

Obavještenje o promjenama u poslovanju sa poslovnim subjektima

Poštovani klijenti,

Obavještavamo vas o promjenama terminskog plana, naknada za usluge platnog prometa i usvajanju opštih uslova, koji će se primjenjivati u narednom periodu:

- Odluka o naknadama za usluge platnog prometa za poslovne subjekte (u primjeni od 18.8.2025. Naknade za POS i eCommerce servis i SEPA kreditni transfer su u primjeni od 6.10.2025.)
- Terminski plan izvršenja platnih transakcija (u primjeni od 18.8.2025.)

Dokumente možete preuzeti na ovom [LINKU](#).

- Opšti uslovi uz ugovor o finansijskom lizingu za poslovne subjekte (u primjeni od 6.8.2025.)
- Opšti uslovi Okvirnog ugovora o prihvatu platnih transakcija (u primjeni od 25.9.2025.)

Dokumente možete preuzeti na ovom [LINKU](#).

Ključne promjene donose duže radno vrijeme platnog sistema, brže izvršenje transakcija i snižavanje naknada u nacionalnom i međunarodnom platnom prometu, kao i izmjene postojećih i uvođenje novih naknada za mrežu POS terminala (Point of Sale) Erste banke za trgovce i za eCommerce servis.

U nacionalnom platnom prometu od 18.8. se izjednačavaju (na nižu tarifu) naknade za transakcije koje se procesuiraju prije i nakon 13:30h ili 14h.

Od 6.10.2025. biće omogućeni SEPA kreditni transferi. SEPA (Single Euro Payments Area) je jedinstveno područje plaćanja u eurima na kojem fizička lica, poslovni subjekti i institucije mogu na jednostavan način i uz niže troškove izvršavati bezgotovinske transakcije u međunarodnom platnom prometu. SEPA područje obuhvata 41 državu i teritoriju, uključujući i Crnu Goru.

MEĐUNARODNI PLATNI PROMET (SEPA KREDITNI TRANSFER)

	SEPA plaćanje ka inostranstvu (prva dnevna transakcija do 200 €)	Bez naknade
Elektronsko bankarstvo	SEPA plaćanje prema inostranstvu (do 20.000 €)	1,99 €
Blagajna	SEPA plaćanje prema inostranstvu (do 20.000 €)	3,99 €
Elektronsko bankarstvo	SEPA plaćanje prema inostranstvu (preko 20.000 €)	25 €
Blagajna	SEPA plaćanje prema inostranstvu (preko 20.000 €)	50 €
	Dolazni SEPA transfer (do 20.000 €)	1,99 €
	Dolazni SEPA transfer (preko 20.000 €)	25 €

Za dodatne informacije posjetite Vama najbližu filijalu Erste banke, kontaktirajte nas putem emaila info@erstebank.me ili pozovite Korisničku podršku na broj telefona +382 20 440 440.

Opšti uslovi se primjenjuju na postojeće i nove ugovorne odnose klijenta i Erste banke. Ako niste saglasni s gore navedenim dokumentima, imate pravo da najkasnije do početka njihove primjene otkazete svoj Okvirni ugovor bez plaćanja naknade, dostavljanjem pisanog prigovora Erste Bank AD Podgorica. U suprotnom, smatraćemo da ste saglasni s izmjenama.

S poštovanjem,
Erste Bank AD Podgorica

Notice on changes in banking services for business entities

Dear Customers,

We would like to inform you about changes to the schedule, fees for payment services, and the adoption of general terms and conditions that will apply in the upcoming period:

- Decision on payment service fees for business entities (effective from August 18, 2025. The application of fees for POS and eCommerce services, as well as for SEPA credit transfers, effective from October 6, 2025.)
- Schedule for execution of payment transactions (effective from August 18, 2025)

Documents can be downloaded at this [LINK](#).

- General Conditions for financial leasing agreements for business entities (effective from August 6, 2025)
- General Conditions of the Framework Agreement for acceptance of payment transactions (effective from September 25, 2025)

Documents can be downloaded at this [LINK](#).

Key changes include extended operating hours of the payment system, faster transaction execution, and reduced fees in both national and international payment transactions, as well as changes to existing and introduction of new fees for Erste Bank's POS (Point of Sale) terminal network for merchants and for eCommerce service.

In national payment transactions, starting August 18, fees for transactions processed before and after 1:30 PM or 2 PM will be unified at a lower rate.

Starting October 6, 2025, SEPA credit transfers will be enabled. SEPA (Single Euro Payments Area) is a unified euro payment area where individuals, businesses, and institutions can perform cashless international transactions easily and at lower costs within SEPA member states and territories. SEPA consists of 41 countries and territories, including Montenegro.

INTERNATIONAL TRANSACTIONS (SEPA CREDIT TRANSFER)

	SEPA credit transfer (first daily transaction up to 200 €)	Free of charge
e-Banking	SEPA credit transfer (up to 20.000 €)	1.99 €
Branch Teller	SEPA credit transfer (up to 20.000 €)	3.99 €
e-Banking	SEPA credit transfer (above 20.000 €)	25 €
Branch Teller	SEPA credit transfer (above 20.000 €)	50 €
	Incoming SEPA transfer (up to 20.000 €)	1.99 €
	Incoming SEPA transfer (above 20.000 €)	25 €

For more information, please visit your nearest Erste Bank branch, contact us via email at info@erstebank.me or call Customer support at +382 20 440 440.

The General Conditions apply to both existing and new contractual relationships between customers and Erste Bank. If you do not agree with the above documents, you have the right to terminate your Framework Agreement without paying a fee by submitting a written objection to Erste Bank AD Podgorica no later than the start date of their application. Otherwise, we will consider that you agree with the changes.

Sincerely,
Erste Bank AD Podgorica