

Predmet: Obavještenje Erste Bank AD Podgorica o izmjeni Odluke o naknadama za usluge platnog prometa u poslovanju sa fizičkim licima

Subject: Erste Bank AD Podgorica: Notice on amendments to the Decision on fees for payment services in retail transactions

Poštovani,

U skladu sa članom 28. stav 7. Zakona o platnom prometu, obavještavamo Vas da je Erste Bank AD Podgorica (u daljem tekstu: Banka) dana 03. 08. 2022. usvojila izmjene i dopune Odluke o naknadama za usluge platnog prometa u poslovanju sa fizičkim licima, a koja će početi sa primjenom od 01. 11. 2022. shodno Odluci br. UO20220803_006.

Banka je ažurirala samo dio svojih tarifa za transakcije koje se izvršavaju u filijalama Banke, dok su sve ostale tarife ostale nepromijenjene.

U nastavku dostavljamo uporedni prikaz tarifa koje su ažurirane, koji uključuje aktuelne iznose naknada koje se primjenjuju od 01. 07. 2022. godine i iznose koji će se primjenjivati nakon 01. 11. 2022. godine.

Respected Madam / Sir,

In accordance with Article 28, paragraph 7 of the Law on Payment Transactions, we inform you that Erste Bank AD Podgorica (hereinafter: Bank) on August 03, 2022. adopted amendments to the the Decision on fees for payment services in retail transactions, which enters into force on November 1, 2022. pursuant to Decision no. UO20220803_006.

Some of the fees related to the realization of transactions within our branches have been updated, while the valid fees for electronic transactions remain in effect, unchanged.

In the following, we provide a comparative view of the tariffs that have been updated, which includes the current amounts of fees that are applied from July 1, 2022. and the amounts that will be applied after November 1, 2022.

Izmijenjene tarife / Review of changes:

(u primjeni od 01. 11. 2022. godine, shodno Odluci br. UO20220803_006 od 03. 08. 2022. godine/
document valid from 01. 11. 2022., in accordance with UO20220803_006 from 03. 08. 2022.)

Tarifni broj / Tariff No	Vrsta usluga / Service type	Iznos naknade / Fee amount do 01.11.2022.	Iznos naknade / Fee amount od 01.11.2022.
1. OTVARANJE RAČUNA / ACCOUNT REGISTER SERVICES			
01010103	Otvaranje Escrow računa	Bez naknade	20,00 € jednokratno
	Escrow account opening	No fee	20,00 € one-time
01010104	Otvaranje računa za nerezidente	5,00 €	50,00 € jednokratno
	Opening of the account for non residents	5,00 €	50,00 € one-time

2. VOĐENJE RAČUNA / ACCOUNT MAINTENANCE			
02010102	Korišćenje transakcionog računa od strane opunomoćenika	Bez naknade	0,50 € mjesečno
	Using transaction account by a proxy	No fee	0,50€ monthly
02010202	Korišćenje transakcionog računa za međunarodne platne transakcije od strane opunomoćenika	Bez naknade	0,50 € mjesečno
	Using transaction account for international payment transactions by a proxy	No fee	0,50€ monthly
4. KARTIČNO POSLOVANJE			
040101108	Održavanje debitne kartice za osnovnog korisnika* (*naknada se ne naplaćuje za maloljetna lica i penzionere)	Bez naknade	0,50 € mjesečno
	Monthly maintenance for debit card primary cardholder* (*the fee is not charged for minors and pensioners)	No fee	0,50€ monthly
040101109	Održavanje debitne kartice za dodatnog korisnika* (*naknada se ne naplaćuje za maloljetna lica i penzionere)	Bez naknade	0,50 € mjesečno
	Monthly maintenance for debit card additional cardholder* (*the fee is not charged for minors and pensioners)	No fee	0,50€ monthly
6. NACIONALNI PLATNI PROMET ZA FIZIČKA LICA - BEZGOTOVINSKI PLATNI PROMET / NATIONAL PAYMENTS FOR INDIVIDUALS - NON-CASH PAYMENTS			
05010101	Eksterna plaćanja - Nalozi u GC-u i nalozi u RTGS-u za uplatu javnih prihoda koji se procesuiraju u vremenu od 8:30 - 14:00 (<500 €)	0,35 € po nalogu	0,50 € po nalogu
	External payments - Orders in GC and orders in RTGS for the payment of public revenues that are processed between 8:30am to 02:00pm (<500 €)	0,35 € per order	0,50 € per order
	Eksterna plaćanja - Nalozi u GC-u i nalozi u RTGS-u za uplatu javnih prihoda koji se procesuiraju u vremenu od 8:30 - 14:00 (500 - 999.99 €)	0,40 € po nalogu	0,70 € po nalogu
	External payments - Orders in GC and orders in RTGS for the payment of public revenues that are processed between 8:30am to 02:00pm (500 - 999.99 €)	0,40 € per order	0,70 € per order
05010102	Eksterna plaćanja - Nalozi u GC-u i nalozi u RTGS-u za uplatu javnih prihoda koji se procesuiraju u vremenu od 14:00 - 17:30 (<500 €)	0,46 € po nalogu	0,65 € po nalogu
	External payments - Orders in GC and orders in RTGS for the payment of public revenues that are processed between 02:00am to 05:30pm (<500 €)	0,46 € per order	0,65 € per order
	Eksterna plaćanja - Nalozi u GC-u i nalozi u RTGS-u za uplatu javnih prihoda koji se procesuiraju u vremenu od 14:00 - 17:30 (500 - 999.99 €)	0,52 € po nalogu	0,90 € po nalogu
	External payments - Orders in GC and orders in RTGS for the payment of public revenues that are processed between 02:00am to 05:30pm (500 - 999.99 €)	0,52 € per order	0,90 € per order
05010103	Eksterna plaćanja - Nalozi u RTGS-u koji se procesuiraju u vremenu od 8:30 - 14:00 (< 1.000 €)	3,00 € po nalogu	3,50 € po nalogu
	External payments - Orders in RTGS being processed between 8:30 am to 02:00pm (<1000 €)	3,00 € per order	3,50 € per order
	Eksterna plaćanja - Nalozi u RTGS-u koji se procesuiraju u vremenu od 8:30 - 14:00 (1.000 - 2.999.99 €)	3,50 € po nalogu	4,00 € po nalogu
	External payments - Orders in RTGS being processed between 8:30 am to 02:00pm (1.000 - 2.999.99 €)	3,50 € per order	4,00 € per order

	Eksterna plaćanja - Nalozi u RTGS-u koji se procesuiraju u vremenu od 8:30 - 14:00 (3.000 - 9.999.99 €)	0,13 % po nalogu Min. 5,00 €	0,20% po nalogu
	External payments - Orders in RTGS being processed between 8:30 am to 02:00pm (3.000 - 9.999.99 €)	0,13 % per order Min. 5,00 €	0,20 % per order
	Eksterna plaćanja - Nalozi u RTGS-u koji se procesuiraju u vremenu od 8:30 - 14:00 (10.000 - 49.999.99 €)	0,11 % po nalogu Min. 13,00 €	0,20% po nalogu
	External payments - Orders in RTGS being processed between 8:30 am to 02:00pm (10.000 - 49.999.99 €)	0,11 % per order Min. 13,00 €	0,20 % per order
	Eksterna plaćanja - Nalozi u RTGS-u koji se procesuiraju u vremenu od 8:30 - 14:00 (50.000 - 99.999.99 €)	0,09 % po nalogu Min. 55,00 €	0,20% po nalogu
	External payments - Orders in RTGS being processed between 8:30 am to 02:00pm (50.000 - 99.999.99 €)	0,09 % per order Min. 55,00 €	0,20 % per order
	Eksterna plaćanja - Nalozi u RTGS-u koji se procesuiraju u vremenu od 8:30 - 14:00 (> 100.000 €)	100,00 € po nalogu	150,00 € po nalogu
	External payments - Orders in RTGS being processed between 8:30 am to 02:00pm (> 100.000 €)	100,00 € per order	150,00 € per order
05010104	Eksterna plaćanja - Nalozi u RTGS-u koji se procesuiraju u vremenu od 14:00 - 17:30 (< 1.000 €)	4,00 € po nalogu	4,55 € po nalogu
	External payments - Orders in RTGS being processed between 02:00pm - 05:30pm (< 1.000 €)	4,00 € per order	4,55 € per order
	Eksterna plaćanja - Nalozi u RTGS-u koji se procesuiraju u vremenu od 14:00 - 17:30 (1.000 - 2.999.99 €)	4,55 € po nalogu	5,20 € po nalogu
	External payments - Orders in RTGS being processed between 02:00pm - 05:30pm (1.000 - 2.999.99 €)	4,55 € per order	5,20 € per order
	Eksterna plaćanja - Nalozi u RTGS-u koji se procesuiraju u vremenu od 14:00 - 17:30 (3.000 - 9.999.99 €)	0,17 % po nalogu Min. 6,50 €	0,25 % po nalogu
	External payments - Orders in RTGS being processed between 02:00pm - 05:30pm (3.000 - 9.999.99 €)	0,17 % per order Min. 6,50 €	0,25 % per order
	Eksterna plaćanja - Nalozi u RTGS-u koji se procesuiraju u vremenu od 14:00 - 17:30 (10.000 - 49.999.99 €)	0,14 % po nalogu Min.16,90 €	0,25 % po nalogu
	External payments - Orders in RTGS being processed between 02:00pm - 05:30pm (10.000 - 49.999.99 €)	0,14 % per order Min.16,90 €	0,25 % per order
	Eksterna plaćanja - Nalozi u RTGS-u koji se procesuiraju u vremenu od 14:00 - 17:30 (50.000 - 99.999.99 €)	0,12 % po nalogu Min.71,50 €	0,25 % po nalogu
	External payments - Orders in RTGS being processed between 02:00pm - 05:30pm (50.000 - 99.999.99 €)	0,12 % per order Min.71,50 €	0,25 % per order
	Eksterna plaćanja - Nalozi u RTGS-u koji se procesuiraju u vremenu od 14:00 - 17:30 (> 100.000 €)	130,00 € po nalogu	195,00 € po nalogu
	External payments - Orders in RTGS being processed between 02:00pm - 05:30pm (> 100.000 €)	130,00 € per order	195,00 € per order
05010202	Interna plaćanja - fizička prema pravnom licu - Interni nalozi (<500 €)	0,10 € po nalogu	0,15 € po nalogu
	Internal payments - Individuals to legal entity (<500 €)	0,10 € per order	0,15 € per order
	Interna plaćanja - fizička prema pravnom licu - Interni nalozi (500 - 999.99 €)	0,15 € po nalogu	0,20 € po nalogu
	Internal payments - Individuals to legal entity (500 - 999.99 €)	0,15 € per order	0,20 € per order
7. NACIONALNI PLATNI PROMET ZA FIZIČKA LICA - GOTOVINSKI PLATNI PROMET / NATIONAL PAYMENTS FOR INDIVIDUALS - CASH PAYMENT TRANSACTIONS			
05010403	Uplate unutar Banke - Gotovinske uplate na račun pravnih lica (< 1.000 €)	0,40 € po nalogu	0,60 € po nalogu
	Payments within the bank - Cash payment to the account of legal entities (< 1.000 €)	0,40 € per order	0,60 € per order

	Uplate unutar Banke - Gotovinske uplate na račun pravnih lica (> 1.000 €)	2,00 € po nalogu	3,00 € po nalogu
	Payments within the bank - Cash payment to the account of legal entities (> 1.000 €)	2,00 € per order	3,00 € per order
05010501	Uplate izvan Banke - Gotovinske uplate (GC) koje se procesuiraju u vremenu od 8:30 - 14:00	0,25 % po nalogu, min 0,50 €	0,25 % po nalogu, min 1,00 €
	Payments outside the Bank - Cash payments (GC) that are processed in time between 8:30am to 02:00pm	0,25 % per order min 0,50 €	0,25 % per order min 1,00 €
05010502	Uplate izvan Banke - Gotovinske uplate (GC) koje se procesuiraju u vremenu od 14:00 - 17:30	0,33 % po nalogu, min 0,65 €	0,33 % po nalogu, min 1,30 €
	Payments outside the Bank - Cash payments (GC) that are processed in time between 02:00pm - 05:30pm	0,33 % per order min 0,65 €	0,33 % per order (min 1,30 €)
05010503	Uplate izvan Banke - Gotovinske uplate – Javni prihodi koje se procesuiraju u vremenu od 8:30 - 14:00	0,25 % po nalogu, min 0,50 €	0,25 % po nalogu, min 1,00 €
	Payments outside the Bank - Cash payments - Public revenues that are processed in time between 8:30am to 02:00pm	0,25 % per order min 0,50 €	0,25 % per order min 1,00 €
05010504	Uplate izvan Banke - Gotovinske uplate – Javni prihodi koje se procesuiraju u vremenu od 14:00 - 17:30	0,33 % po nalogu, min 0,65 €	0,33 % po nalogu, min 1,30 €
	Payments outside the Bank - Cash payments - Public revenues that are processed in time between 02:00pm - 05:30pm	0,33 % per order min 0,65 €	0,33 % per order min 1,30 €
05010505	Uplate izvan Banke - Gotovinske uplate RTGS koje se procesuiraju u vremenu od 8:30 - 14:00 (< 1.000 € RTGS)	0,30 % po nalogu, min 2,00 €	0,30 % po nalogu, min 3,00 €
	Payments outside the Bank - Cash payments of RTGS that are processed in time between 8:30am to 02:00pm (<1.000 €)	0,30 % per order min 2,00 €	0,30 % per order min 3,00 €
	Uplate izvan Banke - Gotovinske uplate RTGS koje se procesuiraju u vremenu od 8:30 - 14:00 (> 1.000 € RTGS)	0,30 % po nalogu, min 2,00 €	0,30 % po nalogu, min 3,00 €
	Payments outside the Bank - Cash payments of RTGS that are processed in time between 8:30am to 02:00pm (> 1.000 €)	0,30 % per order min 2,00 €	0,30 % per order min 3,00 €
05010506	Uplate izvan Banke - Gotovinske uplate RTGS koje se procesuiraju u vremenu od 14:00 - 17:30 (< 1.000 € RTGS)	0,39 % po nalogu, min 2,60 €	0,39 % po nalogu, min 3,60 €
	Payments outside the Bank - Cash payments of RTGS that are processed in time between 02:00pm - 05:30pm (< 1.000 €)	0,39% per order min 2,60€	0,39% per order min 3,60€
	Uplate izvan Banke - Gotovinske uplate RTGS koje se procesuiraju u vremenu od 14:00 - 17:30 (> 1.000 € RTGS)	0,39 % po nalogu, min 2,60 €	0,39 % po nalogu, min 3,60 €
	Payments outside the Bank - Cash payments of RTGS that are processed in time between 02:00pm - 05:30pm (> 1.000 €)	0,39 % per order min 2,60 €	0,39 % per order min 3,60 €
8. MEĐUNARODNI PLATNI PROMET ZA FIZIČKA LICA / INTERNATIONAL PAYMENT OPERATIONS FOR INDIVIDUALS			
05010801	Dolazni transfer - priliv iz inostranstva, za iznose do 500 €	3,00 €	5,00 €
	Incoming transfer - inflow from abroad, for amounts up to € 500	3,00 €	5,00 €
05010804	Dolazni transfer - priliv iz inostranstva (op.troš. BEN ili SHA) – Povraćaj pogrešno uplaćenih sredstava*	5,00 €	10,00 € + troškovi ino banaka
	Incoming transfer - inflow from abroad (cost option BEN or SHA) - Returns of unduly (mistakenly) paid funds *	5,00 €	10 € + foreign bank costs
05011001	Storno ili reklamacija po izvršenom nalogu*	30,00 €	30,00 € + troškovi ino banaka
	Cancellation of or complaint per executed order	30,00 €	30,00 € + foreign bank costs

05011004	Rasknjižavanje deviznih penzija preko spiska	0,40 € po penziji	0,60 € po penziji
	Foreign pensions remittance	0,40 € per pension	0,60 € per pension
11. OSTALE USLUGE U PONUDI BANKE / OTHER SERVICES OFFERED BY THE BANK			
07010305	Izdavanje raznih potvrda i ovjera vezanih za poslovanje klijenata u Banci-rezidenti	3,00 €	4,00 €
	Issuing of various confirmations and certification related to the clients business with the Bank	3,00 €	4,00 €
07010328	Izdavanje raznih potvrda i ovjera vezanih za poslovanje klijenata u Banci-nerezidenti	4,00 €	10,00 €
	Issuing of various confirmations and certification related to the clients business with the Bank for non residents	4,00 €	10,00 €