

# MONTENEGRO

## Business Travel Guide

Compiled by:

### Embassy of Switzerland in Montenegro

Belgrade, August 2023

#### ARRIVAL AND DEPARTURE

It is allowed to stay in Montenegro up to 90 based on a short stay visa or without visa. Citizens of the EU, USA, Russia, Japan and Israel and neighbouring countries do not need visas. A foreigner may enter, move across and stay in Montenegro with a valid travel document i.e. visa or a valid travel document accompanied with a temporary residence permit, temporary residence and work permit, or permanent residence permit, unless otherwise provided under this Law or an international treaty. A mere possession of a visa does not grant the entry to Montenegro. Other legal [visa and entry requirements](#) for granting a foreigner the entry and stay to Montenegro must also be met according to the Law on Foreigners. The [Visa regime](#) between Montenegro and other countries is regulated by the [Decree on visa regime](#). More information about required documents and visa regime can be found at: [Ministry of Foreign Affairs and European Integration of Montenegro](#),

[The diplomatic mission or consular post of the country to which you are travelling.](#)

[Border crossings to Montenegro by airports, road, Railway or Seaports:](#)

Airports: Aerodrom Podgorica (TGD) i Aerodrom Tivat (TIV) – [www.montenegroairports.com](http://www.montenegroairports.com)

Roads: with Serbia (Ranče, Čemerno, Dobrakovo, Kula, Draženovac, Vuče), with Albania (Božaj, Sukobin, Grnčar), with B&H (Sitnica, Ilino brdo, Vračenovići, Krstac, Nudo, Šćepan Polje, Metaljka, Šula), with Croatia (Debeli brijeg, Kobila).

Railways: with Serbia and Albania (Tuzi).

Seaports: the ports of Bar, Budva, Kotor, Zelenika, Risan.

Transfer from the airport to the city center:

- The country has two airports used for commercial flights, Podgorica Airport close to the capital and Tivat Airport near Porto Montenegro, Budva and the Adriatic Sea. The Podgorica Airport is located about 11 km from the city center. Available transportation varieties for tourists are the following options:
- [Taxi](#) (8-12€); [Tesla Club](#); [Royal Taxi](#); Leader Taxi
- Transfer to Podgorica: [Kiwi Taxi](#)

- [Train](#) (ca. 2 €)
- [Car rental](#) (ca. 20€)
- Train is the cheapest way to travel from north to south and vice versa, costing €2.80 at most within Montenegro. The quality of service is not on the high level, but decent.. The trains run daily from 6 am to 9 pm but they do not always depart at a convenient time, so check on the [official website of the Montenegrin Railway](#).

## HEALTH REQUIREMENTS

Medical facilities are available but can be limited in terms of specific services. Several new private medical clinics have opened up in the last few years. No specific immunization for travel is needed. Mandatory and recommended vaccinations: Some vaccines are recommended or required for Montenegro. The CDC and WHO recommend the following vaccinations for Montenegro: hepatitis A, hepatitis B, rabies, meningitis, polio, measles, mumps and rubella (MMR), Tdap (tetanus, diphtheria and pertussis), chickenpox, shingles, pneumonia and influenza.

Mandatory medical insurance: Tourists in Montenegro can receive free health care if their country has concluded an agreement on social insurance on the principle of insurance with Montenegro. Insureds from the countries of the Swiss Confederation, the Kingdom of Sweden, the Kingdom of Denmark and the Kingdom of Norway, with whom an agreement on social insurance on the principle of refund was concluded, during their tourist stay in Montenegro, have the right to emergency health care. Insureds of these countries exercise the right to emergency health care in the same way and under the same conditions as local insureds, with the fact that they directly pay the costs for the use of health services. Health institutions are obliged to issue invoices to them, with appropriate medical documentation on the basis of which they are entitled to a refund in their country according to national regulations. When it comes to persons coming from countries with which Montenegro does not have agreements on social insurance, health institutions make direct payment of the costs for the services provided according to the current price list. A significant number of private ambulances in different medical fields are operating in Montenegro. Users should expect to pay at the time of service.

Other mandatory health requirements: For a list of health-related items to be packed for your trip, please consult with your doctor about which items are most important for you.

Montenegro can be a costly place to have an accident or fall unwell. There's currently no legal requirement to take out travel insurance for travel to or through Montenegro. However, regardless of whether or not it's legally required, it's always a good idea to take our health insurance before you travel. Before travelling to Montenegro, all travellers should check the [Federal office for Public Health \(FOPH\)](#) or the [State Secretariat for Migration SEM](#) for travel advice and list of risk countries and carefully consider the risks of exposure to COVID-19. Those extremely vulnerable groups should seek also medical advice before travelling abroad.

## PUBLIC SECURITY / RECOMMENDED PRECAUTIONS

Montenegro generally has a low rate of serious violent incidents and crime, and incidents targeting tourists are rare, especially compared with other European cities. However, it's always important to remain vigilant and aware of your surroundings, especially in crowded places. Montenegro's geographical location and weather patterns can present certain environmental hazards and health risks that travelers should be aware of. The country is prone to wildfires, particularly during the summer months when dry conditions prevail. These fires can occur in remote areas that are challenging to access. It's important to stay informed about any potential fire risks, follow instructions from local authorities, and avoid activities that could contribute to fire hazards. Please check also for Information for people travelling to Montenegro from the Federal Department of Foreign Affairs (FDFA) <https://www.eda.admin.ch/eda/en/fdfa/representations-and-travel-advice.html>; <https://www.eda.admin.ch/eda/en/home/representations-and-travel-advice/montenegro/travel-advice-montenegro.html>

## TIME ZONE TIME DIFFERENCE BETWEEN SWITZERLAND AND

Montenegro	Central European Time CET UTC +2; CET UTC +1
Podgorica	CET UTC +2
Budva, Tivat, Kotor, Niksic	CET UTC +2

“Daylight Saving Time: clocks are turned forward by one hour on the second Sunday in March and turned back on the first Sunday of November”.

## BUSINESS HOURS

	Weekdays	Saturdays	Sundays and Nationals Holidays
Government Offices	07:00 – 15:00	closed	closed
Banks	08:00 – 20:00	closed	closed
Shops	09:00-21:00	09:00-21:00.	closed

## PUBLIC HOLIDAYS

National Day (Independence Day of Montenegro)	May 21
New Year’s Day	January 1-2
Statehood Day of Montenegro	July 13
International Labor Day	May 1

Orthodox Christmas: January 7<sup>th</sup>

Christmas, Easter: All holidays in Montenegro are celebrated for two days, and the main religious holidays are non-working holidays. If the first day of the holiday is Sunday, the next two days are non-working days. If the second day of the holiday is Sunday, the first following day is a non-working day.

## NATIONAL TRADE FAIR CALENDAR

The dates of the main trade fairs can be obtained from: [Adriatic Fair Budva](#).

## COMMUNICATION: TELEPHONE AND INTERNET

Montenegro’s country code is: +382

Local SIM card can be purchased in gift shops, newsagents, grocery stores or from the operator’s office. The latter is the less convenient, because there will be queues. Montenegro offers various options for

mobile internet sim cards including; temporary prepaid sim card, the telekom prepaid esim, physical sim cards, with prepaid internet tourist package. All of these Montenegro SIM options can be used with your own phone, unlocked gsm phones or another of your own device. The best 4G/5G internet sim cards in Montenegro are: [ONE Montenegro](#) (formerly Telenor); [M:tel Tourist Internet in Montenegro Telekom Tourist Internet](#); [Montenegrin Telekom](#)

#### Important phone numbers:

Police	122
Fire department	123
Medical emergency	112; 124 (Ambulance Service)

Mobile networks are operated by three providers: [One](#) (area code: 069), [T-Mobile](#) (area code: 067), and [M:Tel](#) (area code: 068). Since 2009, Montenegro uses the 3G standard that allows for video calling and high-speed mobile web access. Since 2011, 4,5G (UMTS, HSDPA) is being implemented to increase the mobile connection speed from 7.1 Mbit/s to 21,7 Mbit/s.

## **ELECTRICITY SUPPLY**

Electricity plug and socket: TYPE F, C, E: Commonly used in Europe.



The voltage in Montenegro is 230 V V with a frequency of 50 Hz.

In Montenegro the power plugs and sockets are of type F, also known as "Schuko". This socket also works with plug C and plug E. The standard voltage is 230 V and the standard frequency is 50 Hz. All power sockets in Serbia provide a standard voltage of 230V with a standard frequency of 50Hz. You can use all your equipment in Serbia if the outlet voltage in your own country is between 220V-240V

## **METHODS OF PAYMENT**

Official currency in Montenegro is the Euro. Credit cards are widely accepted throughout the country.

Exchange rate as of August 23, 2023: CHF 1 = 1.05 EUR .

When entering or leaving the country with cash, checks or other means of payment in an amount exceeding 10,000 euros must be declared according to the standard form. You can take it in the border control zone at the entrance or exit. If this is not done, customs has the right to confiscate funds.

You can use the following credit cards in Montenegro: Visa, Visa Electron, Master Card, Maestro, American Express. The vast majority of catering facilities, restaurants, hotels, bars, gas stations, grocery stores and consumer goods allow payment by card. ATMs equipped for money withdrawal are available and accessible in all cities. Tipping is not mandatory in Montenegro but is appreciated by staff in the service industry and tipping between 10 and 20% is standard if you're satisfied with the service received.

Acceptance of methods of payment: Traditionally, cash, debit cards, credit cards, and checks were the main types of payments. Now, more advanced forms of digital payments are becoming more popular. This includes online payment services, digital currencies, and electronic transfers.

	everywhere	almost everywhere	limited	not accepted
Cash (national currency)	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Cash (EUR)	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
MasterCard	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Visa	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
American Express	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Diner	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Apple Pay	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Google/Samsung Pay	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

## DOMESTIC TRAVEL, LOCAL TRANSPORT

The most commonly used kind of public transport is by car, taxi, bus. The quality of the services is good. We usually recommend taxi, car rental or public transportation.

Taxi fare for a 15 minutes journey: The price per season is usually 1 euro start + 1 to 1,5 (Budva) euro per kilometer + waiting 10 euro per hour and, accordingly, within the city, the price of travel will vary due to traffic jams at the peak of the summer tourist season. If you want, taxi drivers can tip about 10% of the total price of the trip.

Main ride hailing apps: Uber and other popular ride-sharing apps are not available in Montenegro. The only option that comes close to it is the '[Tesla Taxi App](#)' which you can use to book rides.

Main method of payment for taxi and subways: Euro

Car rental with/without a driver can be arranged at numerous companies:

- o [Tesla Club](#)
- o [MontenegroCar](#)
- o [Top Car Montenegro](#)

## ACCOMMODATION, TEMPORARY OFFICE SPACE

Montenegro is a tourist-developed country, offering vacationers a huge opportunity to rent a house. There are options for accommodation for every taste, ranging from inexpensive apartments in not the most famous resorts and ending with luxury apartments on the first coastline of Budva or Tivat. For more information about accommodation facilities in Montenegro, check the official website of the Montenegro Tourism organization: <https://www.montenegro.travel/en/plan-your-stay-in-montenegro/where-to-stay> or sites-aggregators, such as Booking.com; Airbnb, Hotels.com. Expedia.com, Agoda.com.

## **LANGUAGES USED FOR BUSINESS**

Business communication is not a major problem, as English is popular as second foreign language. Due to the closeness to Italy, Italian is another foreign language which is commonly used. Many Montenegrins speak foreign languages, mostly English and Italian, with some German and French. In the southern parts of Montenegro, mainly close to the Albanian border and in a few northern cities close to the Kosovo border (Rozaje, Gusinje, Plav), many people are fluent in Albanian.

## **BUSINESS PRACTICES**

Tips for initiating business contacts

Business managers in Montenegro are generally familiar with Western-style market economic philosophy, customs, and business practices. In general, the code of business conduct is similar in Montenegro to that in the rest of Europe and the USA. A handshake at the beginning and end of a meeting is the accepted custom. A handshake at the beginning and end of a meeting is considered the norm. In presence of a woman, her hand should be shaken before shaking hands with men.

Scheduling Meetings:

You are recommended to avoid making business appointments for the months of July and August as well as around the dates of national holidays in Montenegro.

Business attire:

Business attire is relatively formal. Suits should be worn although more casual wear is acceptable in summer. Montenegrin business people tend to dress smartly. The accepted form of dress for a business meeting in Montenegro is a formal suit for men and women are recommended to dress fashionably but not loudly.

Introducing yourself:

It is very important at a business meeting to indicate your colleague's title, first and then his surname. Use of first names is intended only for private meetings, after a personal relationship has been established.

Building trust and personal relationships:

Montenegrins are proud of their country and hospitality. Visiting people are often taken to lunch. Montenegrins will appreciate it if foreigners show enthusiasm for their wines and spirits. Drinking coffee is also something of a social ritual.

Offering and accepting gifts and invitations:

If you are invited to your colleague's home in Montenegro, it is customary to bring a small gift, such as a selected wine, a box of chocolates or coffee which will impress your hostess/host. Small and moderate gifts, such as items from your home country are appropriate. Avoid expensive gifts due to ethical considerations.

Sensitive topics:

In general these are political topics from the recent history.

## **BUSINESS RISKS**

A very uncertain political and economic outlook and a business environment with many troublesome weaknesses can have a significant impact on corporate payment behavior. The business environment is acceptable. Corporate financial information is sometimes neither readily available nor sufficiently reliable. Debt collection is not always efficient and the institutional framework has shortcomings. Intercompany transactions may thus run into appreciable difficulties in the acceptable but occasionally unstable environments. Poor governance: corruption, weak media independence and organised crime;

politicised court system impedes contract enforcement and the treatment of insolvency. Click here to enter country information, such as the risk of fraud, corruption (<https://risk-indexes.com/global-corruption-index/>), currency volatility, legal certainty, etc. Please provide also a link to the CRC risk classification of the country (<https://www.serv-ch.com/coverpractice/list#> )

Swiss Export Risk Insurance SERV insures political and *del credere* risks involved in exporting goods and services.

[Products for exporters](#)

[Product for service providers](#)

[Products for financial institutions](#)

The full range of services and products offered by SERV can be obtained at [www.serv-ch.com](http://www.serv-ch.com).

## IMPORT OF SAMPLES AND CATALOGUES

Montenegro is a member of the Customs Convention on the Carnet ATA for the temporary import of goods. The [Chamber of Economy of Montenegro \(CEM\)](#) accepts applications for the ATA Carnet.

Address Information: Chamber of Economy of Montenegro (CEM): Privredna komora Crne Gore  
ul. Novaka Miloševa 29/II; Podgorica 81000; Montenegro

Tel +382 20 23 05 45; Fax +382 20 23 04 93

ATA Carnet: <https://komora.me/en/cem/ata>; Contact person: Blažo Đurović i Srđa Vujošević

Phone: +382 20 230 422 ili 230 545; e-mail: [ata@pkcg.org](mailto:ata@pkcg.org)

## USEFUL LOCAL WEBSITES, ADDRESSES, EMAIL AND TELEPHONE NUMBERS

Business news

[SEENEWS  
Montenegro](#)

[Finacial Times  
Montenegro](#)

[Balkan Insight](#)

Customs hotline

[Customs  
Administration](#) (only in  
Montenegrin  
language)

[https://www.gov.me/en/government-  
of-montenegro/welcome](https://www.gov.me/en/government-of-montenegro/welcome)  
Republic of  
Montenegro – General  
information

<https://mia.gov.me/>  
Central  
Bank of  
Montenegro

<http://www.mipa.co.me>  
Montenegrin  
Investment  
Promotion  
Agency  
(MIPA)

<https://www.worldbank.org/en/c>  
WorldBank information about  
Montenegro

## ADDRESSES OF EMBASSY AND CONSULATES OF SWITZERLAND

### Embassy of Switzerland

Embassy of Switzerland in Serbia  
Bulevar Oslobođenja 4  
11001 Belgrade  
Serbia  
Phone  
Headquarters +381 11 3065 820  
Headquarters +381 11 3065 825  
Visa +381 11 3065 815  
Fax  
Headquarters +381 11 2657 253  
E-Mail: [belgrade@eda.admin.ch](mailto:belgrade@eda.admin.ch)  
Visa [belgrade.visa@eda.admin.ch](mailto:belgrade.visa@eda.admin.ch)  
Website: <https://www.eda.admin.ch/belgrade> .

### Postal address

### Embassy of Switzerland

P.O. Box 817

11001 Belgrade

Serbia

### Opening times: (by prior appointment only)

Monday 09:00 - 12:00  
Tuesday 09:00 - 12:00  
Wednesday 09:00 - 12:00  
Thursday 09:00 - 12:00  
Friday closed  
Saturday, Sunday closed

### Consulate General in Podgorica, Montenegro

Honorary Consul of the Swiss Confederation  
Džordža Vašingtona 108/A36, 2nd Floor  
The Capital Plaza  
81000 Podgorica  
Montenegro  
Phone  
Headquarters Podgorica +382 20 620 312  
Fax  
Headquarters Podgorica +382 20 620 313  
E-Mail: [podgorica@honrep.ch](mailto:podgorica@honrep.ch) ;  
[vladimir.radonjic@radonjic-associates.com](mailto:vladimir.radonjic@radonjic-associates.com)  
Belgrad +381 11 3065 820  
Belgrad +381 11 3065 825  
Consular Affaires : [belgrade@eda.admin.ch](mailto:belgrade@eda.admin.ch)  
visa [belgrade.visa@eda.admin.ch](mailto:belgrade.visa@eda.admin.ch)  
Website: <http://www.eda.admin.ch/belgrade>

### Opening times:

By prior appointment only



## ADDRESSES BILATERAL, NATIONAL AND LOCAL CHAMBER OF COMMERCE

[Chamber of Commerce Switzerland -Central Europe](#)

[Chamber of Economy of Montenegro](#)

## ADDRESSES OF THE EMBASSY AND CONSULATES OF MONTENEGRO IN OR FOR SWITZERLAND

Since November 2021 no diplomatic mission/Embassy of Montenegro in Switzerland

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Date

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