

# Obavještenje o promjenama Odluke o naknadama za usluge platnog prometa sa fizičkim licima

Poštovani klijenti,

Obavještavamo vas o promjenama Odluke o naknadama za usluge platnog prometa u poslovanju sa fizičkim licima, u primjeni od 20.6.2026.

Odluka o naknadama usklađena je sa Odlukom o izmjenama Odluke o minimalnoj vrijednosti platnih transakcija koje moraju biti procesuirane u RTGS\* sistemu („Službeni list Crne Gore“ br. 065/26 od 15.5.2026. godine), a koja definiše povećanje minimalne vrijednosti platnih transakcija koje moraju biti procesuirane u RTGS sistemu sa 1.000,00 EUR na 3.000,00 EUR. Shodno tome, u Odluci o naknadama za usluge platnog prometa u poslovanju sa fizičkim licima, korigovana je gornja granica za izvršavanje Eksternih plaćanja (Nalozi u DNS-u i nalozi u RTGS-u za uplatu javnih prihoda u redovnom radnom vremenu) i uplate izvan banke, sa 999,99 EUR na 2.999,99 EUR. To znači da su naknade za transakcije u iznosu 1.000 – 3.000 EUR sada niže jer umjesto kroz skuplji RTGS sada idu kroz jeftiniji DNS sistem. Izmjena se odnosi na transakcije realizovane putem blagajne i elektronskog i mobilnog bankarstva. Dokument možete preuzeti na ovom <https://erstebanka.me/Tarifeinaknade062026>.

Tarifni broj	Vrsta usluga Postojeće	Vrsta usluga Novo od 20.6.2026.	Visina naknade
<b>6. NACIONALNI PLATNI PROMET ZA FIZIČKA LICA - BEZGOTOVINSKI PLATNI PROMET</b>			
05010101/ 05010102	Eksterna plaćanja - Nalozi u DNS-u i nalozi u RTGS-u za uplatu javnih prihoda u redovnom radnom vremenu (500 – 999,99 €)	Eksterna plaćanja - Nalozi u DNS-u i nalozi u RTGS-u za uplatu javnih prihoda u redovnom radnom vremenu (500 – 2.999,99 €)	0,90 € po nalogu
<b>7. NACIONALNI PLATNI PROMET ZA FIZIČKA LICA - GOTOVINSKI PLATNI PROMET</b>			
05010501/ 05010502	Uplate izvan Banke - Gotovinske uplate (DNS < 1.000 €) u redovnom radnom vremenu	Uplate izvan Banke - Gotovinske uplate (DNS < 3.000 €) u redovnom radnom vremenu	1,45 € po nalogu
<b>9. ERSTE NETBANKING</b>			
06010201 <sup>1</sup> / 06010202 <sup>1</sup>	Nalozi u DNS-u i nalozi u RTGS-u za uplatu javnih prihoda u redovnom radnom vremenu (500 – 999,99 €)	Nalozi u DNS-u i nalozi u RTGS-u za uplatu javnih prihoda u redovnom radnom vremenu (500 – 2.999,99 €)	0,27 € po nalogu
<b>10. ERSTE MBANKING</b>			
06010205/ 06010206	Nalozi u DNS-u i nalozi u RTGS-u za uplatu javnih prihoda u redovnom radnom vremenu (500 € - 999,99 €)	Nalozi u DNS-u i nalozi u RTGS-u za uplatu javnih prihoda u redovnom radnom vremenu (500 € - 2.999,99 €)	0,27€ po nalogu

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

\*DNS (Deferred Net Settlement) je sistem u kojem se plaćanja tokom dana prikupljaju, a zatim poravnava samo neto razlika između banaka. Koristi se za masovna, manja plaćanja i ne sprovodi se u realnom vremenu. Za razliku od njega, RTGS (Real-Time Gross Settlement) znači da se svaka transakcija izvršava odmah i u punom iznosu, bez čekanja. Koristi se za velike i hitne uplate gdje je važna brzina i sigurnost.

# Notification on Amendments to the Decision on Payment Service Fees for individuals

[Unofficial translation]

Dear clients,

We would like to inform you about amendments to the Decision on Payment Service Fees for individuals, effective as of June 20, 2026.

The Decision on Payment Service Fees for individuals has been aligned with the Decision amending the Decision on the minimum value of payment transactions to be processed through the RTGS\* system ("Official Gazette of Montenegro", No. 065/26 dated May 15, 2026), which increases the minimum value of payment transactions to be processed via the RTGS system from EUR 1,000.00 to EUR 3,000.00. Accordingly, in the Decision on Fees on Payment Service Fees for individuals, the upper limit for executing external payments – DNS and RTGS orders for the payment of public revenues during regular business hours, has been adjusted from EUR 999.99 to EUR 2,999.99.

This means that transaction fees for amounts between EUR 1,000 and 3,000 are now lower, as they are processed through the less expensive DNS system instead of the more costly RTGS system. The amendment applies to transactions carried out via teller services, as well as electronic and mobile banking. The document can be downloaded at this <https://erstebanka.me/Tarifeinaknade062026>.

Tariff number	Description Current	Description From June 20 2026.	Fee
<b>6. NATIONAL PAYMENT TRANSACTIONS FOR INDIVIDUALS – NON-CASH PAYMENTS</b>			
05010101 / 05010102	External payments – DNS and RTGS orders for the payment of public revenues during regular business hours (EUR 500 – 999.99)	External payments – DNS and RTGS orders for the payment of public revenues during regular business hours (EUR 500 – 2,999.99)	EUR 0.90 per order

## 7. NATIONAL PAYMENT TRANSACTIONS FOR INDIVIDUALS – CASH PAYMENTS

05010501 / 05010502	Payments outside the Bank – cash payments (DNS < EUR 1,000) during regular business hours	Payments outside the Bank – cash payments (DNS < EUR 3,000) during regular business hours	EUR 1.45 per order
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## 9. ERSTE NETBANKING

06010201 <sup>1</sup> / 06010202 1	DNS and RTGS orders for the payment of public revenues during regular business hours (EUR 500 – 999.99)	DNS and RTGS orders for the payment of public revenues during regular business hours (EUR 500 – 2,999.99)	EUR 0.27 per order
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## 10. ERSTE MBANKING

06010205 / 06010206	DNS and RTGS orders for the payment of public revenues during regular business hours (EUR 500 – 999.99)	DNS and RTGS orders for the payment of public revenues during regular business hours (EUR 500 – 2,999.99)	EUR 0.27 per order
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The amendments apply to both existing and new contractual relationships between clients and Erste Bank. If you do not agree with these amendments, you have the right to terminate the Framework Agreement no later than the date they come into force by submitting a written request to Erste Bank AD Podgorica. In case of termination, no termination fee will be charged provided that the Framework Agreement was concluded no more than six months prior to the termination date. If we do not receive a different statement from you, it will be considered that you agree with these amendments.

Kind regards,  
 Erste Bank AD Podgorica

\*DNS (Deferred Net Settlement) is a system in which payments are collected during the day and only the net difference between banks is settled later. It is used for mass, smaller payments and is not processed in real time. In contrast, RTGS (Real-Time Gross Settlement) means that each transaction is executed immediately and in full, without delay, making it suitable for large and urgent payments where speed and security are essential.