

SIGHT DEPOSITS					
TRANSACTION ACCOUNT (all currencies)*			SAVINGS ACCOUNT (all currencies)*		
0.00			0.0001		
FLEXY (Account in MKD / EUR)			PACKAGE PLUS (Account in EUR)		
Amount	MKD	EUR	Amount	MKD	
up to 500 EUR	0.0001	0.0001	up to 20.000 MKD	0.0001	
up to 30.000 MKD			20.001 - 100.000 MKD	0.05	
500 - 2.999,99 EUR	0.15	0.10	100.001 - 200.000 MKD	0.15	
30.000 - 179.999,50 MKD			200.001 - 500.000 MKD	0.40	
above 3.000 EUR	0.25	0.20	above 500.001 MKD	0.50	
above 180.000 MKD					

TIME DEPOSITS											
Deposit currency \ Deposit period		FIXED INTEREST RATES									
		1m	2m	3m	4m	6m	9m	12m	18m	24m	36m
TIME DEPOSITS WITH MONTHLY INTEREST PAYMENT	Denar	0.02	0.03	0.10	-	0.30	-	0.80	-	1.80	2.00
	Euros	0.01	-	0.03	-	0.10	-	0.30	-	0.60	0.80
	US Dollar	0.02	-	0.04	-	0.05	-	0.20	-	0.45	0.75
	English pounds	0.02	-	0.03	-	0.04	-	0.15	-	0.40	0.65
	Canadian Dollar	0.02	-	0.03	-	0.04	-	0.15	-	0.35	0.60
	Australian Dollar	0.30	-	0.40	-	0.50	-	0.70	-	0.80	0.90
EUROBONUS	up to 3.000 EYP interest on arrears	-	-	0.05	-	0.10	-	-	-	-	-
	3.001-10.000 EYP interest on arrears	-	-	0.10	-	0.20	-	-	-	-	-
	above 10.001 EYP interest on arrears	-	-	0.20	-	0.30	-	-	-	-	-
	up to 3.000 EYP anticipated	-	-	0.05	-	0.10	-	-	-	-	-
	3.001-10.000 EYP anticipated	-	-	0.10	-	0.20	-	-	-	-	-
above 10.001 EYP anticipated	-	-	0.20	-	0.30	-	-	-	-	-	
PREMIUM	for first month	-	-	-	0.05	-	-	-	-	-	-
	for second month	-	-	-	0.10	-	-	-	-	-	-
	for third month	-	-	-	0.30	-	-	-	-	-	-
	for fourth month	-	-	-	0.60	-	-	-	-	-	-
6 and 9 months time deposit	MKD	-	-	-	-	0.30	0.50	-	-	-	-
	EUR	-	-	-	-	0.10	0.20	-	-	-	-
12/13 & 18/20 (Deposits with capitalization of interest)	MKD - Nominal interest rate	-	-	-	-	-	-	1.00	1.50	-	-
	MKD - Average without capitalization	-	-	-	-	-	-	1.08	1.67	-	-
	MKD - Average with capitalization	-	-	-	-	-	-	1.09	1.69	-	-
	EUR - Nominal interest rate	-	-	-	-	-	-	0.37	0.85	-	-
	EUR - Average without capitalization	-	-	-	-	-	-	0.40	0.95	-	-
EUR - Average with capitalization	-	-	-	-	-	-	0.40	0.95	-	-	
PCELKA	MKD	-	-	-	-	-	-	-	-	-	2.15
	EUR	-	-	-	-	-	-	-	-	-	0.85
MY PLAN	MKD - monthly collection	-	-	-	-	-	-	0.80	-	1.80	2.00
	MKD - at the close	-	-	-	-	-	-	0.90	-	1.90	2.10
	EUR - monthly collection	-	-	-	-	-	-	0.30	-	0.60	0.80
	EUR - at the close	-	-	-	-	-	-	0.35	-	0.70	0.85
MY PLAN payroll/pension clients	MKD - monthly collection	-	-	-	-	-	-	1.00	-	2.00	2.20
	MKD - at the close	-	-	-	-	-	-	1.10	-	2.10	2.30
	EUR - monthly collection	-	-	-	-	-	-	0.45	-	0.80	0.95
	EUR - at the close	-	-	-	-	-	-	0.50	-	0.90	1.00

* Denar, Euros, US Dollar, English pounds, Canadian Dollar, Australian Dollar, Swiss Franc, Japanese Yen, Other currencies.

Important notice valid from 01.07.2019

SB introduces fixed interest rate and abolishes the variable interest rates, for new time deposits with maturities up to (and) 36 months.

SB abolishes new contracts for the following types of term deposits:

a. Time deposits MY PLAN for a term of 48 and 60 months, in currencies: MKD & EUR.

b. Time foreign currency deposits with interest in Denars with maturities of 1, 3, 6, 12 and 24 months, in currencies: EUR & USD.

The existing portfolio of time deposits withdrawn from SB offer remains valid until the due date, in accordance with the Agreement for the specific time deposit, when SB will renew it according to the applicable conditions on the date of the renewal.

SB reduces interest rates for deposits that originate from the old system of the bank initially deposited before 2003 and the interest rates are 0.0001% for all products.

Having in mind all the above changes, the clients of these deposits are informed that they have the possibility to arrange their business relationship with SB and to migrate the funds from the existing deposit to some of the other valid deposit products of SB.