

Welcome to the largest banking family. Select Stopanska Banka for receiving your monthly salary and enjoy in the privileges, with a combination of attractive and competitive products and services:

BENEFITS OF PLATA+ (SALARY +) PACKAGE

- **10% decreased interest rates on CREDIT PRODUCTS**
- **Allowed overdraft** in the amount of **2 regular monthly salaries**
- **FREE MasterCard or VISA Electron debit card** for the first year linked with transaction account according to the age target segment
- **Higher interest rates up to 0.1 percentage points for time deposit MY PLAN**

PROMOTIONS:

- **Consumer unsecured loan: For all applications received up to 29.02.2020**
 - 0% administrative fee
- **Housing loan: For all applications received in the promotional period up to 29.02.2020**
 - 100% release of administrative fee
 - 100% release of appraisal fee
- **For secured loans with life insurance, -0.2 p.p for loans secured with mortgage on property and -0.1 p.p for loans secured with cash collateral**
- **My cash: For all applications received or approved in period 11.11.2019 – 11.02.2020:**
 - 6.90% IR until 11.05.2020
- **Visa/MasterCard credit cards:**
 - **No Fee Cash withdrawals** during the last weekends of each month in 2020 only on ATMs of Stopanska Banka.
 - **Withdrawal of cash on installments with no interest** only in SB branches. Daily withdrawal limit is between MKD 6,000 and MKD 30,000 and the Bank charges a one-time fee for this service amounting to 5% of withdrawn cash.

ADDITIONAL BENEFITS FOR BENEFICIARIES OF PLATA+ PACKAGE:

- **Issued free of charge OTP token** for active users of the most up-to-date i-bank services (telephone, electronic and mobile banking) for: all types of MKD payments (utilities, taxes, transfers within SB internal system as well as to other banks), payment of installments for loans and cards, foreign exchange market, as well as detailed monitoring of balance in accounts and products used by the client.
- Possibility for **partial or total exemption from annual fee on credit cards**, depending on the utilization volume and/or use of other SB services.
- **Quick and simple procedure** related to application for credit product and **reduction of required documentation** (for instance without salary certificate for all credit applications if the client has minimum three regular subsequent monthly inflows based on salary).
- Possibility for payment of regular monthly liabilities by established **standing order in transaction account without charging fee**, including payment of utility bills, payment of monthly installments related to loans and credit cards and the like.
- Beneficiaries of our cards have possibility, without fees and additional costs, to make on ATMs of SB: funds transfer from one to another account with the Bank, payment of installments for loans and credit cards in the Bank, review of mini monthly statement for credit card as well as payment of bills to VIP and Telekom.

Additional information can be obtained in the Contact Center of Stopanska Banka on phone number 02 / 3100 109.

Product	Decrease
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	Regular interest rates		Privileged interest rates
Transaction account	0.00%	/	0.00%
Allowed overdraft	10.25%	10%	9.23%
Fee for renewal of allowed overdraft	MKD 200	/	MKD 200
* Allowed overdraft in transaction account amounting to 2 regular monthly salaries			
Debit cards – annual membership fee			
VISA Classic international debit card	Free for the first year according to age target sector Annual fee: 150 MKD		
MasterCard international debit card	No annual fee for POS turnover above 30.000 MKD		
Credit cards (VISA and MasterCard)	10.25%	10%	9.23%
Annual membership fee for issue for the 1-st year	Free of fee	/	Free of fee
<ul style="list-style-type: none"> • Minimum monthly payment of only 3% (VISA)/ (MASTERCARD) of total debt and computed interest • Possibility for payment ON INSTALLMENTS FREE OF INTEREST in over 1000 points of sale • Possibility for full or partial exemption from annual membership fee • Free of fee at payment in merchant network as well as free of interest in grace period up to 45 days at totally settled debt • Free of charge additional credit cards • Free of deposit, without guarantors, free of administrative ban, without bill of exchange • Required documents: only a copy of ID for clients with salary received in SB. • CASH INSTALLMENTS FREE OF INTEREST! Withdrawal of cash in installments with no interest only in branches of Stopanska Banka, with one-time fee of only 5%. 			
MY CASH (MOJ KES)	10.25%	10%	9.23%
Annual membership fee for issuing for the 1-st year	Free of fee	/	Free of fee
Annual membership fee for issuing after the 1-st year for limits up to MKD 60,000	MKD 600	/	MKD 350/400
Annual membership fee for issuing after the 1-st year for limits over MKD 60,000	MKD 1,200	50%	MKD 550/650
Administrative fee, front-end at issuing	0%	/	0%
<ul style="list-style-type: none"> • Revolving consumer loan with unlimited access to approved loan funds (24 hours) • Flexible withdrawal of cash on ATMs and counters of SB and flexible monthly repayment with minimum monthly payment of only 3% of the total debt and computed interest • FREE of fee for cash withdrawal • Interest is calculated only on used amount • Annual membership fee for issuing after the 1-st year: <ul style="list-style-type: none"> • For credit limit up to MKD 60.000: <ul style="list-style-type: none"> - SB Payroll / SB pensioners with e-mail delivery of monthly statement - MKD 350 - SB Payroll / SB pensioners with postal delivery of monthly statement - MKD 400 - Other clients - MKD 600 • For credit limit above MKD 60.000: <ul style="list-style-type: none"> - SB Payroll / SB pensioners with e-mail delivery of monthly statement - MKD 550 - SB Payroll / SB pensioners with postal delivery of monthly statement - MKD 650 - Other clients - MKD 1200 <p>FAVORABLE: 0% administrative fees and free of application costs</p>			
Unsecured consumer loan up to MKD 300,000			
	Regular interest rate	Decrease	Privileged interest rate
Fixed interest rate for the first year for repayment of loans with MKD/EUR clause with accident insurance	/	/	6.00%
Floating interest rate in MKD (for the remaining repayment period)	10.25%	10%	9.23%
Floating interest rate in EUR	7.55%	10%	6.79%
Application fee	MKD 600	/	MKD 600
Administrative fee, front-end at approval	2.00%	/	2.00%
Unsecured consumer loan from MKD 300,001 to 1.200.000 / from EUR 5001 to 20,000			
	Regular interest rate	Decrease	Privileged interest rate
Fixed interest rate for the first year for repayment of loans with MKD/EUR clause with life insurance	/	/	5.50%
Fixed interest rate for the first 2 years for repayment of loans with MKD/EUR clause with accident insurance	/	/	6.00%
Floating interest rate in MKD (for the remaining repayment period)	9.25%	10%	8.33%
Floating interest rate in EUR	7.55%	10%	6.79%
Application fee	MKD 600	/	MKD 600
Administrative fee, front-end at approval	2.00%	/	2.00%
<ul style="list-style-type: none"> • FREE of deposit, without guarantors, free of administrative ban, without bill of exchange • Disbursement of the approved loan amount in cash • Co-borrowers can be persons who are not members of immediate family <p>PROMOTION: For all applications received up to 29.02.2020</p> <ul style="list-style-type: none"> - 0% administrative fee 			
Secured consumer loan			
	Regular interest rate	Decrease	Privileged interest rate
EUR / MKD- Fixed interest rate for 3 years	5.50%		5.00%
EUR/MKD – Floating interest rate for the remaining period	7.20%	10%	6.48%
Application fee	MKD 600	/	MKD 600
Administrative fee, front-end at approval	1.25%	/	1.25%
<ul style="list-style-type: none"> • Guaranteed interest rate for the first 3 years • Without guarantors, free of administrative ban, without bill of exchange • Disbursement of loan in cash in borrower's account with SB. • Co-borrowers can be persons who are not members of immediate family 			



- When refinancing from other banks:
 - 0 % administrative fee when refinancing loan from other bank
 - 0 MKD appraisal fee when refinancing loan from other bank
 - 0 MKD Notary fee, when refinancing secured loan from other bank
 - For refinanced housing loan from another bank:
 - Fixed interest rate for 3 years as housing loan
- After the fixed interest rate period, applicable is the floating interest rate valid for secured consumer loan.

Secured consumer loan bundled with housing loan	Regular interest rate	Decrease	Privileged interest rate
EUR Fixed IR for the first 5 years with life insurance / without life insurance	/		3.50% / 3.70%
EUR Fixed IR for the first 3 years with life insurance / without life insurance	4.20% / 4.40%		
EUR Floating IR for the rest of the period	6.85%	10%	6.17%
MKD Fixed IR for the first 5 years with life insurance / without life insurance	/		3.50% / 3.70%
MKD Fixed IR for the first 3 years with life insurance / without life insurance	4.20% / 4.40%		
MKD Floating IR for the rest of the period	6.85%	10%	6.17%
Application fee	0 mkd		0 mkd
Administrative fee	0%		0%

- Guaranteed interest rate for the first 5 years
- Without guarantors, free of administrative ban, without bill of exchange
- Disbursement of loan in cash in borrower's account with SB.
- Co-borrowers can be persons who are not members of immediate family

Auto loan	Regular interest rate	Decrease	Privileged interest rate
<ul style="list-style-type: none"> • Free of application fees • Possibility for applying at: SB counters or auto dealers • Without bill of exchange, free of administrative ban, without guarantors, without deposit • Possibility for including co-borrowers who are not members of immediate family 			

EUR - min. participation 20%	7.55%	10%	6.79%
Application fee	MKD 0	/	MKD 0
Administrative fee, front-end at approval	1.00%	/	1.00%

Housing loan	Regular interest rate	Decrease	Privileged interest rate
EUR/MKD – Fixed interest rate for 3+2 years (interest for the first 3 years) with / without life insurance	4.20%	/	3.40%
EUR/MKD - Fixed interest rate for 3+2 years (interest for the 4-th and 5-th year) with / without life insurance	4.40%	/	3.60%
EUR/MKD – Floating interest rate for the remaining period	/	/	3.90%
EUR/MKD – Floating interest rate for the remaining period	6.85%	10%	6.17%
Application fee	MKD 600		MKD 600
Administrative fee, front-end at approval	0%	/	0%

Guaranteed interest rate for 5 years (by mortgage on real estate)
 FREE of fee for early repayment with own funds
 Without bill of exchange, free of administrative ban, without guarantors, without deposit
 Possibility to mortgage the apartment being purchased
 Co-borrowers can also be persons who are not members of immediate family
 When refinancing own housing loan from other banks with Stopsanska Banka:
 - MKD 0 cost for establishing notary deed and registering the mortgage in Cadaster
 - MKD 0 cost for appraisal of property offered as mortgage

PROMOTION: For all applications received in period up to 29.02.2020

- 100% release of administrative fee
- 100% release of appraisal fee

MY PLAN TERM DEPOSIT

Product description	My plan is a saving plan, a term deposit which enables unlimited number and amount of deposits during the term period without extending the term period or cancellation of it.
Client benefits	<ul style="list-style-type: none"> • Unlimited additional deposited funds by number and amount • Choice between two methods of interest disbursement: monthly or at the end of period • Choice of time depositing period: for 1, 2 or 3 years • Interest rate applicable for the total time depositing period on the total amount of funds, although the client deposits additional new funds within the time period of MY PLAN deposit. • Preferential interest rates for persons who receive salary or pension in SB • Safe and stable Bank, Bank of confidence • Account overview using e-banking



Interest rate <i>Annual, fixed</i>	Client category	Currency	Interest disbursement	12M	24M	36M
		Regular clients	MKD	Monthly	0.40	1.20
End of period				0.45	1.25	1.45
		EUR	Monthly	0.20	0.40	0.55
			End of period	0.25	0.45	0.60
Clients who receive salary or pension in SB		MKD	Monthly	0.50	1.30	1.50
			End of period	0.55	1.35	1.55
	EUR	Monthly	0.30	0.50	0.65	
		End of period	0.35	0.55	0.70	

Closing provisions

Other services related to aforementioned products/services that are not subject to regular utilization are charged in accordance with SB Tariff of fees, which is available on SB web site: www.stb.com.mk.

The Bank reserves the right to modify the offered services in compliance with its acts.

We note that SB offer is not limited to aforementioned services and the Bank can provide overall support for your operations on the basis of mutually agreed terms and conditions.

Hoping that offered terms are acceptable for you and considering this as a possible start of successful cooperation for both parties, we remain

Yours truly,
Stopanska Banka-AD Skopje
On your side