

Overview of fees for services provided to natural and legal persons

Overview of fees for services provided to natural persons

I ACCOUNTS OF NATURAL PERSONS		
	Description of the tariff line	Fee amount
I a TRANSACTION ACCOUNTS FOR NATIONAL AND INTERNATIONAL PAYMENT OPERATIONS		
1.	Opening a transaction account for national payment transactions - residents	No fee
2.	Opening a transaction account for national payment transactions - non-residents	EUR 30.00
3.	Maintaining a transaction account for national payment transactions of residents (without a card)	EUR 0.99
4.	Maintaining a transaction account for national payment transactions of non-residents (without a card)	EUR 1.99
5.	Reactivation of accounts of natural persons - non-residents *	EUR 10.00
6.	Power of attorney for all transaction accounts for national payment transactions	No fee
7.	Issuance of a regular statement for tr. account for national p.t. (statement up to 5 working days, calendar week)	No fee
8.	Issuance of subsequent transaction account statement for national payment transactions per page	EUR 0.40
9.	Closing of the transaction account for national payment transactions at the client's request	No fee
10.	Opening a transaction account for international payment transactions	No fee
11.	Maintaining a transaction account for international payment transactions	No fee
12.	Issuance of a regular transaction account statement for international p.t. (statement up to 5 working days, calendar week)	No fee
13.	Issuance of subsequent transaction account statement for international payment transactions per page	EUR 0.50
14.	Issuance of Confirmations at the request of the Client	EUR 5.00
15.	Fee for processing court and public enforcement officer's decisions	EUR 10.00
16.	Sale of bills of exchange	EUR 2.00
17.	Query in RKB	EUR 3.00
18.	Account info (inflows/outflows)	EUR 0.70 monthly
19.	My Lovćen mBanking/My Lovćen eBanking	EUR 1.60 monthly
20.	ESCROW account for natural persons	0.50% - 1.50% of the transaction amount, min. EUR 200
I b PACKAGES OFFER		
1.	BOKA package	EUR 2.50 monthly for residents / EUR 3.50 for non-residents
	TA maintenance	
	Standing order	
	MasterCard Debit	
	Free of charge cash withdrawal at ATMs of Lovćen Bank	
	Account info (inflows/outflows)	
	Email info on account balance (inflows/outflows)	
2.	DUKLJA / SENIOR package (only for pensioners)	EUR 1.99 monthly
	TA maintenance	
	Standing order	
	MasterCard Debit	
	Free of charge cash withdrawal at ATMs of Lovćen Bank	
	Account info (inflows/outflows)	
	Email info on account balance (inflows/outflows)	
	My Lovćen mBanking/My Lovćen eBanking	
3.	DURMITOR / E-package	EUR 4.50 monthly for residents / EUR 7.00 for non-residents

		non-residents
	TA maintenance	
	Standing order	
	MasterCard Debit	
	MasterCard Standard Revolving	
	Free of charge cash withdrawal at ATMs of Lovćen Bank (valid for MasterCard Debit)	
	Account info (inflows/outflows)	
	Email info on account balance (inflows/outflows)	
	My Lovćen mBanking/My Lovćen eBanking	
4.	LOVČEN / PREMIUM package	EUR 10.00 monthly for residents / EUR 15.00 for non-residents
	TA maintenance	
	Maintaining a foreign currency account	
	Standing order	
	Debit MasterCard World	
	MasterCard Gold Revolving	
	Free of charge cash withdrawal with a Debit MasterCard World card at all ATMs in the country	
	Additional Debit MasterCard World (for children, online shopping)	
	Account info (inflows/outflows)	
	Email info on account balance (inflows/outflows)	
	My Lovćen mBanking/My Lovćen eBanking	
5.	STUDENT PACKAGE (only for students, with mandatory submission of a copy of the index or certificate of studying)	EUR 0.49 monthly
	TA maintenance	
	Standing order	
	• MasterCard Debit	
	Free of charge cash withdrawal at ATMs of Lovćen Bank	
	Account info (inflows/outflows)	
	Email info on account balance (inflows/outflows)	
	My Lovćen mBanking/My Lovćen eBanking	

II PAYMENT CARD SERVICES		
	Description of the tariff line	Fee amount
II a DEBIT CARDS – MasterCard Debit		
1.	Card issuing/reissuing fee	EUR 1.50 per card
2.	Monthly membership:	
-	One payment card	EUR 1.20 for residents, EUR 1.49 for non-residents
-	Additional card for authorized users	EUR 1.00
3.	Cash withdrawal at ATMs of Lovćen Bank	EUR 0.00
4.	Cash withdrawal at ATM / counter of another bank in Montenegro	1.5% (min. EUR 2) of the transaction amount
5.	Cash withdrawal at ATM / counter of another bank out of Montenegro	3% (min. EUR 3.5) of the transaction amount
II b DEBIT CARDS – MasterCard World Debit		
1.	Card issuing/reissuing fee	EUR 1.50 per card
2.	Monthly membership:	
-	One payment card	EUR 9.99
-	Additional card for authorized users	EUR 5.99

3.	Cash withdrawal at ATM of Lovćen Bank	EUR 0.00
4.	Cash withdrawal at ATM / counter of another bank in Montenegro	EUR 0.00
5.	Cash withdrawal at ATM / counter of another bank out of Montenegro	3% (min. EUR 3.5) of the transaction amount

II c CREDIT CARDS – MasterCard Standard Revolving

1.	Card issuing/reissuing fee	EUR 1.50 per card
2.	Monthly membership:	
-	One payment card	EUR 2.50
-	Additional card for authorized users	EUR 2.00
3.	Cash withdrawal at ATM of Lovćen Bank	2% (min. EUR 2) of the transaction amount
4.	Cash withdrawal at ATM / counter of another bank in Montenegro	2.5% (min. EUR 3.5) of the transaction amount
5.	Cash withdrawal at ATM / counter of another bank out of Montenegro	4% (min. EUR 4) of the transaction amount

II d CREDIT CARDS – MasterCard Gold Revolving

1.	Card issuing/reissuing fee	EUR 1.50 per card
2.	Monthly membership:	
-	One payment card	EUR 5.00
-	Additional card for authorized users	EUR 4.00
3.	Cash withdrawal at ATM of Lovćen Bank	2% (min. EUR 3) of the transaction amount
4.	Cash withdrawal at ATM / counter of another bank in Montenegro	2.5% (min. EUR 3.99) of the transaction amount
5.	Cash withdrawal at ATM / counter of another bank out of Montenegro	4.5% of the transaction amount

II e CREDIT CARDS – MasterCard World Revolving

1.	Card issuing/reissuing fee	EUR 5.00
2.	Monthly membership:	
-	One payment card	EUR 9.99
-	Additional card for authorized users	EUR 5.99
3.	Cash withdrawal at ATM of Lovćen Bank	2% (min. EUR 2) of the transaction amount
4.	Cash withdrawal at ATM / counter of another bank in Montenegro	2.5% (min. EUR 4) of the transaction amount
5.	Cash withdrawal at ATM / counter of another bank out of Montenegro	3.5% of the transaction amount

III OTHER FEES FOR PAYMENT CARDS

	Description of the tariff line	Fee amount
1.	Replacement of plastic and PIN of a natural person's card	EUR 5.00 one-off
2.	Change of PIN at the Bank's ATM	EUR 1.00 one-off
3.	Balance inquiry	EUR 0.40 one-off
4.	Urgent card making	EUR 10.00 one-off
5.	Conversion fee when using the card in countries outside the euro zone	1.5%

IV NATIONAL PAYMENT OPERATIONS FOR NATURAL PERSONS

	Description of the tariff line	Fee amount
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IV a CASH TRANSACTIONS		
1.	Cash withdrawal from the transaction account for national payment transactions	No fee
2.	Depositing cash to the transaction account for national payment transactions	No fee
3.	Cash withdrawal from transaction account for international payment transactions	No fee
4.	Depositing cash to the transaction account for international payment transactions (only to own account)	No fee
Payment to the account of a legal entity in the Bank		
4.	Internally	0.20%, min EUR 0.45
5.	Clearing	0.25%, min EUR 0.85
6.	RTGS	0.25%, min EUR 2.00
Fee for booking inflows		
7.	Inflows up to EUR 1,000.00	EUR 0.00
8.	Inflows from €1,000.01 - €2,000.00	EUR 0.40
9.	Inflows from €2,000.01 - €5,000.00	EUR 1.00
10.	Inflows from €5,000.01 - €10,000.00	EUR 2.00
11.	Inflows from €10,000.01 - €50,000.00	EUR 5.00
12.	Inflows over EUR 50,000.00	EUR 10.00
Exchange operations		
12.	Currency conversion up to €10,000.00 at the Bank's exchange rate	No fee
13.	Currency conversion over €10,000.00 at the Bank's exchange rate	1% of the transaction account
IV b NON-CASH TRANSACTIONS		
Internal transactions until 13:30		
1.	Payments up to €500.00	EUR 0.18
2.	Payments in the amount of €500.01 - €1,000.00	EUR 0.36
3.	Payments in the amount of €1,000.01 - €2,000.00	EUR 0.60
4.	Payments in the amount of €2,000.01 - €5,000.00	EUR 1.20
5.	Payments in the amount of €5,000.01 - €10,000.00	EUR 1.80
6.	Payments in the amount of €10,000.01 - €15,000.00	EUR 3.60
7.	Payments in the amount of €15,000.01 - €35,000.00	EUR 7.20
8.	Payments in the amount of €35,000.01 - €75,000.00	EUR 14.40
9.	Payments in the amount of over €75,000.01	EUR 30.00
RTGS until 13:30		
10.	Payments up to €1,000.00	EUR 3.00
11.	Payments in the amount of €1,000.01 - €5,000.00	EUR 3.60
12.	Payments in the amount of €5,000.01 - €10,000.00	EUR 7.20
13.	Payments in the amount of €10,000.01 - €15,000.00	EUR 18.00
14.	Payments in the amount of €15,000.01 - €35,000.00	EUR 42.00
15.	Payments in the amount of €35,000.01 - €50,000.00	EUR 60.00
16.	Payments in the amount of €50,000.01 - €75,000.00	EUR 78.00
17.	Payments in the amount of €75,000.01 - €100,000.00	EUR 90.00
18.	Payments in the amount of over €100,000.01	EUR 100.00
Clearing (DNS) until 13:30		
19.	Payments in the amount up to €500.00	EUR 0.42
20.	Payments in the amount of €500.01 - €999.99	EUR 0.48
<p>*After 1:30 p.m. fees for non-cash payments are increased by 30%</p> <p>*Transactions within the account of the same customer are not charged</p> <p>*The price of fees made through my Lovčen eBanking and my Lovčen mBanking channels are 20% cheaper than the standard ones</p>		
IV INTERNATIONAL PAYMENT OPERATIONS FOR NATURAL		

PERSONS					
Description of the tariff line		Fee amount			
1.	Nostro Remittance	EUR 0.50% min 15			
2.	Nostro remittance value date T+1-in addition to standard commission	EUR 10.00			
3.	Nostro remittance value date T+0-in addition to standard commission	EUR 15.00			
OUR service					
4.	Loro remittance for an inflow of up to €5,000.00	0.80 %			
5.	Loro remittance for an inflow from €5,001.00 to €50,000.00	0.50 %			
6.	Loro remittance for an inflow over €50,000.00	0.30 %			
7.	Request for withdrawal of Nostro Remittance	EUR 100.00			
8.	Request for modification of Nostro Remittance	EUR 75.00			
* If the client wants to bear the costs of the end user of the funds ("OUR" option), in addition to the standard commission, he must also pay the costs of the additional commission as follows:					
	Euro	Austria	Germany	Turkey	Other
	Up to 12,500	8,00	10,00	20.00	28.00
	12,501 – 20,000	15,00	10,00	20.00	35.00
	20,001 – 30,000	25,00	10,00	20.00	45.00
	30,001 – 40,000	35,00	10,00	20.00	55.00
	40,001 – 50,000	45,00	10,00	20.00	65.00
	50,001 -	50,00	10,00	20.00	70.00
USD					
	Up to USD 20,000	\$ 15.00			
	20,001 -	\$ 30.00			

V CITIZENS' SAFE DEPOSIT BOXES AND DEPOTS				
Description of the tariff line		Fee amount		
Dimensions of the safe deposit box		1 month	6 months	12 months
320mm x 60mm x 250mm		EUR 15.00	EUR 25.00	EUR 50.00
320mm x 70mm x 250mm		EUR 15.00	EUR 25.00	EUR 50.00
320mm x 250mm x 250mm		EUR 20.00	EUR 50.00	EUR 100.00

Overview of fees for services provided to legal entities

I LEGAL ENTITIES' ACCOUNTS		
Description of the tariff line		Fee amount
I a TRANSACTION ACCOUNTS FOR NATIONAL AND INTERNATIONAL PAYMENT OPERATIONS		
1.	Opening transaction accounts (NPP and MPP) for resident legal entities	EUR 3.00
2.	Opening transaction accounts (NPP and MPP) for resident legal entities whose owners are non-residents	EUR 100.00
3.	Opening a transaction account for national payment transactions of a non-resident	EUR 200.00
4.	Maintenance of a transaction account for national payment transactions for a resident	EUR 2.00
5.	Closing of the transaction account for national payment transactions of a resident/non-resident	EUR 10.00
6.	Transaction account management for national payment transactions of a non-resident	EUR 50.00
7.	Issuance of a regular transaction account statement for national payment transactions (on a daily basis)	No fee
8.	Issuance of subsequent transaction account statement for national payment transactions per page	EUR 0.40
9.	Issuance of certificates/confirmations at the request of the client	EUR 5.00

10.	Report on the blocking of the company by the CBoM	5.00 €
11.	Issuing transaction account statements for international payment transactions	No fee
12.	Reissuance of transaction account statements for international payment transactions per page	EUR 1.00
13.	Sale of bills of exchange	EUR 2.00

II NATIONAL PAYMENT OPERATIONS FOR LEGAL ENTITIES

Description of the tariff line	Fee amount
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II a CASH TRANSACTIONS

1.	Depositing cash to the transaction account for national payment transactions	No fee
2.	Withdrawal of funds from the transaction account for national payment transactions	0.20%
3.	Withdrawal of funds from the transaction account for international payment transactions	0.40%

Exchange operations

4.	Currency conversion up to €10,000.00 at the Bank's exchange rate	No fee
5.	Currency conversion over €10,000.00 at the Bank's exchange rate	1.00%

II b NON-CASH TRANSACTIONS

Internally until 13:30

1.	Payments up to €500.00	0.25 €
2.	Payments in the amount of €500.01 - €1,000.00	0.40 €
3.	Payments in the amount of €1,000.01 - €2,000.00	1.50 €
4.	Payments in the amount of €2,000.01 - €5,000.00	2.00 €
5.	Payments in the amount of €5,000.01 - €10,000.00	2.50 €
6.	Payments in the amount of €10,000.01 - €15,000.00	5.50 €
7.	Payments in the amount of €15,000.01 - €35,000.00	0.05% min 10 € max 15 €
8.	Payments in the amount of €35,000.01 - €75,000.00	0.04% min 15 € max 25 €
9.	Payments in the amount of over €75,000.01	40.00 €

RTGS until 13:30

10.	Payments up to €1,000.00	3.00 €
11.	Payments in the amount of €1,000.01 - €3,000.00	3.50 €
12.	Payments in the amount of €3,000.01-€5,000.00	0.14%
13.	Payments in the amount of €5,000.01-€10,000.00	0.14%
14.	Payments in the amount of €10,000.01-€15,000.00	0.12% min 15 €
15.	Payments in the amount of €15,000.01-€35,000.00	0.12%
16.	Payments in the amount of €35,000.01-€50,000.00	0.12%
17.	Payments in the amount of €50,000.01-€75,000.00	0.10% min 60 €
18.	Payments in the amount of €75,000.01-€100,000.00	0.10%
19.	Payments in the amount of €100,000.01-€500,000.00	120.00 €
20.	Payments in the amount of over €500,000.01	150.00 €

Clearing (DNS) until 13:30

21.	Payments up to €500.00	0.45 €
22.	Payments from €500.00- €999.99	0.50 €

After 13:30 p.m. fees for non-cash payments are increased by 30%

III INTERNATIONAL PAYMENT OPERATIONS FOR LEGAL ENTITIES

Description of the tariff line	Fee amount
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1.	Nostro Remittance to Serbia	0,3% min 15 €
2.	Nostro Remittance to Serbia value date T+1-in addition to the standard commission	10.00 €
3.	Nostro Remittance to Serbia value date T+0-in addition to the standard commission	15.00 €

4.	Nostro Remittance to other countries	0,3% min 20 €
5.	Nostro Remittance to other countries value date T+1-in addition to the standard commission	10.00 €
6.	Nostro Remittance to other countries value date T+0-in addition to the standard commission	15.00 €
OUR service		
7.	Loro remittance	No fee
8.	Transfer from transaction account for inter.payment tr. to the transaction account for national payment transactions	0,1% min 10 €
9.	Request for withdrawal of Nostro Remittance	100 €
10.	Request for modification of Nostro Remittance	75 €

***If the client wants to bear the costs of the end user of the funds ("OUR" option), in addition to the standard commission, he must also pay the costs of the additional commission as follows:**

Euro	Austria	Germany	Turkey	Other
Up to 12,500	8.00	10.00	20.00	28.00
12,501 – 20,000	15.00	10.00	20.00	35.00
20,001 – 30,000	25.00	10.00	20.00	45.00
30,001 – 40,000	35.00	10.00	20.00	55.00
40,001 – 50,000	45.00	10.00	20.00	65.00
50,001 -	50.00	10.00	20.00	70.00
USD				
Up to USD 20,000	15.00 \$			
20,001 -	30.00 \$			

IV ELECTRONIC BANKING

Description of the tariff line	Fee amount
E-banking and M-banking or SMS or e-mail membership (monthly)	5.00 €
M/E-banking installation (one time)	5.00 €
Digital certificate for 2 years	35.00 €
Office banking license	25.00 €
Smart card personalization	5.00 €
Office banking client installation	12.00 €
Renewal of digital certificate	30.00 €

Tariffs for non-cash e-banking services for legal entities are 15% lower than the standard tariff, except for preferential tariffs.

V BUSINESS CARDS

Description of the tariff line	Fee amount
V a DEBIT CARDS– MasterCard Business Debit	
1. Card issuing and reissuing fee	EUR 1.50 per card
2. Monthly membership:	
- One payment card	
- Additional card for authorized users	EUR 2.99
3. Withdrawal of money at Lovćen Bank's ATM	2.5% (min. 2 €) of the transaction amount
4. Withdrawal of money at ATM / counter of another bank in Montenegro	3.5% (min. 3,5 €) of the transaction amount
5. Withdrawal of money at ATM / counter of another bank out of Montenegro	3.5% (min. 3,5 €) of the transaction amount

V b KREDITNE KARTICE – MasterCard Business Revolving

1. Card issuing fee	EUR 1.50 per card
2. Monthly membership:	
- One payment card	
- Additional card for authorized users	

		EUR 3.50		
3.	Withdrawal of money at Lovćen Bank's ATM	1% of the transaction amount		
4.	Withdrawal of money at ATM / counter of another bank in Montenegro	3.5% (min. 5 €) of the transaction amount		
5.	Withdrawal of money at ATM / counter of another bank out of Montenegro	3.5% (min. 5 €) of the transaction amount		
VI OTHER PAYMENT CARD FEES				
Description of the tariff line		Fee amount		
1.	Cancellation of a legal entity card	10.00 € one-time		
2.	Replacement of plastic and PIN of a legal entity card	10.00 € one-time		
3.	Changing the PIN at the Bank's ATM	1.00 € one-time		
4.	Balance inquiry	0.40 € one-time		
5.	Urgent card making	10.00 € one-time		
6.	Conversion fee when using the card in countries outside the euro zone	1.5%		
VII CITIZENS' SAFE DEPOSIT BOXES AND DEPOTS				
Description of the tariff line		Fee amount		
Safe deposit box dimensions		1 month	6 months	12 months
320mm x 60mm x 250mm		15.00 €	25.00 €	50.00 €
320mm x 70mm x 250mm		15.00 €	25.00 €	50.00 €
320mm x 250mm x 250mm		20.00 €	50.00 €	100.00 €