

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

## BENEFITS OF PLATA+ (SALARY +) PACKAGE

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

## PROMOTIONS:

- Consumer unsecured loan: For all applications received to 30.05.2026:
  - 100% release of administrative fee
  - 5,30% fixed IR for 2y, for loans with life insurance
  - 5.50% fixed IR for 2y, for loans with accident insurance
- Consumer secured: For received applications in period 10.03.2026 – 30.06.2026:
  - 100% release of administrative fee
  - 100% release of appraisal fee
  - 100% covering of Notary fee for new loan amount of 15k EUR
- Housing loan: For all received applications in period 10.03.2025 - 30.06.2026:
  - 100% release of administrative fee
  - 100% release of appraisal fee
  - 100% covering of Notary fee
- Consumer secured bundled with housing: For received applications in period 10.03.2026 - 30.06.2026:
  - 100% release of administrative fee
  - 100% release of appraisal fee
  - 100% covering of Notary fee for new loan amount of 15k EUR

## ADDITIONAL BENEFITS FOR BENEFICIARIES OF PLATA+ PACKAGE:

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

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

Product	Regular interest rates	Decrease	Privileged interest rates
<b>Transaction account</b>		/	0.00%
<b>Allowed overdraft</b>	9,50%	10%	<b>8,55%</b>
Fee for renewal of allowed overdraft	200 mkd.	/	200 mkd.
* Allowed overdraft in transaction account amounting to 2 regular monthly salaries			
<b>Debit cards – annual membership fee</b>			
VISA Classic international debit card	Free for the first year according to age target sector Annual fee: 150 MKD		
MasterCard international debit card	No annual fee for POS turnover above 30.000 MKD		
<b>Credit cards (VISA and MasterCard)</b>	9,50%	10%	<b>8,55%</b>
Annual membership fee for issue for the 1-st year	Free of fee	/	Free of fee
<ul style="list-style-type: none"> <li>• Minimum monthly payment of only 3% (VISA)/ (MASTERCARD) of total debt and computed interest</li> <li>• Possibility for payment ON INSTALLMENTS FREE OF INTEREST in over 1000 points of sale</li> <li>• Possibility for full or partial exemption from annual membership fee</li> <li>• Free of fee at payment in merchant network as well as free of interest in grace period up to 45 days at totally settled debt</li> <li>• Free of charge additional credit cards</li> <li>• Free of deposit, without guarantors, free of administrative ban, without bill of exchange</li> <li>• Required documents: only a copy of ID for clients with salary received in SB.</li> <li>• <b>CASH INSTALLMENTS FREE OF INTEREST!</b> Withdrawal of cash in installments with no interest only in branches of Stopanska Banka, with one-time fee of only 5%.</li> </ul>			
<b>MY CASH (MOJ KES)</b>	9,50%	10%	<b>8,55%</b>
Annual membership fee for issuing for the 1-st year	Free of fee	/	Free of fee
Annual membership fee for issuing after the 1-st year for limits up to MKD 60,000	MKD 600	/	MKD <b>350/400</b>
Annual membership fee for issuing after the 1-st year for limits over MKD 60,000	MKD 1,200	50%	MKD <b>550/650</b>
Administrative fee, front-end at issuing	0%	/	<b>0%</b>
<b>Unsecured consumer loan up to MKD 300,000</b>			
	<b>Regular interest rate</b>	<b>Decrease</b>	<b>Privileged interest rate</b>
Fixed interest rate for the first 2 years for repayment of loans with MKD/EUR clause <b>with accident insurance</b>	/	/	<b>5,50%</b>
Fixed IR for 1y w/o insurance			<b>6,50%</b>
Floating interest rate in MKD (for the remaining repayment period)	9,50%	10%	<b>8,55%</b>
Floating interest rate in EUR	9,00%	10%	<b>8,10%</b>
Application fee	600 MKD	/	600 MKD
Administrative fee, front-end at approval	2,00%	/	<b>2,00%</b>
<b>Unsecured consumer loan from MKD 300,001 to 1.500.000 / from EUR 5001 to 25,000</b>			
	<b>Regular interest rate</b>	<b>Decrease</b>	<b>Privileged interest rate</b>
Fixed interest rate for the first 2 years for repayment of loans with MKD/EUR clause with life insurance	/	/	<b>5,30%</b>
Fixed interest rate for the first 2 years for repayment of loans with MKD/EUR clause with accident insurance	/	/	<b>5,50%</b>
Fixed interest rate for the first year for repayment of loans with MKD/EUR clause without insurance	/	/	<b>6,50%</b>
Floating interest rate in MKD (for the remaining repayment period)	8,50%	10%	<b>7,65%</b>
Floating interest rate in EUR	9,39%	10%	<b>8,45%</b>
Application fee	600 MKD	/	600 MKD
Administrative fee, front-end at approval	2,00%	/	2,00%
<ul style="list-style-type: none"> <li>• FREE of deposit, without guarantors, free of administrative ban, without bill of exchange</li> <li>• Disbursement of the approved loan amount in cash</li> <li>• Co-borrowers can be persons who are not members of immediate family</li> <li>- 0% administrative fee</li> </ul>			
<b>Secured consumer loan</b>			
	<b>Regular interest rate</b>	<b>Decrease</b>	<b>Privileged interest rate</b>
EUR / MKD- Fixed interest rate for 3 years with life insurance / without life insurance	<b>4,70%</b>		<b>4,00%</b>
EUR/MKD – Floating interest rate for the remaining period	<b>4,90%</b>		<b>4,20%</b>
Application fee	6,28%	10%	<b>5,65%</b>
Administrative fee, front-end at approval	600 MKD	/	600 MKD.
	1,25%	/	<b>1,25%</b>
<ul style="list-style-type: none"> <li>• Guaranteed interest rate for the first 3 years</li> <li>• Without guarantors, free of administrative ban, without bill of exchange</li> <li>• Disbursement of loan in cash in borrower's account with SB.</li> <li>• Co-borrowers can be persons who are not members of immediate family</li> <li>• When refinancing from other banks: <ul style="list-style-type: none"> <li>- 0 % administrative fee when refinancing loan from other bank</li> <li>- 0 MKD appraisal fee when refinancing loan from other bank</li> <li>- 0 MKD Notary fee, when refinancing secured loan from other bank</li> </ul> </li> <li>• For refinanced housing loan from another bank: <ul style="list-style-type: none"> <li>• Fixed interest rate for 3 years as housing loan</li> </ul> </li> </ul> <p>After the fixed interest rate period, applicable is the floating interest rate valid for secured consumer loan.</p>			



Secured consumer loan bundled with housing loan		Regular interest rate	Decrease	Privileged interest rate				
EUR/MKD Fixed IR for the first 5 years with life insurance / without life insurance		/		3,20% 3,40%				
EUR/MKD Fixed IR for the first 3 years with life insurance / without life insurance		4,10% 4,30%						
EUR/MKD Floating IR for the rest of the period		6,28%	10%	5,65%				
Application fee		0 mkd		0 mkd				
Administrative fee		0%		0%				
<ul style="list-style-type: none"> <li>Guaranteed interest rate for the first 5 years</li> <li>Without guarantors, free of administrative ban, without bill of exchange</li> <li>Disbursement of loan in cash in borrower's account with SB.</li> <li>Co-borrowers can be persons who are not members of immediate family</li> </ul>								
Auto loan		Regular interest rate	Decrease	Privileged interest rate				
<ul style="list-style-type: none"> <li>Free of application fees</li> <li>Possibility for applying at: SB counters or auto dealers</li> <li>Without bill of exchange, free of administrative ban, without guarantors, without deposit</li> <li>Possibility for including co-borrowers who are not members of immediate family</li> </ul>								
EUR - min. participation 20%		7,23%	10%	6,50%				
Application fee		0 MKD	/	0 MKD				
Administrative fee, front-end at approval		1.00%	/	1.00%				
Housing loan/buying business premises		Regular interest rate (3 years)	Decrease	Privileged interest rate				
OPTION1: EUR/MKD – Fixed interest rate for 5 years with / without life insurance		4,10% 4,30%	/	3,20% 3,40%				
OPTION2: EUR/MKD - Fixed interest rate for 10 years with / without life insurance		4,10% 4,30%	/	3,50% 3,70%				
EUR/MKD – Floating interest rate for the remaining period		6,28%	10%	5,65%				
Application fee		MKD 600		MKD 600				
Administrative fee, front-end at approval		0%	/	0%				
<p>Guaranteed interest rate for 5 years (by mortgage on real estate)                      FREE of fee for early repayment with own funds                      Without bill of exchange, free of administrative ban, without guarantors, without deposit                      Possibility to mortgage the apartment being purchased                      Co-borrowers can also be persons who are not members of immediate family                      When refinancing own housing loan from other banks with Stopanska Banka:                      - MKD 0 cost for establishing notary deed and registering the mortgage in Cadaster                      - MKD 0 cost for appraisal of property offered as mortgage</p>								
MY PLAN TERM DEPOSIT								
Product description	My plan is a saving plan, a term deposit which enables unlimited number and amount of deposits during the term period without extending the term period or cancelation of it. <b>Attractive offer valid with fixed interest rates for the entire deposit term, with annual interest rates ranging up to 2.70% for deposits with 25-month maturity in MKD and up to 1.90% for deposits with 25-month maturity in EUR.</b>							
Client benefits	<ul style="list-style-type: none"> <li><b>Unlimited additional deposited funds</b> by number and amount</li> <li><b>Choice between two methods of interest disbursement:</b> monthly or at the end of period</li> <li><b>Choice of time depositing period:</b> for 13,25 and 36 months</li> <li><b>Interest rate applicable for the total time depositing period on the total amount of funds</b>, although the client deposits additional new funds within the time period of MY PLAN deposit.</li> <li><b>Preferential interest rates</b> for persons who receive salary or pension in SB</li> <li><b>Safe and stable Bank</b>, Bank of confidence</li> <li><b>Checking the balance and additional depositing performed via digital channels</b></li> </ul>							
Interest rate Annual, fixed	Currency	Client category	Interest payment	12M*	13M	24M*	25M	36M
	MKD	Regular clients	Monthly	0.55	1.15	1.15	<b>2.50</b>	1.75
			End of period	0.60	1.20	1.20	<b>2.60</b>	1.80
		Payroll/Pension clients with SB	Monthly	0.65	1.25	1.25	<b>2.60</b>	1.85
			End of period	0.70	1.30	1.30	<b>2.70</b>	1.90
	EUR	Regular clients	Monthly	0.35	0.45	0.55	<b>1.70</b>	1.15
End of period			0.40	0.50	0.60	<b>1.80</b>	1.20	
Payroll/Pension clients with SB		Monthly	0.45	0.55	0.65	<b>1.80</b>	1.25	
		End of period	0.50	0.60	0.70	<b>1.90</b>	1.30	
*Valid only for the existing portfolio until full termination.								

## Closing provisions

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

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

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

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

Yours truly,  
Stopanska Banka-AD Skopje  
*On your side*