

FEE SCHEDULE FOR THE SERVICES OF THE PAYMENT INSTITUTION
ALTA PAY GROUP DOO PODGORICA

PAYMENT SERVICE	FEE (EUR)			
	%	fixed	min.	max.
PAYMENT ACCOUNTS				
Maintaining of payment accounts (monthly)		0.99 €		
Opening of payment accounts		0		
Closing of payment accounts		0		
Issuing certificates, statements, <i>etc.</i>		1.00 €		
PAYMENT TRANSACTIONS				
Payment orders				
Up to 10.00		0.50 €		
From 10.01 to 150.00		0.75 € + 0.5%		
From 150.01 to 7,500.00		1%		
Over 7,500.01		75.00 €		
Urgent order		1.5%	5.00 €	100.00 €
Daily turnover payment for legal entities and sole proprietors		0.3 + 0.25%	5.00 €	50.00 €
Money transfer				
Domestic "Quick Cash" (maximum amount up to €1,000)		2%	1.00 €	15.00 €
Cash disbursements				
- from the payer's payment account with the payment		0		
Payment orders (including direct debits, one-off direct debits, standing orders, and credit transfers)				
- from a payment account in internal payment transactions		0		
- from a payment account in external payment transactions	0.50%		0.50 €	75.00 €
Cash withdrawal at POS terminals	Fee charged in accordance with the fee schedule of the payment card issuer			

The Fee Schedule shall apply as of January 01, 2024.

**PAYMENT TRANSACTION EXECUTION TIME SCHEDULE
OF THE PAYMENT INSTITUTION ALTA PAY GROUP DOO PODGORICA**

- **Working day** is any day on which the Payment Institution/Agent of the Payment Institution receives payment orders for execution in accordance with the working hours of the Payment Institution's/Agent's locations.
- **Business day** is a day, *i.e.*, part of a day in which the Payment Institution/Agent of the Payment Institution operates in order to enable the execution of payment transactions, in accordance with the working hours of the payment systems of the Central Bank of Montenegro/payment system of another payment institution, that is, in accordance with the Time Schedule.
- **Time of payment order receipt** is the time when, in accordance with the Time Schedule, the Payment Institution/Agent is considered to have received the payment order.

Type of payment order	Time of order receipt	Order execution date
Payment order regardless of amount (Including orders marked as Urgent as well as daily turnover payments of legal entities and sole proprietors)	Monday - Friday	
	In accordance with location working hours	If received by 3:30 PM, on the same business day
	Saturday, Sunday and Holidays	
	In accordance with location working hours	Next business day

Deviations:

- Orders received after the time specified in the Time Schedule shall be considered as received on the next business day.
- Orders received on Saturdays, Sundays and holidays will be executed by the Payment Institution on the next business day in accordance with the Time Schedule.
- If the execution date is not specified on the payment order, it shall be considered that the desired execution date is equal to the date of receipt of the order.
- The Payment Institution reserves the right to execute payment orders received after the deadlines defined in this Time Schedule on the day of receipt of the payment order, in line with its abilities.
- The Time Schedule for receiving and executing payment transactions shall be valid and shall refer to properly completed payment orders accompanied by documentation prescribed by the Law and the General Terms and Conditions.
- In emergency situations (interruption of telecommunication connections, loss of electricity, interruption of system operation), the Payment Institution/Agent of the Payment Institution may deviate from the Time Schedule for the receipt and execution of payment transactions.
- On working days preceding public holidays, as well as due to changes in the working hours of other participants in the payment system, the Payment Institution/Agent of the Payment Institution may shorten the time of receiving orders, which will be promptly notified to users at the locations of receiving payment orders as well as via the Payment Institution's website.

In Podgorica, on January 24, 2024.