

**TARIFE NAKNADA PLATNIH TRANSAKCIJA ZA FIZIČKA LICA, validne od 19.05.2024.**
**PAYMENTS TRANSACTIONS OF PRIVATE INDIVIDUALS, valid from 19.05.2024**

No.	Opis/ Service	Iznos naknade (u % / u EUR-ima) / Fee (in % / in EUR)	
<b>1.</b>	<b>TRANSAKCIONI RAČUNI/ TRANSACTION ACCOUNTS</b>		
1.1	Otvaranje transakcionog računa (račun za izvršavanje nacionalnih/međunarodnih platnih transakcija), rezidenti Transaction account opening (account for execution of the national/international payment transactions) residents	bez naknade / free of charge	
1.1.1	Otvaranje transakcionog računa (račun za izvršavanje nacionalnih/međunarodnih platnih transakcija), nerezidenti Transaction account opening (account for execution of the national/international payment transactions) non-residents	15eur po računu / per account	
1.2	Mjesečno održavanje transakcionog računa rezidenta za izvršavanje nacionalnih platnih transakcija, koji je imao prometa Monthly maintainance for the transaction account for execution of national payment transactions which had turnover	0,75 €	
1.2.1	Mjesečno održavanje transakcionog računa nerezidenta za izvršavanje nacionalnih platnih transakcija, koji je imao prometa Monthly maintainance for the transaction account of non residents for execution of national payment transactions which had turnover	2,00 €	
1.2.2	Mjesečno održavanje transakcionog računa za izvršavanje nacionalnih platnih transakcija, koji nije imao prometa Monthly maintainance for the transaction account for execution of national payment transactions which din not had turnover	bez naknade / free of charge	
1.3	Zatvaranje transakcionog računa (za izvršavanje nacionalnih/međunarodnih platnih transakcija) 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	DNS platni sitem i javni prihodi < 1.000,00 € / DNS payment system & public income < 1.000,00 €	0,50 €	0,65 €
2.2	RTG nalozi < 1.000,00 € / RTGS orders < 1.000,00 €	2,50 €	3,30 €
2.3	RTGS nalozi i javni prihodi ≥ 1.000,00 € / RTGS orders & public income ≥ 1.000,00 €	0,20%; min 3,00 €	0,25%; min 3,90 €
2.4	Trajni nalog za plaćanja prema klijentima drugih banaka / Standing order for payments toward clients of other banks	0,20%; min 0,40 €, max 100,00 €	
	<b>Bezgotovinsko plaćanje - interno / Cashless payments - internal</b>		
2.5	Interni nalozi za prenos u korist računa drugog lica kod Banke/Internal payments to the other client's account within the Bank	0,1% min.0,15eur, max.100eur	
2.6	Trajni nalog u okviru sopstvenih računa / Standing order within own client's accounts	bez naknade / free of charge	
2.7	Trajni nalog za plaćanje obaveza prema Banci / Standing order for payments of obligations toward Bank	bez naknade / free of charge	
	<b>Internet plaćanje Bezgotovinsko plaćanje - eksterno / Internet payments Cashless payments - external</b>		
2.8	DNS i javni prihodi < 1.000,00 € / DNS & public income < 1.000,00 €	0,40 €	0,52 €
2.9	RTG nalozi < 1.000,00 € / RTGS orders < 1.000,00 €	2,00 €	2,65 €
2.10	RTGS nalozi i javni prihodi ≥ 1.000,00 € / RTGS orders & public income ≥ 1.000,00 €	0,15%; min 2,00 €	0,20%; min 3,00 €
	<b>Internet plaćanje, bezgotovinsko plaćanje - interno / Internet payments, cashless payments - internal</b>		
2.11	Interni nalozi za prenos u korist računa lica kod Banke / Internal payments to the other client's account within the Bank	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 nalози 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	Dodatna naknada za opciju OUR / Additional fee for OUR option	Za EUR / For EUR	Ostale valute/ Other currencies
3.16.1	Do 2.500,00 € / Up to 2.500,00 €	€15,00	10,00 € plus trošak ino banke / 10,00 € plus Cost of foreign Bank
3.16.2	Od 2.500,01 do 12.500,00 € / From 2.500,01 to 12.500,00 €	€25,00	10,00 € plus trošak ino banke / 10,00 € plus Cost of foreign Bank
3.16.3	Od 12.500,01 do 50.000,00 € / From 12.500,01 to 50.000,00 €	€40,00	15,00 € plus trošak ino banke / 15,00 € plus Cost of foreign Bank
3.16.4	Od 50.000,01 € / From 50.000,01 €	€75,00	15,00 € plus trošak ino banke / 15,00 € plus Cost of foreign Bank
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	
	Ostale usluge / Other services		
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	
	Gotovinske transakcije / Cash transactions		
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	
* Uključujući i naloge po osnovu prinudne naplate / Including forced collection orders			

<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.</b>	<b>KREDITI FIZIČKIM LICIMA / RETAIL LOANS</b>	
7.1	Naknada za obradu kredita fizikih lica / Loan administration fee, retail clients*	
7.1.1	Iznos kredita do 3.000eur / Loan amount up to 3.000eur	€30,00
7.1.2	Iznos kredita od 3.000,1eur do 10.000eur / Loan amount from 3.000,1eur up to 10.000eur	€75,00
7.1.3	Iznos kredita od 10.000,1eur do 15.000eur / Loan amount from 10.000,1eur up to 15.000eur	€120,00
7.1.4	Iznos kredita od 15.000,1eur do 25.000eur / Loan amount from 15.000,1eur up to 25.000eur	€200,00
7.1.5	Iznos kredita od 25.000,1eur do 75.000eur / Loan amount from 25.000,1eur up to 75.000eur	€450,00
7.1.6	Iznos kredita od 75.000,1eur do 150.000eur / Loan amount from 75.000,1eur up to 150.000eur	€1.000,00
* Banka zadržava pravo umanjnja naknada uz odobrenje nadležnih donosilaca odluka / The Bank holds right to decrease fees with previous approval of relevant decision makers		