

Obavještenje o promjeni uslova korišćenja kartičnih usluga za fizička lica

Poštovani klijenti,

Od 3.8.2026. u primjeni su izmijenjeni

- Opšti uslovi izdavanja i korišćenja debitnih platnih kartica za fizička lica
- Opšti uslovi izdavanja i korišćenja kreditne kartice za fizička lica

Ključne promjene se odnose se na uvođenje novih mogućnosti za Korisnike platnih kartica - mogućnost narudžbe, promjene limita, blokade i deblokade platnih kartica putem elektronskog i mobilnog bankarstva NetBanking i mBanking.

Detaljne izmjene dokumenta Opšti uslovi izdavanja i korišćenja debitnih platnih kartica za fizička lica:

- Uveden novi član koji omogućava Korisniku da izvrši narudžbu kartice putem NetBanking i mBanking aplikacije (3.4)
- Dopunjena odredba kojom se definiše mogućnost da Korisnik promijeni limit po kartici putem NetBanking i mBanking aplikacije (4.2)
- Uklonjen iznos maksimalno definisanog limita beskontaktno transakcije bez unosa PIN-a (6.1)
- Dopusnjene odredbe kojima se definiše mogućnost Korisnika da blokadu i deblokadu po kartici može izvršiti putem NetBanking i mBanking aplikacije (8.1 i 8.7)

Detaljne izmjene dokumenta Opšti uslovi izdavanja i korišćenja kreditne kartice za fizička lica:

- Uklonjen iznos maksimalno definisanog limita beskontaktno transakcije bez unosa PIN-a (3.1)
- Dopusnjene odredbe kojima se definiše mogućnost Korisnika da blokadu i deblokadu po kartici može izvršiti putem NetBanking i mBanking aplikacije (4.5 i 4.8)
- Uveden novi član koji omogućava Korisniku da izvrši promjenu limita po kartici putem NetBanking i mBanking aplikacije (4.9)
- Uveden novi član koji omogućava Korisniku da izvrši narudžbu kartice putem NetBanking i mBanking aplikacije (4.10)

Opšte uslove možete pronaći u svim filijalama Erste banke i na internet stranici <https://erstebanka.me/OUPFL2026>

Promjene se odnose na postojeće i nove ugovorne odnose klijenta i Erste banke. Ukoliko niste 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

Notice of Changes to the Terms and Conditions Card Services for Individuals

Dear Clients,

Effective 3 August 2026, amendments have been made to the following documents:

- General Terms and Conditions for the Issuance and Use of Debit Payment Cards for Individuals
- General Terms and Conditions for the Issuance and Use of Credit Cards for Individuals

The key changes relate to the introduction of new functionalities for Cardholders, including the ability to order cards, modify card limits, and block or unblock payment cards through the NetBanking and mBanking electronic and mobile banking services.

Detailed amendments to the General Terms and Conditions for the Issuance and Use of Debit Payment Cards for Individuals:

- A new provision has been introduced allowing Cardholders to order a card through the NetBanking and mBanking applications (3.4).
- The provision defining the Cardholder's ability to modify card limits through the NetBanking and mBanking applications has been supplemented (4.2).
- The previously specified maximum limit for contactless transactions without PIN entry has been removed (6.1).
- The provisions defining the Cardholder's ability to block and unblock a card through the NetBanking and mBanking applications have been supplemented (8.1 and 8.7).

Detailed amendments to the General Terms and Conditions for the Issuance and Use of Credit Cards for Individuals:

- The previously specified maximum limit for contactless transactions without PIN entry has been removed (3.1).
- The provisions defining the Cardholder's ability to block and unblock a card through the NetBanking and mBanking applications have been supplemented (4.5 and 4.8).
- A new provision has been introduced allowing Cardholders to modify card limits through the NetBanking and mBanking applications (4.9).
- A new provision has been introduced allowing Cardholders to order a card through the NetBanking and mBanking applications (4.10).

The General Terms and Conditions are available at all Erste Bank branches and on our website <https://erstebanka.me/OUPFL2026>

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