

Stopanska Banka AD - Skopje

Tariffs Individuals-Pdf 12/31/2025 8:46 AM

10 Auction of government securities



10.1 Procesing of client order

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|----------------------------------|---------------------------|------|----|------------------------|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| Auction of government securities | Procesing of client order | | | | 0 | | | 0 |

10.2 Blocking of auction amount

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|----------------------------------|----------------------------|------|----|------------------------|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| Auction of government securities | Blocking of auction amount | | | | 0 | | | 0 |

10.3 Auctioning

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|----------------------------------|------------|------|----|------------------------|-----------|---------|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| Auction of government securities | Auctioning | | | | 0.11 | 400 MKD | | 0 |

10.4 Deblocking and MKD transfer

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|----------------------------------|-----------------------------|------|----|------------------------|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| Auction of government securities | Deblocking and MKD transfer | | | | 0 | | | 0 |
| Auction of government securities | Deblocking and MKD transfer | | | За одбиени понуди | 0 | | | 250 MKD |

10.5 Transfer on NBRNM account

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|----------------------------------|---------------------------|------|----|------------------------|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| Auction of government securities | Transfer on NBRNM account | | | | 0 | | | 0 |

10.6 Preparation of agreement

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|----------------------------------|--------------------------|------|----|------------------------|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| Auction of government securities | Preparation of agreement | | | | 0 | | | 0 |

10.7 Accounting of government securities

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|----------------------------------|-------------------------------------|------|----|------------------------|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| Auction of government securities | Accounting of government securities | | | | 0 | | | 0 |

10.9 Coupon payment on government securities purchased through other banks

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|----------------------------------|---|------|----|------------------------|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| Auction of government securities | Coupon payment on government securities purchased through other banks | | | По купон | 0 | | | 1000 MKD |

11 Brockerage activities-bonds**11.1 purchase/sale**

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|-----------------------------|---------------|--------------|--------------|------------------------|-----------|---------|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| Brockerage activities-bonds | purchase/sale | 0 MKD | 2500000 MKD | | 1.015 | 500 MKD | | 0 |
| Brockerage activities-bonds | purchase/sale | 2500001 MKD | 5000000 MKD | | 0.815 | | | 0 |
| Brockerage activities-bonds | purchase/sale | 5000001 MKD | 10000000 MKD | | 0.615 | | | 0 |
| Brockerage activities-bonds | purchase/sale | 10000001 MKD | 15000000 MKD | | 0.515 | | | 0 |
| Brockerage activities-bonds | purchase/sale | 15000001 MKD | | | 0.4 | | | 0 |

12 Brockerage activities-shares

12.1 purchase/sale

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|-----------------------------|---------------|--------------|--------------|------------------------|-----------|---------|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| Brokerage activities-shares | purchase/sale | 0 MKD | 500000 MKD | | 1.015 | 500 MKD | | 0 |
| Brokerage activities-shares | purchase/sale | 500001 MKD | 2000000 MKD | | 0.815 | | | 0 |
| Brokerage activities-shares | purchase/sale | 2000001 MKD | 5000000 MKD | | 0.615 | | | 0 |
| Brokerage activities-shares | purchase/sale | 5000001 MKD | 10000000 MKD | | 0.515 | | | 0 |
| Brokerage activities-shares | purchase/sale | 10000001 MKD | | | 0.4 | | | 0 |

13 Other brokerage services**13.2 Administrator block transactions**

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|--------------------------|----------------------------------|------|----|------------------------|-----------|-----------|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| Other brokerage services | Administrator block transactions | | | | 0.2 | 40000 MKD | | 0 |

16 Performing transactions and activities for the account of third parties necessary for carrying out a takeover of a joint stock company in accordance with the Law on company takeover**16.1 Performing transactions and activities for the account of third parties necessary for carrying out a takeover of a joint stock company in accordance with the Law on company takeover**

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|---|---|------|----|------------------------|-----------|------------|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| Performing transactions and activities for the account of third parties necessary for carrying out a takeover of a joint stock company in accordance with the Law on company takeover | Performing transactions and activities for the account of third parties necessary for carrying out a takeover of a joint stock company in accordance with the Law on company takeover | | | | 0 | 350000 MKD | | 0 |

20 Custodian accounts**20.1 Maintenance of custodic account**

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|--------------------|----------------------------------|------|----|------------------------|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| Custodian accounts | Maintenance of custodial account | | | | 0.2 | | | 0 |

48 Unsecured consumer loan



48.1 Application fee

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|-------------------------|-----------------|------|----|------------------------|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| Unsecured consumer loan | Application fee | | | | 0 | | | 600 MKD |

48.2 Credit analysis

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|-------------------------|-----------------|------|----|------------------------|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| Unsecured consumer loan | Credit analysis | | | | 0 | | | 0 |

48.4 Administration fee

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|-------------------------|--------------------|------|----|---|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| Unsecured consumer loan | Administration fee | | | Потрошувачки наменски кредит во МКД - трговци | 0 | | | 1000 MKD |
| Unsecured consumer loan | Administration fee | | | Потрошувачки ненаменски кредит | 2 | | | 0 |

48.7 Premature repayment

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|-------------------------|---------------------|------|----|--|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| Unsecured consumer loan | Premature repayment | | | Без трошок за предвремена отплата за договори за кредити склучени од 01.10.2011 и за договори за кредити склучени заклучно со 30.09.2011, но доколку кредитот се затвара со друг кредит во СБ и износот на предвремено отплатениот долг е помал од износот на новиот кредит. | 5 | | | 0 |

48.8 Liquidation of the loan

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|-------------------------|-------------------------|------|----|------------------------|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| Unsecured consumer loan | Liquidation of the loan | | | | 0 | | | 0 |

48.18 Additional fees for issuing documents from SB

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|-------------------------|---|------|----|--|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| Unsecured consumer loan | Additional fees for issuing documents from SB | | | Издавање Листа на уплати за кредит/ Издавање Пресметка за ликвидација на кредит | 0 | | | 300 MKD |

51 Secured consumer loan**51.1 Application fee**

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|-----------------------|-----------------|------|----|------------------------|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| Secured consumer loan | Application fee | | | | 0 | | | 600 MKD |

51.2 Evaluation of value of the collateral

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|-----------------------|---------------------------------------|------|----|--|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| Secured consumer loan | Evaluation of value of the collateral | | | Проценка на вредност на објект што се става под хипотека на подрачје на останатите места во Република Северна Македонија | 0 | | | 2500 MKD |
| Secured consumer loan | Evaluation of value of the collateral | | | Проценка на вредност на објект што се става под хипотека на подрачје на Скопје | 0 | | | 2500 MKD |
| Secured consumer loan | Evaluation of value of the collateral | | | Проценка на вредност на објект што се става под хипотека при рефинансирање кредит од друга банка | 0 | | | 0 MKD |

51.3 Credit analysis

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|-----------------------|-----------------|------|----|------------------------|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| Secured consumer loan | Credit analysis | | | | 0 | | | 0 |

51.5 Administration fee

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|-----------------------|--------------------|------|----|--|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| Secured consumer loan | Administration fee | | | Надомест за администрирање за Потрошувачки кредити обезбедени со депозит, за клиенти со и без плата во СБ | 0.5 | | | 0 |
| Secured consumer loan | Administration fee | | | Надомест за администрирање за Потрошувачки кредити обезбедени со хипотека, за клиенти со и без плата во СБ | 1.25 | | | 0 |
| Secured consumer loan | Administration fee | | | Надомест за администрирање за Потрошувачки обезбедени кредити при рефинансирање на кредит од други банки во СБ | 0 | | | 0 |

51.8 Refinancing of credit

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|-----------------------|-----------------------|------|----|---|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| Secured consumer loan | Refinancing of credit | | | Рефинансирање сопствен потрошувачки кредит со/без обезбедување од СБ и/или од други Банки во СБ:а) без трошок за предвременно отпаќање на рефинансираниот кредит во СБ;б) Без административни трошоци за износот кој се рефинансира | 0 | | | 0 |

51.11 Premature repayment

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|-----------------------|---------------------|------|----|---|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| Secured consumer loan | Premature repayment | | | Без трошок: за кредити обезбедени со залог на депозит склучени од 01.10.2011; за кредити кои се затвараат со друг кредит во СБ, а износот на предвременно отплатениот долг е помал од износот на новиот кредит и за склучени договори за кредити по 15.06.2016 година доколку предвремената отплата се врши во период по првите 20% од иницијално договорениот рок на отплата | 3 | | | 0 |

51.12 Liquidation of the loan

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|-----------------------|-------------------------|------|----|------------------------|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| Secured consumer loan | Liquidation of the loan | | | | 0 | | | 0 |

51.17 Changing of colateral

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|-----------------------|-----------------------|------|----|------------------------|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| Secured consumer loan | Changing of colateral | | | | 0 | | | 1000 МКД |

51.19 Additional fees for issuing documents from SB

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|-----------------------|---|------|----|---|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| Secured consumer loan | Additional fees for issuing documents from SB | | | За имот заложен во СБ: Промена на сопственост на имот,Промена на хипотека,Издавање на имот под закуп, Трансформација на земјиште,Градба/доградба/надградба на имот,Купопродажба на имот,издавање согласност за хипотека од нареден ред во друга банка и останати трошоци. | 0 | | | 1000 MKD |
| Secured consumer loan | Additional fees for issuing documents from SB | | | Издавање Листа на уплати за кредит/ Издавање Пресметка за ликвидација на кредит | 0 | | | 300 MKD |

51.21 Fee for insurance of property for companies without contract for cooperation/representation with SB

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|-----------------------|---|------|----|--|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| Secured consumer loan | Fee for insurance of property for companies without contract for cooperation/representation with SB | | | Прифаќање, обработка и спроведување на полиса за осигурување и винкулација во корист на СБ кој се пресметува во секоја година на осигурување на недвижноста и со секое плаќање на премијата на осигурувањето кон друштво за осигурување со кое СБ нема склучено Договор за соработка/застапување | 0 | | | 2000 MKD |

51.22 Cost for providing Title deed/Pre-issue list in SB

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|-----------------------|--|------|----|------------------------|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| Secured consumer loan | Cost for providing Title deed/Pre-issue list in SB | | | | 0 | | | 400 MKD |

52 Mortgage loans**52.1 Application fee**

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|----------------|-----------------|------|----|------------------------|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| Mortgage loans | Application fee | | | | 0 | | | 600 MKD |

52.2 Evaluation of value of the collateral

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|----------------|---------------------------------------|------|----|--|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| Mortgage loans | Evaluation of value of the collateral | | | Проценка на вредност на објект што се става под хипотека на подрачје на останатите места во Република Северна Македонија | 0 | | | 2500 MKD |
| Mortgage loans | Evaluation of value of the collateral | | | Проценка на вредност на објект што се става под хипотека на подрачје на Скопје | 0 | | | 2500 MKD |
| Mortgage loans | Evaluation of value of the collateral | | | Проценка на имот за субвенционирани станбени кредити на цела територија на Република Северна Македонија | 0 | | | 2000 МКД |

52.6 Preparation of agreement

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|----------------|--------------------------|------|----|------------------------|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| Mortgage loans | Preparation of agreement | | | | 0 | | | 0 |

52.7 Administration fee for loan

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|----------------|-----------------------------|------|----|---|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| Mortgage loans | Administration fee for loan | | | | 1.25 | | | 0 |
| Mortgage loans | Administration fee for loan | | | 0% административни трошоци при рефинансирање на станбен кредит од други банки во СБ | 0 | | | 0 |
| Mortgage loans | Administration fee for loan | | | Надомест за администрирање за субвебнционирани станбени кредити за клиенти со плата во СБ | 1 | | | 0 |
| Mortgage loans | Administration fee for loan | | | Надомест за администрирање за субвенционирани станбени кредити за останати клиенти | 1.5 | | | 0 |

52.12 Premature repayment

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|----------------|---------------------|------|----|--|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| Mortgage loans | Premature repayment | | | 3% за рефинансирање на станбени кредити од СБ во други банки или 0% провизија за целосно или делумно затварање со сопствени средства | 3 | | | 0 |

52.20 Property evaluation costs for superstructure/extention

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|----------------|--|------|----|------------------------|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| Mortgage loans | Property evaluation costs for superstructure/extension | | | | 0 | | | 6500 |

52.21 Property evaluation costs or construction

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|----------------|---|------|----|------------------------|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| Mortgage loans | Property evaluation costs or construction | | | | 0 | | | 9000 |

52.22 Changing of colateral

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|----------------|-----------------------|------|----|------------------------|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| Mortgage loans | Changing of colateral | | | | 0 | | | 1000 MKD |

52.24 Additional fees for issuing documents from SB

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|----------------|---|------|----|---|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| Mortgage loans | Additional fees for issuing documents from SB | | | За имот заложен во СБ: Промена на сопственост на имот,Промена на хипотека,Издавање на имот под закуп, Трансформација на земјиште,Градба/доградба/надградба на имот,Купопродажба на имот,издавање согласност за хипотека од нареден ред во друга банка и останати трошоци. | 0 | | | 1000 МКД |
| Mortgage loans | Additional fees for issuing documents from SB | | | Издавање Листа на уплати за кредит/ Издавање Пресметка за ликвидација на кредит | 0 | | | 300 МКД |

52.25 Fee for insurance of property for companies without contract for cooperation/representation with SB

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|----------------|---|------|----|--|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| Mortgage loans | Fee for insurance of property for companies without contract for cooperation/representation with SB | | | Прифаќање, обработка и спроведување на полиса за осигурување и винкулација во корист на СБ кој се пресметува во секоја година на осигурување на недвижноста и со секое плаќање на премијата на осигурувањето кон друштво за осигурување со кое СБ нема склучено Договор за соработка/застапување | 0 | | | 2000 мкд |

52.26 Cost for providing Title deed/Pre-issue list in SB

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|----------------|--|------|----|------------------------|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| Mortgage loans | Cost for providing Title deed/Pre-issue list in SB | | | | 0 | | | 400 MKD |

53 Auto loans**53.2 Credit analysis**

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|------------|-----------------|------|----|------------------------|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| Auto loans | Credit analysis | | | | 0 | | | 0 |

53.4 Administration fee for loan in EUR

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|------------|------------------------------------|------|----|------------------------|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| Auto loans | Administration fee for loan in EUR | | | | 1 | | | 0 |

53.7 Monthly payment of installments

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|------------|---------------------------------|------|----|------------------------|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| Auto loans | Monthly payment of installments | | | | 0 | | | 0 |

53.9 Premature repayment

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|------------|---------------------|------|----|--|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| Auto loans | Premature repayment | | | Без трошок за предвремена отплата за договори за кредити склучени од 01.10.2011 и за договори за кредити склучени заклучно со 30.09.2011, но доколку кредитот се затвара со друг кредит во СБ и износот на предвремено отплатениот долг е помал од износот на новиот кредит. | 2.5 | | | 0 |

53.10 Liquidation of the loan

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|------------|-------------------------|------|----|------------------------|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| Auto loans | Liquidation of the loan | | | | 0 | | | 0 |

53.19 Additional fees for issuing documents from SB

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|------------|---|------|----|---|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| Auto loans | Additional fees for issuing documents from SB | | | Издавање Листа на уплати за кредит/ Издавање Пресметка за ликвидација на кредит | 0 | | | 300 МКД |

54 Credit and debit cards Visa/MasterCard**54.11 Reissuing of card due to robbery, loss or damage**

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|--|--|------|----|------------------------|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| Credit and debit cards Visa/MasterCard | Reissuing of card due to robbery, loss or damage | | | | 0 | | | 350 МКД |

54.12 Reissuing of PIN code

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|--|-----------------------|------|----|------------------------|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| Credit and debit cards Visa/MasterCard | Reissuing of PIN code | | | | 0 | | | 200 МКД |

54.13 Premature renewal of the card (more than 30 days premature of the period for regular renewal)

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|--|---|------|----|------------------------|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| Credit and debit cards Visa/MasterCard | Premature renewal of the card (more than 30 days premature of the period for regular renewal) | | | | 0 | | | 350 МКД |

54.32 Cash withdrawals from SB ATMs with VISA Star, VISA Vero and Visa Zero credit cards

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|---|--|------|----|------------------------|-----------|-------------|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| Credit and debit cards Visa/MasterCard | Cash withdrawals from SB ATMs with VISA Star, VISA Vero and Visa Zero credit cards | | | | 2.5 | 250 null | | 0 |

54.35 Cash withdrawal from other banks ATM in RM with VISA Classic/MasterCard GO debit card

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|---|---|------|----|------------------------|-----------|-----------|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| Credit and debit cards Visa/MasterCard | Cash withdrawal from other banks ATM in RM with VISA Classic/MasterCard GO debit card | | | | 2 | 70 MKD | | 0 MKD |

54.40 First issuing of supplementary VISA Classic/MasterCard GO debit card

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|---|--|------|----|------------------------|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| Credit and debit cards Visa/MasterCard | First issuing of supplementary VISA Classic/MasterCard GO debit card | | | | 0 | | | 300 MKD |

54.41 Fee for renewal of Visa Classic and MasterCard GO debit card

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|---|--|------|----|------------------------|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| Credit and debit cards Visa/MasterCard | Fee for renewal of Visa Classic and MasterCard GO debit card | | | | 0 | | | 100 MKD |

54.42 Annual fee for debit cards Visa/MasterCard with POS turnover of less than 100,000 MKD

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|---|---|------|----|------------------------|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| Credit and debit cards Visa/MasterCard | Annual fee for debit cards Visa/MasterCard with POS turnover of less than 100,000 MKD | | | | 0 | | | 300 MKD |

54.46 Cash withdrawals from SB ATMs with Visa Business debit card

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|---|--|------|----|------------------------|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| Credit and debit cards Visa/MasterCard | Cash withdrawals from SB ATMs with Visa Business debit card | | | | 0 | | | 50 MKD |

54.47 Cash withdrawal from other bank's ATM in RM with Visa Business debit card

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|---|--|------|----|------------------------|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| Credit and debit cards Visa/MasterCard | Cash withdrawal from other bank's ATM in RM with Visa Business debit card | | | | 1 | | | 100 MKD |

54.48 Cash withdrawal from other bank's ATM abroad with Visa Business debit card

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|---|---|------|----|------------------------|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| Credit and debit cards Visa/MasterCard | Cash withdrawal from other bank's ATM abroad with Visa Business debit card | | | | 1.5 | | | 1 EUR |

54.49 Cash withdrawal from other banks ATM and branch in RM and abroad with Visa/MasterCard credit card

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|---|---|------|----|------------------------|-----------|-------------|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| Credit and debit cards Visa/MasterCard | Cash withdrawal from other banks ATM and branch in RM and abroad with Visa/MasterCard credit card | | | | 2.5 | 250 null | | 0 MKD |

54.50 Cash withdrawal from SB branch POS with SB Visa/MasterCard credit card

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|---|---|------|----|------------------------|-----------|------------|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| Credit and debit cards Visa/MasterCard | Cash withdrawal from SB branch POS with SB Visa/MasterCard credit card | | | | 5 | 100 MKD | | 0 |

54.51 Cash withdrawals from SB ATMs with MasterCard Standard credit card

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|---|---|------|----|------------------------|-----------|------------|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| Credit and debit cards Visa/MasterCard | Cash withdrawals from SB ATMs with MasterCard Standard credit card | | | | 2.5 | 250 MKD | | 0 |

54.53 Annual fee for credit cards

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|---|--------------------------------|------|----|---|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| Credit and debit cards Visa/MasterCard | Annual fee for credit cards | | | Можност за целосно или делумно ослободување од годишната членарина согласно критериуми објавени на веб страната | 0 | | | 1500 MKD |

54.55 Cash withdrawal from other banks ATM and branch abroad with Visa Classic/MasterCard GO debit card

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|---|---|------|----|------------------------|-----------|-------------|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| Credit and debit cards Visa/MasterCard | Cash withdrawal from other banks ATM and branch abroad with Visa Classic/MasterCard GO debit card | | | | 2.5 | 250 null | | 0 MKD |

54.57 Annual fee for Visa Business debit card

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|---|--|------|----|------------------------|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| Credit and debit cards Visa/MasterCard | Annual fee for Visa Business debit card | | | | 0 | | | 400 MKD |

54.59 Cash withdrawal from other bank's ATM in RM with Visa Gold debit card

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|---|--|------|----|------------------------|-----------|-----------|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| Credit and debit cards Visa/MasterCard | Cash withdrawal from other bank's ATM in RM with Visa Gold debit card | | | | 2 | 70 MKD | | 0 MKD |

54.60 Cash withdrawal from other bank's ATM abroad with Visa Gold debit card

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|---|--|------|----|------------------------|-----------|-------------|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| Credit and debit cards Visa/MasterCard | Cash withdrawal from other bank's ATM abroad with Visa Gold debit card | | | | 2.5 | 250 null | | 0 МКД |

54.61 Annual fee for Visa Gold debit card

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|---|-------------------------------------|------|----|---|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| Credit and debit cards Visa/MasterCard | Annual fee for Visa Gold debit card | | | Можност за целосно или делумно ослободување од годишната членарина согласно критериуми објавени на веб страната | 0 | | | 1500 МКД |

54.62 Annual fee for Visa Zero credit card

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|---|--------------------------------------|------|----|------------------------|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| Credit and debit cards Visa/MasterCard | Annual fee for Visa Zero credit card | | | | 0 | | | 1980 МКД |

54.64 Access fee for ATM cash withdrawal with foreign payment card on SB ATM

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|---|--|------|----|------------------------|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| Credit and debit cards Visa/MasterCard | Access fee for ATM cash withdrawal with foreign payment card on SB ATM | | | | 0 | | | 250 МКД |

54.66 Cash withdrawals from SB ATMs with Visa Gold credit card

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|---|--|------|----|------------------------|-----------|-------------|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| Credit and debit cards Visa/MasterCard | Cash withdrawals from SB ATMs with Visa Gold credit card | | | | 2.5 | 250 null | | 0 МКД |

54.67 Visa Direct transaction to payment card issued by SB

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|---|--|------|----|------------------------|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| Credit and debit cards Visa/MasterCard | Visa Direct transaction to payment card issued by SB | | | | 0 | | | 0 MKD |

54.68 Visa Direct transaction to other domestic payment card

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|---|--|------|----|------------------------|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| Credit and debit cards Visa/MasterCard | Visa Direct transaction to other domestic payment card | | | | 0 | | | 0 MKD |

54.69 Visa Direct transaction to payment card abroad

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|---|--|------|----|------------------------|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| Credit and debit cards Visa/MasterCard | Visa Direct transaction to payment card abroad | | | | 0 | | | 0 MKD |

55 Revolving credit**55.1 Application**

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|------------------|-------------|------|----|------------------------|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| Revolving credit | Application | | | | 0 | | | 0 |

55.3 Administrative cost

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|------------------|---------------------|------|----|------------------------|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| Revolving credit | Administrative cost | | | | 0 | | | 0 |

55.5 Cash withdrawal at SB ATMs

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|------------------|----------------------------|------|----|------------------------|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| Revolving credit | Cash withdrawal at SB ATMs | | | | 0 | | | 0 |

55.6 Cards retained by ATM on SB

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|------------------|-----------------------------|------|----|------------------------|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| Revolving credit | Cards retained by ATM on SB | | | | 0 | | | 0 |

55.7 Annual membership

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|------------------|-------------------|------|----|---|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| Revolving credit | Annual membership | | | За кредитен лимит до 60.000 мкд (за приматели на плата/пензија во СБ кои добиваат месечни прегледи по е-mail – 350 МКД / за приматели на плата/пензија во СБ кои добиваат месечни прегледи по пошта – 400 МКД. Попустот не се применува доколку клиентот доцнел повеќе од 60 дена во текот на последните 12 месеци во отплатата на месечните минимални обврски). 0 МКД трошок за клиенти корисници на станбен или потрошувачки кредит во СБ. | 0 | | | 600 МКД |
| Revolving credit | Annual membership | | | За кредитен лимит над 60.000 мкд (за приматели на плата/пензија во СБ кои добиваат месечни прегледи по е-mail – 550 МКД / за приматели на плата/пензија во СБ кои добиваат месечни прегледи по пошта – 650 МКД. Попустот не се применува доколку клиентот доцнел повеќе од 60 дена во текот на последните 12 месеци во отплатата на месечните минимални обврски). 0 МКД трошок за клиенти корисници на станбен или потрошувачки кредит во СБ. | 0 | | | 1200 МКД |

55.8 Reissuing of card since robbery, loss or damage

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|------------------|---|------|----|------------------------|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| Revolving credit | Reissuing of card since robbery, loss or damage | | | | 0 | | | 300 MKD |

55.9 Reissuing of PIN code

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|------------------|-----------------------|------|----|------------------------|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| Revolving credit | Reissuing of PIN code | | | | 0 | | | 150 MKD |

55.10 Costs for late cancellation of usage of issued My Cash card

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|------------------|---|------|----|------------------------|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| Revolving credit | Costs for late cancellation of usage of issued My Cash card | | | | 0 | | | 300 MKD |

55.11 Issuance and the dispatch of monthly statements via mail

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|------------------|--|------|----|------------------------|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| Revolving credit | Issuance and the dispatch of monthly statements via mail | | | | 0 | | | 0 MKD |

55.13 Credit limit increase upon customer request

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|------------------|---|------|----|------------------------|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| Revolving credit | Credit limit increase upon customer request | | | | 0 | | | 0 |
| Revolving credit | Credit limit increase upon customer request | | | | 0 | | | 0 |

55.14 Change of the credit cycle

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|------------------|----------------------------|------|----|------------------------|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| Revolving credit | Change of the credit cycle | | | | 0 | | | 0 |

55.18 Credit limit decrease upon customer request

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|------------------|---|------|----|------------------------|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| Revolving credit | Credit limit decrease upon customer request | | | | 0 | | | 0 |

57 MKD payment account for retail clients



57.1 Opening of payment account

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|--|----------------------------|------|----|------------------------|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| MKD payment account for retail clients | Opening of payment account | | | | 0 | | | 0 |

57.2 Statement of the account

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|--|--------------------------|------|----|--|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| MKD payment account for retail clients | Statement of the account | | | Извод за минати години. За промени извршени во период пред 12 месеци. Наведениот трошок се пресметува и наплатува за секоја година поединечно. | 0 | | | 150 МКД |
| MKD payment account for retail clients | Statement of the account | | | Извод за тековна година. За промени извршени во последните 12 месеци | 0 | | | 0 |

57.3 cash deposit on Account

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|--|-------------------------|-----------|-----------|---|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| MKD payment account for retail clients | cash deposit on Account | | | Готовинска уплата на платежна сметка со основни функции на шалтер на давателот на платежни услуги | 0 | | | 0 MKD |
| MKD payment account for retail clients | cash deposit on Account | | 60000 MKD | на шалтер | 0 | | | 60 MKD |
| MKD payment account for retail clients | cash deposit on Account | 60001 MKD | | на шалтер | 0 | | | 0 MKD |

57.4 MKD Cash withdrawal at SB counters

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|--|------------------------------------|------|----|--|-----------|--------|---------|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| MKD payment account for retail clients | MKD Cash withdrawal at SB counters | | | Подигнување готовина на шалтер на давателот на платежни услуги | 0.1 | 60 MKD | 600 MKD | 0 MKD |
| MKD payment account for retail clients | MKD Cash withdrawal at SB counters | | | Подигнување готовина од платежна сметка со основни функции на шалтер на давателот на платежни услуги | 0 | | | 0 MKD |

57.5 Calculation of interest

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|--|-------------------------|------|----|------------------------|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| MKD payment account for retail clients | Calculation of interest | | | | 0 | | | 0 |

57.6 Closing of account

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|--|--------------------|------|----|------------------------|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| MKD payment account for retail clients | Closing of account | | | | 0 | | | 0 |

57.7 Conversion

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|--|------------|------|----|------------------------|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| MKD payment account for retail clients | Conversion | | | | 0 | | | 0 |

57.8 Earmarked deposit and pledge of saving book for loan

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|--|--|------|----|------------------------|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| MKD payment account for retail clients | Earmarked deposit and pledge of saving book for loan | | | | 0 | | | 0 |

57.9 fund transfer between accounts of same person

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|--|---|------|----|------------------------|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| MKD payment account for retail clients | fund transfer between accounts of same person | | | | 0 | | | 0 |

57.10 Standing order

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|--|----------------|------|----|---|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| MKD payment account for retail clients | Standing order | | | Договарање траен налог | 0 | | | 0 MKD |
| MKD payment account for retail clients | Standing order | | | Извршување на траен налог во корист на сметка кај давателот на платежни услуги. | 0 | | | 0 MKD |
| MKD payment account for retail clients | Standing order | | | Траен налог за плаќање кон ЈП Водовод и канализација Скопје (по налог) | 0 | | | 10 MKD |

57.11 Non-cash fund transfer

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|--|------------------------|------|----|------------------------|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| MKD payment account for retail clients | Non-cash fund transfer | | | | 0 | | | 0 MKD |

57.12 Credit transfer in denars through clearing - paper payment orders

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|--|---|------|----|------------------------|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| MKD payment account for retail clients | Credit transfer in denars through clearing - paper payment orders | | | | 0 | | | 55 MKD |

57.13 Credit transfer in denars through RTGS - paper payment orders

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|--|---|------|----|------------------------|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| MKD payment account for retail clients | Credit transfer in denars through RTGS - paper payment orders | | | | 0 | | | 80 MKD |

57.14 Credit transfer in denars through clearing - electronic payment orders

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|--|--|------|----|------------------------|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| MKD payment account for retail clients | Credit transfer in denars through clearing - electronic payment orders | | | | 0 | | | 14 MKD |

57.15 Credit transfer in denars through RTGS - electronic payment orders

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|--|--|------|----|------------------------|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| MKD payment account for retail clients | Credit transfer in denars through RTGS - electronic payment orders | | | | 0 | | | 50 MKD |

57.16 Credit transfer in denars through internal system - electronic payment orders

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|--|---|------|----|------------------------|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| MKD payment account for retail clients | Credit transfer in denars through internal system - electronic payment orders | | | | 0 | | | 0 |

57.17 Credit transfer in denars through internal system - paper payment orders

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|--|--|------|----|------------------------|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| MKD payment account for retail clients | Credit transfer in denars through internal system - paper payment orders | | | | 0 | | | 40 MKD |

57.18 Non-cash inflow in denars payment accounts

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|--|--|------|----|------------------------|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| MKD payment account for retail clients | Non-cash inflow in denars payment accounts | | | | 0 | | | 0 |

57.19 Inflows

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|--|---------|------|----|------------------------|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| MKD payment account for retail clients | Inflows | | | | 0 | | | 0 |

57.20 Issuance of saving book

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|--|-------------------------|------|----|------------------------|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| MKD payment account for retail clients | Issuance of saving book | | | | 0 | | | 25 |

57.21 Replacement of saving book

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|--|----------------------------|------|----|------------------------|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| MKD payment account for retail clients | Replacement of saving book | | | | 0 | | | 25 |

57.22 Lost saving book

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|--|------------------|------|----|------------------------|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| MKD payment account for retail clients | Lost saving book | | | | 0 | | | 25 |

57.23 Issuance of proxy authorisation with respect to payment account

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|--|---|------|----|------------------------|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| MKD payment account for retail clients | Issuance of proxy authorisation with respect to payment account | | | | 0 | | | 0 |

57.29 Overdraft

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|--|-----------|------|----|--|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| MKD payment account for retail clients | Overdraft | | | Обновување на дозволено пречекорување (годишен трошок) | 0 | | | 200 MKD |

57.30 Fast transfer in SB

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|--|---------------------|------|----|------------------------|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| MKD payment account for retail clients | Fast transfer in SB | | | | 0 | | | 0 |

57.31 Fast transfer in SB w/o acc in SB

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|--|-----------------------------------|------|----|------------------------|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| MKD payment account for retail clients | Fast transfer in SB w/o acc in SB | | | | 0.75 | 30 | | 0 |

57.47 Earmarked depo for purchase/sale of property

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|--|--|-------|-----------|------------------------|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| MKD payment account for retail clients | Earmarked depo for purchase/sale of property | 0 EUR | 50000 EUR | | 0 | | | 2000 |

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|--|--|---------------|------------|------------------------|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| MKD payment account for retail clients | Earmarked depo for purchase/sale of property | 50000.01 EUR | 100000 EUR | | 0 | | | 5000 |
| MKD payment account for retail clients | Earmarked depo for purchase/sale of property | 100000.01 EUR | | | 0 | | | 12000 |

57.50 Management of account in denar

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|--|--------------------------------|------|----|--|-----------|--------|--------|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| MKD payment account for retail clients | Management of account in denar | | | а. Одржување на платежна сметка во денари, месечно (2,00 денари по долговна трансакција) | 0 | 30 MKD | 40 MKD | 0 MKD |
| MKD payment account for retail clients | Management of account in denar | | | б. Одржување на штедна сметка во денари, месечно (2,00 денари по долговна трансакција) | 0 | 30 MKD | 40 MKD | 0 MKD |
| MKD payment account for retail clients | Management of account in denar | | | в. Одржување на платежна и штедна сметка во денари за пензионери, месечно (1,00 денар по долговна трансакција) | 0 | 20 MKD | 30 MKD | 0 MKD |
| MKD payment account for retail clients | Management of account in denar | | | г. Одржување на платежна и штедна сметка во денари за ТОПСИ клиенти, месечно (не се наплатува) | 0 | 0 MKD | 0 MKD | 0 MKD |
| MKD payment account for retail clients | Management of account in denar | | | д. Одржување на платежна сметка со основни функции (до 0.1% од просечна месечна нето плата во последни 12 месеци согласно Државен Завод за Статистика) | 0 | | | 44 MKD |
| MKD payment account for retail clients | Management of account in denar | | | ѓ. Одржување на платежна сметка со основни функции за корисници на законски права, месечно (не се наплатува) | 0 | | | 0 MKD |

57.52 First disposal of funds from Open deposit monthly

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|--|---|------|----|------------------------|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| MKD payment account for retail clients | First disposal of funds from Open deposit monthly | | | Без надомест | 0 | | | 0 |

57.54 Each additional disposal after the first monthly

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|--|--|------|----|------------------------|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| MKD payment account for retail clients | Each additional disposal after the first monthly | | | | 0 | | | 300 MKD |

57.57 Blocking payment account of individual

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|--|--|------|----|------------------------|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| MKD payment account for retail clients | Blocking payment account of individual | | | | 0 | | | 200 MKD |

57.58 Enforcement of decisions for forced collection, partially per instalment (more than 3 installments)

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|--|---|------|----|------------------------|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| MKD payment account for retail clients | Enforcement of decisions for forced collection, partially per instalment (more than 3 installments) | | | | 0 | | | 400 MKD |

57.59 Unblocking a payment account

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|--|------------------------------|------|----|------------------------|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| MKD payment account for retail clients | Unblocking a payment account | | | | 0 | | | 200 MKD |

57.60 Blocking an account for recipients of social help

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|--|---|------|----|------------------------|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| MKD payment account for retail clients | Blocking an account for recipients of social help | | | | 0 | | | 0 MKD |

57.61 Unblocking an account for recipients of social help

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|--|---|------|----|------------------------|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| MKD payment account for retail clients | Unblocking an account for recipients of social help | | | | 0 | | | 0 MKD |

57.62 Money remittance - Cash order

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|--|-------------------------------|------|----|------------------------|-----------|---------|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| MKD payment account for retail clients | Money remittance - Cash order | | | преку интерен систем | 0.15 | 60 MKD | | 0 MKD |
| MKD payment account for retail clients | Money remittance - Cash order | | | преку КИБС | 0.45 | 100 MKD | | 0 MKD |
| MKD payment account for retail clients | Money remittance - Cash order | | | преку МИПС | 0 | | | 290 MKD |

57.63 Management with deposit account with low balance up to 300 MKD, expect accounts for termed deposit

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|--|--|-------|---------|---|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| MKD payment account for retail clients | Management with deposit account with low balance up to 300 MKD, expect accounts for termed deposit | 0 MKD | 300 MKD | Без промени на сметката иницирани од клиентот во последните 12 месеци, со исклучок на промените од припис на камата | 0 | | | 20 MKD |

57.65 Execution of inheritance decision

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|--|-----------------------------------|------|----|------------------------|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| MKD payment account for retail clients | Execution of inheritance decision | | | | 0 | | | 600 MKD |

57.66 Execution of court decision

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|--|-----------------------------|------|----|------------------------|-----------|-----|----------|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| MKD payment account for retail clients | Execution of court decision | | | | 0 | | 1500 MKD | 0 |

57.67 Execution of court decision for recipients of social help

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|--|---|------|----|------------------------|-----------|-----|-------|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| MKD payment account for retail clients | Execution of court decision for recipients of social help | | | | 0 | | 0 MKD | 0 |

57.68 Execution of court decision from PRO and local authorities for physical persons

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|--|---|------|----|------------------------|-----------|-----|------|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| MKD payment account for retail clients | Execution of court decision from PRO and local authorities for physical persons | | | | 0 | | 1000 | 0 |

57.69 Cash deposit to tressor account

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|--|---------------------------------|------|----|------------------------|-----------|--------|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| MKD payment account for retail clients | Cash deposit to tressor account | | | преку КИБС | 0.15 | 70 MKD | | 0 |
| MKD payment account for retail clients | Cash deposit to tressor account | | | преку МИПС | 0 | | | 290 MKD |

57.71 Payment of bills for Utilities Companies and other services from specialized suppliers, at SB counters

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|--|--|------|----|---|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| MKD payment account for retail clients | Payment of bills for Utilities Companies and other services from specialized suppliers, at SB counters | | | плаќање од клиентска сметка во СБ; трошок по сметка | 0 | | | 60 MKD |
| MKD payment account for retail clients | Payment of bills for Utilities Companies and other services from specialized suppliers, at SB counters | | | плаќање со готовина; трошок по сметка | 0 | | | 90 MKD |

57.73 Incoming payment in MKD in favor of resident received by nonresident from other domestic bank

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|--|---|------|----|------------------------|-----------|---------|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| MKD payment account for retail clients | Incoming payment in MKD in favor of resident received by nonresident from other domestic bank | | | | 0.1 | 250 MKD | | 0 |

57.74 Processing form PP53

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|--|----------------------|------|----|------------------------|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| MKD payment account for retail clients | Processing form PP53 | | | ИНТЕРЕН | 0 | | | 5 МКД |
| MKD payment account for retail clients | Processing form PP53 | | | КИПС | 0 | | | 20 МКД |
| MKD payment account for retail clients | Processing form PP53 | | | МИПС | 0 | | | 70 МКД |

57.75 Urgent account opening

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|--|------------------------|------|----|------------------------|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| MKD payment account for retail clients | Urgent account opening | | | | 0 | | | 300 МКД |

57.76 Fee for chargeback/withdrawal transaction from clearing

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|--|---|------|----|------------------------|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| MKD payment account for retail clients | Fee for chargeback/withdrawal transaction from clearing | | | | 0 | | | 100 МКД |

58 FX payment account for retail clients**58.1 Opening of account**

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|---------------------------------------|--------------------|------|----|------------------------|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| FX payment account for retail clients | Opening of account | | | | 0 | | | 0 |

58.2 Statement of the account

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|---------------------------------------|--------------------------|------|----|--|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| FX payment account for retail clients | Statement of the account | | | Извод за минати години. За промени извршени во период пред 12 месеци. Наведениот трошок се пресметува и наплатува за секоја година поединечно. | 0 | | | 150 MKD |
| FX payment account for retail clients | Statement of the account | | | Извод за тековна година. За промени извршени во последните 12 месеци | 0 | | | 0 |

58.3 Cash deposit account

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|---------------------------------------|----------------------|------|----|------------------------|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| FX payment account for retail clients | Cash deposit account | | | | 0 | | | 0 |

58.4 FCY Cash withdrawal at SB counters

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|---------------------------------------|------------------------------------|------|----|--|-----------|--------|---------|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| FX payment account for retail clients | FCY Cash withdrawal at SB counters | | | Подигнување готовина на шалтер на давателот на платежни услуги, во износ во соодветната противвредност, по трансакција | 0.1 | 60 MKD | 600 MKD | 0 MKD |

58.5 Calculation of interest

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|---------------------------------------|-------------------------|------|----|------------------------|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| FX payment account for retail clients | Calculation of interest | | | | 0 | | | 0 |

58.6 Closing of account

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|---------------------------------------|--------------------|------|----|------------------------|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| FX payment account for retail clients | Closing of account | | | | 0 | | | 0 |

58.8 Earmarked deposit for purchase/sale of property

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|---------------------------------------|---|-------|-----------|------------------------|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| FX payment account for retail clients | Earmarked deposit for purchase/sale of property | 0 EUR | 50000 EUR | | 0 | | | 33 EUR |

58.9 Earmarked deposit for purchase/sale of property

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|---------------------------------------|---|-----------|------------|------------------------|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| FX payment account for retail clients | Earmarked deposit for purchase/sale of property | 50001 EUR | 100000 EUR | | 0 | | | 82 EUR |

58.10 Earmarked deposit for purchase/sale of property

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|---------------------------------------|---|------------|----|------------------------|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| FX payment account for retail clients | Earmarked deposit for purchase/sale of property | 100001 EUR | | | 0 | | | 196 EUR |

58.11 Earmarked deposit and pledge of saving book for loan

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|---------------------------------------|--|------|----|------------------------|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| FX payment account for retail clients | Earmarked deposit and pledge of saving book for loan | | | | 0 | | | 0 MKD |

58.12 Conversion

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|---------------------------------------|------------|------|----|------------------------|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| FX payment account for retail clients | Conversion | | | | 0 | | | 0 |

58.13 Issuance of saving book

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|---------------------------------------|-------------------------|------|----|------------------------|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| FX payment account for retail clients | Issuance of saving book | | | | 0 | | | 25 |

58.14 Replacement of saving book

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|---------------------------------------|----------------------------|------|----|------------------------|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| FX payment account for retail clients | Replacement of saving book | | | | 0 | | | 25 |

58.15 Lost saving book

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|---------------------------------------|------------------|------|----|------------------------|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| FX payment account for retail clients | Lost saving book | | | | 0 | | | 25 |

58.16 Issuance of proxy authorisation with respect to payment account

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|---------------------------------------|---|------|----|------------------------|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| FX payment account for retail clients | Issuance of proxy authorisation with respect to payment account | | | | 0 | | | 0 |

58.35 Incomings from abroad for salary or honorary

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|---------------------------------------|--|------|----|------------------------|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| FX payment account for retail clients | Incomings from abroad for salary or honorary | | | | 0 | | | 0 |

58.37 Inflow from abroad for individuals

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|---------------------------------------|------------------------------------|------|----|--|-----------|---------|-----------|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| FX payment account for retail clients | Inflow from abroad for individuals | | | Трошоците ги плаќа клиентот во земјата и за OUR прилив добиен од некооперативна странска банка | 1 | 250 MKD | 30000 MKD | 0 |

58.38 Received inflow from non-resident customer with FX payment account in SB

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|---------------------------------------|--|------|----|------------------------|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| FX payment account for retail clients | Received inflow from non-resident customer with FX payment account in SB | | | | 0 | | | 0 |

58.39 Transfer of funds between personal FX payment accounts

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|---------------------------------------|--|------|----|------------------------|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| FX payment account for retail clients | Transfer of funds between personal FX payment accounts | | | | 0 | | | 0 |

58.40 Credit transfer in euros and in a currency other than euro abroad

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|---------------------------------------|---|--------------|-----------|------------------------|-----------|-------|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| FX payment account for retail clients | Credit transfer in euros and in a currency other than euro abroad | 0 EUR | 50000 EUR | | 0.5 | 4 EUR | | 350 MKD |
| FX payment account for retail clients | Credit transfer in euros and in a currency other than euro abroad | 50000.01 EUR | | | 0.27 | 0 EUR | | 350 MKD |

58.41 Return of foreign pension payment by request of foreign pension fund

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|---------------------------------------|--|------------|---------|------------------------|-----------|--------|-------|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| FX payment account for retail clients | Return of foreign pension payment by request of foreign pension fund | 0 EUR | 50 EUR | | 0 | 0 EUR | 0 EUR | 350 MKD |
| FX payment account for retail clients | Return of foreign pension payment by request of foreign pension fund | 50.01 EUR | 100 EUR | | 0 | 5 EUR | | 350 MKD |
| FX payment account for retail clients | Return of foreign pension payment by request of foreign pension fund | 100.01 EUR | 210 EUR | | 0 | 10 EUR | | 350 MKD |
| FX payment account for retail clients | Return of foreign pension payment by request of foreign pension fund | 210.01 EUR | | | 0 | 15 EUR | | 350 MKD |

58.42 Amendment of payment instructions for credit transfer in euros and in a currency other than euro

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|---------------------------------------|--|------|----|------------------------|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| FX payment account for retail clients | Amendment of payment instructions for credit transfer in euros and in a currency other than euro | | | | 0 | | | 1800 MKD |

58.45 Currency conversion

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|---------------------------------------|---------------------|------|----|---|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| FX payment account for retail clients | Currency conversion | | | Exchange of the payment of foreign currency deposit account for payment abroad and issuance of cheques in other currency of the currency in which to lead deposit | 0 | | | 0 |
| FX payment account for retail clients | Currency conversion | | | Exchange of the payment of foreign currency deposit account in currency notes in other currency of the currency in which to lead deposit in in the case when SB will not is in condition perform payment in the currency in which to lead deposit | 0 | | | 0 |

58.46 Management with deposit accounts with low balance up to 300MKD in the respective currency, except accounts for time deposits

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|---------------------------------------|--|-------|---------|---|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| FX payment account for retail clients | Management with deposit accounts with low balance up to 300MKD in the respective currency, except accounts for time deposits | 0 MKD | 300 MKD | Без промени на сметката иницирани од клиентот во последните 12 месеци, со исклучок на промените од припис на камата | 0 | | | 20 MKD |

58.47 Delivery of required docs.for received incomings from abroad

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|---------------------------------------|--|------|----|------------------------|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| FX payment account for retail clients | Delivery of required docs.for received incomings from abroad | | | | 0 | | | 0 |

58.48 Costs for OUR claims for inflow from abroad

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|---------------------------------------|---|------|----|---|-----------|--------|--------|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| FX payment account for retail clients | Costs for OUR claims for inflow from abroad | | | Во случај на девизен прилив со инструкции за плаќање на провизија за СБ од страна на странската банка | 0.5 | 10 EUR | 50 EUR | 0 |

58.50 First disposal of funds from Open deposit monthly

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|---------------------------------------|---|------|----|------------------------|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| FX payment account for retail clients | First disposal of funds from Open deposit monthly | | | | 0 | | | 0 |

58.51 Each additional disposal from Open deposit after the first monthly

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|---------------------------------------|--|------|----|------------------------|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| FX payment account for retail clients | Each additional disposal from Open deposit after the first monthly | | | | 0 | | | 5 EUR |

58.53 Conversion of IN currencies

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|---------------------------------------|-----------------------------|------|----|---------------------------------------|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| FX payment account for retail clients | Conversion of IN currencies | | | наплата на провизија согласно Договор | 0 | | | 0 |

58.59 Undertaking of foreign cheques for collection-final payment

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|---------------------------------------|---|------|----|--|-----------|----------|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| FX payment account for retail clients | Undertaking of foreign cheques for collection-final payment | | | Трошоци МКД 3000 платени при превземањето на чекот(неповратни)+3% мин МКД 1000 по наплата на чекот | 3 | 1000 MKD | | 0 |

58.61 Incoming payment from personal FX payment account from other domestic bank

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|---------------------------------------|--|------|----|------------------------|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| FX payment account for retail clients | Incoming payment from personal FX payment account from other domestic bank | | | | 0 | | | 0 |

58.62 Credit transfer on personal FX payment account to other domestic bank

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|---------------------------------------|---|------|----|------------------------|-----------|---------|-----------|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| FX payment account for retail clients | Credit transfer on personal FX payment account to other domestic bank | | | | 0.15 | 250 MKD | 30000 MKD | 350 MKD |

58.63 Inflows from abroad for individuals deposited for the period of at least a month

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|---------------------------------------|--|------|----|------------------------|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| FX payment account for retail clients | Inflows from abroad for individuals deposited for the period of at least a month | | | | 0 | | | 0 |

58.65 OUR fees for credit transfer in euros and in a currency other than euro

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|---------------------------------------|---|--------------|-----------|------------------------|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| FX payment account for retail clients | OUR fees for credit transfer in euros and in a currency other than euro | 1 EUR | 2500 EUR | | 0 | | | 10 EUR |
| FX payment account for retail clients | OUR fees for credit transfer in euros and in a currency other than euro | 2500.01 EUR | 25000 EUR | | 0 | | | 20 EUR |
| FX payment account for retail clients | OUR fees for credit transfer in euros and in a currency other than euro | 25000.01 EUR | 50000 EUR | | 0 | | | 40 EUR |
| FX payment account for retail clients | OUR fees for credit transfer in euros and in a currency other than euro | 50000.01 EUR | | | 0 | | | 50 EUR |

58.66 Incomings from domestic Banks for pensions from Croatia

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|---------------------------------------|---|------|----|------------------------|-----------|---------|-----------|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| FX payment account for retail clients | Incomings from domestic Banks for pensions from Croatia | | | | 1 | 350 MKD | 30000 MKD | 0 |

58.67 Home visit to client with provided transport by his side

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|---------------------------------------|--|------|----|------------------------|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| FX payment account for retail clients | Home visit to client with provided transport by his side | | | | 0 | | | 350 |

58.68 Maintenance of foreign currency account

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|---------------------------------------|---|------|----|---|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| FX payment account for retail clients | Maintenance of foreign currency account | | | Одржување на сметка во валута различна од денари со исклучок на сметки во CHF, за ТОПСИ клиенти: Не се наплатува. | 0 | | | 0 MKD |
| FX payment account for retail clients | Maintenance of foreign currency account | | | Одржување на сметка во валута различна од денари, со исклучок на сметки во CHF, од 30 денари месечно во соодветната противвредност за сметки со активност во месецот. | 0 | | | 30 MKD |
| FX payment account for retail clients | Maintenance of foreign currency account | | | Одржување на сметка во Швајцарски франци (5,00 CHF месечно) | 0 | | | 5 CHF |
| FX payment account for retail clients | Maintenance of foreign currency account | | | Одржување на сметка во Швајцарски франци за ТОПСИ клиенти: Не се наплатува | 0 | | | 0 CHF |

58.69 Investigation fee

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|---------------------------------------|-------------------|------|----|------------------------|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| FX payment account for retail clients | Investigation fee | | | | 0 | | | 25 EUR |

58.70 Credit transfer in euros and in a currency other than euro in SB by order of resident/non-resident individual

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|---------------------------------------|---|--------------|-----------|------------------------|-----------|-------|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| FX payment account for retail clients | Credit transfer in euros and in a currency other than euro in SB by order of resident/non-resident individual | | 50000 EUR | | 0.5 | 4 EUR | | 0 MKD |
| FX payment account for retail clients | Credit transfer in euros and in a currency other than euro in SB by order of resident/non-resident individual | 50000.01 EUR | | | 0.27 | | | 0 |

58.71 Credit transfer in euros and in a currency other than euro in other domestic banks by order of resident/non-resident individual

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|---------------------------------------|---|------|-----------|------------------------|-----------|-------|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| FX payment account for retail clients | Credit transfer in euros and in a currency other than euro in other domestic banks by order of resident/non-resident individual | | 50000 EUR | | 0.5 | 4 EUR | | 350 MKD |

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|---------------------------------------|---|--------------|----|------------------------|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| FX payment account for retail clients | Credit transfer in euros and in a currency other than euro in other domestic banks by order of resident/non-resident individual | 50000.01 EUR | | | 0.27 | | | 350 MKD |

58.72 SEPA Inflow from abroad for resident/nonresident individual

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|---------------------------------------|---|--------------|-----------|------------------------|-----------|----------|----------|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| FX payment account for retail clients | SEPA Inflow from abroad for resident/nonresident individual | | 500 EUR | | 0 | 0.16 EUR | 0.16 EUR | 0 |
| FX payment account for retail clients | SEPA Inflow from abroad for resident/nonresident individual | 500.01 EUR | 12500 EUR | | 0 | 2 EUR | 2 EUR | 0 |
| FX payment account for retail clients | SEPA Inflow from abroad for resident/nonresident individual | 12500.01 EUR | 50000 EUR | | 0 | 4 EUR | 4 EUR | 0 |
| FX payment account for retail clients | SEPA Inflow from abroad for resident/nonresident individual | 50000.01 EUR | | | 0 | 5 EUR | 5 EUR | 0 |

58.73 SEPA Credit transfer in euros for resident/nonresident individual- paper payment orders

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|---------------------------------------|---|--------------|-----------|------------------------|-----------|--------|--------|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| FX payment account for retail clients | SEPA Credit transfer in euros for resident/nonresident individual- paper payment orders | | 500 EUR | | 0 | 4 EUR | 4 EUR | 0 |
| FX payment account for retail clients | SEPA Credit transfer in euros for resident/nonresident individual- paper payment orders | 500.01 EUR | 12500 EUR | | 0 | 6 EUR | 6 EUR | 0 |
| FX payment account for retail clients | SEPA Credit transfer in euros for resident/nonresident individual- paper payment orders | 12500.01 EUR | 50000 EUR | | 0 | 10 EUR | 10 EUR | 0 |
| FX payment account for retail clients | SEPA Credit transfer in euros for resident/nonresident individual- paper payment orders | 50000.01 EUR | | | 0 | 16 EUR | 16 EUR | 0 |

58.74 SEPA Credit transfer in euros for resident/nonresident individual- electronic payment orders

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|---------------------------------------|--|-------|---------|------------------------|-----------|-------|-------|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| FX payment account for retail clients | SEPA Credit transfer in euros for resident/nonresident individual- electronic payment orders | 0 EUR | 500 EUR | | 0 | 1 EUR | 1 EUR | 0 |

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|---------------------------------------|--|--------------|-----------|------------------------|-----------|--------|--------|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| FX payment account for retail clients | SEPA Credit transfer in euros for resident/nonresident individual- electronic payment orders | 500.01 EUR | 12500 EUR | | 0 | 3 EUR | 3 EUR | 0 |
| FX payment account for retail clients | SEPA Credit transfer in euros for resident/nonresident individual- electronic payment orders | 12500.01 EUR | 50000 EUR | | 0 | 8 EUR | 8 EUR | 0 |
| FX payment account for retail clients | SEPA Credit transfer in euros for resident/nonresident individual- electronic payment orders | 50000.01 EUR | | | 0 | 10 EUR | 10 EUR | 0 |

59 Term deposit of individual in MKD



59.1 Opening of Deposit

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|-----------------------------------|--------------------|------|----|------------------------|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| Term deposit of individual in MKD | Opening of Deposit | | | | 0 | | | 0 |

59.2 Issuance of saving accounts

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|-----------------------------------|-----------------------------|------|----|------------------------|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| Term deposit of individual in MKD | Issuance of saving accounts | | | | 0 | | | 0 |

59.3 Agreement for publishing

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|-----------------------------------|--------------------------|------|----|------------------------|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| Term deposit of individual in MKD | Agreement for publishing | | | | 0 | | | 0 |

59.4 Payment of currency notes

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|-----------------------------------|---------------------------|------|----|------------------------|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| Term deposit of individual in MKD | Payment of currency notes | | | | 0 | | | 0 |

59.5 Premature repayment

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|-----------------------------------|---------------------|------|----|---|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| Term deposit of individual in MKD | Premature repayment | | | Банката пресметува и исплаќа камата по видување за периодот од моментот на орочување/преорочување до моментот на предвременото раскинување на договорот | 0 | | | 0 |

59.6 Calculation of interest

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|-----------------------------------|-------------------------|------|----|------------------------|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| Term deposit of individual in MKD | Calculation of interest | | | | 0 | | | 0 |

59.7 Payment of interest

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|-----------------------------------|---------------------|------|----|------------------------|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| Term deposit of individual in MKD | Payment of interest | | | | 0 | | | 0 |

59.8 Issuance of statement

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|-----------------------------------|-----------------------|------|----|------------------------|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| Term deposit of individual in MKD | Issuance of statement | | | | 0 | | | 0 |

59.9 Closing of account

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|-----------------------------------|--------------------|------|----|------------------------|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| Term deposit of individual in MKD | Closing of account | | | | 0 | | | 0 |

59.10 Opening of deposit with a special purpose for acquisition of on placement on SB and mortgage on savings account

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|-----------------------------------|---|------|----|------------------------|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| Term deposit of individual in MKD | Opening of deposit with a special purpose for acquisition of on placement on SB and mortgage on savings account | | | | 0 | | | 0 |

59.11 Management with termed deposit accounts with a balance up to 300,00 den.

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|-----------------------------------|--|-------|---------|---|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| Term deposit of individual in MKD | Management with termed deposit accounts with a balance up to 300,00 den. | 0 MKD | 300 MKD | Без промени на сметката иницирани од клиентот во последните 12 месеци, со исклучок на промените од припис на камата | 0 | | | 20 MKD |

60 Term deposit of individual in fx



60.1 Opening of Deposit

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|----------------------------------|--------------------|------|----|------------------------|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| Term deposit of individual in fx | Opening of Deposit | | | | 0 | | | 0 |

60.2 Issuance of saving accounts

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|----------------------------------|-----------------------------|------|----|------------------------|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| Term deposit of individual in fx | Issuance of saving accounts | | | | 0 | | | 0 |

60.3 Agreement for publishing

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|----------------------------------|--------------------------|------|----|------------------------|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| Term deposit of individual in fx | Agreement for publishing | | | | 0 | | | 0 |

60.4 Payment of currency notes

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|----------------------------------|---------------------------|------|----|------------------------|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| Term deposit of individual in fx | Payment of currency notes | | | | 0 | | | 0 |

60.5 Premature repayment

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|----------------------------------|---------------------|------|----|---|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| Term deposit of individual in fx | Premature repayment | | | Банката пресметува и исплаќа камата по видување за периодот од моментот на орочување/преорочување до моментот на предвременото раскинување на договорот | 0 | | | 0 |

60.6 Calculation of interest

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|----------------------------------|-------------------------|------|----|------------------------|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| Term deposit of individual in fx | Calculation of interest | | | | 0 | | | 0 |

60.7 Payment of interest

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|----------------------------------|---------------------|------|----|------------------------|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| Term deposit of individual in fx | Payment of interest | | | | 0 | | | 0 |

60.8 Issuance of statement

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|----------------------------------|-----------------------|------|----|------------------------|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| Term deposit of individual in fx | Issuance of statement | | | | 0 | | | 0 |

60.9 Closing of account

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|----------------------------------|--------------------|------|----|------------------------|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| Term deposit of individual in fx | Closing of account | | | | 0 | | | 0 |

60.10 Opening of deposit with a special purpose for acquisition of on placement on SB and mortgage on savings account

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|----------------------------------|---|------|----|------------------------|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| Term deposit of individual in fx | Opening of deposit with a special purpose for acquisition of on placement on SB and mortgage on savings account | | | | 0 | | | 0 |

60.11 Management with termed deposit accounts with a balance up to 300,00 den.

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|----------------------------------|--|-------|---------|---|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| Term deposit of individual in fx | Management with termed deposit accounts with a balance up to 300,00 den. | 0 MKD | 300 MKD | Без промени на сметката иницирани од клиентот во последните 12 месеци, со исклучок на промените од припис на камата | 0 | | | 20 MKD |

61 Other bank activities

61.1 Copies of documents

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|-----------------------|---------------------|------|----|--|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| Other bank activities | Copies of documents | | | Препис (издавање на дупликат) на документи (картици, потврди, договори и други банкарски документи за тековна и изминати години) без/со состојба или промет Наведениот трошок се пресметува и наплатува по издаден документ. | 0 | | | 350 MKD |

61.3 Statements for ownership, turnover and account balance

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|-----------------------|--|------|----|------------------------|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| Other bank activities | Statements for ownership, turnover and account balance | | | | 0 | | | 100 MKD |

61.6 Statement for loan

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|-----------------------|--------------------|------|----|------------------------|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| Other bank activities | Statement for loan | | | | 0 | | | 130 MKD |

61.7 Creation and printing of calculable funds used for ransom of community trade-union apartments

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|-----------------------|---|------|----|------------------------|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| Other bank activities | Creation and printing of calculable funds used for ransom of community trade-union apartments | | | | 0 | | | 130 MKD |

61.12 Interest calculations without/ with changes

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|-----------------------|---|------|----|------------------------|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| Other bank activities | Interest calculations without/ with changes | | | | 0 | | | 350 MKD |

61.34 Replacement of worn and damaged banknotes

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|-----------------------|---|------|----|---|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| Other bank activities | Replacement of worn and damaged banknotes | | | Замена на оштетени банкноти или банкноти надвор од циркулација во странска валута | 10 | | | 0 MKD |
| Other bank activities | Replacement of worn and damaged banknotes | | | Замена на оштетени книжни и ковани пари во домашна валута | 0 | | | 0 MKD |

61.38 Issuance of data on exchange rates from previous years

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|-----------------------|--|------|----|------------------------|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| Other bank activities | Issuance of data on exchange rates from previous years | | | | 0 | | | 130 MKD |

61.39 Other services

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|-----------------------|----------------|------|----|---|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| Other bank activities | Other services | | | во висина на реално направени трошоци, зголемени за 1.00 пп | 0 | | | 0 |

61.40 copy of payment orders

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|-----------------------|------------------------|------|----|------------------------|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| Other bank activities | copy of payment orders | | | | 0 | | | 0 MKD |

61.41 Copy of payment order, swift and other documents for individual

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|-----------------------|---|------|----|------------------------|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| Other bank activities | Copy of payment order, swift and other documents for individual | | | По налог | 0 | | | 350 MKD |

62 Safe deposit boxes



62.3 Safe with dimensions 60mm x 300mm x 505mm

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|--------------------|---|------|----|------------------------|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| Safe deposit boxes | Safe with dimensions 60mm x 300mm x 505mm | | | ГОДИШНО | 0 | | | 3504 MKD |

62.4 Safe with dimension 71mm x 300mm x 505mm or 72mm x 300mm x 390mm

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|--------------------|--|------|----|------------------------|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| Safe deposit boxes | Safe with dimension 71mm x 300mm x 505mm or 72mm x 300mm x 390mm | | | ГОДИШНО | 0 | | | 4200 MKD |

62.5 Safe with dimension 98mm x 300mm x 505mm or 100mm x 270mm x 370mm or 100mm x 205mm x 370mm

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|--------------------|--|------|----|------------------------|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| Safe deposit boxes | Safe with dimension 98mm x 300mm x 505mm or 100mm x 270mm x 370mm or 100mm x 205mm x 370mm | | | ГОДИШНО | 0 | | | 4608 MKD |

62.6 Safe with dimension 110mm x 320mm x 505mm or 125mm x 300mm x 505mm

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|--------------------|--|------|----|------------------------|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| Safe deposit boxes | Safe with dimension 110mm x 320mm x 505mm or 125mm x 300mm x 505mm | | | ГОДИШНО | 0 | | | 4800 MKD |

62.8 Safe with dimensions 146mm, 155mm, 160mm, 172mm, 190mm or 210mm

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|--------------------|---|------|----|--|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| Safe deposit boxes | Safe with dimensions 146mm, 155mm, 160mm, 172mm, 190mm or 210mm | | | ГОДИШНО, 146mm x 300mm x 390mm 155mm x 300mm x 505mm 160mm x 320mm x 505mm 172mm x 300mm x 505mm 190mm x 270mm x 370mm 190mm x 295mm x 370mm 210mm x 320mm x 505mm | 0 | | | 5304 MKD |

62.10 Safe with dimensions 314mm, 350mm, 500mm, 516mm or 660mm

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|--------------------|--|------|----|--|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| Safe deposit boxes | Safe with dimensions 314mm, 350mm, 500mm, 516mm or 660mm | | | годишно, димензии на сеф: 314mm x 300mm x 505mm 350mm x 300mm x 505mm 500mm x 300mm x 505mm 500mm x 600mm x 505mm 516mm x 300mm x 390mm 660mm x 320mm x 505mm | 0 | | | 6408 MKD |

62.11 Fee for lost key

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|--------------------|------------------|------|----|------------------------|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| Safe deposit boxes | Fee for lost key | | | еднократно | 0 | | | 200 EUR |

62.16 Safe with dimensions 220mm x 300mm x 390mm, 233mm x 300mm x 505mm or 287mm x 300mm x 505mm

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|--------------------|--|------|----|------------------------|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| Safe deposit boxes | Safe with dimensions 220mm x 300mm x 390mm, 233mm x 300mm x 505mm or 287mm x 300mm x 505mm | | | Годишно | 0 | | | 5904 МКД |

65 Quick money transfer**65.1 Payment in EUR for quick money transfer to all other destinations**

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|----------------------|---|-------------|----------|------------------------|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| Quick money transfer | Payment in EUR for quick money transfer to all other destinations | 0 EUR | 100 EUR | Порака 1,50 евра | 0 | | | 7 EUR |
| Quick money transfer | Payment in EUR for quick money transfer to all other destinations | 100.01 EUR | 200 EUR | Порака 1,50 евра | 0 | | | 10 EUR |
| Quick money transfer | Payment in EUR for quick money transfer to all other destinations | 200.01 EUR | 300 EUR | Порака 1,50 евра | 0 | | | 12 EUR |
| Quick money transfer | Payment in EUR for quick money transfer to all other destinations | 300.01 EUR | 500 EUR | Порака 1,50 евра | 0 | | | 13.5 EUR |
| Quick money transfer | Payment in EUR for quick money transfer to all other destinations | 500.01 EUR | 1000 EUR | Порака 1,50 евра | 0 | | | 25 EUR |
| Quick money transfer | Payment in EUR for quick money transfer to all other destinations | 1000.01 EUR | 1500 EUR | Порака 1,50 евра | 0 | | | 30 EUR |
| Quick money transfer | Payment in EUR for quick money transfer to all other destinations | 1500.01 EUR | 2000 EUR | Порака 1,50 евра | 0 | | | 35 EUR |

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|----------------------|---|-------------|----------|------------------------|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| Quick money transfer | Payment in EUR for quick money transfer to all other destinations | 2000.01 EUR | 2500 EUR | Порака 1,50 евра | 0 | | | 42 EUR |

65.2 Payment in USD for quick money transfer to all destinations

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|----------------------|---|-------------|----------|------------------------|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| Quick money transfer | Payment in USD for quick money transfer to all destinations | 0 USD | 200 USD | Порака 2,00 долари | 0 | | | 8.4 USD |
| Quick money transfer | Payment in USD for quick money transfer to all destinations | 200.01 USD | 400 USD | Порака 2,00 долари | 0 | | | 12 USD |
| Quick money transfer | Payment in USD for quick money transfer to all destinations | 400.01 USD | 500 USD | Порака 2,00 долари | 0 | | | 14.4 USD |
| Quick money transfer | Payment in USD for quick money transfer to all destinations | 500.01 USD | 750 USD | Порака 2,00 долари | 0 | | | 16.2 USD |
| Quick money transfer | Payment in USD for quick money transfer to all destinations | 750.01 USD | 1250 USD | Порака 2,00 долари | 0 | | | 30 USD |
| Quick money transfer | Payment in USD for quick money transfer to all destinations | 1250.01 USD | 1500 USD | Порака 2,00 долари | 0 | | | 36 USD |
| Quick money transfer | Payment in USD for quick money transfer to all destinations | 1500.01 USD | 1750 USD | Порака 2,00 долари | 0 | | | 42 USD |
| Quick money transfer | Payment in USD for quick money transfer to all destinations | 1750.01 USD | 2000 USD | Порака 2,00 долари | 0 | | | 50.4 USD |
| Quick money transfer | Payment in USD for quick money transfer to all destinations | 2000.01 USD | | Порака 2,00 долари | 0 | | | 52 USD |

65.3 Message for payment in EUR for quick money transfer

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|----------------------|---|------|----|------------------------|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| Quick money transfer | Message for payment in EUR for quick money transfer | | | | 0 | | | 1.5 EUR |

65.4 Message for payment in USD for quick money transfer

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|----------------------|---|------|----|------------------------|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| Quick money transfer | Message for payment in USD for quick money transfer | | | | 0 | | | 2 USD |

65.5 Disbursing in EUR for quick money transfer

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|----------------------|--|------|----|------------------------|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| Quick money transfer | Disbursing in EUR for quick money transfer | | | без надоместок | 0 | | | 0 |

65.6 Disbursing in USD for quick money transfer

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|----------------------|--|------|----|------------------------|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| Quick money transfer | Disbursing in USD for quick money transfer | | | без надоместок | 0 | | | 0 |

65.11 Payment in EUR for quick money transfer to Serbia, Kosovo, Montenegro, Bosnia and Herzegovina, Croatia, Albania and Greece

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|----------------------|--|------------|----------|------------------------|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| Quick money transfer | Payment in EUR for quick money transfer to Serbia, Kosovo, Montenegro, Bosnia and Herzegovina, Croatia, Albania and Greece | 0 EUR | 100 EUR | Порака 1,50 евра | 0 | | | 4 EUR |
| Quick money transfer | Payment in EUR for quick money transfer to Serbia, Kosovo, Montenegro, Bosnia and Herzegovina, Croatia, Albania and Greece | 100.01 EUR | 200 EUR | Порака 1,50 евра | 0 | | | 8 EUR |
| Quick money transfer | Payment in EUR for quick money transfer to Serbia, Kosovo, Montenegro, Bosnia and Herzegovina, Croatia, Albania and Greece | 200.01 EUR | 300 EUR | Порака 1,50 евра | 0 | | | 10 EUR |
| Quick money transfer | Payment in EUR for quick money transfer to Serbia, Kosovo, Montenegro, Bosnia and Herzegovina, Croatia, Albania and Greece | 300.01 EUR | 500 EUR | Порака 1,50 евра | 0 | | | 12 EUR |
| Quick money transfer | Payment in EUR for quick money transfer to Serbia, Kosovo, Montenegro, Bosnia and Herzegovina, Croatia, Albania and Greece | 500.01 EUR | 600 EUR | Порака 1,50 евра | 0 | | | 15 EUR |
| Quick money transfer | Payment in EUR for quick money transfer to Serbia, Kosovo, Montenegro, Bosnia and Herzegovina, Croatia, Albania and Greece | 600.01 EUR | 2500 EUR | Порака 1,50 евра | 0 | | | 19 EUR |

70 Online services for retail clients**70.1 new OTP client**

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|------------------------------------|----------------|------|----|---------------------------|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| Online services for retail clients | new OTP client | | | еднократен годишен трошок | 0 | | | 100 МКД |

70.2 activity through digital channels (without phone banking)

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|------------------------------------|---|------|----|------------------------|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| Online services for retail clients | activity through digital channels (without phone banking) | | | месечен трошок | 0 | | | 35 МКД |

70.3 phone banking

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|------------------------------------|---------------|------|----|------------------------|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| Online services for retail clients | phone banking | | | месечен трошок | 0 | | | 150 МКД |

70.4 lost/damage OTP device

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|------------------------------------|------------------------|------|----|------------------------|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| Online services for retail clients | lost/damage OTP device | | | | 0 | | | 300 МКД |

73 Services on foreign markets

73.5 Trading with shares on foreign markets, on behalf and for account of legal entities and individuals

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|-----------------------------|---|-------------|-------------|------------------------|-----------|----------|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| Services on foreign markets | Trading with shares on foreign markets, on behalf and for account of legal entities and individuals | 0 MKD | 1000000 MKD | плус стварни трошоци | 0.6 | 1000 MKD | | 0 |
| Services on foreign markets | Trading with shares on foreign markets, on behalf and for account of legal entities and individuals | 1000001 MKD | 3000000 MKD | плус стварни трошоци | 0.5 | | | 0 |
| Services on foreign markets | Trading with shares on foreign markets, on behalf and for account of legal entities and individuals | 3000001 MKD | 5000000 MKD | плус стварни трошоци | 0.4 | | | 0 |
| Services on foreign markets | Trading with shares on foreign markets, on behalf and for account of legal entities and individuals | 5000001 MKD | 6000000 MKD | плус стварни трошоци | 0.3 | | | 0 |

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|-----------------------------|---|-------------|----|------------------------|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| Services on foreign markets | Trading with shares on foreign markets, on behalf and for account of legal entities and individuals | 6000001 MKD | | плус стварни трошоци | 0.2 | | | 0 |

73.6 Safekeeping of securities (Custodian services) - on portfolio value

| Product | Service | Rang | | Other Rules / Comments | Provision | | | |
|-----------------------------|---|------------|------------|---|-----------|-----|-----|--------------------|
| | | From | To | | % | Min | Max | Additional Expense |
| Services on foreign markets | Safekeeping of securities (Custodian services) - on portfolio value | | | Трошоци за трансакција 1000 МКД + стварни трошоци | 0 | | | 0 |
| Services on foreign markets | Safekeeping of securities (Custodian services) - on portfolio value | 0 EUR | 100000 EUR | Плус ДДВ и стварни трошоци. (Минималниот надомест изнесува 500 денари + ДДВ месечно). | 0.3 | | | 0 |
| Services on foreign markets | Safekeeping of securities (Custodian services) - on portfolio value | 100001 EUR | | плус ДДВ и стварни трошоци | 0.2 | | | 0 |