

**TARIFE NAKNADA PLATNIH TRANSAKCIJA ZA FIZIČKA LICA, validne od 12.05.2024.**
**PAYMENTS TRANSACTIONS OF PRIVATE INDIVIDUALS, valid from 12.05.2024**

No.	Opis/ Service	Iznos naknade (u % / u EUR-ima) / Fee (in % / in EUR)	
<b>1.</b>	<b>TRANSAKCIONI RAČUNI/ TRANSACTION ACCOUNTS</b>		
1.1	<b>Otvaranje transakcionog računa (račun za izvršavanje nacionalnih/međunarodnih platnih transakcija), rezidenti</b> Transaction account opening (account for execution of the national/international payment transactions) residents	bez naknade / free of charge	
1.1.1	<b>Otvaranje transakcionog računa (račun za izvršavanje nacionalnih/međunarodnih platnih transakcija), nerezidenti</b> Transaction account opening (account for execution of the national/international payment transactions) non-residents	15eur po računu / per account	
1.2	<b>Mjesečno održavanje transakcionog računa rezidenta za izvršavanje nacionalnih platnih transakcija, koji je imao prometa</b> Monthly maintainance for the transaction account for execution of national payment transactions which had turnover	0,75 €	
1.2.1	<b>Mjesečno održavanje transakcionog računa nerezidenta za izvršavanje nacionalnih platnih transakcija, koji je imao prometa</b> Monthly maintainance for the transaction account of non residents for execution of national payment transactions which had turnover	2,00 €	
1.2.2	<b>Mjesečno održavanje transakcionog računa za izvršavanje nacionalnih platnih transakcija, koji nije imao prometa</b> Monthly maintainance for the transaction account for execution of national payment transactions which din not had turnover	bez naknade / free of charge	
1.3	<b>Zatvaranje transakcionog računa (za izvršavanje nacionalnih/međunarodnih platnih transakcija)</b> Account closure (for execution of the national / international payment transactions)	bez naknade / free of charge	
<b>2.</b>	<b>NACIONALNE PLATNE TRANSAKCIJE / NATIONAL PAYMENT TRANSACTIONS</b>	<b>PO NALOGU / PER PAYMENT ORDER</b>	
	<b>Bezgotovinsko plaćanje - eksterno / Cashless payments - external</b>	<b>Do 13:30h / Till 13:30h</b>	<b>Od 13:30h / From 13:30h</b>
2.1	<b>DNS platni sitem i javni prihodi &lt; 1.000,00 € / DNS payment system &amp; public income &lt; 1.000,00 €</b>	0,50 €	0,65 €
2.2	<b>RTG nalozi &lt; 1.000,00 € / RTGS orders &lt; 1.000,00 €</b>	2,50 €	3,30 €
2.3	<b>RTGS nalozi i javni prihodi ≥ 1.000,00 € / RTGS orders &amp; public income ≥ 1.000,00 €</b>	0,20%; min 3,00 €	0,25%; min 3,90 €
2.4	<b>Trajni nalog za plaćanja prema klijentima drugih banaka / Standing order for payments toward clients of other banks</b>	0,20%; min 0,40 €, max 100,00 €	
	<b>Bezgotovinsko plaćanje - interno / Cashless payments - internal</b>		
2.5	<b>Interni nalozi za prenos u korist računa drugog lica kod Banke/Internal payments to the other client's account within the Bank</b>	0,1% min.0,15eur, max.100eur	
2.6	<b>Trajni nalog u okviru sopstvenih računa / Standing order within own client's accounts</b>	bez naknade / free of charge	
2.7	<b>Trajni nalog za plaćanje obaveza prema Banci / Standing order for payments of obligations toward Bank</b>	bez naknade / free of charge	
	<b>Internet plaćanje Bezgotovinsko plaćanje - eksterno / Internet payments Cashless payments - external</b>		
2.8	<b>DNS i javni prihodi &lt; 1.000,00 € / DNS &amp; public income &lt; 1.000,00 €</b>	0,40 €	0,52 €
2.9	<b>RTG nalozi &lt; 1.000,00 € / RTGS orders &lt; 1.000,00 €</b>	2,00 €	2,65 €
2.10	<b>RTGS nalozi i javni prihodi ≥ 1.000,00 € / RTGS orders &amp; public income ≥ 1.000,00 €</b>	0,15%; min 2,00 €	0,20%; min 3,00 €
	<b>Internet plaćanje, bezgotovinsko plaćanje - interno / Internet payments, cashless payments - internal</b>		
2.11	<b>Interni nalozi za prenos u korist računa lica kod Banke / Internal payments to the other client's account within the Bank</b>	0,08% min.0,12eur, max.80eur	

	<b>Gotovinske transakcije / Cash transactions</b>		
2.12	<b>Uplata na gotovog novca na račun za plaćanje/ Cash deposit on its own account</b>	<b>bez naknade / free of charge</b>	
2.13	<b>Uplata na račun drugih lica u okviru Banke / Payment on other clients' accounts within the Bank</b>	<b>bez naknade / free of charge</b>	
2.14	<b>DNS i javni prihodi &lt; 1.000,00 € / DNS &amp; public income &lt; 1.000,00 €</b>	<b>0,50 €</b>	<b>0,60 €</b>
2.15	<b>RTGS nalozi i javni prihodi ≥ 1.000,00 € / RTGS orders &amp; public income ≥ 1.000,00 €</b>	<b>0,3%; min 3,00€</b>	<b>0,4%; min.3,90€</b>
2.16	<b>Isplata gotovog novca rezidentu / Cash withdrawal of resident client</b>	<b>bez naknade / free of charge</b>	
2.17	<b>Isplata gotovog novca- nerezidenti / Cash withdrawal - non residents</b>	<b>bez naknade / free of charge</b>	
2.18	<b>Isplata kovanica (najavljena) / Coins withdrawal (announced)</b>	<b>0,70%</b>	
	<b>Ostale usluge / Other services</b>		
2.19	<b>Izdavanje raznih potvrda / Various confirmations issuance</b>	<b>5,00 € po potvrdi / per confirmation</b>	
<b>3.</b>	<b>PLATNI PROMET SA INOSTRANSTVOM/ INTERNATIONAL PAYMENTS</b>	<b>PO NALOGU / PER PAYMENT ORDER</b>	
	<b>Prijem novčanih sredstava iz inostranstva / Incoming payments</b>		
3.1	<b>U korist transakcionog računa za izvršavanje međunarodnih platnih transakcija korisnika platnih usluga do iznosa od 25.000 € / In favour of the User of Payment services transaction account for execution of international payment transactions up to 25.000 €</b>	<b>0,50%, min 10 Eur</b>	
3.2	<b>U korist transakcionog računa za izvršavanje međunarodnih platnih transakcija korisnika platnih usluga preko iznosa od 25.000 € / In favour of the User of Payment services transaction account for execution of international payment transactions over 25.000 €</b>	<b>0,30%</b>	
3.3	<b>Prenos novčanih sredstava sa transakcionog računa za izvršavanje međunarodnih platnih transakcija na transakcioni račun za izvršavanje nacionalnih platnih transakcija / Transfer from transaction account for execution of international payment transactions to the transactional account for execution of national payment transactions*</b>	<b>bez naknade / free of charge*</b>	
*Banka može zaračunati nastale troškove CBCG za prenos sa transakcionog računa za izvršavanje međunarodnih platnih transakcija na transakcioni račun za izvršavanje nacionalnih platnih transakcija i obratno / Bank maintains the right to charge expense of Central Bank occurred for transfer from transaction account for execution of international payments to transaction account for execution of the			
	<b>Prenos novčanih sredstava na račun u inostranstvu / Transfer of the funds onto foreign account*</b>	<b>Po nalogu / Per order</b>	<b>Valuta / Value date</b>
3.4	<b>Do 1.000,00 € / Up to 1.000,00 €</b>	<b>€10,00</b>	<b>T+1</b>
3.5	<b>Od 1.000,01 do 5.000,00 € / From 1.000,01 to 5.000,00 €</b>	<b>€20,00</b>	<b>T+1</b>
3.6	<b>Od 5.000,01 do 20.000,00 € / From 5.000,01 to 20.000,00 €</b>	<b>0,35%; min 20,00 €</b>	<b>T+1</b>
3.7	<b>Od 20.000,01 do 100.000,00 € / From 20.000,01 to 100.000,00 €</b>	<b>0,30%; min 70,00 €</b>	<b>T+1</b>
3.8	<b>Od 100.000,01 € / From 100.000,01 €</b>	<b>0,25%; min 300,00 €</b>	<b>T+1</b>
3.9	<b>Prenos novčanih sredstava prema inostranstvu prema Ziraat Bank Turska / Transfer of the funds abroad toward Ziraat Bank Turkey</b>		
3.10	<b>Do 1.000,00 € / Up to 1.000,00 €</b>	<b>€10,00</b>	<b>T+1</b>
3.11	<b>Od 1.000,01 do 5.000,00 € / From 1.000,01 to 5.000,00 €</b>	<b>€15,00</b>	<b>T+1</b>
3.12	<b>Od 5.000,01 do 20.000,00 € / From 5.000,01 to 20.000,00 €</b>	<b>0,25%; min 15,00 €</b>	<b>T+1</b>
3.13	<b>Od 20.000,01 do 100.000,00 € / From 20.000,01 to 100.000,00 €</b>	<b>0,20%; min 50,00 €</b>	<b>T+1</b>
3.14	<b>Od 100.000,01 € / From 100.000,01 €</b>	<b>0,15%; min 200,00 €</b>	<b>T+1</b>
3.15	<b>Dodatna naknada za T+0 / Additional fee for T+0</b>	<b>€10,00</b>	
3.16	<b>Dodatna naknada za opciju OUR / Additional fee for OUR option</b>	<b>Za EUR / For EUR</b>	<b>Ostale valute/ Other currencies</b>
3.16.1	<b>Do 2.500,00 € / Up to 2.500,00 €</b>	<b>€15,00</b>	<b>10,00 € plus trošak ino banke / 10,00 € plus Cost of foreign Bank</b>
3.16.2	<b>Od 2.500,01 do 12.500,00 € / From 2.500,01 to 12.500,00 €</b>	<b>€25,00</b>	<b>10,00 € plus trošak ino banke / 10,00 € plus Cost of foreign Bank</b>
3.16.3	<b>Od 12.500,01 do 50.000,00 € / From 12.500,01 to 50.000,00 €</b>	<b>€40,00</b>	<b>15,00 € plus trošak ino banke / 15,00 € plus Cost of foreign Bank</b>
3.16.4	<b>Od 50.000,01 € / From 50.000,01 €</b>	<b>€75,00</b>	<b>15,00 € plus trošak ino banke / 15,00 € plus Cost of foreign Bank</b>

3.17	Naknada za izmjenu ili storno naloga koji nije izvršen / Fee for amendment or cancellation of order not executed	€10,00
3.18	Naknada za izmjenu naloga koji je izvršen i druge reklamacije / Fee for amendment of executed order and other complaints	10,00 € plus trošak ino banke / 10,00 € plus cost of foreign bank
3.19	Storno izvršenog naloga / Executed Order cancellation	20,00 € plus trošak ino banke / 20,00 € plus cost of foreign bank
	<b>Ostale usluge / Other services</b>	
3.20	Izdavanje raznih potvrda / Various confirmations issuance	5,00 € po potvrdi / per confirmation
3.21	Konverzija stranih valuta / Foreign Exchange transactions	Prema dnevnoj kursnoj listi / Official Exchange List
	<b>Gotovinske transakcije / Cash transactions</b>	
3.22	Isplata gotovog novca sa transakcionog računa za izvršenje međunarodnih platnih transakcija fizičkog lica / Cash withdrawal from transaction account for execution of international payment transactions of natural entity	bez naknade / free of charge
<b>* Uključujući i naloge po osnovu prinudne naplate / Including forced collection orders</b>		
<b>4.</b>	<b>DEBITNE KARTICE / DEBIT CARD</b>	
	<b>Debit Mastercard</b>	
4.1	Izdavanje debitne master kartice rezidenti / Debit Master Card issuance, residents	bez naknade / free of charge
4.2	Izdavanje debitne master kartice nerezidenti / Debit Master Card issuance, non residents	€10,00
4.3	Mjesečna članarina za osnovnu karticu/ Monthly fee for the first card	€0,50
4.4	Mjesečna članarina za dodatnu karticu/ Additional card monthly fee	€0,25
4.5	Reizdavanje kartice / Card re-issuance	€2,00
4.6	Zamjena plastike ili PIN koda / Change of plastic or PIN code	€5,00
4.7	Otkazivanje kartice / Card cancellation	bez naknade / free of charge
4.8	Blokada kartice / Card blockage	bez naknade / free of charge
4.9	Hitna izrada kartice / Urgent card issuance	€20,00
4.10	Isplata gotovog novca na bankomatu Banke / Cash withdrawal from Bank's ATM	bez naknade / free of charge
4.11	Isplata gotovog novca na bankomatu Crnogorske Komercijalne banke (CKB) banke (2 podizanja mjesečno besplatno) / Cash withdrawal from CKB ATM (2 withdrawals per month free of charge)	0,50% plus 0,50€
4.12	Isplata gotovog novca na POS terminalima Crnogorske Komercijalne banke(CKB) / Cash withdrawal from CKB POS terminal	2,00%, min 3,00 €
4.13	Isplata gotovog novca na bankomatu,POS terminalu drugih domaćih banaka / Cash withdrawal from ATM, POS of other domestic banks	2,00%, min 3,00 €
4.14	Isplata gotovog novca na bankomatu,POS terminalu banaka u inostranstvu / Cash withdrawal from ATM, POS of banks abroad	3,00%, min 3,00 €
4.15	Upit u stanje na Ziraat bankomatima / Balance enquiry at Ziraat ATMs	bez naknade / free of charge
4.16	Upit u stanje na ostalim bankomatima / Balance enquiry at other ATMs	0,20eur po upitu / per enquiry
4.17	Plaćanje roba i usluga / Purchase of goods	bez naknade / free of charge
4.18	Obavještanje putem sredstava komunikacije na daljinu, SMS obavještenje / Notification by means of remote communication, SMS notification	€0,50
<b>5.</b>	<b>INTERNET PLAĆANJE / INTERNET PAYMENT</b>	
5.1	Mjesečna članarina / Monthly membership	€1,00
<b>6.</b>	<b>PAKETI USLUGA/ SERVICE PACKAGE</b>	
6.1	Standard (Transakcioni račun, Debit Mastercard, SMS o odlivu) / Standard (Transaction account, Debit Mastercard, SMS outflow notification)	
6.1.1	Mjesečna naknada paketa Standard / Monthly fee for Standard	1,75€ rezidenti (residents) / 3,00€ nerezidenti (non residents)
6.2	Comfort (Transakcioni račun, Debit Mastercard, E-Banking, SMS priliv/odliv) / Comfort (Transaction account, Debit Mastercard, E-banking, SMS inflow/outflow notification)	
6.2.1	Mjesečna naknada paketa Comfort / Monthly fee for Comfort	2,75€ rezidenti (residents) / 4,00€ nerezidenti (non residents)

<b>7. KREDITI FIZIČKIM LICIMA / RETAIL LOANS</b>		
7.1	<b>Naknada za obradu kredita fizičkih lica-obezbjeđenje mjenica /</b> Loan administration fee, retail clients-with bill of exchange as collateral*	
7.1.1	<b>Iznos kredita do 5.000eur /</b> Loan amount up to 5.000eur	<b>€50,75</b>
7.1.2	<b>Iznos kredita od 5.000,1eur do 15.000eur /</b> Loan amount from 5.000,1eur up to 15.000eur	<b>€70,05</b>
7.1.3	<b>Iznos kredita preko 15.000,1eur /</b> Loan amount over 15.000,1eur	<b>€153,47</b>
7.2	<b>Naknada za obradu kredita fizičkih lica-obezbjeđenje žirant/</b> Loan administration fee, retail clients-collateral warrantor	
7.2.1	<b>Iznos kredita do 5.000eur /</b> Loan amount up to 5.000eur	<b>€88,81</b>
7.2.2	<b>Iznos kredita od 5.000,1eur do 15.000eur /</b> Loan amount from 5.000,1eur up to 15.000eur	<b>€122,59</b>
7.2.3	<b>Iznos kredita preko 15.000,1eur /</b> Loan amount over 15.000,1eur	<b>€268,57</b>
7.3	<b>Naknada za obradu kredita fizičkih lica-obezbjeđenje jemstvo pravnog lica/</b> Loan administration fee, retail clients-collateral company warranty	
7.3.1	<b>Iznos kredita do 5.000eur /</b> Loan amount up to 5.000eur	<b>€101,49</b>
7.3.2	<b>Iznos kredita od 5.000,1eur do 15.000eur /</b> Loan amount from 5.000,1eur up to 15.000eur	<b>€140,11</b>
7.3.3	<b>Iznos kredita preko 15.000,1eur /</b> Loan amount over 15.000,1eur	<b>€306,94</b>
7.4	<b>Naknada za obradu kredita fizičkih lica-obezbjeđenje hipoteka, zaloga/</b> Loan administration fee, retail clients-collateral mortgage/pledge	
7.4.1	<b>Iznos kredita do 5.000eur /</b> Loan amount up to 5.000eur	<b>€88,81</b>
7.4.2	<b>Iznos kredita od 5.000,1eur do 15.000eur /</b> Loan amount from 5.000,1eur up to 15.000eur	<b>€122,59</b>
7.4.3	<b>Iznos kredita preko 15.000,1eur /</b> Loan amount over 15.000,1eur	<b>€268,57</b>
7.5	<b>Naknada za obradu kredita fizičkih lica-obezbjeđenje depozit/</b> Loan administration fee, retail clients-collateral deposit	
7.5.1	<b>Iznos kredita do 5.000eur /</b> Loan amount up to 5.000eur	<b>€25,37</b>
7.5.2	<b>Iznos kredita od 5.000,1eur do 15.000eur /</b> Loan amount from 5.000,1eur up to 15.000eur	<b>€35,03</b>
7.5.4	<b>Iznos kredita preko 15.000,1eur /</b> Loan amount over 15.000,1eur	<b>€76,74</b>
* Banka zadržava pravo umanjivanja naknada uz odobrenje nadležnih donosilaca odluka / The Bank holds right to decrease fees with previous approval of relevant decision makers		