

Obavještenje o promjeni uslova korišćenja transakcionih računa za pravna lica

Poštovani klijenti,

Od 24.8.2026. u primjeni su izmijenjeni

- Opšti uslovi vođenja transakcionih računa i obavljanja usluga platnog prometa za poslovne subjekte

Promjene se odnose na preciziranje odredaba koje se odnose na nerezidente.

Detaljne izmjene dokumenta Opšti uslovi vođenja transakcionih računa i obavljanja usluga platnog prometa za poslovne subjekte se odnose na dodavanje dvije nove tačke koje glase:

- Klijent pravno lica nerezident uz Zahtjev za otvaranje transakcionog računa dužan je dostaviti Izvod iz registra u kome je pravno lice - nerezident upisan u državi u kojoj ima registrovano sjedište ili, ako je osnovan u državi u kojoj se ne vrši upis u takav registar - drugi validni dokument o osnivanju u skladu sa propisima države sjedišta, na osnovu kojih se može utvrditi pravni oblik ovog nerezidenta i datum njegovog osnivanja; Izvod iz registra se dostavlja u kopiji koju je ovjerio nadležni organ i u ovjerenom prevodu na crnogorski jezik, koji ne mogu biti stariji od tri mjeseca (3.7.)
- Nakon zaključenja okvirnog ugovora o otvaranju i vođenju transakcionog računa Klijent pravno lice nerezident dužan je da jednom godišnje dostavi i kopiju izvoda iz registra u skladu sa članom 3.7 ovih Opštih uslova, ovjerenu od strane nadležnog organa i u ovjerenom prevodu na crnogorski jezik. Dokumenta ne mogu biti stariji od tri mjeseca. Ako klijent ne dostavi navedene dokumente, Banka neće izvršavati platne transakcije tog pravnog lica do ispunjenja navedene obaveze. (3.9)

Opšte uslove možete pronaći u svim filijalama Erste banke i na internet stranici [erstebank.me](https://www.erstebank.me) / OUP PL 2026

Promjene se odnose na postojeće i nove ugovorne odnose klijenta i Erste banke. Ukoliko nijeste saglasni sa navedenim izmjenama, imate pravo da, najkasnije do dana početka njihove primjene, raskinete Okvirni ugovor podnošenjem pisanog zahtjeva Erste Bank AD Podgorica. U slučaju raskida Okvirnog ugovora, naknada za raskid se ne naplaćuje ukoliko je Okvirni ugovor zaključen najduže šest mjeseci prije dana raskida. Ukoliko ne primimo drugačije izjašnjenje, smatraće se da ste saglasni sa navedenim izmjenama.

S poštovanjem,
Erste Bank AD Podgorica

[Unofficial translation]

Notice of Amendments to the Terms and Conditions for Business Transaction Accounts

Dear Clients,

Effective 24 August 2026, amendments have been made to the following documents:

- General Terms and Conditions for Maintaining Transaction Accounts and Providing Payment Services for Business Entities

The amendments relate to clarifying the provisions applicable to non-residents.

The detailed amendments to the General Terms and Conditions for Maintaining Transaction Accounts and Providing Payment Services for Business Entities include the addition of the following two new clauses:

- A non-resident corporate client, when submitting an Application for Opening a Transaction Account, is required to provide an extract from the relevant register in which the non-resident legal entity is registered in the country of its registered seat. If the entity is incorporated in a country where registration in such a register is not required, it must provide another valid incorporation document in accordance with the regulations of its country of incorporation, based on which the legal form of the non-resident entity and the date of its incorporation can be determined. The register extract must be submitted as a copy certified by the competent authority, together with a certified translation into the Montenegrin language. Neither document may be older than three months. (Clause 3.7)
- Following the conclusion of the framework agreement on the opening and maintenance of a transaction account, a non-resident corporate client is required to submit, once a year, a copy of the register extract in accordance with Clause 3.7 of these General Terms and Conditions, certified by the competent authority and accompanied by a certified translation into the Montenegrin language. The documents may not be older than three months. Should the client fail to provide the required documents, the Bank will suspend the execution of payment transactions for that legal entity until the obligation has been fulfilled. (Clause 3.9)

The General Terms and Conditions are available at all Erste Bank branches and on the website [erstebank.me / OUP PL 2026](https://www.erstebank.me/OUP_PL2026)

These changes apply to both existing and new contractual relationships between clients and Erste Bank. If you do not agree with the above amendments, you have the right to terminate the Framework Agreement by submitting a written request to Erste Bank AD Podgorica no later than the date on which the amendments come into effect. In the event of termination of the Framework Agreement, no termination fee will be charged provided that the Framework Agreement was concluded no more than six months prior to the date of termination. If we do not receive any objection from you, it will be deemed that you have accepted the above amendments.

Kind regards,
Erste Bank AD Podgorica