



Zapad Banka

Fee Schedule Resident clients

October, 2026

(effective from January 01st 2027)

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I. INDIVIDUALS – RESIDENT clients

1. Account – account register services

Item	Service	Fee	Charging basis
1.1	Account opening / maintenance / closure		
1.1.1	Transaction account opening	Free of charge	-
1.1.2	Transaction account – domestic and international payment transactions using a payment card opening	Free of charge	-
1.1.3	Opening and closing a basic payment account	Free of charge	-
1.1.4	Opening and closing a basic payment account – for vulnerable consumers	Free of charge	-
1.1.5	Transaction account maintenance	EUR 1,47	monthly
1.1.6	Transaction account – domestic and international payment transactions using a payment card maintenance	Free of charge	-
1.1.7	Pensioners' transaction account maintenance	EUR 0,47	monthly
1.1.8	Transaction account opened for the purpose of placing a term deposit maintenance	Free of charge	-
1.1.9	Transaction account for basic payment services maintenance	EUR 0,97	monthly
1.1.10	Transaction account for basic payment services - for vulnerable consumers maintenance	Free of charge	-
1.1.11	Reactivation of a temporarily inactive (dormant) account	EUR 1,00	one-off
1.1.12	Transaction account closing	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 the report)	Actual costs + EUR 2,00	-
1.2.3	Statement on request with the Bank's stamp	EUR 5,00	per statement

NOTE: For rules on basic payment accounts, vulnerable consumer groups and transaction account closing, see Annex, section A.2. For clarification on reactivating inactive (dormant) accounts, see Annex, section A.2.2.

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	EUR 1,97	monthly
2.3	SMS / Viber notifications – activation	Free of charge	-

2.4	SMS / Viber notifications – maintenance	EUR 0,97	monthly
2.5	Sending a one-time PIN via SMS / Viber	Free of charge	-

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

OPERATING RULES: Payment transaction 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 payment orders – transactions

Item	Service	Fee Electronic channel	Fee Branch	Charging basis
3.1.1	Cash and non-cash payments to transaction accounts within the Bank – internal transfer – up to EUR 200,00	EUR 0,05	EUR 0,50	per order
3.1.2	Cash and non-cash payments to transaction accounts within the Bank – internal transfer – from EUR 200,01	0,12%, min. EUR 0,24, max. EUR 150,00	0,15%, min. EUR 0,50, max. EUR 200,00	per order
3.1.3	Transfer between the same customer's accounts within the Bank (internal transfer)	Free of charge	Free of charge	per order

3.2 NP – external payment orders – transactions

Item	Service	Fee Electronic channel	Fee Branch	Charging basis
3.2.1	Cash and non-cash payments to transaction accounts outside the Bank – external transfer – up to EUR 200,00	EUR 0,05	0,22% (min. EUR 0,70)	per order
3.2.2.	Cash and non-cash payments to transaction accounts outside the Bank – external transfer – from EUR 200,01 to EUR 10.000,00	0,17% (min. EUR 0,53)	0,22% (min. EUR 0,70)	per order
3.2.3.	Deposit / transfer to transaction accounts outside the Bank – from EUR 10.000,01	0,15% (min. EUR 18,00; max. EUR 224,25)	0,19% (min. EUR 24,00; max. EUR 299,00)	per order

3.3 Instant credit transfers – TIPS channel

Item	Service	Fee Electronic channel	Charging basis
3.3.1	Instant credit transfer - up to EUR 200,00	EUR 0,05	per order

Item	Service	Fee Electronic channel	Charging basis
3.3.2	Instant credit transfer - from EUR 200,01 - EUR 2.999,99	0,17% (min. EUR 0,53)	per order

3.4 Cash and currency conversion

Item	Service	Fee	Charging basis
3.4.1	Cash deposit to own account	Free of charge	-
3.4.2	Cash withdrawal from customer's account	Free of charge	-
3.4.3	Foreign exchange transactions (cash / online)	In accordance with the Zapad Bank exchange rate list / As agreed	-
3.4.4	Convertible currencies conversion	At the buying / selling exchange rate	per order

NOTE: Foreign exchange transactions and convertible currencies conversion – see Annex, section A.9.

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

4.1 SEPA credit transfers – outward international payments

Item	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 transfer fees apply to payments within the SEPA area and have applied to individuals since 06.10.2025. The first daily SEPA credit transfer by an individual up to EUR 200,00 is free of charge. Details: Annex, section A.4.

4.2 Outward international payments - Non SEPA

Item	Service	Value date	Fee BEN / SHA	Fee OUR
4.2.1	Up to EUR 1.000,00	Standard	EUR 10,00	EUR 25,00
4.2.2	From EUR 1.000,01 up to EUR 5.000,00	Standard	EUR 20,00	EUR 35,00
4.2.3	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)

4.2.4	USD – standard	T+2	EUR 90,00	EUR 100,00
4.2.5	USD – urgent	T+1	EUR 100,00	EUR 110,00
4.2.6	USD – express	T	EUR 110,00	EUR 120,00
4.2.7	Other currencies – standard	T+2	EUR 100,00	EUR 110,00
4.2.8	Other currencies – urgent	T+1	EUR 120,00	EUR 130,00
4.2.9	Other currencies – express	T	EUR 140,00	EUR 150,00
4.2.10	UAH – external transfer	T	-	0,10% of the amount, min. EUR 25,00
4.2.11	UAH – intrabank transfer	T	-	0,10% of the amount, min. EUR 5,00
4.2.12	Additional charge for payments in a currency different from the account currency	T	-	0,20%, min. EUR 5,00

NOTE: For individuals, the international payment fee does not vary by value date; the table shows "Standard". Details: Annex, sections A.5 – A.7.

4.3 Incoming international transfers – SEPA / Non SEPA

Item	Service	Fee	Charging basis
4.3.1	SEPA incoming payments - up to EUR 200,00	Free of charge	per order
4.3.2	SEPA incoming payments - from EUR 200,01 up to EUR 20.000,00	EUR 1,99	per order
4.3.3	SEPA incoming payments - from EUR 20.000,01	EUR 25,00	per order
4.3.4	Non - SEPA - Incoming transfer from abroad credited to the customer's international transaction account	0,30%, (min. EUR 5,00; max. EUR 100,00)	per order

4.4 Additional international payment services

Item	Service	Fee	Charging basis
4.4.1	Request to recall a payment order	EUR 50,00 + stvarni troškovi	per order
4.4.2	Fees for payment inquiries and changes to payment details (incomplete or incorrect beneficiary information, omitted payment details, value date changes)	EUR 50,00 + actual troškovi	per order
4.4.3	Return of incoming funds	EUR 50,00 + stvarni troškovi	per order
4.4.4	SWIFT trace / international transaction status inquiry	EUR 50,00 / per request + actual troškovi, if postoje	Payment order
4.4.5	Copy of SWIFT notification	Free of charge	-

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

Item	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 1,47	EUR 2,50
5.9	Card reissuance – one-off fee	EUR 1,47	EUR 2,50
5.10	Card maintenance – monthly fee	EUR 1,27 (osnovna and dodatne kartice)	EUR 7,00 (LoungeKey & Global Data Roaming)
5.11	Card and/or PIN (lost, stolen, damaged) replacement	EUR 5,00	EUR 5,00
5.12	Unfounded complaint	EUR 3,00	EUR 3,00
5.13	Placement of 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 Montenegro	Actual costs + EUR 10,00	Actual costs + EUR 10,00
5.17	Card unblocking	EUR 2,00	EUR 2,00

NOTE: From 01 January 2027, the terms of the Mastercard Platinum Debit card product shall apply to existing Mastercard Gold Debit cardholders, as stated in Annex, section A.8.

6. Certificates, documentation and administrative services

Item	Service	Fee	Charging basis
6.1	Certificates and statements issuance at customer request	EUR 5,00	per request
6.2	Non-standard certificates issuance at customer request	EUR 10,00	per request
6.3	Sending reminders costs	Free of charge	-
6.4	CBCG Credit Register data – accessing fee	EUR 3,00	per inquiry

NOTE: Issuance of non-standard certificates / attestations at the customer's special request – see Annex, section A.11.

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. Safe deposit box services

8.1 Safe deposit box - rental

Item	Box size	Rental period	Fee
8.1.1	Small safe deposit boxes	3 months	EUR 90,00
8.1.2	Small safe deposit boxes	6 months	EUR 120,00
8.1.3	Small safe deposit boxes	12 months	EUR 150,00
8.1.4	Small safe deposit boxes	24 months	EUR 250,00
8.1.5	Small safe deposit boxes	36 months	EUR 350,00
8.1.6	Medium safe deposit boxes	3 months	EUR 110,00
8.1.7	Medium safe deposit boxes	6 months	EUR 140,00
8.1.8	Medium safe deposit boxes	12 months	EUR 200,00
8.1.9	Medium safe deposit boxes	24 months	EUR 350,00
8.1.10	Medium safe deposit boxes	36 months	EUR 450,00
8.1.11	Large safe deposit boxes	3 months	EUR 140,00
8.1.12	Large safe deposit boxes	6 months	EUR 200,00
8.1.13	Large safe deposit boxes	12 months	EUR 300,00
8.1.14	Large safe deposit boxes	24 months	EUR 500,00
8.1.15	Large safe deposit boxes	36 months	EUR 700,00

8.2. Other safe deposit box charges

Item	Service	Fee	Charging basis
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 prohibited items storage	Up to actual expenses incurred	-
8.2.3	Costs of translating documents and instruments, possible costs of judicial / administrative / arbitration and other legal proceedings, as well as 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	The fee is charged for a minimum safe deposit rental period of three (3) months and depends on box size	-
8.2.5	Payment reminder sending	Free of charge	-

NOTE: All fees for the use (rental) of safe deposit boxes include value added tax (VAT). Details: Annex, section A.12.

II. LEGAL ENTITIES / ENTREPRENEURS – RESIDENT clients

1. Account – account register services

Item	Service	Fee	Charging basis
1.1	Account opening / maintenance / closure		
1.1.1	Transaction account opening	EUR 10,00	one-off
1.1.2	Resident transactional account opening, whose founders are foreign owners, with direct ownership structure (beneficial owners listed in the Clients' Register Extract)	EUR 150,00	one-off
1.1.3	Resident transactional account opening, whose founders are foreign owners, with indirect ownership structure (one or more legal entities / nominee shareholders in the ownership structure)	EUR 250,00	one-off
1.1.4	Maintenance - legal entities' transaction accounts (regular account statements, complaints, account register changes, authorised signatories removal)	EUR 4,00	monthly
1.1.5	Reactivation of a temporarily inactive (dormant) account - Legal entities / Entrepreneurs	EUR 10,00	one-off
1.1.6	Reactivation of a temporarily inactive (dormant) account – Legal entities – resident clients, with foreign capital	EUR 60,00	one-off
1.1.7	Transaction accounts - closure	EUR 10,00	one-off
1.1.8	Transaction accounts legal entities in bankruptcy - closure	Free of charge	-
1.2	Account register		
1.2.1	Regular account statement – at the Bank or by email	Free of charge	-
1.2.2	Regular account statement – by post (excluding the dispatch of the annual report)	Actual costs + EUR 3,00	-
1.2.3	Statement on request with the Bank's stamp	EUR 5,00	per inquiry
1.2.4	Duplicate statement issuance	EUR 0,50	per page

NOTE: For clarification on reactivation of inactive (dormant) accounts, see Annex, section A.2.2.

2. Digital banking and notifications

Item	Service	Fee	Charging basis
2.1	Internet and mobile banking – activation / reactivation	EUR 5,00	one-off
2.2	Internet and mobile banking – maintenance	EUR 5,00	monthly
2.3	SMS / Viber notifications – activation	Free of charge	-
2.4	SMS / Viber notifications – maintenance	EUR 2,00	monthly
2.5	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 payment orders – 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 0,25	EUR 0,50
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	0,03% (min. EUR 22,50)	0,04% (min. EUR 30,00)
3.1.6	From EUR 100.000,01	0,015% (min. EUR 30,00; max. EUR 37,50)	0,02% (min. EUR 40,00; max. EUR 50,00)
3.1.7	Transfer between accounts of the same customer within the Bank	Free of charge	Free of charge

3.2 NPP – external payment orders – transactions

Item	Service	Fee Electronic channel	Fee Branch
3.2.1	DNS / RTGS – public revenue payments – up to EUR 200,00	EUR 0,05	EUR 0,35
3.2.2	DNS / RTGS – public revenue payments – from EUR 200,01 to EUR 2.999,99	EUR 0,25	EUR 0,35
3.2.3	RTGS - up to EUR 2.999,99	EUR 1,50	EUR 2,25
3.2.4	RTGS - from EUR 3.000,00 up to EUR 10.000,00	0,09%	0,12%
3.2.5	RTGS - from EUR 10.000,01 up to EUR 50.000,00	0,08% (min. EUR 10,00)	0,11% (min. EUR 14,00)
3.2.6	RTGS - from EUR 50.000,01 up to EUR 100.000,00	0,07% (min. EUR 44,00)	0,09% (min. EUR 59,00)
3.2.7	RTGS – over EUR 100.000,00	EUR 89,00	EUR 149,00

3.3 Instant credit transfers – TIPS channel

Item	Service	Fee
3.3.1	Instant credit transfer - up to EUR 200,00	EUR 0,05

Item	Service	Fee
3.3.2	Instant credit transfer - from EUR 200,01 up to EUR 2.999,99	EUR 0,25

3.4 Cash and currency conversion

Item	Service	Fee	Charging basis
3.4.1	Cash deposit to account	Free of charge	-
3.4.2	Cash withdrawal from account	0,20% (min. EUR 0,50)	per order
3.4.3	Foreign exchange transactions	As agreed	-
3.4.4	Conversion of convertible currencies	At the buying / selling exchange rate	per order

NOTE: Foreign exchange transactions and conversion of convertible currencies – details in Annex, sections A.9–A.10.

3.5 Additional domestic payment services

Item	Service	Fee	Charging basis
3.5.1	Fee for extended RTGS operating hours	EUR 10,00	per minute
3.5.2	Execution of an order during extended RTGS operating hours	0,40%	-
3.5.3	Execution of a collection order	EUR 2,00	per payment order

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

4.1 SEPA credit transfers – outward international payments

Item	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 transfer fees apply to payments in the SEPA area. Details: Annex, section A.4.

4.2 Outward international payments – non-SEPA

Item	Service	Value date	Fee BEN / SHA	Fee OUR
4.2.1	Up to EUR 1.000,00	T+2	EUR 10,00	EUR 25,00

Item	Service	Value date	Fee BEN / SHA	Fee OUR
4.2.2	From EUR 1.000,01 up to EUR 5.000,00	T+2	EUR 20,00	EUR 35,00
4.2.3	From EUR 5.000,01 up to EUR 20.000,00	T+2	0,35% (min. EUR 20,00)	0,35% + EUR 15,00 (min. EUR 35,00)
4.2.4	From EUR 20.000,01 up to EUR 100.000,00	T+2	0,30%	0,30% + EUR 15,00
4.2.5	From EUR 100.000,01	T+2	0,25%	0,25% + EUR 15,00
4.2.6	Up to EUR 1.000,00	T+1	EUR 13,00	EUR 28,00
4.2.7	From EUR 1.000,01 up to EUR 5.000,00	T+1	EUR 26,00	EUR 41,00
4.2.8	From EUR 5.000,01 up to EUR 20.000,00	T+1	0,46% (min. EUR 26,00)	0,46% + EUR 15,00 (min. EUR 41,00)
4.2.9	From EUR 20.000,01 up to EUR 100.000,00	T+1	0,39%	0,39% + EUR 15,00
4.2.10	From EUR 100.000,01	T+1	0,30%	0,30% + EUR 15,00
4.2.11	Up to EUR 1.000,00	T+0	EUR 15,00	EUR 30,00
4.2.12	From EUR 1.000,01 up to EUR 5.000,00	T+0	EUR 30,00	EUR 45,00
4.2.13	From EUR 5.000,01 up to EUR 20.000,00	T+0	0,53% (min. EUR 30,00)	0,53% + EUR 15,00 (min. EUR 45,00)
4.2.14	From EUR 20.000,01 up to EUR 100.000,00	T+0	0,45%	0,45% + EUR 15,00
4.2.15	From EUR 100.000,01	T+0	0,35%	0,35% + EUR 15,00

NOTE: For the meaning of value dates T+0/T+1/T+2 and other rules, see Annex, sections A.5 - A.7.

4.3 Incoming international transfers – SEPA / non-SEPA

Item	Service	Fee	Charging basis
4.3.1	SEPA incoming payment – up to EUR 20.000,00	EUR 1,99	per incoming payment
4.3.2	SEPA incoming payment – from EUR 20.000,01	EUR 25,00	per incoming payment
4.3.3	Non-SEPA – Credited to the customer's international transaction account / SHA, BEN	Free of charge	-

4.4 Additional international payment services

Item	Service	Fee	Charging basis
4.4.1	Request to recall a payment order	EUR 50,00 + actual costs	per order

Item	Service	Fee	Charging basis
4.4.2	Fees for payment inquiries and changes to payment details (incomplete or incorrect beneficiary information, omitted payment details, change of value date)	EUR 50,00 + actual costs	per order
4.4.3	Return of incoming funds	EUR 50,00 + actual costs	per order
4.4.4	SWIFT trace / request to verify the status of an international transaction	EUR 50,00 per request + actual costs	per order
4.4.5	Copy of SWIFT notification	Free of charge	-

5. Payment cards - Mastercard Business Debit

Item	Service	Mastercard Business Debit
5.1	Cash withdrawal at ZB branch ATMs and HB network ATMs	1,00% (min. EUR 2,00)
5.2	Cash withdrawal at other banks' ATMs in Montenegro	3,00% (min. EUR 6,00)
5.3	Cash withdrawal at other banks' ATMs abroad	3,00% (min. EUR 6,00)
5.4	Cash withdrawal at other banks' counter POS terminals in Montenegro	3,00% (min. EUR 6,00)
5.5	Cash withdrawal at other banks' counter POS terminals abroad	3,00% (min. EUR 6,00)
5.6	Balance inquiry	EUR 1,00
5.7	PIN change	EUR 1,50
5.8	Card issuance and reissuance – one-off fee	EUR 2,50
5.9	Card maintenance – monthly fee (LoungeKey & Global Data Roaming)	EUR 7,00
5.10	Replacement of card and/or PIN (lost, stolen, damaged)	EUR 5,00
5.11	Unfounded dispute	EUR 3,00
5.12	Placing a card on the international blacklist	EUR 25,00
5.13	LoungeKey fee per visit	EUR 30,00
5.14	Currency conversion	1,50%
5.15	Sending card and PIN outside Montenegro	Actual costs + EUR 10,00
5.16	Card unblocking	EUR 2,00

6. Certificates, KYC and administrative services

Item	Service	Fee	Charging basis
6.1	Change of authorised signatories on the specimen signature card	EUR 10,00	one-off, per form
6.2	Issuance of certificates and statements at the client's request (certificate of transaction-account activity and liquidity in domestic and international payments)	EUR 10,00	per request
6.3	Issuance of non-standard certificates at the client's request	EUR 10,00	per request
6.4	Annual renewal and changes in ownership structure – direct ownership (beneficial owners listed in the registry extract)	EUR 35,00	-
6.5	Annual renewal and changes in ownership structure – indirect ownership (one or more legal entities / nominee shareholders in the ownership structure)	EUR 100,00	-
6.6	CBCG report on the blocking of legal entities and entrepreneurs	EUR 5,00	one-off
6.7	Costs of sending reminders	EUR 3,00	per reminder
6.8	Fee for accessing CBCG Credit Register data	EUR 3,00	per inquiry
6.9	Costs of notarisation and/or legalisation of a certificate	EUR 150,00 + actual costs	one-off
6.10	Payroll posting, deductions and payments by list	As per contract (agreement)	-

NOTE: Issuance of non-standard certificates / attestations at the customer's special request – see Annex, section A.11.

7. Special services

Item	Service	Fee	Charging basis
7.1	Escrow account opening	1,00% of the original amount	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% of the amount, min. EUR 90,00

Item	Service	Fee
8.1.3	Amount increase	0,25% of the increase amount, 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% of the amount per quarter or part thereof
8.1.9	Letter of credit advising	0,10% of the amount, min. EUR 90,00
8.1.10	Letter of credit transferring or instructing other banks to perform transfer	0,25% of the amount, min. EUR 90,00
8.1.11	Confirmation	As per contract, min. EUR 100,00
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's 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

Item	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% of the amount, 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% of the amount, 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% of the amount, 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
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 Zapad Bank AD Podgorica exchange rate. Details: Annex, section A.13.

III. ANNEX 1 – EXPLANATORY NOTES

Introduction

This Annex forms an integral part of the Fees Schedule of Zpad Bank JSC Podgorica for residents (hereinafter: the Tariff Schedule). It applies together with the tariff tables for individuals, legal entities and entrepreneurs – resident clients.

The provisions of this Annex explain how individual tariff items are applied, the terminology used and the charging 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.

Customer type designations used in the codes are:

- **IND** – individual – resident clients;
- **LE / ENT** – legal entity or entrepreneur – 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. Basic payment account

For all the clients / consumers opening a basic payment account, the basic banking services / transactions defined by the Act on Comparability of Fees Related to Consumer Payment Accounts and associated with this account type shall be charged according to the Bank's applicable resident customer Tariff Schedule.

A.2.1. Basic payment account – vulnerable consumer group

For all customers belonging to the so-called “vulnerable consumer group” who open a basic payment account, all basic banking services / transactions defined by the Act on Comparability of Fees Related to Consumer Payment Accounts shall be provided free of charge.

A.2.2. Temporarily inactive (dormant) transaction accounts

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.2.3. Transaction account closure

Under the Payment Transactions Act, transaction accounts are closed free of charge, if the client closes the account more than six (6) months after it was opened.

A.3. Domestic payment transactions

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

Instant credit transfers are subject to the fees specified in the separate “TIPS channel – instant credit transfers” subsection for the relevant customer category.

Where the Tariff Schedule specifies that the fee applicable to an external electronic payment order applies to a given amount, the final fee from the relevant domestic payments tariff item shall apply.

A.4. SEPA credit transfers

SEPA credit transfer fees apply to payments within the SEPA area.

Fees for SEPA credit transfers have applied 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 Bank business day, regardless of whether the order is submitted electronically or at a branch. Each subsequent transaction on the same business day is charged at the relevant electronic-channel or branch rate.

Incoming international transfers and outward payments outside SEPA are subject to the fees in the relevant tariff tables for individuals and for legal entities and entrepreneurs, respectively.

For individuals, international payment fees under the Tariff Schedule do not vary by value date; the value date is marked "Standard" in the table.

A.5 Value date: T+0, T+1 and T+2

For the purposes of the international payment tariff tables for legal entities and entrepreneurs:

- *T+0 means the value date is the date the payment order is executed;*
- *T+1 means the value date is the next relevant business day;*
- *T+2 means the value date is the second following relevant business day.*

A.6. Charge options BEN, SHA and OUR

The BEN, SHA and OUR designations in the tariff tables indicate international payment charge options. The Bank's fee is determined by the relevant column of the tariff table.

A.7. Actual costs and foreign bank charges

Where a tariff item refers to "actual costs", "actual expenses", "foreign bank charges", "other banks' commissions" or similar wording, the relevant external costs shall be charged at their actual amount, in addition to the Bank's fee where Expressly stated in the tariff item.

A.8. Payment cards

For existing Mastercard Gold Debit cardholders, the terms and conditions applicable to the Mastercard Platinum Debit card product shall apply as of January 1st, 2027, in accordance with the General Terms and Conditions for the Issuance and Use of Payment Cards as Payment Instruments at Zapad Banka and the General Rules for the Issuance and Use of Mastercard Debit Cards.

Clients may continue to use their existing Mastercard Gold Debit cards until their expiry date.

Upon expiry of the existing Mastercard Gold Debit card, the Bank shall issue a Mastercard Platinum Debit card in accordance with its procedures for the issuance and replacement of payment cards, subject to the client's prior consent.

A.9. Foreign exchange transactions and currency conversion

Where a foreign exchange transaction is marked "In accordance with the Zapad Bank exchange rate list", the applicable Bank exchange rates shall apply. Where it is marked "As agreed", the terms of the relevant agreement with the customer shall apply.

For tariff items headed "Conversion of convertible currencies", the relevant buying or selling exchange rate shall apply as indicated in the corresponding tariff item.

A.10. Services for which fees are determined by contract or agreement

Where a tariff item states "As per contract", "As per agreement", "As per contract (agreement)" or "As agreed", the fee and/or calculation method shall be determined by the applicable contract or agreement between the Bank and the customer, subject to a minimum fee where Expressly specified in the tariff item.

A.11. Non-standard certificates

Issuance of non-standard certificates / attestations at the customer's special request which are not covered by the Bank's standard certificate offering (certificates regarding transaction-account activity, account liquidity for domestic / international payments, account holder, etc.) and whose preparation requires additional data processing, document verification, special calculations or adaptation of content, form or language to the requirements of the customer or the institution to which the Bank provides the document.

A.12. Safe deposit box services

Fees for the use (rental) of safe deposit boxes specified in the Tariff Schedule include value added tax (VAT). Other safe deposit box-related costs are calculated according to the relevant tariff items, including those charged up to the amount of actual expenses incurred.

A.13. Documentary operations

Documentary operation fees are payable in euros or another freely convertible currency at the exchange rate of Zapad Bank AD Podgorica.

Where a tariff item states that other banks' commissions are charged at actual cost, the actual costs incurred shall apply. Where the fee is marked "As per contract", the terms of the relevant contract with the customer shall apply, including the minimum fee if specified in the tariff item.