaction status	EUR 50,00 per request + actual costs	per order
4.4.5	Copy of SWIFT notification	EUR 5,00 per SWIFT notification or EUR 50,00 per month	per order
4.4.6	Enhance due diligence client's transaction analysis fee (loan, loan repayment, receivables assignment agreement, referral agreement, dividend's payment whose source is another legal entity's dividend & etc.)	0,10% of the amount, min. EUR 200,00, max. EUR 1.000,00	per transaction

5. Payment cards

5.1 Mastercard Business Debit - LE

Item	Service	Mastercard Business Debit
5.1.1	Cash withdrawal at ZB branch ATMs and HB network ATMs	1,00% (min. EUR 2,00)
5.1.2	Cash withdrawal at other banks' ATMs in Montenegro	3,00% (min. EUR 6,00)
5.1.3	Cash withdrawal at other banks' ATMs abroad	3,00% (min. EUR 6,00)
5.1.4	Cash withdrawal at other banks' counter POS terminals in Montenegro	3,00% (min. EUR 6,00)
5.1.5	Cash withdrawal at other banks' counter POS terminals abroad	3,00% (min. EUR 6,00)
5.1.6	Balance inquiry	EUR 1,00
5.1.7	PIN change	EUR 1,50
5.1.8	Card issuance and reissuance – one-off fee	EUR 2,50
5.1.9	Card maintenance – monthly fee (LoungeKey & Global Data Roaming)	EUR 8,00
5.1.10	Replacement of card and/or PIN (lost, stolen, damaged)	EUR 5,00
5.1.11	Unfounded dispute	EUR 5,00
5.1.12	Placing a card on the international blacklist	EUR 25,00
5.1.13	LoungeKey fee per visit	EUR 30,00
5.1.14	Currency conversion	1,50%
5.1.15	Sending card and PIN outside of Montenegro	Actual costs + EUR 15,00
5.1.16	Card unblocking	EUR 2,00

5.2 Mastercard Standard / Gold / Platinum Debit – ENT

Item	Service	Mastercard Standard Debit	Mastercard Gold / Platinum Debit
5.2.1	Cash withdrawal at ZB branch ATMs and HB network ATMs	Free of charge	Free of charge
5.2.2	Cash withdrawal at other banks' ATMs in Montenegro	3,00% (min. EUR 6,00)	3,00% (min. EUR 6,00)
5.2.3	Cash withdrawal at other banks' ATMs abroad	3,00% (min. EUR 6,00)	3,00% (min. EUR 6,00)
5.2.4	Cash withdrawal at other banks' counter POS terminals in Montenegro	3,00% (min. EUR 6,00)	3,00% (min. EUR 6,00)
5.2.5	Cash withdrawal at other banks' counter POS terminals abroad	3,00% (min. EUR 6,00)	3,00% (min. EUR 6,00)
5.2.6	Balance inquiry	EUR 1,00	EUR 1,00
5.2.7	PIN change	EUR 1,50	EUR 1,50
5.2.8	Card issuance – one-off fee	EUR 1,50	EUR 2,50
5.2.9	Card reissuance – one-off fee	EUR 1,50	EUR 2,50
5.2.10	Card maintenance – monthly fee	EUR 3,00	EUR 10,00 (LoungeKey & Global Data Roaming)
5.2.11	Replacement of card and/or PIN (lost, stolen, damaged)	EUR 5,00	EUR 5,00
5.2.12	Unfounded dispute	EUR 5,00	EUR 5,00
5.2.13	Placing a card on the international blacklist	EUR 25,00	EUR 25,00
5.2.14	LoungeKey fee per visit	-	EUR 30,00
5.2.15	Currency conversion	1,50%	1,50%
5.2.16	Sending card and PIN outside of Montenegro	Actual costs + EUR 15,00	Actual costs + EUR 15,00
5.2.17	Card unblocking	EUR 2,00	EUR 2,00

NOTE: *For existing Mastercard Gold Debit cardholders, the Mastercard Platinum Debit product terms will apply from January 01st, 2027. See Annex, section A.17.*

6. Certificates, documentation and administrative services

Item	Service	Fee	Charging basis
6.1	Issuance of certificates / statements - at customer request	EUR 50,00	per request
6.2	Issuance of non standard certificates / statements - at customer request	EUR 100,00	per request
6.3	Notarisation and/or certificate legalisation	EUR 150,00 + actual costs	per request

Item	Service	Fee	Charging basis
6.4	Auditor's request confirmation	EUR 100,00	per request
6.5	Bank reference letter	EUR 100,00	per request
6.6	Scanned copy of a document bearing the Bank's stamp	EUR 5,00 per page	per page
6.7	Courier delivery to one recipient	EUR 100,00 for up to 2 sets of documents + EUR 50,00 for each additional set	per dispatch
6.8	Courier delivery to one recipient – from the Representative Office	Actual costs	per dispatch

NOTE: *For issuance of non - standard certificates / confirmations at a customer's special request, see Annex, section A.6.*

7. Special services

Item	Service	Fee	Charging basis
7.1	Escrow account - opening	0,35%, min. EUR 150,00	one-off
7.2	Escrow account terms - amendment	EUR 50,00	per amendment
7.3	Escrow account – closure	Free of charge	-

8. Documentary operations

8.1 Letters of credit

Item	Service	Fee
8.1.1	Preparation or review of a draft letter of credit	EUR 50,00
8.1.2	Letter of credit opening	0,25% , min. EUR 90,00
8.1.3	Amount increase	0,25% of increase, min. EUR 90,00
8.1.4	Other amendments, including cancellation or advising amendments	EUR 90,00
8.1.5	Fee for presentation of discrepant documents under a letter of credit	EUR 55,00
8.1.6	Funds transfer connected with opening, confirming or executing a letter of credit	EUR 25,00
8.1.7	Expiry of a letter of credit without utilisation	EUR 90,00
8.1.8	Deferred payment	0,15% per quarter or part thereof
8.1.9	Advising a letter of credit	0,10% , min. EUR 90,00
8.1.10	Transfer of a letter of credit or instructing other banks to perform transfer	0,25% , min. EUR 90,00
8.1.11	Confirmation	As per contract, min. EUR 100,00

Item	Service	Fee
8.1.12	Preliminary document check, per document	EUR 25,00
8.1.13	Documents receipt, per set	0,20% of the amount
8.1.14	Payment under a letter of credit without document presentation	EUR 180,00
8.1.15	Negotiation	As per contract, min. EUR 100,00
8.1.16	Discounting	As per contract, min. EUR 100,00

8.2 Guarantees and counter-guarantees

Code	Service	Fee
8.2.1	Preparation or review of a draft guarantee	EUR 50,00
8.2.2	Guarantee issuance	As per contract
8.2.3	Periodic guarantee fee (quarterly)	As per contract
8.2.4	Amount increase	As per contract
8.2.5	Other amendments, including cancellation or advising amendments	EUR 90,00
8.2.6	Guarantee advising	EUR 90,00
8.2.7	Payment order processing	0,20% , min. EUR 180,00
8.2.8	Guarantee conversion into a loan fee (called guarantee)	1,00% of the amount

8.3 Collections (clean or documentary)

Item	Service	Fee
8.3.1	Collections (clean or documentary)	0,20% , min. EUR 90,00
8.3.2	Amendment or advising of amendments to collection instructions	EUR 50,00
8.3.3	Release of documents against payment or acceptance	0,20% , min. EUR 90,00
8.3.4	Release of documents without payment or acceptance	EUR 90,00
8.3.5	Return of documents without collection	EUR 90,00

8.4 Additional operations

Item	Service	Fee
8.4.1	Courier delivery of documents, per set	EUR 90,00
8.4.2	Provision of SWIFT message copies, per message	EUR 5,00
8.4.3	Confirmation	EUR 25,00

Item	Service	Fee
8.4.4	Investigations and inquiries	EUR 50,00
8.4.5	Other banks' charges	Actual costs

NOTE: *Fees for documentary operations are payable in euros or another freely convertible currency at the exchange rate of Zapad Banka JSC Podgorica. See Annex, section A.19.*

III. ANNEX 1 – EXPLANATORY NOTES

Introduction

This Annex forms an integral part of the Schedule of Fees of Zapad Banka AD Podgorica for non-residents (hereinafter: the Fee Schedule). It applies together with the tariff tables for individuals, legal entities and entrepreneurs – non resident clients.

The provisions of this Annex explain the application of individual tariff items, terms used, special categories of customers and countries, as well as the calculation rules set out in the Tariff Schedule. If a specific rule is given for a particular tariff item, that rule applies together with this Annex.

A.1. Tariff item codes

Tariff item codes are technical service identifiers used to uniquely identify fees in the Bank's tariff and information systems.

The customer type designations used in the codes are:

***IND** – individual – non resident clients;*

***LE / ENT** – legal entity or entrepreneur – non-resident clients.*

The code is used for record-keeping and administrative purposes and does not affect the substance, terms or amount of the fee.

A.2. Special rules for individuals – non resident clients

A.2.1. Citizens of certain countries in the region (former Yugoslavia)

For a non-resident individual who is a citizen of the Republic of Serbia, the Republic of Croatia, the Republic of North Macedonia, Bosnia and Herzegovina or the Republic of Slovenia, the fees for opening and maintaining a transaction account are those specified in the Bank's current Fee Schedule for resident customers.

A.2.2. Basic payment account

For non-resident customers/consumers opening a basic payment transaction account, basic banking services / operations defined by the applicable regulations and relating to this account type will be charged in accordance with the relevant fees in the Bank's current Fee Schedule for resident customers.

A.2.3. Basic payment account – vulnerable consumer group

For all non - resident clienta belonging to the so-called vulnerable consumer group who open a basic payment transaction account, the basic banking services / operations prescribed by the applicable regulations for this type of account are provided free of charge.

A.2.4. Temporarily inactive (dormant) transaction accounts

Temporarily inactive (dormant) transaction accounts are accounts with a balance of EUR 0,00 through which no customer - initiated transaction has been recorded for a continuous period of at least 180 days (6 months).

A.2.5. Transaction account closure

In accordance with the Law on Payment Transactions, transaction account closure is free of charge if the customer closes the account after 6 (six) months have elapsed from its opening date.

A.3. National payment transactions

Fees for domestic payment transactions are calculated and collected daily. Payment orders are accepted at the Bank's premises until 15:30.

Fees shown in the "Electronic channel" column are final fees for electronic payment orders; no additional discount is applied to these fees.

For non-resident individuals, external domestic payment transactions of up to EUR 200,00 are charged EUR 0,05, in accordance with the relevant fee items.

For instant credit transfers, the fees in the separate subsection "TIPS channel – instant credit transfers" apply to the relevant customer category. Where the Fee Schedule stipulates that the fee for the relevant external electronic payment order applies to a certain amount, the final fee from the relevant domestic payment fee item applies.

A.4. SEPA credit transfers

Fees for SEPA credit transfers apply to payments within the SEPA area and have been effective since 06.10.2025.

For individuals, no fee is charged for the first SEPA credit transfer of up to and including EUR 200,00 on any one Bank business day, whether submitted electronically or at a branch. Each subsequent transaction on the same business day is charged according to the applicable electronic channel or branch fee.

A.5. International payment transactions outside SEPA

Fees for international payment transactions are calculated and collected daily. Payment orders are accepted at the Bank's premises until 15:30.

The Bank covers correspondent bank fees, while third-party bank fees are debited to the customer's account – the payer.

Correspondent bank fees for additional payment verification are debited to the customer's account – the payer.

A.6. Non-standard certificates / statements

Issuance of non-standard certificates / confirmations at a customer's special request, which are not included in the Bank's standard range of certificates (a certificate of turnover on a transaction account, account liquidity in domestic / international payments, account ownership, etc.) and whose preparation requires additional data processing, verification of documents, special calculations or adaptation of the content, form or language to the requirements of the customer or the institution to which the Bank delivers the document.

A.7. Value date: T, T+1 and T+2

For the purposes of the international payment fee tables:

T – means the value date is the day on which the payment order is executed;

T+1 – means the value date is the first following relevant business day;

T+2 – means the value date is the second following relevant business day.

A.8. BEN, SHA and OUR charge options

For international payments, the applicable BEN, SHA or OUR charge-sharing option is used in accordance with the payment instruction and the rules applicable to the transaction.

Under the BEN option, payment charges are borne by the beneficiary in accordance with the rules of the banks involved in executing the transaction. The Bank's fee is stated in the "BEN/SHA fee" column.

Under the SHA option, the payer bears the fee of their own bank, while other charges in the payment chain are borne by the beneficiary in accordance with the rules of the banks involved. The Bank's fee is stated in the "BEN/SHA fee" column.

Under the OUR option, the fee stated in the "OUR fee" column applies.

The Bank covers correspondent bank fees, while third-party bank fees are debited to the customer's account – the payer.

A.9. Additional checks by correspondent banks

Correspondent bank fees for additional payment checks are debited to the customer's account – the payer.

A.10. Actual costs and third-party charges

Where a fee item refers to "actual costs", "actual expenses", "correspondent bank fees" or similar wording, the relevant external costs are charged at their actual amount in addition to the Bank's fee, where expressly stipulated in the fee item.

A.11. Group A - non resident - Legal entities

For the purpose of charging fees to non-resident legal entities, Group A comprises customers associated with the following countries, territories or legal forms:

Antigua and Barbuda; Bahamas; Barbados; Bahrain; Belize; Brunei; Grenada; Anguilla; Bermuda; British Virgin Islands; Montserrat; Gibraltar; Turks and Caicos Islands; Cayman Islands; Dominica; Costa Rica; Panama; Mauritius; Malaysia; Maldives; Netherlands Antilles; New Zealand (Cook Islands, Niue); Western Samoa; Seychelles; Saint Kitts and Nevis; Saint Vincent and the Grenadines; Saint Lucia; Tonga; Sri Lanka; Palau; Andorra; Aruba; Vanuatu; Liberia; Marshall Islands; Nauru; Hong Kong (companies that do not operate in Hong Kong and do not pay entry tax); United Arab Emirates (companies registered in free economic zones without a trading licence); United Kingdom (Limited Partnership, Limited Liability Partnership); Ireland (Limited Partnership, Limited Liability Partnership); Canada (Limited Partnership, Limited Liability Partnership).

For customers belonging to Group A, the fees identified as Group A fees in the legal-entity fee tables apply.

A.12. Group B - non resident - Legal entities

Group B comprises non-resident legal entities from countries not listed in Group A. For customers belonging to Group B, the fees identified as Group B fees in the legal-entity fee tables apply.

A.13. Group C - list of beneficiary countries

For payments to beneficiaries in countries on the Group C list, the special fee set out in the relevant international payment fee item applies.

Group C includes: American Samoa; United States Virgin Islands; Andorra; Anguilla; Antigua and Barbuda; Aruba; Bahamas; Barbados; Bahrain; Belize; Bermuda; Bonaire; British Virgin Islands; Brunei; Dominica; Dominican Republic; Falkland Islands; Faroe Islands; Grenada; Gibraltar; Netherlands Antilles; Cayman Islands; Costa Rica; Curaçao; Liberia; Mauritius; Malaysia; Maldives; Montserrat; Marshall Islands; Nauru; Cook Islands; Isle of Man; Palau; Panama; Western Samoa; Seychelles; Saint Kitts and Nevis; Saint Vincent and the Grenadines; Saint Lucia; Sint Maarten; Northern Mariana Islands; Togo; Turks and Caicos Islands; Sri Lanka; Vanuatu.

A.13.1. Group D – Non resident legal entities with complex business operations and enhanced business monitoring requirements

Group D comprises non - resident legal entities whose business activities, business models, organisational and ownership structures, transaction volumes and complexity, geographical exposure or other relevant risk factors require an enhanced level of operational business monitoring and the application of additional control and administrative measures.

The classification of a client into Group D shall be based on a documented individual assessment, applying predefined criteria in accordance with the Bank's internal acts and procedures.

The client shall be notified of its classification into Group D, the applicable fee and the date on which such fee becomes effective, in accordance with applicable legislation and the agreed terms and conditions of the banking relationship.

A.14. Payment in a currency different from the account currency

When a payment transaction is executed in a currency different from the account currency, the additional fee specified in the relevant fee item applies in addition to the payment execution fee.

A.15. Foreign exchange transactions

Foreign exchange transactions are subject to the exchange rate list of Zapad Banka AD Podgorica or, where an individual agreement has been concluded with the customer, the terms of that agreement, in accordance with the relevant fee item.

A.16. Services with fees determined by contract or agreement

Where a fee item states "As per contract", "As agreed" or "In accordance with the agreement", the amount and/or method of calculating the fee is determined by the applicable contract or agreement between the Bank and the customer.

A.17. Payment cards

For existing Mastercard Gold Debit cardholders, the terms of the Mastercard Platinum Debit card product will apply from January 01st, 2027, in accordance with the General Terms and Conditions for the Issuance and Use of Payment Cards as a Payment Instrument at Zapad Banka and the General Rules for the Issuance and Use of Mastercard Debit Cards.

Customers may continue to use their existing Mastercard Gold Debit card until its expiry date.

After the existing Mastercard Gold Debit card expires, the Bank will issue a Mastercard Platinum Debit card, subject to the customer's prior consent, in accordance with the procedures for issuing and replacing payment cards.

A.18. Safe deposit boxes – rental

The fees for the use (rental) of safe deposit boxes shown in the Fee Schedule for individuals – non-residents include value added tax (VAT).

Other costs relating to safe deposit boxes are calculated in accordance with the relevant fee items, including items for which the fee is determined up to the amount of actual expenses.

A.19. Documentary operations

Fees for documentary operations are payable in euros or another freely convertible currency at the exchange rate of Zapad Banka AD Podgorica.

Where a fee item stipulates that other banks' commissions are charged at actual cost, the actual amount incurred applies. Where the fee is marked "As per contract", the terms of the relevant agreement with the customer apply.