

# STOPANSKA BANKA AD- SKOPJE

Branch \_\_\_\_\_

## AGREEMENT For opening transaction account/ID number \_\_\_\_\_ Of individual-non-resident

Concluded on \_\_\_\_\_ between:

1. STOPANSKA BANKA AD - SKOPJE (hereinafter: SB) and

2. \_\_\_\_\_  
(name and last name of the non-resident)

Passport number \_\_\_\_\_, address / residence \_\_\_\_\_,  
country of the non-resident \_\_\_\_\_  
(hereinafter: Client)

### Subject

#### Article 1

Subject of this Agreement is settling the rights and obligations between SB and the Client regarding the manner of opening, keeping and closing the FC and MKD transaction account/ID number.

### Method of opening the account

#### Article 2

SB shall open FC and MKD transaction account / ID number to its client referred to in the Preamble of this Agreement.

By the FC and MKD transaction account / ID number are related FC and MKD accounts with sub-accounts for different currencies, with different maturity dates and different products, projects and purposes in accordance with the client needs and SB enactments for depositing FC and MKD funds to non-residents.

#### Article 3

SB shall open the FC and MKD transaction account / ID number referred to in Article 1 of this Agreement at request of the Client by presenting:

- a) valid passport
- b) for persons staying abroad and have status of non-resident, visa for stay, i.e. work permit in duration of at least six months.

By concluding this Agreement, the Client referred to in paragraph 1 Item b) of this Article confirms that is informed for the treatment of non-resident in accordance with the regulation of the Republic of Macedonia for foreign individuals that in the Republic of Macedonia stay temporarily with working visa or visa for stay of at least six months.

By signing this Agreement, the client referred to in paragraph 1 Item b) of this Article, written statement is submitted to SB confirming that is familiar with the positive regulations in the Republic of Macedonia after which is identified as non-resident.

The written statement referred to in paragraph 3 of this Article is integral part of this Agreement.

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If you wish to contact our Customer Care Service regarding any of the services, products or employees of the Bank, or you wish to submit a complaint or concern regarding ethical, accounting or auditing matters to the Audit Committee, please visit our Web site: [www.stb.com.mk](http://www.stb.com.mk).

#### **Article 4**

For opened FC and MKD account with sub-accounts in certain currency, for certain product and certain depositing period (sight or time) in the frameworks of the transaction account / ID number, SB shall sign agreement with the client in accordance with the product characteristics and SB shall issue to the Client adequate document containing the personal data of the Client.

#### **Authorizations**

#### **Article 5**

At the moment of opening FC and MKD transaction account/ID, the client can authorize other person/persons for operations with FC transaction account /ID number.

At the moment of opening the FC transaction account/ID number, the client can authorize another person/persons for operations with all or part of the FC account for different currencies and for different products.

In case the Client does not proceed in accordance with paragraph 2 of this Article in signing the Agreement referred to in Article 4 of this Agreement can authorize other person/persons for operations with FC account with sub account for the adequate product, subject of this Agreement.

Withdrawal of the authorizations referred to in paragraphs 1, 2 and 3 of this Article shall be made only on the basis of the written request of the account holder.

#### **Operations with the FC and MKD accounts**

#### **Article 6**

The following operations can be made on the FC and MKD accounts opened under the transaction account/ID number of the client referred to in the preamble of this Agreement:

- payments in cash and collection from the country and abroad
- disbursements in cash and payments of obligations in the country and abroad
- transfers on other accounts

Payment and disbursements to / from FC and MKD accounts shall be made in accordance with the provisions regulating the FC operations and the international payment operations.

#### **Article 7**

SB shall perform the payment orders on the basis of order signed from client / authorized person and enclosed adequate documentation.

Payment referred to in paragraph 1 of this Article shall be made from the FC/MKD account funds connected to the transaction account / ID number, in a manner and under terms and conditions stipulated by the regulations referring to the FC operations and international payment operations.

SB shall perform the payment orders from FC account the same day when the order is submitted with the required documentation, not later than the next working day, in accordance with the regulations for international payment operations.

SB shall implement the orders for collection, i.e. collection on the date of payment, i.e. inflow.

#### **Article 8**

For the implemented inflows and outflows from the adequate FC/MKD accounts, SB at request of the Client shall submit statement for the current balance in a manner determined by the Agreement for opening adequate FC/MKD account.

For submitting statements for the balance of the FC/MKD account older than one year at request of the Client, SB shall collect it in accordance with SB Tariff on fees.

## **Interest and fees**

### **Article 9**

On the balance of the funds on FC/MKD accounts, SB shall calculate and pay interest by application of interest rates determined in SB Decision on interest rates and are variable.

The interest is calculated in FC, and it is disbursed in FC or in MKD in accordance with determination of the client and characteristics of the adequate product, project, purpose. Disbursement of interest shall be made on account determined by the client in the Agreement for the adequate product from the adequate account in the agreed currency.

The client shall dispose with the interest referred to in paragraph 2 of this Article after deducting the amount on the basis of the calculated personal income tax from interest of time savings and other deposits with valid tax rate at the moment of calculation and in accordance with the positive legal acts.

### **Article 10**

SB shall calculate and collect fees from the client on the basis of the operations with the open foreign currency account under ID number determined by SB Tariff, as follows:

- Inflows from abroad 1% of the amount or minimum MKD 250 (except inflow on the basis of salaries and author's fees)
- Payment abroad 0.27% of the amount minimum MKD 250 and SWIFT costs MKD 350, except for remittances in the amount of EUR 50, only SWIFT costs are collected in the amount of MKD 350,
  - Issuing passbook MKD 25;
  - Amortization of passbook MKD 25;
  - Costs for non-submitted IBAN No. of foreign bank MKD 600
  - Actual costs of foreign bank by which SB is obliged for collection / payments to / from FCY account;
  - Keeping inactive account MKD 10-15 monthly and
  - Issuing statement for the balance of the account from past years MKD 150 per page.
  - Other costs determined in the Tariff of fees depending on the type of performed service

SB shall calculate and collect fees from the client on the basis of the operations with the open MKD account under ID number determined by SB Tariff, as follows:

- Payment in favor of individual accounts not registered in ERIS on SB accounts 0.05% of the amount minimum MKD 15 maximum MKD 3,000
- Payment in favor of individual accounts not registered in ERIS on accounts with other banks 0.3% of the amount minimum MKD 50 maximum MKD 5,000
- Non-cash payment operations KIBS from MKD 20 – 25, i.e. 0.033% depending on the amount
- Non-cash payment operations MIPS from MKD 90 – 100, i.e. 0.036% depending on the amount
- Non-cash payment operations KIBS by e-banking MKD 5
- Non-cash payment operations MIPSS by e-banking MKD 50
- Issuing passbook MKD 25;
- Amortization of passbook MKD 25;
- Other costs determined in the Tariff of fees depending on the type of performed service

The fees referred to in paragraph 1 of this Article shall be variable and determined by SB Tariff on fees.

### **Blocking and deblocking account**

#### **Article 11**

In accordance with the positive legal acts, SB shall be obliged to block the account of the non-resident in the following case:

- When the non-resident does not provide the required documentation for identification for up-dating the data

The Bank cannot make any payments with the funds of the accounts after their blocking until their updating of the required valid documentation for identification of the non-resident, i.e. until having instructions for single transfer of funds on his account in another authorized bank in the country, i.e. on its account in another foreign bank.

The Bank shall de-block the account after submitting the valid identification documentation.

### **Closing account**

#### **Article 12**

SB shall close the account/sub-account of the Client at his request, if the Client settled all liabilities towards SB, as well as the costs and fees referring to the FC/MKD account.

SB can close the account / sub-accounts of the Client in accordance with the internal procedures of the Bank and in cases determined in accordance with the positive legal acts.

SB shall close the MKD account of the Client participant in the payment operations in case when there is not balance and turnover on the same account in the last two years, and it has not been blocked, and notifies the client for that.

### **Other provisions**

#### **Article 13**

The client shall be obliged to notify SB regarding the change of his personal data from the preamble under this Agreement, given in SB in opening the FC/MKD account under ID number of the client, immediately, not longer than 5 working days from occurring the changes.

By signing this Agreement, the Client shall confirm that agrees his personal information to be registered and updated legal acts, as well as to be used for their notification for promotional activities and improving the service.

#### **Article 14**

The client shall authorize SB, without special authorizations and on the basis of this Agreement, SB claims on the client on the basis of loans and other facilities that are not paid in the agreed period to collect from the available funds of all FC and MKD accounts opened in SB under ID number of the client stated in the preamble of this Agreement.

#### **Article 15**

SB is entitled to collect the costs for inactive account in certain period by minimum account in accordance with SB enactments.

Inactive account referred to in paragraph 1 of this Article means the account on which the inflows and outflows are recorded, except inflows on the basis of interest, time period and minimum amount of the deposit determined in SB enactment.

**Article 16**

For issues that are not settled by this Agreement, the positive regulations and SB enactments shall be applied.

**Article 17**

Any disputes regarding this agreement shall be governed by the First Instance Court Skopje 2, Skopje in accordance with the laws and bylaws applicable regulations of the Republic of Macedonia.

**Article 18**

This Agreement refers to individuals who are authorized or legal representations of transaction account / ID number of a client legal entity, regardless the client individual has or does not have accounts opened in SB.

This Agreement is made in two equal copies, out of which one per SB and the client.

----- Signature of the client	Seal and Signature of authorized person of the Branch
----- Name and Last name of SB clerk	----- (name and last name)
----- Signature of SB clerk	----- (signature)

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