

Obavještenje o promjenama u poslovanju sa fizičkim licima

Poštovani klijenti,

Obavještavamo vas o promjenama Odluke o naknadama za usluge platnog prometa u poslovanju s fizičkim licima, u primjeni od 1.8.2026.

Kao nove stavke, već u primjeni, uvedene su povlašćene tarife za FIT 4.0 - međunarodne transfere u okviru Erste i Steiermaerkische Sparkasse Grupe. FIT 4.0 omogućava kompanijama i građanima jednostavnije, brže i troškovno efikasnije međunarodne transfere unutar jednog integrisanog okvira koji čini 31 banka iz 11 država: Austrija, Bosna i Hercegovina, Crna Gora, Češka, Hrvatska, Mađarska, Rumunija, Sjeverna Makedonija, Slovačka, Slovenija i Srbija. Dolazni prilivi kroz FIT 4.0 su bez naknade. Od datuma 1.8.2026. će umjesto odvojeno iskazanih naknada za Erste NetBanking i Erste mBanking u primjeni biti samo jedinstvena naknada za oba servisa. Od istog datuma, u primjeni su korigovane naknade za usluge održavanja transakcionog računa, korišćenje usluga elektronskog i mobilnog bankarstva Erste NetBanking i Erste mBanking, Erste info uslugu i podizanje gotovine inostranim karticama u mreži bankomata Erste banke. Podizanje gotovine debitnim platnim karticama izdatih od Erste banke, Erste Grupe i Steiermaerkische Sparkasse, besplatno je u mreži bankomata Erste banke.

Tarifni stav	Opis	Postojeće	Novo od 1.8.2026.
02010104	Vođenje transakcionog računa (sa ili bez debitne kartice)	0,99 €	1,29 €
02010105	Vođenje transakcionog računa za penzionere (sa ili bez debitne kartice)	0,49 €	0,69 €
04010204	Surcharge Fee – podizanje novca inostranim karticama na bankomatu Banke	4,99 €	5,99 €
Novi stav 05010704	Plaćanje prema inostranstvu u korist računa klijenata banaka članica Erste Group – (FIT 4.0.)		3,00 €
Novi stav 05010705	Priliv iz inostranstva – Erste Group (FIT 4.0)		Bez naknade
Briše se 06010104	Erste NetBanking – Korišćenje usluge	2,00 €	
Briše se 06010110	Erste mBanking – Korišćenje usluga	2,00 €	
06010111	Erste NetBanking + mBanking – Korišćenje usluga	2,00 €	2,40 €
06010410	Erste info – mjesečna naknada za slanje obavještenja putem SMS kanala (SIM kartica operatera u Crnoj Gori)	1,00 €	1,20 €

06010411	Erste info - mjesečna naknada za slanje obavještenja putem SMS+Viber kanala (SIM kartica operatera u Crnoj Gori)	1,00 €	1,20 €
06010412	Erste info - mjesečna naknada za slanje obavještenja putem SMS+eMail kanala (SIM kartica operatera u Crnoj Gori)	1,20 €	1,40 €
06010413	Erste info - mjesečna naknada za slanje obavještenja putem SMS+Viber+eMail kanala (SIM kartica operatera u Crnoj Gori)	1,30 €	1,50 €

Za dodatne informacije posjetite Vama najbližu filijalu Erste banke, kontaktirajte nas putem emaila info@erstebank.me ili pozovite Korisničku podršku na broj telefona 19991 ili +38220440440.

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 on changes in banking with individuals

[Unofficial translation]

Dear clients,

We would like to inform you about changes to the Decision on Fees for Payment Services for Individuals, effective as of August 1, 2026.

As a new item, preferential tariffs have already been introduced for FIT 4.0 – international transfers within the Erste and Steiermärkische Sparkasse Group. FIT 4.0 enables companies and individuals to make international transfers more easily, quickly, and cost-efficiently within a single integrated framework comprising 31 banks across 11 countries: Austria, Bosnia and Herzegovina, Croatia, Czech Republic, Hungary, Montenegro, North Macedonia, Romania, Serbia, Slovakia and Slovenia. Incoming transfers through FIT 4.0 are free of charge. As of August 1, 2026, instead of separate fees for Erste NetBanking and Erste mBanking, a single unified fee for both services will apply. From the same date, revised fees will apply for transaction account maintenance, the use of Erste NetBanking and Erste mBanking electronic and mobile banking services, the Erste Info service, as well as cash withdrawals using foreign-issued cards at Erste Bank ATMs. Cash withdrawals using debit cards issued by Erste Bank, the Erste Group, and Steiermärkische Sparkasse are free of charge at Erste Bank ATMs.

Item	Description	Actual	New from 1. August 2026.
02010104	Transaction account maintenance (with or without a debit card)	0,99 €	1,29 €
02010105	Transaction account maintenance for pensioners (with or without a debit card)	0,49 €	0,69 €
04010204	Surcharge fee – cash withdrawal using foreign-issued cards at the Bank's ATMs	4,99 €	5,99 €
New 05010704	Outgoing international payment to accounts held with Erste Group member banks (FIT 4.0)		3,00 €
New 05010705	Incoming international transfer – Erste Group (FIT 4.0)		Free of charge
Discontinued 06010104	Erste NetBanking – service usage fee	2,00 €	
Discontinued 06010110	Erste mBanking – service usage fee	2,00 €	
06010111	Erste NetBanking + mBanking – service usage fee	2,00 €	2,40 €
06010410	Erste Info – monthly fee for notifications via SMS channel (SIM card of a Montenegrin operator)	1,00 €	1,20 €
06010411	Erste Info – monthly fee for notifications via SMS + Viber channels (SIM card of a Montenegrin operator)	1,00 €	1,20 €
06010412	Erste Info – monthly fee for notifications via SMS + email channels (SIM card of a Montenegrin operator)	1,20 €	1,40 €
06010413	Erste Info – monthly fee for notifications via SMS + Viber + email channels (SIM card of a Montenegrin operator)	1,30 €	1,50 €

For more information, please visit your nearest Erste Bank branch, contact us via email at info@erstebank.me or call Customer Support at 19991 or +382 20 440 440.

The conditions 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 these amendments come into effect. In the event of termination of the Framework Agreement, no termination fee will be charged if the Framework Agreement was concluded no more than six months prior to the date of termination. If we do not receive a different statement from you, it will be considered that you agree with the above amendments.

Sincerely,
Erste Bank AD Podgorica