

No.	Opis/ Service	Iznos naknade (u % / u EUR-ima) / Fee (in % / in EUR)	
1.	TRANSAKCIONI RAČUNI/ TRANSACTION ACCOUNTS		
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	
1.2	Otvaranje transakcionog računa stranci (račun za izvršavanje nacionalnih/međunarodnih platnih transakcija), Transaction account opening (account for execution of the national/international payment transactions) foreigners	50eur po računu / per account	
1.3	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	0,99 €	
1.4	Mjesečno održavanje transakcionog računa stranog državljanina za izvršavanje nacionalnih platnih transakcija, koji je imao prometa Monthly maintainance for the transaction account of foreigners for execution of national payment transactions which had turnover	2,50 €	
1.5	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 did not had turnover	bez naknade / free of charge	
1.6	Zatvaranje transakcionog računa (za izvršavanje nacionalnih/međunarodnih platnih transakcija) Account closure (for execution of the national / international payment transactions)	bez naknade / free of charge	
2.	NACIONALNE PLATNE TRANSAKCIJE / NATIONAL PAYMENT TRANSACTIONS	PO NALOGU / PER PAYMENT ORDER	
	Bezgotovinsko plaćanje - eksterno / Cashless payments - external	Do 13:30h / Till 13:30h	Od 13:30h / From 13:30h
2.1	DNS platni sistem i javni prihodi < 1.000,00 € / DNS payment system & public income < 1.000,00 €	0,99 €	1,20 €
2.2	RTG nalozi < 1.000,00 € / RTGS orders < 1.000,00 €	2,99 €	3,50 €
2.3	RTGS nalozi i javni prihodi ≥ 1.000,00 € / RTGS orders & public income ≥ 1.000,00 €	0,25%; min 3,00 eur	0,30%; min 3,90 eur
	Bezgotovinsko plaćanje - interno / Cashless payments - internal		
2.4	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	
2.5	Trajni nalog u okviru sopstvenih računa / Standing order within own client's accounts	bez naknade / free of charge	
2.6	Trajni nalog za plaćanje obaveza prema Banci / Standing order for payments of obligations toward Bank	bez naknade / free of charge	
	Internet plaćanje Bezgotovinsko plaćanje - eksterno / Internet payments Cashless payments - external		
2.7	DNS i javni prihodi < 1.000,00 € / DNS & public income < 1.000,00 €	0,40 €	0,52 €
2.8	RTG nalozi < 1.000,00 € / RTGS orders < 1.000,00 €	2,00 €	2,65 €
2.9	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 €
	Internet plaćanje, bezgotovinsko plaćanje - interno / Internet payments, cashless payments - internal		
2.10	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	

Gotovinske transakcije / Cash transactions			
2.11	Uplata na gotovog novca na račun za plaćanje/ Cash deposit on its own account	bez naknade / free of charge	
2.12	Uplata na račun drugih lica u okviru Banke / Payment on other clients' accounts within the Bank	0,1% min.0,5eur; max.200eur	
2.13	DNS i javni prihodi < 1.000,00 € / DNS & public income < 1.000,00 €	1,10 €	1,30 €
2.14	RTGS nalozi i javni prihodi ≥ 1.000,00 € / RTGS orders & public income ≥ 1.000,00 €	0,3%; min 3,00€	0,4%; min.3,90€
2.15	Isplata gotovog novca rezidentu / Cash withdrawal of resident client	bez naknade / free of charge	
2.16	Isplata gotovog novca- nerezidenti / Cash withdrawal - non residents		
2.17	Zamjena papirnih novčanica kovanicama (najavljena) / Exchange paper banknotes with coins (announced)	0,70%	
Ostale usluge / Other services			
2.18	Izdavanje raznih potvrda / Various confirmations issuance	5,00 € po potvrdi / per confirmation	
3.	PLATNI PROMET SA INOSTRANSTVOM/ INTERNATIONAL PAYMENTS	PO NALOGU / PER PAYMENT ORDER	
Prijem novčanih sredstava iz inostranstva / Incoming payments			
3.1	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 €	0,50%, min 10 Eur	
3.2	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 €	0,30%	
3.3	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*	bez naknade / free of charge*	
izvršavanje nacionalnih platnih transakcija i obratno / Bank maintains the right to charge expense of Central Bank occurred for transfer from transaction account			
Prenos novčanih sredstava na račun u inostranstvu / Transfer of the funds onto foreign account*		Po nalogu / Per order	Valuta / Value date
3.4	Do 1.000,00 € / Up to 1.000,00 €	€10,00	T+1
3.5	Od 1.000,01 do 5.000,00 € / From 1.000,01 to 5.000,00 €	€20,00	T+1
3.6	Od 5.000,01 do 20.000,00 € / From 5.000,01 to 20.000,00 €	0,35%; min 20,00 €	T+1
3.7	Od 20.000,01 do 100.000,00 € / From 20.000,01 to 100.000,00 €	0,30%; min 70,00 €	T+1
3.8	Od 100.000,01 € / From 100.000,01 €	0,25%; min 300,00 €	T+1
3.9	Prenos novčanih sredstava prema inostranstvu prema Ziraat Bank Turska / Transfer of the funds abroad toward Ziraat Bank Turkey		
3.10	Do 1.000,00 € / Up to 1.000,00 €	€10,00	T+1
3.11	Od 1.000,01 do 5.000,00 € / From 1.000,01 to 5.000,00 €	€15,00	T+1
3.12	Od 5.000,01 do 20.000,00 € / From 5.000,01 to 20.000,00 €	0,25%; min 15,00 €	T+1
3.13	Od 20.000,01 do 100.000,00 € / From 20.000,01 to 100.000,00 €	0,20%; min 50,00 €	T+1
3.14	Od 100.000,01 € / From 100.000,01 €	0,15%; min 200,00 €	T+1
3.15	Dodatna naknada za T+0 / Additional fee for T+0	€10,00	
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	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		
4.	DEBITNE KARTICE / DEBIT CARD	
	Debit Mastercard	
4.1	Izdavanje debitne master kartice rezidenti / Debit Master Card issuance, residents	bez naknade / free of charge
4.2	Izdavanje debitne master kartice stranci / Debit Master Card issuance, foreigners	€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
5.	INTERNET PLAĆANJE / INTERNET PAYMENT	
5.1	Mjesečna članarina / Monthly membership	€1,00
6.	Mobilno bankarstvo / ZIRAAT MOBILE	
6.1	Mjesečna članarina / Monthly membership	€2,00
6.	PAKETI USLUGA/ SERVICE PACKAGE	
6.1	Standard (Transakcioni račun, Debit Mastercard, SMS o odlivu), mjesečna naknada / Standard (Transaction account, Debit Mastercard, SMS outflow notification), monthly fee	1,99€ rezidenti (residents) / 3,50€ strani državljani (foreigners)
6.2	Comfort (Transakcioni račun, Debit Mastercard, Ziraat Mobile, SMS priliv/odliv) /mjesečna naknada / Comfort (Transaction account, Debit Mastercard, Ziraat Mobile SMS inflow/outflow notification), monthly fee	2,99€ rezidenti (residents) / 4,50€ strani državljani (foreigners)
6.3	Premium (Transakcioni račun, Debit Mastercard, E-Banking, SMS priliv/odliv, Ziraat Mobile), mjesečna naknada / Premium (Transaction account, Debit Mastercard, E-, banking, SMS inflow/outflow notification, Ziraat Mobile), monthly fee	3,99€ rezidenti (residents) / 5,50€ strani državljani (foreigners)

7. KREDITI FIZIČKIM LICIMA / RETAIL LOANS		
7.1	Naknada za obradu kredita fizikih lica / Loan administration fee, retail clients*	
7.1.1	Kreditni obezbijeđeni ličnim mjenicama / loans secured with bills of exchange	
	do 5.000eur	50,75 €
	od 5.001 do 15.000eur	70,05 €
	preko 15.001eur	153,50 €
7.1.2	Kreditni obezbijeđeni žirantom / loans secured with warrantor	
	do 5.000eur	88,81 €
	od 5.001 do 15.000eur	122,59 €
	preko 15.001eur	268,57 €
7.1.3	Kreditni obezbijeđeni jemstvom pravnog lica / loans secured with warranty of legal entity	
	do 5.000eur	101,49 €
	od 5.001 do 15.000eur	140,11 €
	preko 15.001eur	306,94 €
7.1.4	Kreditni obezbijeđeni hipotekom/zalogom - Loans secured with mortgage/pledge	
	do 5.000eur	88,81 €
	od 5.001 do 15.000eur	122,59 €
	preko 15.001eur	268,57 €
7.1.5	Kreditni obezbijeđeni depozitom / Loans secured with deposit	
	do 5.000eur	25,37 €
	od 5.001 do 15.000eur	35,03 €
	preko 15.001eur	76,74 €
* Banka zadržava pravo umanjenja naknada uz odobrenje nadležnih donosilaca odluka / The Bank holds right to decrease fees with previous approval of relevant decision makers		