



# Zapad Banka

*On your side of the world!*

JAVNO

*TARIFFS – NON RESIDENT CLIENTS*  
*Individual customers / Entrepreneurs /*  
*Legal entities*  
*ZAPAD BANKA JSC PODGORICA*

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## I Fees review - INDIVIDUAL CUSTOMERS – NON RESIDENT CLIENTS

## 1. International payment operations fees – Individual customers

| Tariff item | Type of service                                                                                                                                                                       | Fee                                     |
|-------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------|
| <b>1.</b>   | <b>Account maintenance</b>                                                                                                                                                            |                                         |
| <b>1.1</b>  | <b>Individual Customers<sup>1</sup></b>                                                                                                                                               |                                         |
| 1.1.1       | Transactional account opening                                                                                                                                                         | EUR 540,00                              |
| 1.1.2.      | Transactional 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                              |
| 1.1.3       | Monthly maintenance of transactional account                                                                                                                                          |                                         |
| 1.1.3.1     | from 1 <sup>st</sup> till 6 <sup>th</sup> month                                                                                                                                       | Free of charge                          |
| 1.1.3.2     | from 7 <sup>th</sup> month                                                                                                                                                            | EUR 15,00                               |
| 1.1.4       | Opening of each subsequent transactional account                                                                                                                                      | EUR 50,00                               |
| 1.1.4.1     | Monthly maintenance of subsequent transactional account                                                                                                                               | EUR 10,00                               |
| 1.2         | Opening of transactional account (national and international payment transactions by payment card                                                                                     | Free of charge                          |
| 1.2.1       | Monthly maintenance of transactional account (national and international payment transactions by payment card)                                                                        | Free of charge                          |
| 1.3         | Opening and closing of a transactional account with basic services <sup>4</sup>                                                                                                       | Free of charge                          |
| 1.3.1       | Monthly maintenance of a transactional account with basic services                                                                                                                    | € 0,97                                  |
| 1.4         | Opening and closing of a transactional account with basic services – for vulnerable customers <sup>5</sup>                                                                            | Free of charge                          |
| 1.4.1       | Monthly maintenance of a transactional account with basic services - for vulnerable customers                                                                                         | Free of charge                          |
| 1.5         | Statement of account, per statement                                                                                                                                                   |                                         |
| 1.5.1       | Regular, in the bank or via email                                                                                                                                                     | Bez naknade                             |
| 1.5.2       | Regular, via mail                                                                                                                                                                     | EUR 0,50                                |
| 1.5.3       | Regular, via mail outside of Montenegro                                                                                                                                               | EUR 5,00                                |
| 1.5.4       | Upon the request, stamped by the bank, for current calendar year                                                                                                                      | EUR 10,00                               |
| 1.6         | Account statement, per page:                                                                                                                                                          |                                         |
| 1.6.1       | Regular, via fax                                                                                                                                                                      | EUR 5,00                                |
| 1.6.2       | Upon the request, stamped by the bank, for previous years                                                                                                                             | EUR 1,00                                |
| 1.7         | % rate for unauthorized debit balance on annual basis                                                                                                                                 | 60,00%                                  |
| 1.8         | Account closing                                                                                                                                                                       | Bez naknade                             |
| <b>2.</b>   | <b>E - banking</b>                                                                                                                                                                    |                                         |
| <b>2.1</b>  | <b>Internet banking and Mobile banking</b>                                                                                                                                            |                                         |
| 2.1.1       | Activation (connection)                                                                                                                                                               | Free of charge                          |
| 2.1.2       | Maintenance                                                                                                                                                                           | Free of charge                          |
| 2.1.3       | Unblocking                                                                                                                                                                            | Free of charge                          |
| 2.1.4       | Fee for the sent One Time Pin via SMS                                                                                                                                                 | Included in the Information service fee |
| 2.1.5       | Fee for the sent One Time Pin via Viber                                                                                                                                               | Free of charge                          |
| 2.1.6       | Notification services SMS – activation                                                                                                                                                | Free of charge                          |
| 2.1.7       | Notification services SMS                                                                                                                                                             | EUR 2,00 monthly                        |

| Tariff item | Type of service                                                                                                                                                                                                 | Fee                                                               |
|-------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------|
| 2.1.8       | Notification services - viber                                                                                                                                                                                   | Free of charge                                                    |
| <b>3.</b>   | <b>Escrow account</b>                                                                                                                                                                                           |                                                                   |
| 3.1         | Opening of Escrow account                                                                                                                                                                                       | 0,35% min. EUR 150,00                                             |
| 3.2         | Change of the terms for Escrow account                                                                                                                                                                          | EUR 50,00                                                         |
| 3.3         | Closing of Escrow account                                                                                                                                                                                       | Free of charge                                                    |
| <b>4.</b>   | <b>Trust transactions</b>                                                                                                                                                                                       |                                                                   |
| 4.1         | Bank commission                                                                                                                                                                                                 | 0,70% on annual basis, min. EUR 25,00                             |
| <b>5.</b>   | <b>Additional services</b>                                                                                                                                                                                      |                                                                   |
| 5.1         | Bank certificate                                                                                                                                                                                                | EUR 20,00                                                         |
| 5.2         | Non-standard certificate                                                                                                                                                                                        | EUR 75,00                                                         |
| 5.3         | Notary Public certification and/or certificate legalization                                                                                                                                                     | EUR 150,00 + real costs                                           |
| 5.4         | Faxing notifications                                                                                                                                                                                            | EUR 5,00                                                          |
| 5.5         | Audit request certificate                                                                                                                                                                                       | EUR 50,00                                                         |
| 5.6         | Bank's recommendations                                                                                                                                                                                          | EUR 50,00                                                         |
| 5.7         | SWIFT copy                                                                                                                                                                                                      | Free of charge                                                    |
| 5.8         | Complaint costs and payment details changes (incomplete user data, wrong user data, omitted payment data, currency date changes, executed payment order withdrawal)                                             | EUR 50,00 + Correspondent bank's fees                             |
| 5.9         | Scanned document with bank's stamp                                                                                                                                                                              | EUR 5,00 per page                                                 |
| 5.10        | One delivery courier costs                                                                                                                                                                                      | EUR 100,00 up to 2 sets of documents + EUR 50,00 for each new set |
| 5.11        | One delivery courier costs from Representative office                                                                                                                                                           | Real costs                                                        |
| 5.12        | Return of inflow                                                                                                                                                                                                | EUR 20,00 + real costs                                            |
| 5.13        | Fee for sending warning letter                                                                                                                                                                                  | Free of charge                                                    |
| 5.14        | 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% from the amount, min. EUR 200,00, max. EUR 1.000,00         |

| Tariff item | Transaction <sup>2,3</sup>             | Currency date | Fees                                 |                                      |
|-------------|----------------------------------------|---------------|--------------------------------------|--------------------------------------|
| <b>1.</b>   | <b>EUR<sup>5</sup></b>                 |               | <b>SHA/BEN</b>                       | <b>OUR<sup>4</sup></b>               |
| 1.1         | Up to 49.999,99 EUR                    |               |                                      |                                      |
| 1.1.1       | Standard                               | T+2           | EUR 40,00                            | EUR 50,00                            |
| 1.1.2       | Urgent                                 | T+1           | EUR 45,00                            | EUR 55,00                            |
| 1.1.3       | Express                                | T             | EUR 50,00                            | EUR 60,00                            |
| 1.1.4       | Up to 150,00 EUR                       | T+2, T+1, T   | EUR 8,00                             | EUR 8,00                             |
| 1.2         | From 50.000,00 EUR                     | T+2, T+1, T   | 0,15% of the amount, max. EUR 200,00 | 0,15% of the amount, max. EUR 200,00 |
| <b>2.</b>   | <b>USD<sup>5</sup></b>                 |               | <b>SHA/BEN</b>                       | <b>OUR<sup>4</sup></b>               |
| 2.1         | Standard                               | T+2           | EUR 90,00                            | EUR 100,00                           |
| 2.2         | Urgent                                 | T+1           | EUR 100,00                           | EUR 110,00                           |
| 2.3         | Express                                | T             | EUR 110,00                           | EUR 120,00                           |
| <b>3.</b>   | <b>In other currencies<sup>5</sup></b> |               | <b>SHA/BEN</b>                       | <b>OUR</b>                           |
| 3.1         | Standard                               | T+2           | EUR 100,00                           | EUR 110,00                           |
| 3.2         | Urgent                                 | T+1           | EUR 120,00                           | EUR 130,00                           |
| 3.3         | Express                                | T             | EUR 140,00                           | EUR 150,00                           |

| Tariff item  | Transaction <sup>2,3</sup>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | Currency date | Fees                                |
|--------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------|-------------------------------------|
| <b>4.</b>    | <b>UAH</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |               |                                     |
| 4.1          | External                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | T             | 0,10% of the amount, min. EUR 25,00 |
| 4.2          | Internal                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | T             | 0,10% of the amount, min. EUR 5,00  |
| <b>5.</b>    | <b>LORO Remittance – cash flow from abroad<sup>5</sup></b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |               | Free of charge                      |
| <b>6.</b>    | <b>Additional fee for a payment in currency that differs from the account currency</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |               | 0,20% of the amount, min. EUR 5,00  |
| <b>NOTE:</b> | <sup>1</sup> In case Individual customer (non-resident) is citizen of Republic of Serbia, Republic of Croatia, Republic of North Macedonia, Bosnia and Herzegovina, Republic of Slovenia, Fees for National payment operation services (residents) are applicable;<br><sup>2</sup> Calculation and collection of fees for International payment operations is conducted on daily basis;<br><sup>3</sup> Orders are received in the bank premises until 03:30pm;<br><sup>4</sup> Correspondent bank's fees are covered by the bank. Third-party banks' fees are charged from the client-payer's account;<br><sup>5</sup> Correspondent banks fees for additional payment verification are charged from the client-payer's account. |               |                                     |

|           |                              |
|-----------|------------------------------|
| <b>7.</b> | <b>SEPA credit transfers</b> |
|-----------|------------------------------|

| Tariff item  | Type of service                                                                                                                                                                                                                                                                                                                                                                                                         | Fee            | Calculation basis |
|--------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------|-------------------|
| 7.1          | Up to EUR 200,00 (first daily transfer IC – electronic payment channels / branch office)                                                                                                                                                                                                                                                                                                                                | Free of charge |                   |
| 7.2          | Up to EUR 20.000,00 (electronic payment channels)                                                                                                                                                                                                                                                                                                                                                                       | € 1,99         | order             |
| 7.3          | From EUR 20.000,01 (electronic payment channels)                                                                                                                                                                                                                                                                                                                                                                        | € 25,00        | order             |
| 7.4          | Up to EUR 20.000,00 (branch office payment)                                                                                                                                                                                                                                                                                                                                                                             | € 3,99         | order             |
| 7.5          | From EUR 20.000,01 (branch office payment)                                                                                                                                                                                                                                                                                                                                                                              | € 50,00        | order             |
| <b>NOTE:</b> | <ul style="list-style-type: none"> <li>SEPA credit transfer's fees refer to the SEPA zone payments. Valid from October 6<sup>th</sup> 2025.</li> <li>For the first transaction, up to the amount of EUR 200,00 and less, (electronic payment channels / branches), in one working day of the Bank - free of charge. Each subsequent transaction will be charged in accordance with tariff clauses 7.2 i 7.4.</li> </ul> |                |                   |

## 2. National payment operations fees – Individual customers

| Tariff item | Type of service                                                                                                     | Fee                                | Calculation basis |
|-------------|---------------------------------------------------------------------------------------------------------------------|------------------------------------|-------------------|
| <b>1.</b>   | <b>NON CASH PAYMENTS – EXTERNAL</b>                                                                                 |                                    |                   |
| 1.1         | Orders in DNS and RTGS public revenues, submitted in hard copy, on the value date                                   | 0,35 €                             | Order             |
| 1.2         | Orders in RTGS, submitted on the value date                                                                         | 0,10%, (min. 3,00 € max. 120,00 €) | Order             |
| <b>2.</b>   | <b>NON CASH PAYMENTS – INTERNAL</b>                                                                                 |                                    |                   |
| 2.1         | Up to EUR 1.000,00                                                                                                  | 0,15 €                             | Order             |
| 2.2         | From EUR 1.000,01 to EUR 3.000,00                                                                                   | 0,50 €                             | Order             |
| 2.3         | From EUR 3.000,01 to EUR 10.000,00                                                                                  | 1,00 €                             | Order             |
| 2.4         | From EUR 10.000,01 to EUR 50.000,00                                                                                 | 5,00 €                             | Order             |
| 2.5         | From EUR 50.000,01 to EUR 100.000,00                                                                                | 10,00 €                            | Order             |
| 2.6         | Over EUR 100.000,00                                                                                                 | 20,00 €                            | Order             |
| 2.7         | Intra bank transfer of funds between the transaction accounts of the same client                                    | Free of charge                     |                   |
| 2.7         | Intra-bank transfer of funds between the transaction account and the loan or deposit sub-account of the same client | Free of charge                     |                   |
| <b>3.</b>   | <b>INTERNET BANKING <sup>6</sup></b>                                                                                |                                    |                   |
|             | All payments with a 25% discount, applied to the current tariffs                                                    |                                    |                   |
| <b>4.</b>   | <b>CASH PAYMENTS – EXTERNAL</b>                                                                                     |                                    |                   |

| Tariff item | Type of service                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | Fee                                                                           | Calculation basis |
|-------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------|-------------------|
| 4.1         | Orders in DNS, public revenues                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | 0,35 €                                                                        | Order             |
| 4.2         | Orders in RTGS                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | 0,10% (min. 3,00 €, max. 120,00 €)                                            |                   |
| 5.          | CASH PAYMENTS – INTERNAL                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                                                                               |                   |
| 5.1         | Cash payments                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                                                               |                   |
| 5.1.1       | Up to EUR 1.000.00                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | 0.11 €                                                                        | Order             |
| 5.1.2       | From EUR 1.000.01 to EUR 3.000.00                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | 0.37 €                                                                        | Order             |
| 5.1.3       | From EUR 3.000.01 to EUR 10.000.00                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | 0.75 €                                                                        | Order             |
| 5.1.4       | From EUR 10.000.01 to EUR 50.000.00                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | 3.75 €                                                                        | Order             |
| 5.1.5       | From EUR 50.000.01 to EUR 100.000.00                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | 7.50 €                                                                        | Order             |
| 5.1.6       | Over EUR 100.000.00                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | 15.00 €                                                                       | Order             |
| 5.1.7       | Cash payment to the account <sup>1</sup>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | 1,00%, min. 3,00 €                                                            | Order             |
| 5.2         | Cash withdrawal                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                                                               |                   |
| 5.2.1       | Cash withdrawal from the account                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | Free of charge                                                                |                   |
| 5.2.2       | Cash withdrawal of deposit from transactional account                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | Free of charge                                                                |                   |
| 6.          | CURRENCY EXCHANGE OPERATIONS<br>(cash/non-cash)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | According to the Zapad Banka AD Podgorica approved exchange rates / Agreement |                   |
| NOTE:       | <p><sup>1</sup> In case Individual customer (non-resident) is citizen of Republic of Serbia, Republic of Croatia, Republic of North Macedonia, Bosnia and Herzegovina, Republic of Slovenia, fees for National payment operation services (residents) are applicable;</p> <p><sup>2</sup> Calculation and collection of fees in accordance with the tariffs for national payment operations is conducted on daily basis;</p> <p><sup>3</sup> Orders are received in bank premises until 03:30pm;</p> <p><sup>4</sup> For all the clients / consumers (non resident), opening a payment account with basic services, all basic banking services and transactions, defined by the Fees comparability Law, related to a consumer payment accounts and associated with this type of account, shall be charged to the fees prescribed in the Bank's current Tariff for resident clients;</p> <p><sup>5</sup> For all the clients (non resident), classified as belonging to the so-called "vulnerable group" of consumers, who open a payment account with basic services, all basic banking services and transactions, defined by the Fees comparability Law, related to consumer payment accounts, shall be free of charge;</p> <p><sup>6</sup> All the external payment transactions, up to EUR 200,00, shall be charged in amount of EUR 0,05.</p> |                                                                               |                   |

### 3. Card operations fees – Individual customers

#### 3.1 Mastercard Standard Debit

| Tariff item | Card type                                                            | Amount and/or %       |
|-------------|----------------------------------------------------------------------|-----------------------|
| <b>1.</b>   | <b>Mastercard Standard Debit</b>                                     |                       |
| 1.1         | Cash withdrawal at ATMs in ZB branches and at ATMs in the HB network | Free of charge        |
| 1.2         | Cash withdrawal at ATM's of other banks in country                   | 3,00% (min. EUR 6,00) |
| 1.3         | Cash withdrawal at ATM's of other banks out of country               | 3,00% (min. EUR 6,00) |
| 1.4         | Cash advance at branch POS of other banks in country                 | 3,00% (min. EUR 6,00) |
| 1.5         | Cash advance at branch POS of other banks out of country             | 3,00% (min. EUR 6,00) |
| 1.6         | Balance inquiry                                                      | EUR 0,50              |
| 1.7         | PIN change                                                           | EUR 1,00              |
| 1.8         | Card issuance – one off fee                                          | EUR 1,50              |
| 1.9         | Card reissuance – one off fee                                        | EUR 1,50              |
| 1.10        | Monthly maintenance – main and additional cards                      | EUR 3,00              |
| 1.11        | Card and/or pin change (lost, stolen, damaged)                       | EUR 5,00              |
| 1.12        | Dispute complaint                                                    | EUR 5,00              |
| 1.13        | International black list                                             | EUR 25,00             |
| 1.14        | Conversion                                                           | 1,50%                 |

|      |                                     |            |
|------|-------------------------------------|------------|
| 1.15 | Card and PIN delivery courier costs | Real costs |
| 1.16 | Card unblocking                     | EUR 2,00   |

## 3.2 Mastercard Gold Debit

| Tariff item | Card type                                                            | Amount and/or %       |
|-------------|----------------------------------------------------------------------|-----------------------|
| <b>2.</b>   | <b>Mastercard Gold Debit</b>                                         |                       |
| 2.1         | Cash withdrawal at ATMs in ZB branches and at ATMs in the HB network | Free of charge        |
| 2.2         | Cash withdrawal at ATM's of other banks in country                   | 3,00% (min. EUR 6,00) |
| 2.3         | Cash withdrawal at ATM's of other banks out of country               | 3,00% (min. EUR 6,00) |
| 2.4         | Cash advance at branch POS of other banks in country                 | 3,00% (min. EUR 6,00) |
| 2.5         | Cash advance at branch POS of other banks out of country             | 3,00% (min. EUR 6,00) |
| 2.6         | Balance inquiry                                                      | EUR 0,50              |
| 2.7         | PIN change                                                           | EUR 1,00              |
| 2.8         | Issuance and re-issuance of card – one off fee                       | EUR 2,50              |
| 2.9         | Card maintenance – monthly fee – (Lounge Key & Global Data Roaming)  | EUR 8,00              |
| 2.10        | Card and/or pin change (lost, stolen, damaged)                       | EUR 5,00              |
| 2.11.       | Dispute complaint                                                    | EUR 5,00              |
| 2.12        | International black list                                             | EUR 25,00             |
| 2.13        | Lounge Key fee / per visit                                           | EUR 25,00             |
| 2.14        | Conversion                                                           | 1,50%                 |
| 2.15        | Card and PIN delivery courier costs                                  | Real costs            |
| 2.16        | Card unblocking                                                      | EUR 2,00              |

## 4. Safe deposit box rental fees - Individual customers

| Tariff item | Safe deposit boxes services fees                     | Fees amount  |
|-------------|------------------------------------------------------|--------------|
| <b>1.</b>   | <b>Small size safe deposit boxes – Lease period</b>  |              |
| 1.1         | 3 (three) months                                     | EUR 150,00   |
| 1.2         | 6 (six) months                                       | EUR 210,00   |
| 1.3         | 12 (twelve ) months                                  | EUR 300,00   |
| 1.4         | 24 (twenty-four) months                              | EUR 550,00   |
| 1.5         | 36 (thirty-six) months                               | EUR 800,00   |
| <b>2.</b>   | <b>Middle size safe deposit boxes – Lease period</b> |              |
| 2.1.        | 3 (three) months                                     | EUR 210,00   |
| 2.2         | 6 (six) months                                       | EUR 270,00   |
| 2.3         | 12 (twelve ) months                                  | EUR 370,00   |
| 2.4         | 24 (twenty-four) months                              | EUR 670,00   |
| 2.5         | 36 (thirty-six) months                               | EUR 970,00   |
| <b>3.</b>   | <b>Big size safe deposit boxes - Lease period</b>    |              |
| 3.1.        | 3 (three) months                                     | EUR 270,00   |
| 3.2         | 6 (six) months                                       | EUR 330,00   |
| 3.3         | 12 (twelve) months                                   | EUR 500,00   |
| 3.4         | 24 (twenty-four) months                              | EUR 850,00   |
| 3.5         | 36 (thirty-six) months                               | EUR 1.200,00 |

| Tariff item | Safe deposit boxes services fees                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | Fees amount                                                                                                                                |
|-------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------|
| 4.          | Cost to replace the lock due to a lost or not returned key                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | Up to the real costs                                                                                                                       |
| 5.          | Compensation for damage caused by using the safe deposit box in a manner contrary to the ban i.e. keeping the forbidden things                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | Up to the real costs                                                                                                                       |
| 6.          | Costs including:<br>i) the expenses of translating the documents and the personal documents/instruments that serve as the ground for concluding the Contract for using safe deposit box, from a foreign language into the Montenegrin language and vice versa;<br>ii) possible expenses arising from the court, administrative, arbitration and/or other legal proceedings in the country and/or abroad, in which the Bank, without any fault of its own, may be involved in, and which occur due to illegal behavior of the User and/or of a third party, relating to exerting the User's rights on the ground of this Contract, notwithstanding any circumstances whether such expenses have occurred relating to User and/or a third party breach of the Valid legislation and/or of the rights of the Bank;<br>iii) all other expenses – that are not above mentioned - which may arise from the conclusion or the execution of this Contract. | Up to the real costs                                                                                                                       |
| 7.          | Failure to return the key on a day of the Contract for using safe deposit box expiration at the latest                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | The fees shall be paid for the minimum safe deposit box lease period of 3 (three) months and depending on the safe deposit box dimensions. |
| 8.          | Sending notification letter to the Client                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | Free of charge                                                                                                                             |
| NOTE:       | <ul style="list-style-type: none"> <li>The fees are stated with the VAT included.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                                                                                                            |

## II Fees review - ENTREPRENEURS – NON RESIDENT CLIENTS

### 1. International payment operations fees – Entrepreneurs

| Tariff item | Type of service                                                                                                | Fee            |
|-------------|----------------------------------------------------------------------------------------------------------------|----------------|
| 1.          | <b>Account maintenance</b>                                                                                     |                |
| 1.1         | <b>Entrepreneurs</b>                                                                                           |                |
| 1.1.1       | Transactional account opening                                                                                  | EUR 740,00     |
| 1.1.2       | Monthly maintenance of transactional account                                                                   |                |
| 1.1.2.1     | from 1 <sup>st</sup> till 6 <sup>th</sup> month                                                                | Free of charge |
| 1.1.2.2     | from 7 <sup>th</sup> month                                                                                     | EUR 25,00      |
| 1.1.3       | Opening of each subsequent transactional account                                                               | EUR 70,00      |
| 1.1.3.1     | Monthly maintenance of subsequent transactional account                                                        | EUR 15,00      |
| 1.2         | Opening of transactional account (national and international payment transactions by payment card)             | Free of charge |
| 1.2.1       | Monthly maintenance of transactional account (national and international payment transactions by payment card) | Free of charge |

| Tariff item | Type of service                                                                                                                                                     | Fee                                                               |
|-------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------|
| 1.3         | Statement of account, per statement                                                                                                                                 |                                                                   |
| 1.3.1       | Regular, in the bank or via email                                                                                                                                   | Free of charge                                                    |
| 1.3.2       | Regular, via mail                                                                                                                                                   | EUR 0,50                                                          |
| 1.3.3       | Regular, via mail outside of Montenegro                                                                                                                             | EUR 5,00                                                          |
| 1.3.4       | Upon the request, stamped by the bank, for current calendar year                                                                                                    | EUR 10,00                                                         |
| 1.4         | Account statement, per page                                                                                                                                         |                                                                   |
| 1.4.1       | Regular, via fax                                                                                                                                                    | EUR 5,00                                                          |
| 1.4.2       | Upon the request, stamped by the bank, for previous years                                                                                                           | EUR 1,00                                                          |
| 1.5         | % rate for unauthorized debit balance on annual basis                                                                                                               | 60,00%                                                            |
| 1.6         | Account closing                                                                                                                                                     | Free of charge                                                    |
| <b>2.</b>   | <b>E - banking</b>                                                                                                                                                  |                                                                   |
| <b>2.1</b>  | <b>Internet banking and Mobile banking</b>                                                                                                                          |                                                                   |
| 2.1.1       | Activation (connection)                                                                                                                                             | Free of charge                                                    |
| 2.1.2       | Maintenance                                                                                                                                                         | Free of charge                                                    |
| 2.1.3       | Unblocking                                                                                                                                                          | Free of charge                                                    |
| 2.1.4       | Fee for the sent One Time Pin via SMS                                                                                                                               | Included in the Information service fee                           |
| 2.1.5       | Fee for the sent One Time Pin via Viber                                                                                                                             | Free of charge                                                    |
| 2.1.6       | Notification services SMS – activation                                                                                                                              | Free of charge                                                    |
| 2.1.7       | Notification services SMS                                                                                                                                           | EUR 2,00 monthly                                                  |
| 2.1.8       | Notification services - viber                                                                                                                                       | Free of charge                                                    |
| <b>3.</b>   | <b>Escrow account</b>                                                                                                                                               |                                                                   |
| 3.1         | Escrow account opening                                                                                                                                              | 0,35%, min. EUR 150,00                                            |
| 3.2         | Escrow account - terms changes                                                                                                                                      | EUR 50,00                                                         |
| 3.3         | Escrow account - closing                                                                                                                                            | Free of charge                                                    |
| <b>4.</b>   | <b>Trust transactions</b>                                                                                                                                           |                                                                   |
| 4.1         | Bank's commission                                                                                                                                                   | 0,70% on annual basis, min. EUR 25,00                             |
| <b>5.</b>   | <b>Additional services</b>                                                                                                                                          |                                                                   |
| 5.1         | Bank's certificate                                                                                                                                                  | EUR 20,00                                                         |
| 5.2         | Non-standard certificate                                                                                                                                            | EUR 75,00                                                         |
| 5.3         | Notary Public certification and/or certificate legalization                                                                                                         | EUR 150,00 + real costs                                           |
| 5.4         | Faxing notifications                                                                                                                                                | EUR 5,00                                                          |
| 5.5         | Audit request certificate                                                                                                                                           | EUR 50,00                                                         |
| 5.6         | Bank's recommendations                                                                                                                                              | EUR 50,00                                                         |
| 5.7         | SWIFT copy                                                                                                                                                          | Free of charge                                                    |
| 5.8         | Complaint costs and payment details changes (incomplete user data, wrong user data, omitted payment data, currency date changes, executed payment order withdrawal) | EUR 50,00 + Correspondent bank's fees                             |
| 5.9         | Scanned document with bank's stamp                                                                                                                                  | EUR 5,00 per page                                                 |
| 5.10        | One delivery courier costs                                                                                                                                          | EUR 100,00 up to 2 sets of documents + EUR 50,00 for each new set |
| 5.11        | One delivery courier costs from Representative office                                                                                                               | Up to the real costs                                              |
| 5.12        | Return of inflow                                                                                                                                                    | EUR 20,00 + real costs                                            |
| 5.13        | Sending warning letter fee                                                                                                                                          | Free of charge                                                    |

| Tariff item | Transaction <sup>1,2</sup>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | Currency date | Fees                                                 |                                                       |
|-------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------|------------------------------------------------------|-------------------------------------------------------|
| 1.          | EUR <sup>5</sup>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |               | SHA/BEN                                              | OUR <sup>3</sup>                                      |
| 1.1         | Up to 49.999,99 EUR                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |               |                                                      |                                                       |
| 1.1.1       | Standard                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | T+2           | EUR 35,00                                            | EUR 45,00                                             |
| 1.1.2       | Urgent                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | T+1           | EUR 45,00                                            | EUR 55,00                                             |
| 1.1.3       | Express                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | T             | EUR 55,00                                            | EUR 65,00                                             |
| 1.1.4       | Up to EUR 150,00                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | T+2, T+1, T   | EUR 8,00                                             | EUR 8,00                                              |
| 1.2         | Od 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                  |
| 1.3         | Payment in favor of beneficiary of countries of Group C <sup>4</sup>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | T+2, T+1, T   | 0,15% of the amount, min. EUR 90,00; max. EUR 240,00 | 0,15% of the amount, min. EUR 100,00; max. EUR 250,00 |
| 2.          | USD <sup>5</sup>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |               | SHA/BEN                                              | OUR <sup>3</sup>                                      |
| 2.1         | 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   |
| 2.2         | 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 |
| 2.3         | 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  |
| 3.          | In other currencies <sup>3,5</sup>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |               | SHA/BEN                                              | OUR                                                   |
| 3.1         | Standard                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | T+2           | EUR 100,00                                           | EUR 110,00                                            |
| 3.2         | Urgent                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | T+1           | EUR 120,00                                           | EUR 130,00                                            |
| 3.3         | Express                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | T             | EUR 140,00                                           | EUR 150,00                                            |
| 4.          | UAH                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |               |                                                      |                                                       |
| 4.1         | External                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | T             | 0,10% of the amount, min. EUR 25,00                  |                                                       |
| 4.2         | Internal                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | T             | 0,10% of the amount, min. EUR 5,00                   |                                                       |
| 5.          | LORO Remittance – cash flow from abroad <sup>5</sup>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |               | Free of charge                                       |                                                       |
| 6.          | Additional fee for a payment in currency that differs from the account currency                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |               | 0,20% of the amount, min. EUR 5,00                   |                                                       |
| NOTE:       | <sup>1</sup> Calculation and collection of fees for international payment transactions is conducted on daily basis;<br><sup>2</sup> Orders are received in the bank premises until 03:30pm.<br><sup>3</sup> Correspondent banks' fees - covered by the Bank. Third-party banks' fees are charged from the client-payer's account;<br><sup>4</sup> List of countries for Group "C": Independent State of Western Samoa, US Virgin Islands, Principality of Andorra, Anguilla, Antigua and Barbuda, Aruba, Commonwealth of the Bahamas, Barbados, State of Bahrain, Belize, Bermuda, Bonaire, British Virgin Islands, Brunei Darussalam, The Commonwealth of Dominica, Dominican Republic, Falkland Islands, Faroe Islands, Grenada, Gibraltar, Netherlands Antilles, Cayman Islands, Republic of Costa Rica, Curacao, Liberia, Republic of Mauritius, Malaysia, Republic of Maldives, Montserrat, Republic of the Marshall Islands, The Republic of Nauru, Cook Islands, Republic of Liberia, Isle of Man, Republic of Palau, Panama, Western Samoa, Republic of Seychelles, Saint Kitts and Nevis, Saint Vincent and the Grenadines, Saint Lucia, Saint-Martin, Northern Mariana Islands, Togo, Turks and Caicos Islands, Democratic Socialist Republic of Sri Lanka, Republic of Vanuatu;<br><sup>5</sup> Correspondent bank's fees for additional payment verification are charged from the client-payer's account. |               |                                                      |                                                       |

| 7.          | SEPA credit transfers                                                                                   |         |                   |
|-------------|---------------------------------------------------------------------------------------------------------|---------|-------------------|
| Tariff item | Type of service                                                                                         | Fee     | Calculation basis |
| 7.1         | Up to EUR 20.000,00 (electronic payment channels)                                                       | € 1,99  | order             |
| 7.2         | From EUR 20.000,01 (electronic payment channels)                                                        | € 25,00 | order             |
| 7.3         | Up to EUR 20.000,00 (branch office payment)                                                             | € 3,99  | order             |
| 7.4         | From EUR 20.000,01 (branch office payment)                                                              | € 50,00 | order             |
| NOTE:       | • SEPA credit transfer's fees refer to the SEPA zone payments. Valid from October 6 <sup>th</sup> 2025. |         |                   |

| 2. National payment operations fees – Entrepreneurs |                                                                                                                  |                            |                 |
|-----------------------------------------------------|------------------------------------------------------------------------------------------------------------------|----------------------------|-----------------|
| Type of service                                     | Fees                                                                                                             | Calculation basis          | Type of service |
| <b>1.</b>                                           | <b>NON CASH PAYMENTS – EXTERNAL</b>                                                                              | <b>08:00am - 08:00pm</b>   |                 |
| 1.1                                                 | Orders in DNS and RTGS public revenues, submitted in hard copy, on the value date                                | 0,40 €                     | Order           |
| 1.2                                                 | Orders in RTGS, submitted on the value date                                                                      |                            | Order           |
| 1.2.1                                               | Up to EUR 2,999,99                                                                                               | 3,00 €                     | Order           |
| 1.2.2                                               | From EUR 3.000,00 to EUR 10.000,00                                                                               | 0,14%                      | Order           |
| 1.2.3                                               | From EUR 10.000,01 to EUR 50.000,00                                                                              | 0,12% (min. 15,00 €)       | Order           |
| 1.2.4                                               | From EUR 50.000,01 to EUR 100.000,00                                                                             | 0,10% (min. 60,00 €)       | Order           |
| 1.2.5                                               | Over EUR 100.000,00                                                                                              | 120,00 €                   | Order           |
| 1.3                                                 | RTGS Extra time fee                                                                                              | 20,00 €                    | Per minute      |
| 1.4                                                 | Orders in RTGS extra time                                                                                        | 0,40%                      | Order           |
| 1.5                                                 | Forced payment order /per order/                                                                                 | 2,00 €                     | Order           |
| <b>2.</b>                                           | <b>NON CASH PAYMENTS – INTERNAL</b>                                                                              | <b>08:00am - 08:00pm</b>   |                 |
| 2.1                                                 | Up to EUR 1.000,00                                                                                               | 0,30 €                     | Order           |
| 2.2                                                 | From EUR 1.000,01 to EUR 10.000,00                                                                               | 2,00 €                     | Order           |
| 2.3                                                 | From EUR 10.000,01 to EUR 50.000,00                                                                              | 0,06%                      | Order           |
| 2.4                                                 | From EUR 50.000,01 to EUR 100.000,00                                                                             | 10,00 €                    | Order           |
| 2.5                                                 | Over EUR 100.000,00                                                                                              | 20,00 €                    | Order           |
| 2.6                                                 | Transfer from one to another account of the same client within the Bank                                          | Free of charge             |                 |
| 2.7                                                 | Intra-bank funds transfer between the transaction account and the loan or deposit sub-account of the same client | Free of charge             |                 |
| <b>3.</b>                                           | <b>E - ORDERS (Internet banking) - EXTERNAL TRANSACTIONAL PAYMENTS</b>                                           | <b>08:00am - 08:00pm</b>   |                 |
| 3.1                                                 | Instant credit transfers / payment orders in DNS and RTGS, public revenues                                       |                            |                 |
| 3.1.1                                               | Up to EUR 200,00                                                                                                 | € 0,05                     |                 |
| 3.1.2                                               | From EUR 200,01 to EUR 2.999,99                                                                                  | € 0,30                     |                 |
| 3.2                                                 | Orders in RTGS                                                                                                   |                            |                 |
| 3.2.1                                               | Up to EUR 2,999,99                                                                                               | 2,25 €                     | Order           |
| 3.2.2                                               | From EUR 3.000,00 to EUR 10.000,00                                                                               | 0,11%                      | Order           |
| 3.2.3                                               | From EUR 10.000,01 to EUR 50.000,00                                                                              | 0,09% (min. 11,25 €)       | Order           |
| 3.2.4                                               | From EUR 50.000,01 to EUR 100.000,00                                                                             | 0,08% (min. 45,00 €)       | Order           |
| 3.2.5                                               | Over EUR 100.000,00                                                                                              | 90,00 €                    | Order           |
| <b>4.</b>                                           | <b>E - ORDERS (Internet banking) - INTERNAL TRANSACTIONAL PAYMENTS</b>                                           | <b>08:00am - 08:00pm</b>   |                 |
| 4.1                                                 | Up to EUR 1.000,00                                                                                               | 0,23 €                     | Order           |
| 4.2                                                 | From EUR 1.000,01 to EUR 10.000,00                                                                               | 1,50 €                     | Order           |
| 4.3                                                 | From EUR 10.000,01 to EUR 50.000,00                                                                              | 0,045%                     | Order           |
| 4.4                                                 | From EUR 50.000,01 to EUR 100.000,00                                                                             | 10,00 €                    | Order           |
| 4.5                                                 | Over EUR 100.000,00                                                                                              | 20,00 €                    | Order           |
| 4.6                                                 | Transfer from one to another account of the same client within the Bank                                          | Free of charge             |                 |
| <b>5.</b>                                           | <b>CASH PAYMENTS</b>                                                                                             |                            |                 |
| 5.1                                                 | Cash payment to the account                                                                                      | 1,00%, min. 10,00 €        | Order           |
| 5.2                                                 | Cash withdrawal from the account                                                                                 | 0,20%, min. 0,50 €         | Order           |
| <b>6.</b>                                           | <b>CURRENCY EXCHANGE OPERATIONS</b>                                                                              | According to the Agreement |                 |

|              |                                                                                                                                                                                                                                                                                                                                                                                            |
|--------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>NOTE:</b> | <ul style="list-style-type: none"> <li>Calculation and collection of fees in accordance with the tariffs for national payment operations is conducted on daily basis;</li> <li>Orders are received in bank premises until 03:30pm;</li> <li>Single lower tariff (fee) applicable for the entire operating day, from 08:00am to 08:00pm. Valid from 04<sup>th</sup> August 2025.</li> </ul> |
|--------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

### 3. Card operations fees – Entrepreneurs

#### 3.1 Mastercard Standard Debit

| Tariff item | Card type                                                            | Amount and/or %       |
|-------------|----------------------------------------------------------------------|-----------------------|
| <b>1.</b>   | <b>Mastercard Standard Debit</b>                                     |                       |
| 1.1         | Cash withdrawal at ATMs in ZB branches and at ATMs in the HB network | Free of charge        |
| 1.2         | Cash withdrawal at ATM's of other banks in country                   | 3,00% (min. EUR 6,00) |
| 1.3         | Cash withdrawal at ATM's of other banks out of country               | 3,00% (min. EUR 6,00) |
| 1.4         | Cash advance at branch POS of other banks in country                 | 3,00% (min. EUR 6,00) |
| 1.5         | Cash advance at branch POS of other banks out of country             | 3,00% (min. EUR 6,00) |
| 1.6         | Balance inquiry                                                      | EUR 0,50              |
| 1.7         | PIN change                                                           | EUR 1,00              |
| 1.8         | Card issuance – one off fee                                          | EUR 1,50              |
| 1.9         | Card reissuance – one off fee                                        | EUR 1,50              |
| 1.10        | Monthly maintenance – main and additional cards                      | EUR 3,00              |
| 1.11        | Card and/or pin change (lost, stolen, damaged)                       | EUR 5,00              |
| 1.12        | Dispute complaint                                                    | EUR 5,00              |
| 1.13        | International black list                                             | EUR 25,00             |
| 1.14        | Conversion                                                           | 1,50%                 |
| 1.15        | Card and PIN delivery courier costs                                  | Real costs            |
| 1.16        | Card unblocking                                                      | EUR 2,00              |

#### 3.2 Mastercard Gold Debit

| Tariff item | Card type                                                            | Amount and/or %       |
|-------------|----------------------------------------------------------------------|-----------------------|
| <b>2.</b>   | <b>Mastercard Gold Debit</b>                                         |                       |
| 2.1         | Cash withdrawal at ATMs in ZB branches and at ATMs in the HB network | Free of charge        |
| 2.2         | Cash withdrawal at ATM's of other banks in country                   | 3,00% (min. EUR 6,00) |
| 2.3         | Cash withdrawal at ATM's of other banks out of country               | 3,00% (min. EUR 6,00) |
| 2.4         | Cash advance at branch POS of other banks in country                 | 3,00% (min. EUR 6,00) |
| 2.5         | Cash advance at branch POS of other banks out of country             | 3,00% (min. EUR 6,00) |
| 2.6         | Balance inquiry                                                      | EUR 0,50              |
| 2.7         | PIN change                                                           | EUR 1,00              |
| 2.8         | Issuance and re-issuance of card – one off fee – additional cards    | EUR 2,50              |
| 2.9         | Card maintenance – monthly fee – (Lounge Key & Global Data Roaming)  | EUR 8,00              |
| 2.10        | Card and/or pin change (lost, stolen, damaged)                       | EUR 5,00              |
| 2.11.       | Dispute complaint                                                    | EUR 5,00              |
| 2.12        | International black list                                             | EUR 25,00             |
| 2.13        | Lounge Key fee / per visit                                           | EUR 25,00             |

|      |                                     |            |
|------|-------------------------------------|------------|
| 2.14 | Conversion                          | 1,50%      |
| 2.15 | Card and PIN delivery courier costs | Real costs |
| 2.16 | Card unblocking                     | EUR 2,00   |

### III Fees review - LEGAL ENTITIES – NON RESIDENT CLIENTS

#### 1. International payment operations fees – Legal entities

| Tariff item | Type of service                                                                                                                                                                                                                                  | Fees amount    |
|-------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------|
| <b>1.</b>   | <b>Transaccional account</b>                                                                                                                                                                                                                     |                |
| 1.1         | Transactional account opening                                                                                                                                                                                                                    |                |
| 1.1.1       | Transactional account opening documentation preview                                                                                                                                                                                              | EUR 200,00     |
| 1.1.2       | Transactional account opening for a client of Group A <sup>4</sup>                                                                                                                                                                               | EUR 4.700,00   |
| 1.1.3       | Transactional account opening for a client of Group B <sup>5</sup>                                                                                                                                                                               | EUR 2.100,00   |
| 1.1.4.      | Transactional account opening for the legal entity, in whose ownership structure there are 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 3.000,00   |
| 1.2         | Monthly maintenance of transactional account                                                                                                                                                                                                     |                |
| 1.2.1       | Monthly maintenance of transactional account for a client of Group A <sup>4</sup> from 1 <sup>st</sup> till 6 <sup>th</sup> month                                                                                                                | Free of charge |
| 1.2.2       | Monthly maintenance of transactional account for a client of Group A <sup>4</sup> from 7 <sup>th</sup> month                                                                                                                                     | EUR 150,00     |
| 1.2.3       | Monthly maintenance of transactional account for a client of Group B <sup>5</sup> from 1 <sup>st</sup> till 6 <sup>th</sup> month                                                                                                                | Free of charge |
| 1.2.4       | Monthly maintenance of transactional account for a client of Group B <sup>5</sup> from 7 <sup>th</sup> month                                                                                                                                     | EUR 50,00      |
| 1.3         | Opening of each subsequent transactional account                                                                                                                                                                                                 |                |
| 1.3.1       | Opening of subsequent transactional account for a client of Group A <sup>4</sup>                                                                                                                                                                 | EUR 500,00     |
| 1.3.2       | Opening of subsequent transactional account for a client of Group B <sup>5</sup>                                                                                                                                                                 | EUR 350,00     |
| 1.3.3       | Monthly maintenance of subsequent transactional account                                                                                                                                                                                          | EUR 25,00      |
| 1.4         | Transactional account opening (national and international payment transactions by payment card)                                                                                                                                                  | Free of charge |
| 1.4.1       | Monthly maintenance of transactional account (national and international payment transactions by payment card)                                                                                                                                   | Free of charge |
| 1.5         | Yearly renewal and ownership structure' changes                                                                                                                                                                                                  |                |
| 1.5.1       | Document checking with direct ownership structure – Beneficial owners defined in the Client's Register Extract                                                                                                                                   | Free of charge |
| 1.5.2       | Document checking with indirect ownership structure - one or more legal entities or nominee shareholders                                                                                                                                         | EUR 200,00     |
| 1.5.3       | Document checking with indirect ownership structure – trusts & funds that manage assets on behalf of the UBO                                                                                                                                     | EUR 500,00     |
| 1.6         | Statement of account, per statement                                                                                                                                                                                                              |                |
| 1.6.1       | Regular, in the bank or via email                                                                                                                                                                                                                | Free of charge |
| 1.6.2       | Regular, via mail                                                                                                                                                                                                                                | EUR 0,50       |
| 1.6.3       | Regular, via mail outside Montenegro                                                                                                                                                                                                             | EUR 5,00       |
| 1.6.4       | Upon the request, stamped by the bank, for current calendar year                                                                                                                                                                                 | EUR 10,00      |
| 1.7         | Statement of account, per page                                                                                                                                                                                                                   |                |
| 1.7.1       | Regular, via fax                                                                                                                                                                                                                                 | EUR 5,00       |
| 1.7.2       | Upon the request, stamped by the bank, for the previous years                                                                                                                                                                                    | EUR 1,00       |
| 1.8         | Specimen of signatures and stamp replacement                                                                                                                                                                                                     | EUR 100,00     |

| Tariff item | Type of service                                                                                                                                                                                                | Fees amount                                                        |
|-------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------|
| 1.9         | % rate for unauthorized debit balance on annual basis                                                                                                                                                          | 60%                                                                |
| 1.10        | Booking of salaries, suspensions and payments, according to the list                                                                                                                                           | According to the agreement                                         |
| 1.11        | Closing of transactional account <sup>1</sup>                                                                                                                                                                  |                                                                    |
| 1.11.1      | Closing of transactional account for a client of Group A <sup>4</sup>                                                                                                                                          | EUR 1.000,00                                                       |
| 1.11.2      | Closing of transactional account for a client of Group B <sup>5</sup>                                                                                                                                          | EUR 500,00                                                         |
| 1.11.3      | Closing of transactional account (national and international payment transactions by payment card)                                                                                                             | Free of charge                                                     |
| <b>2.</b>   | <b>E - banking</b>                                                                                                                                                                                             |                                                                    |
| <b>2.1</b>  | <b>Internet banking and Mobile banking</b>                                                                                                                                                                     |                                                                    |
| 2.1.1       | Activation (connection)                                                                                                                                                                                        | Free of charge                                                     |
| 2.1.2       | Maintenance                                                                                                                                                                                                    | Free of charge                                                     |
| 2.1.3       | Unblocking                                                                                                                                                                                                     | Free of charge                                                     |
| 2.1.4       | Fee for the sent One Time Pin via SMS                                                                                                                                                                          | Included in the Information service fee                            |
| 2.1.5       | Fee for the sent One Time Pin via Viber                                                                                                                                                                        | Free of charge                                                     |
| 2.1.6       | Notification services SMS – activation                                                                                                                                                                         | Free of charge                                                     |
| 2.1.7       | Notification services SMS                                                                                                                                                                                      | EUR 5,00 monthly                                                   |
| 2.1.8       | Notification services - viber                                                                                                                                                                                  | Free of charge                                                     |
| <b>3.</b>   | <b>Escrow account</b>                                                                                                                                                                                          |                                                                    |
| 3.1         | Opening of Escrow account                                                                                                                                                                                      | 0,35%, min. 150,00 EUR                                             |
| 3.2         | Change of the terms for Escrow account                                                                                                                                                                         | EUR 50,00                                                          |
| 3.3         | Closing of Escrow account                                                                                                                                                                                      | Free of charge                                                     |
| <b>4.</b>   | <b>Trust transactions</b>                                                                                                                                                                                      |                                                                    |
| 4.1         | Bank commission                                                                                                                                                                                                | 0,70% on annual basis, min. EUR 25,00                              |
| <b>5.</b>   | <b>Additional services</b>                                                                                                                                                                                     |                                                                    |
| 5.1         | Bank certificate                                                                                                                                                                                               | EUR 50,00                                                          |
| 5.2         | Non-standard certificate                                                                                                                                                                                       | EUR 100,00                                                         |
| 5.3         | Notary Public certification and/or certificate legalization                                                                                                                                                    | EUR 150,00 + real costs                                            |
| 5.4         | Faxing notifications                                                                                                                                                                                           | EUR 5,00                                                           |
| 5.5         | Audit request certificate                                                                                                                                                                                      | EUR 100,00                                                         |
| 5.6         | Bank's recommendations                                                                                                                                                                                         | EUR 100,00                                                         |
| 5.7         | 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% from the amount, min. EUR 200,00, max. EUR 1.000,00          |
| 5.8         | SWIFT copy                                                                                                                                                                                                     | EUR 5,00 per SWIFT notification or EUR 20,00 on monthly basis      |
| 5.9         | Complaint costs and payment details changes (incomplete user data, wrong user data, omitted payment data, currency date changes, executed payment order withdrawal)                                            | EUR 50,00 + Correspondent bank's fees                              |
| 5.10        | Scanned document with bank's stamp                                                                                                                                                                             | EUR 5,00 per page                                                  |
| 5.11        | One delivery courier costs                                                                                                                                                                                     | EUR 100,00, up to 2 sets of documents + EUR 50,00 for each new set |
| 5.12        | One delivery courier costs from Representative office                                                                                                                                                          | Up to the real costs                                               |
| 5.13        | Inflow return                                                                                                                                                                                                  | EUR 20,00 + real costs                                             |

| Tariff item | Transaction <sup>2,3</sup> | Currency date | Fees    |                  |
|-------------|----------------------------|---------------|---------|------------------|
| 1.          | EUR <sup>8</sup>           |               | SHA/BEN | OUR <sup>6</sup> |

| Tariff item | Transaction <sup>2,3</sup>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | Currency date | Fees                                                 |                                                       |
|-------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------|------------------------------------------------------|-------------------------------------------------------|
| 1.1         | Up to 49.999,99 EUR                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |               |                                                      |                                                       |
| 1.1.1       | Standard                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | T+2           | EUR 35,00                                            | EUR 45,00                                             |
| 1.1.2       | Urgent                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | T+1           | EUR 45,00                                            | EUR 55,00                                             |
| 1.1.3       | Express                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | T             | EUR 55,00                                            | EUR 65,00                                             |
| 1.1.4       | Up to EUR 150,00                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | T+2, T+1, T   | EUR 8,00                                             | EUR 8,00                                              |
| 1.2         | from 50000,00 EUR                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | T+2, T+1, T   | 0,15% of the amount, max. EUR 200,00                 | 0,15% of the amount, max. EUR 200,00                  |
| 1.3         | Payment in favor of beneficiary of countries of Group C <sup>7</sup>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | T+2, T+1, T   | 0,15% of the amount, min. EUR 90,00; max. EUR 240,00 | 0,15% of the amount, min. EUR 100,00; max. EUR 250,00 |
| 2.          | USD <sup>8</sup>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |               | SHA/BEN                                              | OUR <sup>6</sup>                                      |
| 2.1         | 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   |
| 2.2         | 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 |
| 2.3         | 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  |
| 3.          | In other currencies <sup>6,8</sup>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |               | SHA/BEN                                              | OUR                                                   |
| 3.1         | Standard                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | T+2           | EUR 100,00                                           | EUR 110,00                                            |
| 3.2         | Urgent                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | T+1           | EUR 120,00                                           | EUR 130,00                                            |
| 3.3         | Express                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | T             | EUR 140,00                                           | EUR 150,00                                            |
| 4.          | UAH                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |               |                                                      |                                                       |
| 4.1         | External                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | T             | 0,10% of the amount, min. EUR 25,00                  |                                                       |
| 4.2         | Internal                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | T             | 0,10% of the amount, min. EUR 5,00                   |                                                       |
| 5.          | LORO Remittance – cash flow from abroad <sup>8</sup>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |               | Free of charge                                       |                                                       |
| 6.          | Additional fee for a payment in currency that differs from the account currency                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |               | 0,20% of the amount, min. EUR 5,00                   |                                                       |
| NOTE:       | <sup>1</sup> Calculation and collection of fees for international payment operations is conducted on daily basis;<br><sup>2</sup> Orders are received in the bank premises until 03:30pm;<br><sup>3</sup> List of countries for Group A: Antigua and Barbuda, Commonwealth of the Bahamas, Barbados, State of Bahrain, Belize, Brunei Darussalam, Grenada, Territories dependent on the United Kingdom of Great Britain and Northern Ireland (Anguilla, Bermuda, British Virgin Islands, Montserrat, Gibraltar, Turks and Caicos Islands, Cayman Islands), The Commonwealth of Dominica, Republic of Costa Rica, Panama, Republic of Mauritius, Malaysia - Labuan, Republic of Maldives, Netherlands Antilles (Curacao, Saint-Martin (Netherlands Part), Bonaire, Sint-Eustatius and Saba), New Zealand (Cook Islands, Niue), Independent State of Western Samoa, Republic of Seychelles, Saint Kitts and Nevis, Saint Lucia, Saint Vincent and the Grenadines, Kingdom of Tonga, Democratic Socialist Republic of Sri Lanka, Republic of Palau, Principality of Andorra, Aruba, Republic of Vanuatu, Republic of Liberia, Republic of the Marshall Islands, The Republic of Nauru, Hong Kong (companies which do not operate on the territory of Hong Kong and do not pay income tax), United Arab Emirates (for companies registered in free economic zones without trading License), United Kingdom (companies in the form of Limited Partnership, Limited Liability Partnership), Ireland (companies in the form of Limited Partnership, Limited Liability Partnership), Canada (companies in the form of Limited Partnership, Limited Liability Partnership);<br><sup>4</sup> List of countries for Group B: All countries which are not listed in the preceding paragraph;<br><sup>5</sup> Third-party banks' fees are charged from the client-payer's account;<br><sup>6</sup> List of countries for Group C: Independent State of Western Samoa, US Virgin Islands, Principality of Andorra, Anguilla, Antigua and Barbuda, Aruba, Commonwealth of the Bahamas, Barbados, State of Bahrain, Belize, Bermuda, Bonaire, British Virgin Islands, Brunei Darussalam, The Commonwealth of Dominica, Dominican Republic, Falkland Islands, Faroe Islands, Grenada, Gibraltar, Netherlands Antilles, Cayman Islands, Republic of Costa Rica, Curacao, Liberia, Republic of Mauritius, Malaysia, Republic of Maldives, Montserrat, Republic of the Marshall Islands, The Republic of Nauru, Cook Islands, Republic of Liberia, Isle of Man, Republic of Palau, Panama, Western Samoa, Republic of Seychelles, Saint Kitts and Nevis, Saint Vincent and the Grenadines, Saint Lucia, Saint-Martin, Northern Mariana Islands, Togo, Turks and Caicos Islands, Democratic Socialist Republic of Sri Lanka, Republic of Vanuatu;<br><sup>7</sup> Correspondent banks' fees for additional payment verification are charged to the payer's account |               |                                                      |                                                       |

| <b>7.</b>          | <b>SEPA credit transfers</b>                                                                                                                           |            |                          |
|--------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------|------------|--------------------------|
| <b>Tariff item</b> | <b>Type of service</b>                                                                                                                                 | <b>Fee</b> | <b>Calculation basis</b> |
| 7.1                | Up to EUR 20.000,00 (electronic payment channels)                                                                                                      | € 1,99     | order                    |
| 7.2                | From EUR 20.000,01 (electronic payment channels)                                                                                                       | € 25,00    | order                    |
| 7.3                | Up to EUR 20.000,00 (branch office payment)                                                                                                            | € 3,99     | order                    |
| 7.4                | From EUR 20.000,01 (branch office payment)                                                                                                             | € 50,00    | order                    |
| <b>NOTE:</b>       | <ul style="list-style-type: none"> <li>SEPA credit transfer's fees refer to the SEPA zone payments. Valid from October 6<sup>th</sup> 2025.</li> </ul> |            |                          |

## 2. National payment operations fees – Legal entities

| <b>Tariff item</b> | <b>Type of service</b>                                                                                        | <b>Fee</b>               | <b>Calculation basis</b> |
|--------------------|---------------------------------------------------------------------------------------------------------------|--------------------------|--------------------------|
| <b>1.</b>          | <b>NON CASH PAYMENTS – EXTERNAL<sup>1,2,3</sup></b>                                                           | <b>08:00am - 08:00pm</b> |                          |
| 1.1                | Orders in DNS and RTGS public revenues, submitted in hard copy, on the value date                             | 0,40 €                   | Order                    |
| 1.2                | Orders in RTGS, submitted on the value date                                                                   |                          |                          |
| 1.2.1              | Up to EUR 2,999,99                                                                                            | 3,00 €                   | Order                    |
| 1.2.2              | From EUR 3.000,00 to EUR 10.000,00                                                                            | 0,14%                    | Order                    |
| 1.2.3              | From EUR 10.000,01 to EUR 50.000,00                                                                           | 0,12%, min. 15,00 €      | Order                    |
| 1.2.4              | From EUR 50.000,01 to EUR 100.000,00                                                                          | 0,10%, min. 60,00 €      | Order                    |
| 1.2.5              | Over EUR 100.000,00                                                                                           | 120,00 €                 | Order                    |
| 1.3                | RTGS extra time fee                                                                                           | 20,00 €                  | Per minute               |
| 1.4                | Orders in RTGS extra time                                                                                     | 0,40%                    | Order                    |
| 1.5                | Forced payment order                                                                                          | 2,00 €                   | Order                    |
| <b>2.</b>          | <b>NON CASH PAYMENTS – INTERNAL<sup>1,3</sup></b>                                                             | <b>08:00am - 08:00pm</b> |                          |
| 2.1                | Up to EUR 1.000,00                                                                                            | 0,30 €                   | Order                    |
| 2.2                | From EUR 1.000,01 to EUR 10.000,00                                                                            | 2,00 €                   | Order                    |
| 2.3                | From EUR 10.000,01 to EUR 50.000,00                                                                           | 0,06 %                   | Order                    |
| 2.4                | From EUR 50.000,01 to EUR 100.000,00                                                                          | 10,00 €                  | Order                    |
| 2.5                | Over EUR 100.000,00                                                                                           | 20,00 €                  | Order                    |
| 2.6                | Transfer from one to another account of the same client within the Bank                                       | Free of charge           |                          |
| 2.7                | Intra-bank transfer of funds between the transaction account and the loan or deposit party of the same client | Free of charge           |                          |
| <b>3.</b>          | <b>E - ORDERS (INTERNET BANKING) FOR EXTERNAL TRANSACTIONAL PAYMENTS<sup>1,2,3</sup></b>                      | <b>08:00am - 08:00pm</b> |                          |
| 3.1                | Instant credit transfers / payment orders in DNS and RTGS, public revenues                                    |                          |                          |
| 3.1.1              | Up to EUR 200,00                                                                                              | € 0,05                   | Order                    |
| 3.1.2              | From EUR 200,01 to EUR 2.999,99                                                                               | € 0,30                   | Order                    |
| 3.2                | Orders in RTGS                                                                                                |                          |                          |
| 3.2.1              | Up to EUR 2,999,99                                                                                            | 2,25 €                   | Order                    |
| 3.2.2              | From EUR 3.000,00 to EUR 10.000,00                                                                            | 0,11 %                   | Order                    |
| 3.2.3              | From EUR 10.000,01 to EUR 50.000,00                                                                           | 0,09%, min. 11,25 €      | Order                    |
| 3.2.4              | From EUR 50.000,01 to EUR 100.000,00                                                                          | 0,08%, min. 45,00 €      | Order                    |
| 3.2.5              | Over EUR 100.000,00                                                                                           | 90,00 €                  | Order                    |

| 4.    | E - ORDERS (INTERNET-BANKING) FOR INTERNAL TRANSACTIONAL PAYMENTS <sup>1,3</sup>                                                                                                                                                                                                                                                                                                         | 08:00am - 08:00pm          | Basis for calculation |
|-------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------|-----------------------|
| 4.1   | Up to EUR 1.000,00                                                                                                                                                                                                                                                                                                                                                                       | 0,23 €                     | Order                 |
| 4.2   | From EUR 1.000,01 to EUR 10.000,00                                                                                                                                                                                                                                                                                                                                                       | 1,50 €                     | Order                 |
| 4.3   | From EUR 10.000,01 to EUR 50.000,00                                                                                                                                                                                                                                                                                                                                                      | 0,045 %                    | Order                 |
| 4.4   | From EUR 50.000,01 to EUR 100.000,00                                                                                                                                                                                                                                                                                                                                                     | 10,00 €                    | Order                 |
| 4.5   | Over EUR 100.000,00                                                                                                                                                                                                                                                                                                                                                                      | 20,00 €                    | Order                 |
| 4.6   | Transfer from one to another account of the same client within the Bank                                                                                                                                                                                                                                                                                                                  | Free of charge             |                       |
| 5.    | CASH PAYMENTS <sup>1,3</sup>                                                                                                                                                                                                                                                                                                                                                             |                            | Basis for calculation |
| 5.1   | Cash payment to the account                                                                                                                                                                                                                                                                                                                                                              | 1,00%, min. 10,00 €        | Order                 |
| 5.2   | Cash withdrawal from the account                                                                                                                                                                                                                                                                                                                                                         | 0,20% (min. 0,50 €)        | Order                 |
| 6.    | CURRENCY EXCHANGE OPERATIONS                                                                                                                                                                                                                                                                                                                                                             | According to the Agreement |                       |
| NOTE: | <ul style="list-style-type: none"><li>• Calculation and collection of fees in accordance with tariffs for national payment operations is conducted on daily basis;</li><li>• Orders are received in bank premises until 03:30pm;</li><li>• Single lower tariff (fee) applicable for the entire operating day, from 08:00am to 08:00pm. Valid from 04<sup>th</sup> August 2025.</li></ul> |                            |                       |

### 3. Card operations fees – Legal entities

#### 3.1 Mastercard Business Debit

| Tariff item | Card type                                                                  | Amount and/or %       |
|-------------|----------------------------------------------------------------------------|-----------------------|
| <b>1.</b>   | <b>Mastercard Business Debit</b>                                           |                       |
| 1.1         | Cash withdrawal at ATMs in ZB branches and at ATMs in the HB network       | 1,00% (min. EUR 2,00) |
| 1.2         | Cash withdrawal at ATM's of other banks in country                         | 3,00% (min. EUR 6,00) |
| 1.3         | Cash withdrawal at ATM's of other banks out of country                     | 3,00% (min. EUR 6,00) |
| 1.4         | Cash advance at branch POS of other banks in country                       | 3,00% (min. EUR 6,00) |
| 1.5         | Cash advance at branch POS of other banks out of country                   | 3,00% (min. EUR 6,00) |
| 1.6         | Balance inquiry                                                            | EUR 0,50              |
| 1.7         | PIN change                                                                 | EUR 1,00              |
| 1.8         | Issuance and re-issuance of card – one off fee – main and additional cards | EUR 2,50              |
| 1.9         | Card maintenance – monthly fee – (Lounge Key & Global Data Roaming)        | EUR 8,00              |
| 1.10        | Card and/or pin change (lost, stolen, damaged)                             | EUR 5,00              |
| 1.11        | Dispute complaint                                                          | EUR 5,00              |
| 1.12        | International black list                                                   | EUR 25,00             |
| 1.13        | LoungeKey per visit                                                        | EUR 25,00             |
| 1.14        | Conversion                                                                 | 1,50%                 |
| 1.15        | Card and PIN delivery courier costs                                        | Real costs            |
| 1.16        | Card unblocking                                                            | EUR 2,00              |

### 4. Documentary operations fees

| Tariff item | Transaction                          | Amount and/or % |
|-------------|--------------------------------------|-----------------|
| <b>1.</b>   | <b>Documentary credits</b>           |                 |
| 1.1.        | Drafting of text of letter of credit | EUR 50,00       |

| Tariff item  | Transaction                                                                                                                                                                                                 | Amount and/or %                                   |
|--------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------|
| 1.2.         | Issuing commission                                                                                                                                                                                          | 0,25% od iznosa, min. EUR 90,00                   |
| 1.3.         | Amount increase                                                                                                                                                                                             | 0,25% of the increase amount, min. EUR 90,00      |
| 1.4.         | Other amendments including cancellation or advising of an amendment                                                                                                                                         | EUR 90,00                                         |
| 1.5.         | Discrepancy fee                                                                                                                                                                                             | EUR 55,00                                         |
| 1.6.         | Money transfers relating to issuance, confirmation or paying under documentary credits                                                                                                                      | EUR 25,00                                         |
| 1.7.         | Expiry without utilization                                                                                                                                                                                  | EUR 90,00                                         |
| 1.8.         | Deferred payment                                                                                                                                                                                            | 0,15% of the amount per quarter or a part thereof |
| 1.9.         | Advising of a letter of credit                                                                                                                                                                              | 0,10% of the amount, min. EUR 90,00               |
| 1.10.        | Transferring letter of credit or instructing other banks to perform transfer                                                                                                                                | 0,25% of the amount, min. EUR 90,00               |
| 1.11.        | Confirmation                                                                                                                                                                                                | Subject to agreement, min. EUR 100,00             |
| 1.12.        | Documents pre-checking per document                                                                                                                                                                         | EUR 25,00                                         |
| 1.13.        | Taking up of documents, per set                                                                                                                                                                             | 0,20% of the amount                               |
| 1.14.        | Payment without presentation                                                                                                                                                                                | EUR 180,00                                        |
| 1.15.        | Negotiation                                                                                                                                                                                                 | Subject to agreement, min. EUR 100,00             |
| 1.16.        | Discounting                                                                                                                                                                                                 | Subject to agreement, min. EUR 100,00             |
| <b>2.</b>    | <b>Guarantees and counter-guarantees</b>                                                                                                                                                                    |                                                   |
| 2.1.         | Drafting of guarantee text                                                                                                                                                                                  | EUR 50,00                                         |
| 2.2.         | Issuing commission                                                                                                                                                                                          | Subject to agreement                              |
| 2.3.         | Periodical fee for the guarantee (quarterly)                                                                                                                                                                | Subject to agreement                              |
| 2.4.         | Amount increase                                                                                                                                                                                             | Subject to agreement                              |
| 2.5.         | Other amendments including cancellation or advising of an amendment                                                                                                                                         | EUR 90,00                                         |
| 2.6.         | Advising of a guarantee                                                                                                                                                                                     | EUR 90,00                                         |
| 2.7.         | Handling of a demand                                                                                                                                                                                        | 0,20% iznosa, min. EUR 180,00                     |
| 2.8.         | Fee for guarantee conversion into a loan (guarantee transfer)                                                                                                                                               | 1.00% of the amount                               |
| <b>3.</b>    | <b>Collections (clean or documentary)</b>                                                                                                                                                                   |                                                   |
| 3.1.         | Collections (clean or documentary)                                                                                                                                                                          | 0,20% of the amount, min. EUR 90,00               |
| 3.2.         | Amendments or advising of amendments to collection orders                                                                                                                                                   | EUR 50,00                                         |
| 3.3.         | Release of documents against payment or acceptance                                                                                                                                                          | 0,20% of the amount, min. EUR 90,00               |
| 3.4.         | Release of documents without payment or acceptance                                                                                                                                                          | EUR 90,00                                         |
| 3.5.         | Returning of documents without payment                                                                                                                                                                      | EUR 90,00                                         |
| <b>4.</b>    | <b>Additional operations</b>                                                                                                                                                                                |                                                   |
| 4.1.         | Courier shipment of documents, per set                                                                                                                                                                      | EUR 90,00                                         |
| 4.2.         | Copies of SWIFT messages, per message                                                                                                                                                                       | EUR 5,00                                          |
| 4.3.         | Confirmation letter                                                                                                                                                                                         | EUR 25,00                                         |
| 4.4.         | Investigations and requests                                                                                                                                                                                 | EUR 50,00                                         |
| 4.5.         | Other banks fees                                                                                                                                                                                            | Up to the real costs                              |
| <b>NOTE:</b> | <ul style="list-style-type: none"> <li>Commissions relating to documentary operations are payable in Euro or other freely convertible currency at rates established by Zapad Banka AD Podgorica.</li> </ul> |                                                   |