

TARIFF
FOR FEES AND COMMISSIONS FOR SERVICES PERFORMED BY SILK ROAD BANK AD SKOPJE

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1. GENERAL TERMS	
1.1	This Decision shall stipulate the base for calculation of the fees and commissions for the services, the commission rates and the amount of the fees, as well as the method and the terms for calculating and charging the fees and commissions.
1.2	The Bank shall calculate the fees for the services to clients - physical and legal entities, residents and non-residents, for whom these services shall be performed. The contract for fulfilling certain banking issues has to include provisions concerning the fees.
1.3	The category Legal entities, referred to in the Decision on the Tariff for fees and commissions for services performed by Silk Road Bank AD Skopje, shall include both residential and non-residential legal entities, unless it is explicitly stated.
1.4	The category Individuals, referred to in the Decision on the Tariff for fees and commissions for services performed by Silk Road Bank AD Skopje, shall include both residential and non-residential individuals, unless it is explicitly stated.
1.5	RESIDENT - physical person shall be a person who has registered permanent address of residence in the RM or temporarily resides in the RM as per a valid residence visa, i.e. work visa which has to be valid for at least 6 months. All other persons shall be considered NON-RESIDENTS. Also a person holding a Macedonian passport which contains foreign address of residence shall be considered a NON-RESIDENT.
1.6	RESIDENT - legal entities shall be trade companies, sole proprietors and other legal entities with registered address in the RM and their branches abroad. NON-RESIDENTS shall be all other legal entities which are not defined as residents.

1.7	For the services which are not stipulated in this Tariff the Bank may determine the fee with an agreement between the Bank and the client.	
1.8	The Bank may arrange for flat sum instead of a fee for certain services.	
1.9	In addition to the fees, the client shall pay VAT in all cases where VAT is to be paid according to the legal regulations.	
1.10	In case of purchase of effective FX currency, the mean exchange rate from the indicative exchange rate list of the NBRM on the day of concluding the transaction shall be applied.	
1.11	The fees for performing services with foreign entities stated in this Tariff which are performed through other commercial banks in accordance with separately concluded agreements, shall be charged according to the tariffs of those banks.	
1.12	The calculation of the fee for the FX services performed by the Bank for the clients-residents shall be done in MKD according to the mean exchange rate of the NBRM for the relevant currency which is valid on the day of calculation.	
1.13	The fees for the services performed by the Bank in the domestic and international payment operations shall be calculated on a daily basis from the clients for each performed transaction by debiting the client's transactional account.	
1.14	In case the client fails to use the service partially or completely due to any reasons whatsoever, the Bank shall not be liable to return the charged fee, except for the activities contained in point 15 hereof.	
1.15	In addition to the fees stipulated with this Tariff, the Bank shall also charge real costs such as postal costs, taxes, other banks' costs, costs for establishing mortgage and pledge, court fees and other real costs.	
2.	BANK ACCOUNTS	
2.1	OPENING AN ACCOUNT	
2.1.1	MKD account	
2.1.1.1	Individuals	
2.1.1.1.1	<i>Individuals – regular ERIS</i>	free of charge
2.1.1.1.2	<i>Individuals – urgent ERIS</i>	MKD 200,00
2.1.1.2	Legal entities	
2.1.1.2.1	<i>Legal entities – regular ERIS</i>	free of charge
2.1.1.2.2	<i>Legal entities – urgent ERIS</i>	MKD 200,00
2.1.1.3	upon the Bank's request for a loan disbursement	free of charge
2.1.2	FX account	
2.1.2.1	Individuals	free of charge
2.1.2.2.	Individuals (nonresidents)	MKD 600,00
2.1.2.3	Legal entities	free of charge
2.1.2.4	Opening FX account for nonresidents legal entities	free of charge
2.1.3	Review of documentation for opening account for nonresidents legal entities	100 EUR
2.2.	ACCOUNT MAINTENANCE	
2.2.1	MKD ACCOUNT	
2.2.1.1	Individuals	
2.2.1.1.1	a monthly fee on the debt turnover up to MKD 10.000,00 or positive balance	MKD 35.00

2.2.1.1.2	a monthly fee for a debt turnovers from MKD 10.001,00 to MKD 50.000,00	MKD 40,00
2.2.1.1.3	a monthly fee for a debt turnover over MKD 50.001,00	MKD 50,00
* Transactions related to operations with time deposits / loans (payment of annuities / interest, deposit of funds) are excluded from the monthly debt turnover fee.		
2.2.1.1.4	maintenance of the denar account for non-resident individuals due to non-current documentation	MKD 500,00 per month
2.2.1.1.5	Maintenance of the denar account without activity (two years without turnover and a maximum balance of 500,00 MKD)	MKD 60,00 per month
2.2.1.2	Legal entities	
	Residents	
2.2.1.2.1	a monthly fee for a debt turnover up to MKD 500.000,00	MKD 320,00
2.2.1.2.2	a monthly fee for a debt turnover from MKD 500.001,00 to MKD 1.000.000,00	MKD 720,00
2.2.1.2.3	a monthly fee for a debt turnover of over MKD 1.000.001,00	MKD 1.000,00
	Non-residents	
2.2.1.2.4	Maintenance of a MKD account of non-resident legal entities whose account has been blocked due to over two years of inactivity or non-current documentation	MKD 1.200,00 per month
2.2.1.2.5	Activation of blocked account	MKD 650,00 per month
2.2.1.2.6	Maintenance of MKD account - nonresident	MKD 900,00 per month
2.2.2	FX ACCOUNT	
2.2.2.1	Individuals	free of charge

2.2.2.1.1.	Maintenance of an FX account of non-resident individuals due to non-current documentation	MKD 600,00 per month
2.2.2.1.2	Monthly fee for maintaining a nonresident account (if there is FX turnover on the account during the month)	MKD 120,00 per month
2.2.2.1.3	Maintenance of the FX account on non active user (1 years not turn over, with maximum balance of MKD 300,00), for residents and non residents	MKD 30,00 per month
2.2.2.2	Legal entities	
2.2.2.2.1	Maintenance of an FX account on non-resident legal entities whose account is blocked due to inactivity of over two years or non-current documentation	MKD 1.500,00 per month
2.2.2.2.2	Monthly fee for maintaining a resident account (if there is FX turnover on the account during the month)	MKD 80,00 per month
2.2.2.2.3	Monthly fee for maintaining a non-resident account (if there is FX turnover on the account during the month)	MKD 900,00 per month
2.3.	CLOSING AN ACCOUNT	
2.3.1	MKD ACCOUNT	
2.3.1.1	Individuals	MKD 400,00
2.3.1.2	Legal entities – upon client's request	MKD 1.500,00
2.3.1.3*	Legal entities – upon notification from the Central Registry	MKD 1.500,00
2.3.1.4	Legal entities – upon Court decision	free of charge
*If the account balance is less than the designated fee in the Tariff, the bank charges the fee in the amount of the available balance on the account.		
2.3.2	FX ACCOUNT	
2.3.2.1	Individuals – upon client's request	MKD 400,00
2.3.2.2.	Individuals (nonresidents)	MKD 600,00
2.3.2.3	Legal entities	MKD 1.500,00
2.3.2.4	Legal entities (nonresidents)	MKD 3.000,00
3.	CASH TRANSACTIONS	
3.1.	CASH TRANSACTIONS IN MKD	
3.1.1	Individuals	
3.1.1.1	Deposit cash to own account	free of charge
3.1.1.2	Withdraw cash from own account	0.15%, min. 30,00 MKD; max 5.000,00 MKD
3.1.1.3	Withdraw cash from own account - nonresident	0,50% min. MKD 250,00

3.1.1.4	Deposit cash in coins over MKD 1.000,00 from individuals to accounts of individuals in the Bank	5% min. MKD 6.000,00
3.1.2	Legal entities	
3.1.2.1	Cash deposit to own account	free of charge
3.1.2.2	Cash deposit to own account after 12:00 PM	0,15 % min MKD 60,00
3.1.2.3	Cash withdraw from own account	0,4% min MKD 100,00
3.1.2.4	Cash withdraw from own account - nonresident	0,50% min. MKD 1.000,00
3.2.	CASH TRANSACTIONS IN FX CURRENCY	
3.2.1	Individuals	
3.2.1.1	Cash deposit to own account nonresident individuals	0,15% min. MKD 150,00
3.2.1.2	FX cash withdrawal from nonresident individuals	0,30% min. MKD 300,00
3.2.1.3	Withdraw deposited loro payments over 5 days as well as pensions	free of charge
3.2.1.4	Withdraw deposited FX loro payment less than 5 days	0,20% min. MKD 150,00
3.2.1.5	Cash withdrawal in CHF currency	0,20% min. MKD 150,00
3.2.2	Legal entities	
3.2.2.1	Debit to own account	0,35% min. MKD 800,00
3.2.2.2	Credit from own account residents	0,40% min. MKD 600,00
3.2.2.3	FX cash withdrawal from nonresident legals	0,50% min. MKD 1.200,00
3.3	Replacement of damaged banknotes - Denars	10%
4.	DOMESTIC PAYMENT OPERATIONS	
4.1	NON-CASH PAYMENT OPERATIONS	
4.1.1	Internal payments	
4.1.1.1	benefitting the Bank	
4.1.1.1.1	individuals	free of charge
4.1.1.1.2	legal entities – residents	free of charge
4.1.1.2	benefitting another client of the Bank	
4.1.1.2.1	Internal payments benefitting another client of the Bank individuals	MKD 27,00
4.1.1.2.3	legal entities – residents	MKD 35,00
4.1.1.3	Non-cash salary transfer from a legal entity's account in the Bank to a physical person's account in the Bank	MKD 3,00 per payment order
4.1.2	Interbank payments	
	to KIBS	
4.1.2.1	individuals	0,02% min. MKD 40,00,00 max. MKD 50,00,00
4.1.2.2	legal entities – residents	MKD 50,00
	to MIPS	
4.1.2.3	Individuals	MKD 220,00
4.1.2.4	Legal entities – residents	MKD 250,00
4.1.3	Internal and interbank payments from legal entities – non-residents	
4.1.3.1	benefitting the Bank	free of charge

4.1.3.2	benefitting another client of the Bank	0.29% min. MKD 150.00 max. MKD 2000.00
4.1.3.3	to KIBS	0.29% min. MKD 300.00 max. MKD 2900.00
4.1.3.4	to MIPS	0.29% min. MKD 300.00 max. MKD 6000.00
4.1.4	Interbank income	
4.1.4.1	individuals – non-residents	0,12% min. MKD 70,00 max. MKD.6.000,00
4.1.4.2	legal entities – non-residents	0,2% min. MKD 600,00 max. MKD 10.000,00
4.2	OTHER DOMESTIC PAYMENT OPERATIONS SERVICES	
4.2.1	Enforcing court decisions, enforcement decisions, probate decisions and other claim collection orders	
4.2.1.1	individuals	MKD 1.200,00
4.2.1.2	legal entities	MKD 1.500,00
4.2.2	Preparation of interest list when performing court decisions, enforcement decisions, probate decisions and other claim collection orders (physical and legal entities)	MKD 50,00 per interest list
4.2.3	Blocking an MKD transaction account	MKD 300,00
4.2.4	Unblocking an MKD transaction account	MKD 300,00
4.2.5	Change of blockade	MKD 250,00
4.2.6	Partial repossession of funds from a blocked account	MKD 500,00
4.2.7	Enforcement of a debenture	MKD 1000,00
4.2.8	Submitting a debenture for collection (the collection fee shall be charged to the creditor submitting the debenture)	MKD 300.00
4.2.9	Withdrawing a debenture by a creditor (the withdrawal fee shall be charged to the creditor)	MKD 100,00
4.2.10	Standing order – for overheads from accounts of individuals to accounts of legal entities that have made a special agreement with the Bank	free of charge
4.2.11	Standing order – transfer within their own accounts in Silk Road Bank AD Skopje	free of charge
4.2.12	Standing order – transfer to accounts of Silk Road Bank AD (credit installment, cards payables)	free of charge
4.2.13	Standing order – transfer to accounts of clients in Silk Road Bank AD (Internal)	MKD 10.00
4.2.14	Standing order – transfer to accounts in other banks (external)	MKD 15.00

4.2.15	Issuing copies of daily statements, statements upon request regarding the daily balance	MKD 50,00
4.2.16	Providing client data at the request from an enforcement agent	MKD 700,00 + VAT
4.2.17	Issuance of reviews for received decisions for forced collection on own account (individuals and legal entities) Up to 20 decisions per ID number Over 20 decisions per ID number	MKD 300,00 MKD 600,00
4.2.1.8	Issuance of blockage report for own account (individuals and legal entities)	MKD 200,00 card
4.2.19	Periodical reports for the PRO (if there is account balance)	MKD 150,00
4.2.20	Copies of archived documents from previous years (hard copy and electronic)	MKD 100,00 per document (sheet) min. MKD 600,00 max. MKD 6.000,00
4.2.21	Issuing daily statements	
	in a post box	MKD 1.000,00 per year (VAT included)
	at a teller's desk	free of charge
	by fax	MKD 10,00 per page
	e-mail	individuals – free of charge legal entities – MKD 70,00 per month
	Through SWIFT MT940	MKD 1200,00 per month
4.2.22	Issuing payment instruments (a block)	free of charge
4.2.23	Calculation of interest upon the client's request	MKD 150,00 + VAT per interest list per one main debt
4.2.24	Withdrawing an order from KIBS	MKD 150,00,00
4.3	Individuals who do not have an account in the Bank	
4.3.1	Deposit from citizens to accounts of the Bank or to accounts of clients for settling payables in the Bank	free of charge
4.3.2	Deposit from citizens to transaction accounts of Bank's clients	MKD 50,00 per order
4.3.3	Deposit from citizens to transaction accounts in other banks through KIBS	0,5% min. MKD 100,00,00
4.3.4	Deposit from citizens to transaction accounts in other banks through MIPS	0.5% min. MKD 300,00
4.4.	SMS SERVICE	
4.4.1.	Fee for SMS service	min. 2,00 MKD per transaction, up to MKD 40,00 per month
4.5	Packages for individuals	

	<ul style="list-style-type: none"> - Basic package - Monthly maintenance of a payment account - Maintenance of Visa classic debit card - Web banking or Mobile banking with the possibility of payment - SMS service - Free cash withdrawal with AMEX debit card from ATMs of NLB Bank 	100,00 MKD	
	<ul style="list-style-type: none"> - Comfort package - Monthly maintenance of a payment account - Maintenance of Visa classic debit card - Web banking and Mobile banking with the possibility of payment - SMS service - Free cash withdrawal with AMEX debit card from ATMs of NLB Bank 	125,00 MKD	
	<ul style="list-style-type: none"> - Comfort Plus package - Monthly maintenance of a payment account - Maintenance of Visa classic debit card - Web banking and Mobile banking with the possibility of payment - SMS service - Free cash withdrawal with AMEX debit card from ATMs of NLB Bank - Home Oryx Assistance Extra 	210,00 MKD	
5.	WEB BANKING - DOMESTIC PAYMENT OPERATIONS		
5.1	INDIVIDUALS		
5.1.1	Internal payments	MKD 7,00	
5.1.2	Payments to KIBS	0,015% min. MKD 15,00 max. MKD 18,00	
5.1.3	Payments to MIPS	MKD 100,00	
		Residents	Non-residents
5.1.4	One-time fee for using the web and mobile services with possibility for payments	750,00 mkd	1.500,00 mkd
5.1.5	One-time fee for using the web banking with possibility for payment (M-token)	350,00 mkd	700,00 mkd
5.1.6	One-time fee for using the mobile banking service with possibility for payments	400,00 mkd	800,00 mkd
5.1.7	Web banking without possibility for payments	Free of charge	
5.1.8	Mobile banking without possibility for payments	Free of charge	
5.1.9	Monthly fee for using web/mobile banking with possibility for payments ¹	60,00 mkd	120,00 mkd
5.1.10	Monthly fee for using web banking with possibility for payments	30,00 mkd	60,00 mkd
5.1.11	Monthly fee for using mobile banking with possibility for payments	30,00 mkd	60,00 mkd
5.1.12	Reissuing KIBS digital certificate due to lost	MKD 30,00 + VAT	

¹ The fees stated in points 5.1.9, 5.1.10, 5.1.11, 5.2.6 and 5.2.7 shall be charged starting from 01/10/2021.

5.2		LEGAL ENTITIES	
		Residents	Non-residents
5.2.1	Internal payments	MKD 11,00	0.2% min. MKD 100,00 , max.MKD 1500.00
5.2.2	Payments to KIBS	0,017% min. MKD 20,00 - max. MKD 22,00	0,2% min. MKD 150,00 , max.MKD 2000.00
5.2.3	Payments to MIPS	MKD 130,00	0.02% min. MKD 250,00 , max.MKD 5000.00
5.2.4	Reissuing KIBS digital certificate due to lost	MKD 500,00+ VAT	MKD 1.000,00 + VAT
5.2.5	One-time fee for using the mobile application with possibility for payments through mobile device	400,00 mkd	800,00 mkd
5.2.6	Monthly fee for using web/mobile banking with possibility for payments	200,00 mkd	400,00 mkd
5.2.7	Monthly fee for using web/mobile banking without possibility for payments	100,00 mkd	200,00 mkd
5.3		LEGAL ENTITIES – RESIDENTS (PP 53 – SALARIES)	
5.3.1	Internal payments	- MKD 2,00 per transaction	
5.3.2	Payments to KIBS	MKD 13,00 per transaction	
5.3.3.	Payments to MIPS	MKD 80,00 per transaction	
5.4		KIBS CERTIFICATES (for individuals and legal entities)	
5.4.1		First issuing of Verba Sign PKI Token	
5.4.1.1		1 year	MKD 2.799,00
5.4.1.2		2 years	MKD 3.799,00
5.4.1.3		3 rears	MKD 4.799,00
5.4.2		First issuing of Verba Sign Pro PKI Token	
5.4.2.1		1 year	MKD 3.399,00
5.4.2.2		2 years	MKD 4.399,00
5.4.2.3		3 rears	MKD 5.399,00
5.4.3		Reissuing of Verba Sign PKI Token	
5.4.3.1		1 year	MKD 1.499,00
5.4.3.2		2 years	MKD 2.599,00
5.4.3.3		3 rears	MKD 3.699,00
5.4.4		Reissuing of Verba Sign Pro PKI Token	
5.4.4.1		1 year	MKD 1.699,00
5.4.4.2		2 years	MKD 2.799,00
5.4.4.3		3 rears	MKD 3.899,00
5.4.5	Fee for access to e-banking system with Kibs digital certificates (for individuals and legal entities)		MKD 200,00
5.4.6	Unblocking KIBS digital certificate		MKD 300,00
5.4.7	Deleting of KIBS digital certificate		MKD 500,00
6.		INTERNATIONAL PAYMENT OPERATIONS	
6.1.		INDIVIDUALS	
6.1.1		Loro collection orders	
6.1.1.1	Loro collections for residents individuals	0,1% min. MKD 500,00 max. MKD 15.000,00	
6.1.1.2	Loro collection for nonresident individuals	0,5% min. MKD 800,00 max. MKD 15.000,00	
6.1.2		Nostro payment orders	

6.1.2.1	from abroad	0,3% min. MKD 700.00, max. MKD 30.000.00	
6.1.2.1.1	from the country	0,3% min. MKD 600.00, max. MKD 30.000.00	
6.1.2.2	from clients of the Bank	0,15% min. MKD 500.00, max. MKD 30.000.00	
6.2	LEGAL ENTITIES		
6.2.1.	Loro collection orders		
6.2.1.1	Loro collections for residents legal	0,1%, min. MKD 600,00 max. MKD 15.000,00	
6.2.1.2	Loro collections for nonresidents legal	0,5%, min. MKD 600,00 max. MKD 20.000,00	
6.2.2	Nostro payment orders		
6.2.2.1	abroad	0,3%, min. MKD 1.000,00, max. MKD 30.000.00	
6.2.2.1.1	in the country	0,3%, min. MKD 900,00, max. MKD 30.000.00	
6.3	DOCUMENTED ENCASHMENTS		
6.3.1	Loro encashment		
6.3.1.1	reviewing and sending documents on collection	0,3% min. MKD 1.000,00	
6.3.1.2	Courier service charge for sending documents abroad	real charge + VAT	
6.3.2	Nostro enashment		
6.3.2.1	sight payment notification	0,3% min. MKD 1.000,00 + SWIFT expenses MKD 300,00	
6.4	OTHER FOREIGN PAYMENT OPERATIONS SERVICES		
6.4.1	Conversion (only for non-residents)	0,5% mean exchange rate min. MKD 600.00	
6.4.2	FX savings book balancing	MKD 100.00	
6.4.3	Amendments of payment orders	MKD 1.000,00	
6.4.4	Report for PRO (Tax Authority) - on a monthly basis*	MKD 150,00 for MKD/FX account, maximum MKD 300,00 per report	
6.4.5	A charge for nostro remittances with the 'OUR' option	0,20%, min. MKD 1.200,00, max. MKD 5.000.00	In advance
6.4.6	Payments to USA without BIC code	1.000,00 mkd	
7.0	FAST MONEY TRANSFER - MONEY GRAM*		
7.1.	From	To	Fee
	€0,01	€100,00	€6,50
	€100,01	€200,00	€9,00
	€200,01	€300,00	€11,00
	€300,01	€500,00	€12,50
	€500,01	€750,00	€17,00
	€750,01	€1.000,00	€19,50
	€1.000,01	€1.500,00	€25,50
	€1.500,01	€2.000,00	€30,00
€2.000,01	€2.500,00	€37,00	
7.2.	From	To	Fee
	€0,01	€100,00	€5,00
	€100,01	€200,00	€9,00
	€200,01	€300,00	€11,50
	€300,01	€500,00	€13,00
	€500,01	€2.500,00	€20,00

* Payments based on fast money transfer from RM shall not exceed the amount of EUR 2.500 per month per individual physical person, and the payments based on fast money transfer in RM shall not exceed the amount of EUR/USD 5.000,00 daily per individual physical person
 **Commission for the fast money transfer service shall be charged exclusively in MKD
 *** Fees from item 7.2. are valid starting from 11.02.2020 and are valid only when sent money to the following countries: Serbia, Slovenia, Croatia, Bosnia and Herzegovina, Kosovo, Albania, Romania, Bulgaria and Montenegro.

8. BANKING GUARANTEES		
FX GUARANTEES		
8.1. NOSTRO GUARANTEES AND SBDC, ISSUED BY THE BANK		
8.1.1	Issuance of unconfirmed guarantee and SBDC with MKD or FX currency as collateral	0,3% quarterly min. MKD 3.000,00 + SWIFT expense-MKD 700,00
8.1.2	Issuance of unconfirmed guarantee with foreign Bank counter guarantee as collateral	0,6% quarterly min. MKD.3.000,00 + SWIFT expense - MKD 700,00
8.1.3	Issuance of unconfirmed guarantee with domestic bank guarantee as collateral	0,6% quarterly min. MKD 3.000,00 + SWIFT expense - MKD 700,00
8.1.4	Issuance of unconfirmed guarantee and SBDC with other collateral (mortgage, draft)	1,2% quarterly min. MKD 3.000,00 + SWIFT expense-MKD 700,00
8.1.5	Issuance of confirmed guarantee and SBDC	
8.1.5.1	with MKD or FX currency as collateral	0,6% quarterly min. MKD 3.000,00 + SWIFT expense - MKD 700,00
8.1.5.2	with other collateral (mortgage, draft)	1,5% quarterly min. MKD 5.000,00 + SWIFT expense - MKD 700,00 + real expence from other bank
8.1.6	Amendment of guarantee and SBDC conditions	MKD 1.000,00 + SWIFT expense - MKD 500,00
8.1.7	Checking up documents under guarantee and SBDC	0,3% of the value of the documents min. MKD 2.500,00
8.1.8	Creation of guarantee (emergency cases) – additional fee (emergency cases mean a request for a financial service that was received in the bank on a certain date no later than 12:00 and was processed by the bank on the same date and handed over to the requester on the financial date)	MKD 1.500,00
8.2. LORO GUARANTIES AND SBDC		
8.2.1	Notification without our confirmation	0,1% min. MKD 2.000,00 max. MKD 30.000,00
8.2.2.	Amendments of the terms	MKD 3.000,00 + SWIFT expense - MKD 500,00
8.2.3	Demanding payment under guarantee	MKD 3.000,00 + SWIFT expense - MKD 500,00
8.2.4	Transfer of loro guarantee to other domestic bank	0,1% min. MKD 3.000,00 Max. MKD 30.000,00
8.2.5	Forwarding messages by LG from / to other banks	MKD 2.000,00

Commissions shall be collected quarterly and in advance. The commission for the last quarter shall be calculated and collected on a monthly basis. If the validity in the last quarter is within the fifth calendar day of the month, commission for the current month shall not be charged. If the validity is after the sixth day of the month and onward, commission shall be charged for the whole month. In case the guarantee is not accepted by the beneficiary and is returned as null and void, the collected commission shall not be refunded

MKD GUARANTEES		
8.3	Issuing a performance guarantee for participating in a tender	
8.3.1	with a cash deposit and a bank guarantee	0,2% monthly, in advance min. MKD 3.000,00
8.3.2	with other kind of collateral (mortgage, draft, crossed cheque, company guarantee, etc.)	0,3% monthly, in advance min. MKD 3.000,00
8.4	Issuing other performance guarantees	
8.4.1	with a cash deposit and a bank guarantee	0,2% monthly, in advance min. MKD 3.000,00
8.4.2	with other kind of collateral (mortgage, draft, crossed cheque, company guarantee, etc.)	0,35% monthly, in advance min. MKD 3.000,00
8.5	Issuing payment and advance guarantee	
8.5.1	with a cash deposit and a bank guarantee	0,2% monthly, in advance min. MKD 3.300,00
8.5.2	with a mortgage	0,35% месечно, однапред min. MKD 3.000,00
8.5.3	with other kind of security (draft, crossed cheque, company guarantee, etc.)	0,4% monthly, in advance min. MKD 3.000,00
8.6	Customs guarantee	
8.6.1	with a cash deposit and a bank guarantee	0,2% monthly, in advance min. MKD 3.000,00
8.6.2	with other kind of collateral (mortgage, draft, crossed cheque, company guarantee, etc.)	0,3% monthly, in advance min. MKD 3.000,00
8.7	Amendments to the conditions of guarantees	MKD 1.600,00
8.8	- Creation of guarantee (emergency cases) – additional fee (emergency cases mean a request for a financial service that was received in the bank on a certain date no later than 12:00 and was processed by the bank on the same date and handed over to the requester on the financial date)	MKD 1.500,00
<p>Commissions and fees for customs guarantees shall be calculated for the period until the customs procedure may start plus three months i.e. up to the end date of the guarantee validity.</p> <p>If the Bank issues a new customs guarantee also guaranteeing the obligations from the previous one, additional commission shall not be calculated for the already issued guarantee for the period following that date (period for which commission would be calculated unless new customs guarantee is issued).</p> <p>Commission shall be charged for three months in advance, for guarantees with validity longer than 3 months.</p> <p>The minimum commission on guarantees of MKD 2,500 is collected as a single payment and refers to the total validity period of the guarantee.</p> <p>The validity period of the guarantee which continues in the subsequent month without charging commission is 5 days.</p>		

9. DOCUMENTED D/Cs		
9.1. NOSTRO D/C's - ISSUED BY THE BANK		
9.1.1	Issuance of unconfirmed D/C's with FX currency or MKD collateral / Letter of Guarantee	0.3% quarterly min MKD 2.000,00 + SWIFT expenses MKD 700,00
9.1.2	Issuance of unconfirmed D/C's with bank guarantee, mortgage, draft or other instrument as collateral	1.2% quarterly min MKD 2.000,00 + SWIFT expenses MKD 700,00
9.1.3	Issuance of confirmed D/C's with FX currency or MKD collateral / Letter of Guarantee	0.6% quarterly min MKD 2.000,00 + SWIFT expenses MKD 700,00
9.1.4	Issuance of confirmed D/C's with bank guarantee, mortgage, draft or other instrument as collateral	1.5% quarterly min MKD 2.500,00 + SWIFT expenses MKD 700,00
9.1.5	Amendment of D/C terms	MKD 500,00 + SWIFT expenses MKD 500,00
9.1.6	Commission for keeping D/C records with deferred payment over 90 days	50% of the regular commission for each following quarter
9.1.7	Preparing draft D/C / guarantee in advance (in case of realization it is reduced from the amount of commission)	MKD 1.000,00
9.2. LORO/ D/C's, OPENED WITH SILK ROAD BANK FROM OTHER BANKS		
9.2.1	Notification without any obligation on our part	0.1% min MKD 1.000,00 - max MKD 30.000,00
9.2.2	Notification adding our confirmation	1% min MKD 5.000,00 - max MKD 50.000,00
9.2.3	Transfer of D/C to second beneficiary without our confirmation	0.3% min MKD 1.000,00 - max MKD 30.000,00 +SWIFT expenses MKD 700,00
9.2.4	Transfer of D/C to second beneficiary adding our confirmation	1% min MKD 5.000,00 - max MKD 50.000,00 + SWIFT expenses MKD 700,00
9.2.5	Advice of L/C to other bank	0,2 % min MKD 2.000,00 - max MKD 30.000,00 +SWIFT expenses MKD 700,00
9.2.6	Collection for inflow upon loro L/C (according to the regular tariff for foreign FX inflows)	0,09%, min. 600,00 MKD - max. 10.000,00 MKD
9.2.7	Review of documents	0.2% of documents value min MKD 1.500,00 max. MKD 50,000
9.2.8	Amendment of D/C terms	MKD 500,00+SWIFT expenses MKD 500,00
9.2.9	Courier service charge for sending documents abroad	real charge + VAT
9.2.10	Forwarding messages upon LG from / to other banks	2.000,00 MKD
<p>Commissions are collected quarterly and in advance. The commission for the last quarter is calculated and collected on a monthly basis. If the validity in the last quarter is within the fifth calendar day of the month, commission for the current month will not be charged. If the validity is after the sixth day of the month and onward, commission is charged for the whole month.</p>		

The total commission is collected in advance, if the D/C is not completely used /regardless of the reasons/, the commission is not refunded. In case of urgent issuance of D/C, the commissions and charges will be collected pursuant to agreement

10. CREDIT ARRANGEMENTS FOR INDIVIDUALS		
10.1 FEE FOR APPLICATION REVIEWING AND PROCESSING (HANDLING CHARGES)		
10.1.1	Non-purpose consumer loans*	MKD 600,00 single payment
10.1.2	Purpose consumer loans*	
10.1.3	Consumer loans with cash collateral	MKD 300,00 single payment
10.1.4	Non-purpose consumer loans EASY	MKD 450,00 single payment
10.1.5	Housing and mortgage loans	MKD 800,00 single payment
10.1.6	Framework revolving loans (commission on specific loan)	
10.1.7	Car loans*	
10.1.8	Subsidized Housing Loan	MKD 500,00 single payment
10.1.9	Banking guarantee for physical person	MKD 800,00 single payment
10.1.10	Fee for online application	MKD 200,00 single payment
<p>No fee for considering and processing an application - manipulative costs, shall be charged for all Car and Consumer loan products which will be sold by alternative sales channel of the Bank.</p>		
10.2 COMMISSION FOR LOAN ADMINISTRATION		
10.2.1	Non-purpose consumer loans	from 1,50% to 2% from the approved amount in a single payment
10.2.2	Purpose consumer loans	from 1,00% to 2,00% from the approved amount in a single payment
10.2.3	Housing and mortgage loans	
10.2.4	Framework revolving loans (commission on specific loan)	
10.2.5	Car loans	
10.2.6	Subsidized Housing Loan	1%
10.2.7	Banking guarantee for a individual	2,00% from the approved amount in a single payment, minimum MKD 3.000,00
10.2.8	Loan restructuring	free of charge
10.2.9	Commission for immediate processing of a consumer loan with a deposit	1.0% from the approved amount in a single payment
10.3 LOAN PREPAYMENT COMMISSION		
10.3.1	Non-purpose consumer loans	0% on the prepaid amount
10.3.2	Purpose consumer loans	0% on the prepaid amount

10.3.3	Consumer mortgage loans	0% on the prepaid amount, if the repayment is with own funds
		3% on the prepaid amount, if the loan is refinanced
10.3.4	Housing loans	0% of the repaid amount, if the repayment is with own funds
		5% of the repaid amount, if the loan is refinanced
10.3.5.	Framework revolving loans	3% on the prepaid amount
10.3.6	Car loans	0% on the prepaid amount
10.3.7	Subsidized Housing Loan	0% if repayment is with own funds
		3% of the amount that is prematurely repaid if the loan is refinanced with a loan from bank
10.4	OTHER COMMISSIONS / FEES	
10.4.1	Preparation of amortization plan at client's request	MKD 200,00 per amortization plan
10.4.2	Statement for debt per credit, credit card or overdraft	MKD 500,00
10.4.3	Consent for registering next rank mortgage	MKD 600,00
10.4.4	Statement for releasing mortgage and pledge	MKD 400,00
10.4.5.	Fee for processing a loan application for changing loan conditions (interest rates) for housing loans at the client request (before conducting the approved application)	2.5 % from outstanding balance, one-time, max 100.000 MKD, for change of interest rate from fixed/variable to new fixed loan repayment period
		0.5 % from outstanding balance, one-time, max 50.000 MKD, to change the interest rate in a variable loan repayment period
10.4.6	Fee for sending warning letters for delay to customers (per loan account)	1-30 days, without fee 30-59 days – MKD 150,00 30-90 days – MKD 300,00 Over 90 days – MKD 600,00
10.4.7	Request for changing the limit of overdraft	MKD 200,00
10.4.9	Debt confirmation after credit exposure when refinancing from another bank	MKD 1.000,00
10.4.10	Consent to write a mortgage of the next order when refinancing from another bank	MKD 1.000,00
10.4.11	Consent to register a mortgage of the next order for legal entities during project financing from the bank	MKD 800,00
10.4.12	Consent for purchasing mortgaged property in the bank	MKD 800,00
10.4.13	Mortgage release statement and refinancing pledge from another bank	MKD 1.000,00
10.4.14.	Mortgage release statement and pledge for legal entities during project financing from the bank	MKD 800,00
10.4.15	Consents for other needs	MKD 800,00
11.	CREDIT ARRANGEMENTS FOR LEGAL ENTITIES	
11.1	COMMISSION FOR REVIEWING CREDIT APPLICATION	
11.1.1	Commission for processing a credit application	free of charge except for clients that have been declined once in the last 12 months - MKD 2.000,00
11.1.2	Commission for processing an application for a bank guarantee	free of charge except for clients that have been declined once in the last 12 months - MKD 2.000,00
11.1.3	Commission for keeping credit file for approved working capital credit up to 1 year	1% as a single payment during credit approval

11.1.4	Commission for keeping a credit file for approved working capital credit over 1 year	1,25 % as a single payment during credit approval
11.1.5	Commission for keeping credit file for credit approved for supply of fixed assets (deadline longer than 1 year)	1,25% as a single payment during credit approval
11.1.6	Commission for keeping a credit file for approved revolving credit-limit for working capital L/Cs and L/Gs	0,125 % monthly, in advance, for the whole tenor and on amount of the approved limit
11.1.7	Commission for premature termination of revolving credit-limit for working capital, L/Cs and L/Gs (in order to transfer it to another bank)	3% as a single payment, calculated according to the used amount from the limit
11.1.8	Commission for processing and preparing new analysis for extension of credit tenor	1,25 % as a single payment during the extension
11.1.9	Commission for processing, preparing new analysis, keeping credit files when a credit is being restructured	1,25% as a single payment, during the restructuring
11.1.10	Commission for processing credit application for changing the security, at the request of the client	0,5% from the credit exposure, min. 3.000 MKD max 10.000 MKD
11.1.11	Commission for administration of loan with tenor over 1 year	0.2% annually of the outstanding balance of the loan, min. MKD 3.000 max MKD 40.000,
11.2	COMMISSION FOR CREDIT PREPAYMENT	
11.2.1	Commission of early repayment of instalment loans with tenor of more than 1 year for refinancing from another bank	5% of the prepaid amount
11.3	WRITTEN WARNING	
11.3.1	Warning letter for delayed payment of mature obligation over 30 days (per loan account)	MKD 500,00
11.3.2.	Warning letter for delayed payment of mature obligation over 60 days (per loan account)	MKD 800,00
12	CREDIT CARDS - AMERICAN EXPRESS AND VISA CLASSIC	
12.1	Main card fee membership	
12.1.1.	AMEX Green	MKD 1,500,00 yearly
12.1.1.1	The membership fee for the main card and all additional cards for the first year and for each following year for funds spent and repaid in trade: Amex Green: - For approved credit limit <MKD 30,000.00 and annual turnover (spent and repaid funds in trade in the country and abroad, including internet transactions) of min. MKD 40,000.00 - For approved credit limit > MKD 30,000.00 to ≤ MKD 60,000.00 and annual turnover (spent and repaid funds in trade in the country and	Free of charge

	abroad, including internet transactions) of min. MKD 70,000.00 - For approved credit limit> MKD 60,000.00 and annual turnover (spent and repaid funds in trade in the country and abroad, including internet transactions) of min. MKD 90,000.00		
12.1.2	AMEX Gold	MKD 2.500,00 yearly	
12.1.3	VISA CLASSIC	annual membership fee in full (salary recipients in SRB, retirees)	MKD 800,00,00
		annual membership fee in 12 installments(salary recipients in SRB, retirees)	MKD 900,00 (75,00 monthly)
		annual membership fee in full (non-salary recipients in SRB)	MKD 1.200,00
		annual membership fee in 12 installments(non-salary recipients in SRB)	MKD 1.440,00 (75,00 monthly)
12.1.3	Membership fee for first/second add-on card		
12.1.3.1	AMEX Green	MKD 750,00 yearly	
12.1.3.2	AMEX Gold	MKD 1.250,00 yearly	
12.1.3.3	VISA CLASSIC	annual membership fee in full (salary recipients in SRB, retirees)	MKD 400,00,00
		annual membership fee in 12 installments(salary recipients in SRB, retirees)	MKD 600,00,00 (50,00 monthly)
		annual membership fee in full (non-salary recipients in SRB)	MKD 720,00
		annual membership fee in 12 installments(non-salary recipients in SRB)	MKD 900,00 (75,00 monthly)
12.2	Cash withdrawals from ATMs of Silk Road Bank AD Skopje	2% or min. MKD 100,00 -Amex 3% or min. MKD 250,00 – Visa Classic	
12.3	Cash withdrawals from ATMs of other domestic banks	2% or min. MKD 100,00 - Amex 3% or min. MKD 250,00 – Visa Classic	
12.4	Cash withdrawals from ATMs abroad	3% or min. MKD 150,00 -Amex 3,5% min. MKD 300,00 – Visa Classic	
12.5	Cash withdrawal from a credit card at a branch office / transfer of cash from a credit card to a customer's payment account at the customer's request	3,5% or min. MKD 300,00 – Amex 3% or min. MKD 200,00 - Visa	
12.6	Cards deposits	Free of charge -- Amex/Visa Classic	
12.7	Re-issuance of lost, stolen, damaged cards / data change	MKD 500,00 -- Amex/Visa Classic	
12.8	Re-issuance of PIN code	MKD 200,00 -- Amex/Visa Classic	
12.9	Confirmation of financial condition of AMEX and VISA Classic card (for SRB employees)	Free of charge -- Amex/Visa Classic	
12.10	Confirmation for closed AMEX and VISA Classic credit card(at the request of the client)	500.00 MKD -- Amex/Visa Classic	

12. 11	Reminder cost for overdue and unpaid credit card liabilities over 30 days	300.00 MKD - Amex/Visa Classic
12.12	Reminder cost of 1-29 days late payment	100,00 MKD - Amex/Visa Classic
12. 13	Cost of submitting monthly reports for AMEX and VISA Classic credit cards by mail	30.00 MKD -- Amex/Visa Classic
12.14	Cost of submitting monthly reports for AMEX and VISA Classic credit cards electronic (by email)	Free of charge - Amex/Visa Classic
12. 15	Request for change of credit limit	300,00 MKD – Amex 200,00 MKD - Visa
12. 16	Credit card cash transfer to customer transaction account at customer request	150.00 MKD -Amex
12. 17	Immediate credit card payment. Possibility to use funds in trade / ATM immediately after the payment (regularly after 19:00)	150.00 MKD -Amex
12. 18	Card unblocking	200,00 MKD – Amex 200,00,00 MKD –Visa Classic
12. 19	Card / Credit account statement at the request of the client (for previous period)	150.00 MKD-Amex/- 200.00 MKD VisaClassic
12. 20	Request for issuance of a new card before expiration	150.00 MKD -Amex
12. 21	Credit card closing request (at customer request)	400.00 MKD – Amex/Visa Classic
12. 22	Cost for untimely cancellation of a card (2 months before the expiration of the contract)	500.00 MKD –Amex/Visa Classic
12. 23	False transaction dispute	1.500,00 MKD – Amex/Visa Classic
13	DEBIT CARD (VISA AND AMERICAN EXPRESS)	
13.1	Basic card membership fee : -VISA (maintenance and servicing) - AMEX	- 150,00 MKD No fee
13. 2	Cash withdrawal from ATMs of Silk Road Bank Skopje : - debit cards linked to an account in MKD - debit cards linked to an account in €	No fee 0 ,5% or min. 250,00 MKD
13 .3	Cash withdrawal at ATMs of other banks in the country :	

	- VISA -AMEX	3% min. 200,00 MKD - Free at the NLB ATMs
13.4	Cash withdrawal at ATMs of other banks abroad	- 3% + 200,00 MKD
13.5	Cash withdrawal at the counters of other banks in the country	3% + 250,00 MKD
13.6	Cash withdrawal at the counters of other banks abroad	3% + 250,00 MKD
13.7	Reissue of lost, stolen, damaged / changed data, card - VISA -AMEX	300.00 MKD 500.00 MKD
13.8	Reissue of PIN code	200.00 MKD
13.9	Change of daily limits on debit cards	- 200,00 MKD
13.10	False transaction dispute	-1500,00 MKD
13.1.1	Card unblocking	200.00 MKD
13.1.2	Request for issuance of a new card before expiration	150.00 MKD
13.13	Compensation for urgent production of Visa card / Pin (24 hours)	500.00 MKD
13.14	Checking the balance of the ATM debit card account (ATM), after 3 free checks on the account during one month	20.00 MKD
13.15	Compensation for making a basic card (Visa / Ameh) for non-recipients of salary / pension in Silk Road Bank AD Skopje (except for students and recipients of social assistance)	200 , 00 MKD
13.16	Visa/Amex debit card closing fee	200,00 MKD
13.17	Immediate issuance of a Visa card (24 hours)	500,00 MKD
14.	VISA CONSUMER CARD	
14.1	Individuals	
14.1.1	<i>Residents</i>	
14.1.1.1.	Cost of issuing a card	200.00 MKD
14.1.1.2	Replenishment cost	100,00 MKD

14.1.1.3	Cash withdrawal cost	
	at Silk Road Bank ATMs	no
	Mr. and other ATMs	3% min.200 MKD
14.1.2	<i>Non-residents</i>	
14.1.2.1	Cost of issuing the card	
	For amounts of 100-1000 euros	50 euros
	For amounts of 1001-5000 euros	100 euros
	For amounts of 5001-9000 euros	200 euros
14.1.2.2	Replenishment cost	2.5% of the amount
14.1.2.3	Cash withdrawal cost	
	at Silk Road Bank ATMs	2.5%, min.5 euros
	Mr. and other ATMs	5%. min.10 euros
14.1.2.4	Cost of POS terminal	0.5% of the transaction amount
14.2	Legal entities	
14.2.1	<i>Residents</i>	
14.2.1.1	Cost of issuing a card	500.00 MKD
14.2.1.2	Replenishment cost	30,00 MKD (pp30) 10,00 MKD(electronic banking)
14.2.1.3	Cash withdrawal cost	
	at Silk Road Bank ATMs	2.0% min. 150 MKD
	Mr. and other ATMs	3% min.200 , 00 MKD
14.2.2	<i>Non-residents</i>	
14.2.2.1	Cost of issuing a card	
	For amounts of 100-1000 euros	50 euros
	For amounts of 1001-5000 euros	100 euros
	For amounts of 5001-10000 euros	200 euros

	For amounts from 10001-24000 euros	300 euros
14.2.2.2	Card recharge fee	2.5% of the amount
14.2.2.3	Cash withdrawal cost	
	at Silk Road Bank ATMs	2.5%, min.5 euros
	Mr. and other ATMs	5%, min.10 euros
14.2.2.4	Cost of POS terminal	0.5% of the transaction amount
14.3	Card reprint (damage, data change, stolen)	300 , 00 MKD
14.4	Reprint the pin code	200 , 00 MKD
14.5	Change of daily limit	200 , 00 MKD
14.6	False transaction dispute	1.800,00 MKD
14.7	Urgent card / pin making	500 , 00 MKD
14.8	COBRANDED VISA CARDS SN	
14.8.1	Issuance fee	1.490,00 MKD
14.8.2	Cash withdrawal fee on ATMs of Silk Road Bank	2% min. 150,00 MKD
14.8.3	Cash withdrawal on other ATMs in the country	2%, min. 200,00 MKD
14.8.4	Cash withdrawal on ATMs of other banks abroad	3% min. 120,00 MKD
14.8.5	Fee on POS terminal	Free of charge
14.8.6	Reissuance of stolen, lost, damaged card/change of data	1.490,00 MKD
14.8.7	Reprinting/reissuing PIN	490,00 MKD
14.8.8	Change of daily limit	Free of charge
14.8.9	False transaction dispute	800,00 MKD
14.8.10	Deblocking of card	490,00 MKD
14.8.11	Request for issuance of new card before expiration date	490,00 MKD
14.8.12	Submission of card upon client request	490,00 MKD
14.8.13	Submission of transaction balance extract upon client request	490,00 MKD

14.8.14	Copy of other related documents with the card/contract	490,00 MKD
14.8.15	Confirmation letter for card ownership on Memorandum with stamp	490,00 MKD
14.9	COBRANDED VISA CARDS BS	
14.9.1	Issuance fee	1.500,00 MKD
14.9.2	Cash withdrawal fee on ATMs of Silk Road Bank	3% min. 300,00 MKD
14.9.3	Cash withdrawal on other ATMs in the country	2%, min. 300,00 MKD
14.9.4	Cash withdrawal on ATMs of other banks abroad	3% min. 300,00 MKD
14.9.5	Cash withdrawal in Silk Road branch desk	3% min 300,00 MKD
14.9.6	Fee on POS terminal	Free of charge
14.9.7	Reissuance of stolen, lost, damaged card/change of data	1.500,00 MKD
14.9.8	Reprinting/reissuing PIN	800,00 MKD
14.9.9	Change of daily limit	Free of charge
14.9.10	False transaction dispute domestic transaction/international transaction	1300,00 mkd/ 100 euros
14.9.11	Deblocking of card	600,00 MKD
14.9.12	Request for issuance of new card before expiration date	1500,00 MKD
14.9.13	Submission of card upon client request	500,00 MKD
14.9.14	Submission of transaction balance extract upon client request	600,00 MKD
14.9.15	Copy of other related documents with the card/contract	600,00 MKD
14.9.16	Confirmation letter for card ownership on Memorandum with stamp	600,00 MKD
15.	DEPOSIT OPERATIONS OF INDIVIDUALS	
15.1.	SAVING BETS	
15.1.1	First withdrawal of funds from Open Savings in the current month	Free of charge
15.1.2	Any subsequent withdrawal of funds from Open Savings in the current month	MKD 150.00 per transaction
16.	SECURITIES TRANSACTIONS	
16 .1	Purchase and sale of continuous government securities issued by the Ministry of Finance for legal entities and individuals	0.12% of the transaction value or min. 300,00 MKD
17 .	TREASURY OPERATIONS	

17.1. RENT SAFETY RESIDENTS		
17.1.1	small with dimensions 7.80x25.50x61.10 *	2.500,00 per year + VAT
17.1.2	medium with dimensions 13,10x25,50x61.10 *	3.500,00 per year + VAT
17.1.3	large with dimensions 26.50x25.50x61.10 *	4.500,00 per year + VAT
18 OTHER SERVICES		
18.1	Service for filling in ND forms for which the client will report to the NBRM	For the first registration of a credit application 3,000.00 MKD + VAT For each change 1,500.00 MKD + VAT
18.2	Issuance of cumulative annual turnover	50.00 MKD per p.
18.3	Issuance of receipts at the request of the client	500,00 MKD per confirmation + VAT
18.4	Initiating a collection procedure by court	actual costs
18.5	Execution of court and other executive decisions	
18.5.1	for amounts up to 100,000.00 MKD	1,000.00 MKD
18.5.2	for amounts up to 100,001.00 MKD up to 500,000.00 MKD	1,500.00 MKD
18.5.3	for amounts over MKD 500,001.00	2,000.00 MKD
18.6	Replacement of safe lock	100.00 EUR + VAT per day. middle exchange equivalent + actual costs of change
18.7	Photocopying documents and other things over 10 sheets	min.50.00 MKD or 2.50 MKD per sheet
18.8	Commission for performed real estate appraisal	
	subsidized housing loan (from an internal appraiser)	not more than MKD 2,000.00
	o become loans	According to the Rulebook on the manner of calculating the reward for work performed and the compensation for the realistically necessary costs for performing real estate appraisal
18.9	Issuance of current status from the Central Register	256.00 MKD
18.10	Issuing its own report from the Macedonian Credit Bureau - individuals	350.00 MKD
18.11	Issuing its own report from the Macedonian Credit Bureau - individuals	650.00 MKD

19 .	TRANSITIONAL AND FINAL PROVISIONS	
19 .1	For cash payment of amounts over 10,000.00 EUR or MKD equivalent, prior notice of payment of at least 1 day is mandatory. The announcement is not valid for payment of time deposits on the due date.	
19 .2	The bank may charge the clients an additional amount of commission for reviewing the loan application for consultations, analyzes, expertise, estimates and actual costs related to the credit arrangement and the assessment of collateral.	
19 .3	For the services performed by the Bank for foreign correspondents, the fees are calculated in foreign currency according to the valid tariff for the services of foreign correspondents.	
19 .4	The Supervisory Board delegates the competence for regulating the fee tariff for the services performed by Silk Road Bank AD Skopje to the Board of Directors of the Bank.	
19 .5	This tariff comes into force on 31.12.2022 year. With the entry into force of this tariff, the tariff adopted on 01.08.2022 ceases to be valid (for individuals) With the entry into force of this tariff, the tariff adopted on 03.05.2022 ceases to be valid (for legal entities)	

Management Board of Silk Road Bank AD Skopje