

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

	CONTENTS		
1.	GENERAL TERMS		2
2.	BANK ACCOUNTS		2
3.	CASH TRANSACTIONS		3
4.	DOMESTC PAYMENT SERVICES		3
5.	WEB BANKING- DOMESTIC PAYMENT SERVICES		5
6.	INTERNATIONAL PAYMENT SERVICES – THROUGH BRANCHES AND WEB BANK	NG	5
7.	FAST MONEY TRANSFER – MONEY GRAM		6
8.	CREDIT ARRANGEMENTS FOR CONSUMERS		6
9.	PAYMENT CARDS		7
10.	DEPOSIT OPERATIONS FOR CONSUMERS		10
11.	TRANSACTIONS WITH SECURITIES		10
12.	TREASURY OPERATIONS		10
13.	OTHER SERVICES		10
14.	TRANSITIONAL AND FINAL PROVISIONS		11
1.	GENERAL TERMS		
	This Decision shall stipulate the base for calculation of the fees and commission	ns for the services the ser	nmissian rates and
1.1	the amount of the fees, as well as the method and the terms for calculating ar	d charging the fees and co	
4.3	The Bank shall calculate the fees for the services to consumers, residents and		da anastatana
1.2	for whom these services shall be performed. The contract for fulfilling certain	banking issues has to inclu	de provisions
	concerning the fees. The category Legal entities, referred to in the Decision on the Tariff for fees an	d commissions for convicos	norformed by Silk
1.3	Road Bank AD Skopje, shall include both residential and non-residential legal		
1.4	The category Consumers, referred to in the Decision on the Tariff for fees and Silk Road Bank AD Skopje, shall include both residential and non-residential in		
	RESIDENT - consumer shall be a person who has registered permanent address		
	the RSM as per a valid residence visa, i.e. work visa which has to be valid for a		
1.5	considered NON-RESIDENTS.		
	Also a consumer holding a Macedonian passport which contains foreign addre	ess of residence shall be co	nsidered a
	NON-RESIDENT.		
1.6	RESIDENT - legal entities shall be trade companies, sole proprietors and other and their branches abroad. NON-RESIDENTS shall be all other legal entities wh		
4.7	For the services which are not stipulated in this Tariff the Bank may determine		
1.7	and the client.		
1.8	The Bank may arrange 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		_
1.10	In case of purchase of effective FX currency, the mean exchange rate from the	indicative exchange rate li	st of the NBRSM
_	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 in accordance with separately concluded agreements, shall be charged accordance.		
	The calculation of the fee for the FX services performed by the Bank for the cli		
1.12	the mean exchange rate of the NBRSM for the relevant currency which is valid		
1 12	The fees for the services performed by the Bank in the domestic and internation		
1.13	daily basis from the clients for each performed transaction by debiting the clie	nt's transactional account.	
1.14	In case the client fails to use the service partially or completely due to any reas		_
	the Bank shall not be liable to return the charged fee, except for the activities		
1.15	In addition to the fees stipulated with this Tariff, the Bank shall also charge reaccests, costs for establishing mortgage and pledge, court fees and other real co		s, taxes, other banks'
2.	BANK ACCOUNTS		
2.1	ODENING AN ACCOUNT	Amount	of fee
2.1	OPENING AN ACCOUNT	Resident	Non-resident
2.1.1	MKD payment account		
2.1.1.1	regular ERIS	free of c	
2.1.1.2	urgent ERIS	MKD 20	
2.1.2	FX payment account	free of charge Amount	MKD 600,00
2.2	ACCOUNT MAINTENANCE	Resident	Non-resident
2.2.1	MKD PAYMENT ACCOUNT		
2.2.1.1	monthly fee for maintaining a payment account	MKD 5	50,00

2.2.1.2	monthly fee for maintaining a payment account with basic functions	MKD 32,00	/
* Maintenan	ce of a payment account-0.1% of the moving average of the average monthly pa	id net salary in the countr	y for the previous 12 m.
2.2.1.3	monthly fee for maintaining a payment account with basic functions for user of legal rights	free of charge	/
Transaction	s related to operations with time deposits / loans (payment of annuities / interes	t, deposit of funds) are ex	cluded from the monthl
ebt turnover			
2.2.2	FX PAYMENT ACCOUNT Monthly fee for maintaining a payment account (if there is turnover during		
2.2.2.1	the month)	MKD 50,00	MKD 200,00
2.3	CLOSING AN ACCOUNT	Resident	Non-resident
2.3.1	MKD PAYMENT ACCOUNT	free of charge	free of charge
2.3.2	FX PAYMENT ACCOUNT	free of charge	free of charge
3.	CASH TRANSACTIONS		
3.1	CASH TRANSACTIONS IN MKD		t of fee
		Resident	Non-resident
3.1.1	Deposit cash to own account	free of 0, 15%, min. MKD	charge
3.1.2	Withdraw cash from own account (counter)	30,00	0, 50%, min. MKD
		max. MKD 5.000,00	250,00
3.1.3	Withdraw cash from own account (counter) from payment account with basic functions	free of charge	/
3.1.4	Deposit cash in coins over MKD 1.000,00	5% from the amount	., min. MKD 6.000,00
3.2	CASH TRANSACTIONS IN FX CURRENCY	Amoun	t of fee
3.2	CASH TRANSACTIONS IN FA CORRENCY	Resident	Non-resident
3.2.1	Deposit cash to own account	free of charge	0, 20%, min. MKD 200,00
3.2.2	Withdraw cash from own account	free of charge	0,35%, min. MKD 500,00
3.2.3	Withdraw cash in CHF currency	0,20%, min.	MKD 150,00
3.2.4	Withdraw deposited loro payments over 5 days as well as pensions	free of	
3.2.5	Withdraw deposited loro payment less than 5 days	0.20% min	MKD 150,00
		0,2070, 111111.	2 200,00
3.3	REPLACEMENT OF DAMAGED BANKNOTES- DENARS	5,2070, 111111.	
			he amount
3.3	REPLACEMENT OF DAMAGED BANKNOTES- DENARS		
3.3 3.3.1 4.	REPLACEMENT OF DAMAGED BANKNOTES- DENARS Replacement of damaged banknotes- denars DOMESTIC PAYMENT SERVICES	10% from t Amoun	he amount
3.3 3.3.1 4. 4.1	REPLACEMENT OF DAMAGED BANKNOTES- DENARS Replacement of damaged banknotes- denars DOMESTIC PAYMENT SERVICES NON-CASH PAYMENT SERVICES	10% from t	he amount
3.3 3.3.1 4. 4.1 4.1.1	REPLACEMENT OF DAMAGED BANKNOTES- DENARS Replacement of damaged banknotes- denars DOMESTIC PAYMENT SERVICES NON-CASH PAYMENT SERVICES Internal payment transactions	10% from t Amoun Resident	he amount t of fee Non-resident
3.3 3.3.1 4. 4.1 4.1.1 4.1.1.1	REPLACEMENT OF DAMAGED BANKNOTES- DENARS Replacement of damaged banknotes- denars DOMESTIC PAYMENT SERVICES NON-CASH PAYMENT SERVICES Internal payment transactions Benefitting the bank	10% from t Amoun Resident free of	t of fee Non-resident charge
3.3 3.3.1 4. 4.1 4.1.1	REPLACEMENT OF DAMAGED BANKNOTES- DENARS Replacement of damaged banknotes- denars DOMESTIC PAYMENT SERVICES NON-CASH PAYMENT SERVICES Internal payment transactions Benefitting the bank Benefitting another client of the Bank- consumer	10% from t Amoun Resident	t of fee Non-resident charge
3.3 3.3.1 4. 4.1 4.1.1 4.1.1.1 4.1.1.2	REPLACEMENT OF DAMAGED BANKNOTES- DENARS Replacement of damaged banknotes- denars DOMESTIC PAYMENT SERVICES NON-CASH PAYMENT SERVICES Internal payment transactions Benefitting the bank Benefitting another client of the Bank- consumer 5 internal transactions for Denar payment services (between accounts	Amoun Resident free of MKD	t of fee Non-resident charge
3.3 3.3.1 4. 4.1 4.1.1 4.1.1.1	REPLACEMENT OF DAMAGED BANKNOTES- DENARS Replacement of damaged banknotes- denars DOMESTIC PAYMENT SERVICES NON-CASH PAYMENT SERVICES Internal payment transactions Benefitting the bank Benefitting another client of the Bank- consumer	10% from t Amoun Resident free of	t of fee Non-resident charge
3.3 3.3.1 4. 4.1 4.1.1 4.1.1.1 4.1.1.2	REPLACEMENT OF DAMAGED BANKNOTES- DENARS Replacement of damaged banknotes- denars DOMESTIC PAYMENT SERVICES NON-CASH PAYMENT SERVICES Internal payment transactions Benefitting the bank Benefitting another client of the Bank- consumer 5 internal transactions for Denar payment services (between accounts within the Bank) in a period of one month for a payment account with basic	Amoun Resident free of MKD	t of fee Non-resident charge
3.3 3.3.1 4. 4.1 4.1.1 4.1.1.1 4.1.1.2	REPLACEMENT OF DAMAGED BANKNOTES- DENARS Replacement of damaged banknotes- denars DOMESTIC PAYMENT SERVICES NON-CASH PAYMENT SERVICES Internal payment transactions Benefitting the bank Benefitting another client of the Bank- consumer 5 internal transactions for Denar payment services (between accounts within the Bank) in a period of one month for a payment account with basic functions	Amoun Resident free of MKD	t of fee Non-resident charge
3.3 3.3.1 4. 4.1 4.1.1 4.1.1.1 4.1.1.2 4.1.1.3	REPLACEMENT OF DAMAGED BANKNOTES- DENARS Replacement of damaged banknotes- denars DOMESTIC PAYMENT SERVICES NON-CASH PAYMENT SERVICES Internal payment transactions Benefitting the bank Benefitting another client of the Bank- consumer 5 internal transactions for Denar payment services (between accounts within the Bank) in a period of one month for a payment account with basic functions * other transactions are charged according to the Bank's regular rate	Amoun Resident free of MKD free of charge	t of fee Non-resident charge
3.3 3.3.1 4. 4.1 4.1.1 4.1.1.1 4.1.1.2 4.1.1.3	REPLACEMENT OF DAMAGED BANKNOTES- DENARS Replacement of damaged banknotes- denars DOMESTIC PAYMENT SERVICES NON-CASH PAYMENT SERVICES Internal payment transactions Benefitting the bank Benefitting another client of the Bank- consumer 5 internal transactions for Denar payment services (between accounts within the Bank) in a period of one month for a payment account with basic functions * other transactions are charged according to the Bank's regular rate Payment transactions	Amoun Resident free of MKD free of charge	t of fee Non-resident charge 35,00
3.3 3.3.1 4. 4.1 4.1.1 4.1.1.1 4.1.1.2 4.1.1.3	REPLACEMENT OF DAMAGED BANKNOTES- DENARS Replacement of damaged banknotes- denars DOMESTIC PAYMENT SERVICES NON-CASH PAYMENT SERVICES Internal payment transactions Benefitting the bank Benefitting another client of the Bank- consumer 5 internal transactions for Denar payment services (between accounts within the Bank) in a period of one month for a payment account with basic functions * other transactions are charged according to the Bank's regular rate Payment transactions To KIBS	Amoun Resident free of MKD free of charge	t of fee Non-resident charge 35,00 / 50,00 280,00 0,12%,min. MKD 70,00
3.3 3.3.1 4. 4.1 4.1.1 4.1.1.1 4.1.1.2 4.1.1.3 4.1.2 4.1.2.1 4.1.2.1 4.1.2.1	REPLACEMENT OF DAMAGED BANKNOTES- DENARS Replacement of damaged banknotes- denars DOMESTIC PAYMENT SERVICES NON-CASH PAYMENT SERVICES Internal payment transactions Benefitting the bank Benefitting another client of the Bank- consumer 5 internal transactions for Denar payment services (between accounts within the Bank) in a period of one month for a payment account with basic functions * other transactions are charged according to the Bank's regular rate Payment transactions To KIBS To MIPS Incoming payments	Amoun Resident free of MKD free of charge	t of fee Non-resident charge 35,00 / 50,00 280,00 0,12%,min. MKD
3.3 3.3.1 4. 4.1 4.1.1 4.1.1.2 4.1.1.3 4.1.2.2	REPLACEMENT OF DAMAGED BANKNOTES- DENARS Replacement of damaged banknotes- denars DOMESTIC PAYMENT SERVICES Internal payment transactions Benefitting the bank Benefitting another client of the Bank- consumer 5 internal transactions for Denar payment services (between accounts within the Bank) in a period of one month for a payment account with basic functions * other transactions are charged according to the Bank's regular rate Payment transactions To KIBS To MIPS Incoming payments OTHER DOMESTIC PAYMENT SERVICES	Amoun Resident free of MKD free of charge	t of fee Non-resident charge 35,00 / 50,00 280,00 0,12%,min. MKD 70,00
3.3 3.3.1 4. 4.1 4.1.1 4.1.1.1 4.1.1.2 4.1.1.3 4.1.2 4.1.2.1 4.1.2.1 4.1.3	REPLACEMENT OF DAMAGED BANKNOTES- DENARS Replacement of damaged banknotes- denars DOMESTIC PAYMENT SERVICES Internal payment transactions Benefitting the bank Benefitting another client of the Bank- consumer 5 internal transactions for Denar payment services (between accounts within the Bank) in a period of one month for a payment account with basic functions * other transactions are charged according to the Bank's regular rate Payment transactions To KIBS To MIPS Incoming payments OTHER DOMESTIC PAYMENT SERVICES Enforcing court decisions, enforcement decisions, probate decisions and	Amoun Resident free of MKD free of charge	t of fee Non-resident charge 35,00 / 50,00 280,00 0,12%,min. MKD 70,00 max. MKD 6.000,00
3.3 3.3.1 4. 4.1 4.1.1 4.1.1.1 4.1.1.2 4.1.1.3 4.1.2.1 4.1.2.2 4.1.3 4.2.1	REPLACEMENT OF DAMAGED BANKNOTES- DENARS Replacement of damaged banknotes- denars DOMESTIC PAYMENT SERVICES Internal payment transactions Benefitting the bank Benefitting another client of the Bank- consumer 5 internal transactions for Denar payment services (between accounts within the Bank) in a period of one month for a payment account with basic functions * other transactions are charged according to the Bank's regular rate Payment transactions To KIBS To MIPS Incoming payments OTHER DOMESTIC PAYMENT SERVICES Enforcing court decisions, enforcement decisions, probate decisions and other claim collection orders	Amoun Resident free of MKD free of charge MKD MKD free of charge	t of fee Non-resident charge 35,00 / 50,00 280,00 0,12%,min. MKD 70,00 max. MKD 6.000,00
3.3 3.3.1 4. 4.1 4.1.1 4.1.1.1 4.1.1.2 4.1.1.3 4.1.2.1 4.1.2.2 4.1.3 4.2	REPLACEMENT OF DAMAGED BANKNOTES- DENARS Replacement of damaged banknotes- denars DOMESTIC PAYMENT SERVICES Internal payment transactions Benefitting the bank Benefitting another client of the Bank- consumer 5 internal transactions for Denar payment services (between accounts within the Bank) in a period of one month for a payment account with basic functions * other transactions are charged according to the Bank's regular rate Payment transactions To KIBS To MIPS Incoming payments OTHER DOMESTIC PAYMENT SERVICES Enforcing court decisions, enforcement decisions, probate decisions and other claim collection orders Preparation of interest list when performing court decisions, enforcement decisions, probate decisions and other claim collection orders (physical and	Amoun Resident free of MKD free of charge MKD MKD MKD 1	t of fee Non-resident charge 35,00 / 50,00 280,00 0,12%,min. MKD 70,00 max. MKD 6.000,00
3.3 3.3.1 4. 4.1 4.1.1 4.1.1.2 4.1.1.3 4.1.2.1 4.1.2.2 4.1.2.1 4.1.2.2 4.1.3 4.2.1 4.2.1 4.2.1	REPLACEMENT OF DAMAGED BANKNOTES- DENARS Replacement of damaged banknotes- denars DOMESTIC PAYMENT SERVICES Internal payment transactions Benefitting the bank Benefitting another client of the Bank- consumer 5 internal transactions for Denar payment services (between accounts within the Bank) in a period of one month for a payment account with basic functions * other transactions are charged according to the Bank's regular rate Payment transactions To KIBS To MIPS Incoming payments OTHER DOMESTIC PAYMENT SERVICES Enforcing court decisions, enforcement decisions, probate decisions and other claim collection orders Preparation of interest list when performing court decisions, enforcement decisions, probate decisions and other claim collection orders (physical and legal entities)	Amoun Resident free of MKD free of charge MKD MKD 2 free of charge	t of fee
3.3 3.3.1 4. 4.1 4.1.1 4.1.1.2 4.1.1.3 4.1.2.1 4.1.2.2 4.1.2.1 4.1.2.2 4.1.3	Replacement of damaged banknotes- denars DOMESTIC PAYMENT SERVICES Internal payment transactions Benefitting the bank Benefitting another client of the Bank- consumer 5 internal transactions for Denar payment services (between accounts within the Bank) in a period of one month for a payment account with basic functions * other transactions are charged according to the Bank's regular rate Payment transactions To KIBS To MIPS Incoming payments OTHER DOMESTIC PAYMENT SERVICES Enforcing court decisions, enforcement decisions, probate decisions and other claim collection orders Preparation of interest list when performing court decisions, enforcement decisions, probate decisions and legal entities) Forced collection (blockage) on an MKD payment account	Amoun Resident free of MKD free of charge MKD MKD 2 free of charge MKD 1. MKD 70,00 ден.	t of fee Non-resident Charge 35,00
3.3 3.3.1 4. 4.1 4.1.1 4.1.1.1 4.1.1.2 4.1.1.3 4.1.2.1 4.1.2.2 4.1.3 4.2.2 4.2.1 4.2.2 4.2.3 4.2.4	REPLACEMENT OF DAMAGED BANKNOTES- DENARS Replacement of damaged banknotes- denars DOMESTIC PAYMENT SERVICES Internal payment transactions Benefitting the bank Benefitting another client of the Bank- consumer 5 internal transactions for Denar payment services (between accounts within the Bank) in a period of one month for a payment account with basic functions * other transactions are charged according to the Bank's regular rate Payment transactions To KIBS To MIPS Incoming payments OTHER DOMESTIC PAYMENT SERVICES Enforcing court decisions, enforcement decisions, probate decisions and other claim collection orders Preparation of interest list when performing court decisions, enforcement decisions, probate decisions and other claim collection orders (physical and legal entities) Forced collection (blockage) on an MKD payment account Unblocking an MKD payment account	Amoun Resident free of MKD free of charge MKD 2 free of charge MKD 1. MKD 70,00 ден. MKD 3 MKD 3	t of fee
3.3 3.3.1 4. 4.1 4.1.1 4.1.1.1 4.1.1.2 4.1.1.3 4.1.2.1 4.1.2.2 4.1.2.1 4.1.2.2 4.1.3 4.2.1 4.2.1 4.2.1 4.2.2 4.2.3	Replacement of damaged banknotes- denars DOMESTIC PAYMENT SERVICES Internal payment transactions Benefitting the bank Benefitting another client of the Bank- consumer 5 internal transactions for Denar payment services (between accounts within the Bank) in a period of one month for a payment account with basic functions * other transactions are charged according to the Bank's regular rate Payment transactions To KIBS To MIPS Incoming payments OTHER DOMESTIC PAYMENT SERVICES Enforcing court decisions, enforcement decisions, probate decisions and other claim collection orders Preparation of interest list when performing court decisions, enforcement decisions, probate decisions and legal entities) Forced collection (blockage) on an MKD payment account	Amoun Resident free of MKD free of charge MKD 2 free of charge MKD 1. MKD 70,00 ден. MKD 3 MKD 3	t of fee Non-resident charge 35,00 / 50,00 280,00 0,12%,min. MKD 70,00 max. MKD 6.000,00 200,00 . per interest list

4.2.10 installr 4.2.10 Standin (Intern 4.2.11 Standin 4.2.12 Issuing the dai 4.2.13 Providi Issuing 4.2.14 - up to - over: 4.2.15 Issuing 4.2.16 Copies electron Issuing 4.2.17 4.2.18 Calcula	of copies of daily statements, statements upon request regarding ly balance (current year) ng client data at request of an executor/notary (per ID number) reviews of received decisions for forced collection for own account: 20 decisions per ID number 10 decisions per ID number of a forced collection report (blockade) for one's own account of archived documents from previous years (hard copy and	free of charge MKD 10,00 MKD 15,00 MKD 50,00 MKD 700,00 + VAT - MKD 300,00 - MKD 600,00 MKD 500,00 card MKD 100,00 per document (sheet) Min. MKD 600,00 max.MKD 6.000,00
4.2.10 (Intern 4.2.11 Standin 4.2.12 Issuing the dai 4.2.13 Providi Issuing 4.2.14 - up to - over: 4.2.15 Issuing 4.2.16 Copies electro Issuing 4.2.17 - 4.2.18 Calcula	al) In g order – transfer to accounts in other banks (external) of copies of daily statements, statements upon request regarding ly balance (current year) In g client data at request of an executor/notary (per ID number) reviews of received decisions for forced collection for own account: 20 decisions per ID number of a forced collection report (blockade) for one's own account of archived documents from previous years (hard copy and nic) daily statements: counter	MKD 15,00 MKD 50,00 MKD 700,00 + VAT - MKD 300,00 - MKD 600,00 MKD 500,00 card MKD 100,00 per document (sheet)
4.2.12 Issuing the dai 4.2.13 Providi Issuing 4.2.14 - up to - over 1.4.2.15 Issuing 4.2.16 Copies electron Issuing 4.2.17 - 4.2.18 Calcula	of copies of daily statements, statements upon request regarding ly balance (current year) ng client data at request of an executor/notary (per ID number) reviews of received decisions for forced collection for own account: 20 decisions per ID number decisions per ID number of a forced collection report (blockade) for one's own account of archived documents from previous years (hard copy and nic) daily statements: counter	MKD 50,00 MKD 700,00 + VAT - MKD 300,00 - MKD 600,00 MKD 500,00 card MKD 100,00 per document (sheet)
4.2.12 the dai 4.2.13 Providi Issuing 4.2.14 - up to - over: 4.2.15 Issuing 4.2.16 Copies electro Issuing 4.2.17 - 4.2.18 Calcula	ly balance (current year) Ing client data at request of an executor/notary (per ID number) Ing client data at request of an executor/notary (per ID number) Ing client data at request of an executor/notary (per ID number) Ing client data at request of an executor/notary (per ID number) Ing client data at request of an executor/notary (per ID number) Ing client data at request of an executor/notary (per ID number) Ing client data at request of an executor/notary (per ID number) Ing client data at request of an executor/notary (per ID number) Ing client data at request of an executor/notary (per ID number) Ing client data at request of an executor/notary (per ID number) Ing client data at request of an executor/notary (per ID number) Ing client data at request of an executor/notary (per ID number) Ing client data at request of an executor/notary (per ID number) Ing client data at request of an executor/notary (per ID number) Ing client data at request of an executor/notary (per ID number) Ing client data at request of an executor/notary (per ID number) Ing client data at request of an executor/notary (per ID number) Ing client data at request of an executor/notary (per ID number) Ing client data at request of an executor/notary (per ID number) Ing client data at request of an executor/notary (per ID number) Ing client data at request of an executor/notary (per ID number) Ing client data at request of an executor (per ID number) Ing client data at request of an executor (per ID number) Ing client data at request of an executor (per ID number) Ing client data at request of an executor (per ID number) Ing client data at request of an executor (per ID number) Ing client data at request of an executor (per ID number) Ing client data at request of an executor (per ID number) Ing client data at request of an executor (per ID number) Ing client data at request of an executor (per ID number) Ing client data at request of an executor (per ID number) Ing client data at request of an executor (per ID number) Ing client data a	MKD 700,00 + VAT - MKD 300,00 - MKD 600,00 MKD 500,00 card MKD 100,00 per document (sheet)
4.2.14 - up to - over 3 4.2.15 Issuing 4.2.16 Copies electro 4.2.17 - 4.2.18 Calcula	reviews of received decisions for forced collection for own account: 20 decisions per ID number 20 decisions per ID number of a forced collection report (blockade) for one's own account of archived documents from previous years (hard copy and nic) daily statements: counter	- MKD 300,00 - MKD 600,00 MKD 500,00 card MKD 100,00 per document (sheet)
4.2.14 - up to - over 1 4.2.15 Issuing 4.2.16 Copies electro Issuing 4.2.17 4.2.18 Calcula	20 decisions per ID number 20 decisions per ID number of a forced collection report (blockade) for one's own account of archived documents from previous years (hard copy and nic) daily statements: counter	- MKD 600,00 MKD 500,00 card MKD 100,00 per document (sheet)
4.2.15 Issuing 4.2.16 Copies electro Issuing 4.2.17 - 4.2.18 Calcula	20 decisions per ID number of a forced collection report (blockade) for one's own account of archived documents from previous years (hard copy and nic) daily statements: counter	- MKD 600,00 MKD 500,00 card MKD 100,00 per document (sheet)
4.2.15 Issuing 4.2.16 Copies electro Issuing 4.2.17 - 4.2.18 Calcula	of a forced collection report (blockade) for one's own account of archived documents from previous years (hard copy and nic) daily statements: counter	MKD 500,00 card MKD 100,00 per document (sheet)
4.2.16 Copies electron lssuing 4.2.17 - 4.2.18 Calcula	of archived documents from previous years (hard copy and nic) daily statements: counter	MKD 100,00 per document (sheet)
4.2.17 4.2.18 Calcula	daily statements: counter	Min. MKD 600,00 max.MKD 6.000,00
4.2.17 - 4.2.18 Calcula	counter	
	e-iiiaii	free of charge
		NAKD 200 00 + MAT
4.2.19 Withda	tion of interest upon client's request	MKD 200,00 + VAT Per interest list per one main debt
4.2.19 1 001111111	owing normant order from VIDS	
	awing payment order from KIBS	MKD 200,00
	ners who do not have an account in the Bank	
4.3.1 settling	ts from consumers to the Bank's accounts or to clients' accounts for payables in the Bank	free of charge
4.3.2 Deposi	ts from consumers to payment accounts to other customers of the	MKD 50,00 per order
4.3.3 Deposi	ts from consumers to payment accounts in other banks through KIBS	0,5%, min. MKD 100,00
4.3.4 Deposi	ts from consumers to payment accounts in other banks through	0,5%, min. MKD 300,00
4.4 SMS SI	RVICE	
		min. MKD 2,00 per transaction,
4.4.1 Fee for	SMS service	max. MKD 40,00 per month
4.5 PACKA	GES FOR CONSUMERS	
Basic	пакет:	MKD 100,00
-	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	
		NAKO 125 00
Comf	ort пакет:	MKD 125,00
=	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	
	ort Plus пакет:	MKD 210,00
Comf		
Comf	Monthly maintenance of a payment account	
Comf	Monthly maintenance of a payment account Maintenance of Visa classic debit card	
Comf	Monthly maintenance of a payment account	
Comf	Monthly maintenance of a payment account Maintenance of Visa classic debit card	
Comf	Monthly maintenance of a payment account Maintenance of Visa classic debit card Web banking and Mobile banking with the possibility of payment	
Comf	Monthly maintenance of a payment account Maintenance of Visa classic debit card Web banking and Mobile banking with the possibility of payment SMS service	
- - - -	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	
- - - -	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 BankHome Oryx Assistance Extra	
5. WEB B	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 BankHome Oryx Assistance Extra	MKD 10,00

5.1.3	Payment transactions to MIPS	MKD 1	120.00
3.2.0	- Ayment danaged on the c	Resident	Non-resident
5.1.4	One-time fee for using the web and mobile services with possibility for payments	MKD 750,00	MKD 1.500,00
5.1.5	One-time fee for using the web banking with possibility for payment (M-token)	MKD 350,00	MKD 700,00
5.1.6	One-time fee for using the mobile banking service with possibility for payment	MKD 400,00	MKD 800,00
5.1.7	Web banking without possibility for payments	free of	charge
5.1.8	Mobile banking without possibility for payments	free of	
5.1.9	Monthly fee for using web/mobile banking with possibility for payments ¹	MKD 60,00	MKD 120,00
5.1.10	Monthly fee for using web banking with possibility for payments	MKD 30,00	MKD 60,00
5.1.11	Monthly fee for using mobile banking with possibility for payments	MKD 30,00	MKD 60,00
5.1.12	Reissuance of KIBS digital certificate due to loss	MKD 500,	00 + VAT
* Online use	of services related to a payment account with basic functions in denars - free of	charge.	
*Online use o	of services related to a payment account with basic functions in denars, users of	legal rights - free of charge	
5.3	KIBS DIGITAL CERTIFICATES		
5.3.1	First issuance of Verba Sign PKI Token		
5.3.1.1	1 year	MKD 3.	099,00
5.3.1.2	2 years	MKD 4.	299,00
5.3.2	First issuance of Verba Sign Pro PKI Token		
5.3.2.1	1 year	MKD 3.	599,00
5.3.2.2	2 years	MKD 4.	799,00
5.3.3	Next issuance of Verba Sign PKI Token (renewal)		
5.3.3.1	1 year	MKD 1.	799,00
5.3.3.2	2 years	MKD 2	899,00
5.3.4	Next issuance of Verba Sign Pro PKI Token (renewal)		
5.3.4.1	1 year	MKD 1.	
5.3.4.2	2 years	MKD 3.	
5.3.5	Unblocking of KIBS digital certificate	MKD 3	
5.3.6	Cancellation of KIBS digital certificate	MKD 5	00,00
6.	INTERNATIONAL PLAYMENT SERVICES		
6.1	LORO COLLECTION ORDERS	Amoun Resident	t of fee Non-resident
6.1.1	Loro collections from the country and abroad	0,1%, min. MKD 350,00 max. MKD 15.000,00	0,5%,min. MKD 800,00 max. MKD 15.000,00
6.3	NOSTRO DAVMENT ORDERS	Amoun	t of fee
6.2	NOSTRO PAYMENT ORDERS	Resident	Non-resident
6.2.1.1	abroad for currency EUR and USD	0,3%, min. MKD 700,0	
6.2.1.2	abroad for other currencies	0,5%, min. MKD 1.500,0	00 max. MKD 30.000,00
6.2.2	in the country	0,3%, min. MKD 600,00	
6.2.2 6.2.3	in the country to clients of the bank	0.15%, min. MKD 500,0	0 max. MKD 30.000,00
	,		0 max. MKD 30.000,00 t of fee Non-resident
6.2.3	to clients of the bank	0.15%, min. MKD 500,0 Amoun	0 max. MKD 30.000,00 t of fee
6.2.3 6.3	to clients of the bank OTHER INTERNATIONAL PAYMENT SERVICES	0.15%, min. MKD 500,0 Amount Resident / MKD 1.	0 max. MKD 30.000,00 t of fee Non-resident 0,5%, mean exchange rate min. 600,00 000,00
6.2.3 6.3 6.3.1	to clients of the bank OTHER INTERNATIONAL PAYMENT SERVICES Conversion (only for non-residents)	0.15%, min. MKD 500,0 Amount Resident	0 max. MKD 30.000,00 t of fee Non-resident 0,5%, mean exchange rate min. 600,00 000,00 1. 1.200,00
6.2.3 6.3 6.3.1 6.3.2	to clients of the bank OTHER INTERNATIONAL PAYMENT SERVICES Conversion (only for non-residents) Amendments of payment orders	0.15%, min. MKD 500,0 Amount Resident / MKD 1. 0,20%, mir.	0 max. MKD 30.000,00 t of fee Non-resident 0,5%, mean exchange rate min. 600,00 000,00 1. 1.200,00 0 (in advance)
6.2.3 6.3 6.3.1 6.3.2 6.3.3	to clients of the bank OTHER INTERNATIONAL PAYMENT SERVICES Conversion (only for non-residents) Amendments of payment orders Charge for nostro payment order with option "OUR"	0.15%, min. MKD 500,0 Amount Resident / MKD 1. 0,20%, min max. 5.000,00	0 max. MKD 30.000,00 t of fee Non-resident 0,5%, mean exchange rate min. 600,00 000,00 1. 1.200,00 0 (in advance)
6.2.3 6.3 6.3.1 6.3.2 6.3.3 6.3.4	to clients of the bank OTHER INTERNATIONAL PAYMENT SERVICES Conversion (only for non-residents) Amendments of payment orders Charge for nostro payment order with option "OUR" Payment transactions to USA without BIC code	0.15%, min. MKD 500,0 Amount Resident / MKD 1. 0,20%, min max. 5.000,00	0 max. MKD 30.000,00 t of fee Non-resident 0,5%, mean exchange rate min. 600,00 000,00 1. 1.200,00 0 (in advance)
6.2.3 6.3 6.3.1 6.3.2 6.3.3 6.3.4	to clients of the bank OTHER INTERNATIONAL PAYMENT SERVICES Conversion (only for non-residents) Amendments of payment orders Charge for nostro payment order with option "OUR" Payment transactions to USA without BIC code FAST MONEY TRANSFER – MONEY GRAM*	0.15%, min. MKD 500,0 Amount Resident / MKD 1. 0,20%, min max. 5.000,00 MKD 1.	0 max. MKD 30.000,00 t of fee Non-resident 0,5%, mean exchange rate min. 600,00 000,00 1. 1.200,00 0 (in advance) 000,00
6.2.3 6.3 6.3.1 6.3.2 6.3.3 6.3.4	to clients of the bank OTHER INTERNATIONAL PAYMENT SERVICES Conversion (only for non-residents) Amendments of payment orders Charge for nostro payment order with option "OUR" Payment transactions to USA without BIC code FAST MONEY TRANSFER – MONEY GRAM* From	0.15%, min. MKD 500,0 Amount Resident / MKD 1. 0,20%, min max. 5.000,00 MKD 1.	0 max. MKD 30.000,00 t of fee Non-resident 0,5%, mean exchange rate min. 600,00 000,00 1.200,00 0 (in advance) 000,00
6.2.3 6.3 6.3.1 6.3.2 6.3.3 6.3.4	to clients of the bank OTHER INTERNATIONAL PAYMENT SERVICES Conversion (only for non-residents) Amendments of payment orders Charge for nostro payment order with option "OUR" Payment transactions to USA without BIC code FAST MONEY TRANSFER – MONEY GRAM* From € 0,01	0.15%, min. MKD 500,0 Amount Resident / MKD 1. 0,20%, min max. 5.000,00 MKD 1. To € 100,00	0 max. MKD 30.000,00 t of fee Non-resident 0,5%, mean exchange rate min. 600,00 000,00 1. 1.200,00 0 (in advance) 000,00 Fee** € 6,50
6.2.3 6.3 6.3.1 6.3.2 6.3.3 6.3.4	to clients of the bank OTHER INTERNATIONAL PAYMENT SERVICES Conversion (only for non-residents) Amendments of payment orders Charge for nostro payment order with option "OUR" Payment transactions to USA without BIC code FAST MONEY TRANSFER – MONEY GRAM* From € 0,01 € 100,01	0.15%, min. MKD 500,0 Amount Resident / MKD 1. 0,20%, min max. 5.000,00 MKD 1. To € 100,00 € 200,00	0 max. MKD 30.000,00 t of fee Non-resident 0,5%, mean exchange rate min. 600,00 000,00 1. 1.200,00 0 (in advance) 000,00 Fee** € 6,50 € 9,00 € 11,00 € 12,50
6.2.3 6.3 6.3.1 6.3.2 6.3.3 6.3.4	to clients of the bank OTHER INTERNATIONAL PAYMENT SERVICES Conversion (only for non-residents) Amendments of payment orders Charge for nostro payment order with option "OUR" Payment transactions to USA without BIC code FAST MONEY TRANSFER – MONEY GRAM* From € 0,01 € 100,01 € 200,01	0.15%, min. MKD 500,0 Amount Resident / MKD 1. 0,20%, min max. 5.000,00 MKD 1. To € 100,00 € 200,00 € 300,00	0 max. MKD 30.000,00 t of fee Non-resident 0,5%, mean exchange rate min. 600,00 000,00 1. 1.200,00 0 (in advance) 000,00 Fee** € 6,50 € 9,00 € 11,00

 $^{^{1}}$ 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.

	€ 1.000,01	€ 1.500,00	€ 25,50
	€ 1.500,01	€ 2.000,00	€ 30,00
	€ 2.000,01	€ 2.500,00	€ 37,00
	From	То	Fee**
	€ 0,01	€ 100,00	€ 5,00
7.2***	€ 100,01	€ 200,00	€ 9,00
7.2	€ 200,01	€ 300,00	€ 11,50
	€ 300,01	€ 500,00	€ 13,00
	€ 500,01	€ 2.500,00	€ 20,00

^{*} Deposits based on fast money transfer cannot exceed the amount of EUR 2,500 per month per individual cconsumer and withdrawals based on fast money transfer cannot exceed the amount of EUR/USD 5,000 per day per individual cconsumer.

^{***} The fees from point 7.2 are valid from 11.02.2020 and are valid only when sending to the following countries: Serbia, Slovenia, Croatia, Bosnia and Herzegovina, Kosovo, Albania, Romania, Bulgaria and Montenegro.

8.	CREDIT ARRANGEMENTS FOR CONSUMERS	
8.1	FEE FOR APPLICATION REVIEWING AND PROCESSING (HANDLING CHARGES)	
8.1.1	Non-purpose consumer loans	MKD 600 00 single nayment
8.1.2	Purpose consumer loans*	MKD 600,00 single payment
8.1.3	Consumer loans with cash collateral	MKD 300,00 single payment
8.1.4	Non-purpose consumer loans EASY	MKD 500,00 single payment
8.1.5	Housing and mortgage loans	MKD 800,00 single payment
8.1.6	Banking guarantee for consumers	MKD 800,00 single payment
8.1.7	Fee for online application	MKD 200,00 single payment

^{*}No fee considering and processing an application (manipulative costs) shall be charged for all the products from the group of purpose consumer loans which will be sold by the alternative channels of the Bank

8.2	LOAN ADMINISTRATION FEE	
8.2.1	Non-purpose consumer unsecured loans	2%, max. MKD 2.000,00
0.2.1	Non-purpose consumer unsecured loans Easy	1.5%, max. MKD 1.000,00
8.2.2	Purpose consumer loans	
8.2.3	Housing and mortgage loans	from 1,00% to 2,00% from the approved account in a single payment
8.2.4	Banking guarantee for consumers	2,00% from the approved account in a single payment, min. MKD 3.000,00
8.2.5	Loan restructuring	free of charge
8.2.6	Fee for urgent processing of a consumer loan with a deposit	1,00% from the approved account in a singl payment
8.3	LOAN PREPAYMENT FEE	
8.3.1	Non-purpose consumer unsecured loans	00/ 50 the manaid second
8.3.2	Purpose consumer loans	0% on the prepaid amount
8.3.3	Consumer mortrogo logos	0% on the prepaid amount, if the repayment with own funds
8.3.3	Consumer mortgage loans	3% on the prepaid amount, if the loan is refinanced
0.2.4	Hausing lane	0% on the prepaid amount, if the repayment with own funds
8.3.4	Housing loans	5% on the prepaid amount, if the loan is refinanced
8.3.5	Subsidized housing loan	0% on the prepaid amount, if the repayment with own funds
8.4	OTHER COMMISSIONS/FEES	
8.4.1	Preparation of amortization plan at client's request	MKD 200,00 per amortization plan
8.4.2	Statement for debt per credit, credit card or overdraft	free of charge
8.4.3	Confirmation for closed credit exposure (loan, credit card or overdraft)	free of charge
8.4.4	Consent for registering next rang mortgage	MKD 1.200,00
8.4.5	Statement for releasing mortgage and pledge	MKD 1.000,00
8.4.6	Fee for processing a credit request for changing credit conditions (interest rates) for housing and mortgage loans at client's request (before	1% from the outstanding balance, single payment, max. MKD 100.000,00 for change interest rate from fixed/variable period to ne fixed loan repayment period
	implementing the approved request)	0,5% from the outstanding balance, single payment, max. MKD 50.000,00 for change contents in a variable loan repayment per
8.4.7	Fee for sending warning letters for delay to customers (per loan account)	1- 30 days free of charge

^{**} The fee for the fast money transfer service shall be charged exclusively in MKD

			1
		30 - 59 day	
		60-90 day	s free of charge
		над 90 day	s free of charge
8.4.8	Request for changing the limit of overdraft	MKI	200,00
9.	PAYMENT CARDS		
9.1	CREDIT CARDS- AMERICAN EXPRESS		
9.1.1	Main card membership fee		
9.1.1.1	AMEX Green	MKD 1 5	00,00 yearly
J.1.1.1	Membership fee for the main card and all additional card for the first year	WIND 1.5	oo,oo yeariy
9.1.1.1	 and for each following year for funds spend in trade and repaid: For approved credit limit < MKD 30.000,00 and annual turnover (funds spent and repaid 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 (funds spent and repaid in trade in the country and abroad, including internet transactions) of min. MKD 70.000,00 For approved credit limit > MKD 60.000,00 and annual turnover (funds spent and repaid in trade in the country and abroad, including internet transactions) of min. MKD 90.000,00 	free (of charge
9.1.1.2	AMEX Gold	MKD 2.5	00,00 yearly
9.1.2	Membership fee for first/second add-on card		. , . ,
9.1.2.1	AMEX Green	MKD 75	50,00 yearly
9.1.2.2	AMEX Gold		50,00 yearly
9.1.2.2	Cash withdrawals from ATMs of Silk Road Bank AD Skopje	+	. MKD 200,00
9.1.4	Cash withdrawals from ATMs of other domestic banks		i. MKD 200,00
9.1.5	Cash withdrawals from ATMs abroad		. MKD 250,00
9.1.5		3% OF ITHE	I. IVIKD 250,00
9.1.6	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 mi	n. MKD 300,00
9.1.7	Card payment	free	of charge
9.1.8	Re-issuance of lost, stolen, damaged card		500,00
9.1.9	Re-issuance of PIN code		200,00
9.1.10	Confirmation for closed AMEX card (upon clients' request)		of charge
9.1.11	Warning fee for overdue and unpaid credit card debt over 30 days		of charge
	Reminder fee for 1-29 days late payment		
9.1.12	Cost for submitting monthly reports for AMEX credit cards by mail	MK	D 30,00
	Cost for submitting monthly reports for AMEX credit cards by e-mail	free	of charge
9.1.13	Request for change of credit limit	MKI	300,00
9.1. 14	Immediate credit card payment. Possibility to use funds in trade / ATM immediately after the payment (regularly after 19:00)	MKI) 150,00
9.1.15	Card unblocking	NAVI	200,00
	Card disposing Card / Credit account statement at the request of the client (for previous		•
9.1.16	period)	MKI	150,00
9.1.17	Request for issuance of a new card before the expiration date	MKL	150,00
9.1.18	Credit card closing request (upon clients' request)		of charge
9.1. 19	Cancellation of an issued card (2 months before the contract expires)		of charge
9.1.20	False transaction dispute		2.000,00
9.1.21	Membership fee for two credit cards (AMEX and Visa)	MKD 1.500	,00- single payment; monthly installments;
9.2	CREDIT CARDS- VISA Classic		
9.2.1	Main card membership fee		
9.2.1.1	Visa Classic credit card	Main card	Add-on card
3.2.1.1			
9.2.1.2	Annual membership fee- single payment (salary recipients in SRB, retirees) Annual membership fee in 12 installments (salary recipients in SRB, retirees)	МКD 800,00 МКD 900.00 ден (МКD 75,00 monthly)	MKD 400,00 MKD 600,00 (MKD 50,0 monthly)
	Annual membership fee- single payment (non-salary recipients in SRB)	MKD 1.200,00	MKD 720,00

	Annual membership fee in 12 installments (non-salary recipients in SRB,)	MKD 1.440,00 (MKD 120,00 monthly)	MKD 900,00 (75,00 дег monthly)
9.2.3	Cash withdrawals from ATMs of Silk Road Bank AD Skopje	3% or mi	n. MKD 250,00
9.2.4	Cash withdrawals from ATMs of other domestic banks	3% or mi	n. MKD 250,00
9.2.5	Cash withdrawals from ATMs abroad	3,5% or m	in. MKD 300,00
9.2.6	Cash withdrawal from a credit card at a branch office / transfer of cash from a credit card to a customer's payment account	i i	n. MKD 200,00
9.2.7	Card payment	free	of charge
9.2.8	Re-issuance of lost, stolen, damaged card	MK	D 500,00
9.2.9	Re-issuance of PIN code	MK	D 200,00
9.2.10	Confirmation for closed VISA card (upon clients' request)	free	of charge
9.2.11	Warning fee for overdue and unpaid credit card debt over 30 days Reminder fee for 1-29 days late payment	free	of charge
9.2.12	Cost for submitting monthly reports for Visa Classic credit cards by mail	30	,00 ден.
	Cost for submitting monthly reports for Visa Classic credit cards by e-mail	free	of charge
9.2.13	Request for change of credit limit	MK	D 200,00
9.2.14	Card unblocking	MK	D 200,00
9.2.15	Card / Credit account statement at the request of the client (for previous period)	МК	D 200,00
9.2.16	Credit card closing request (upon clients' request)	free	of charge
9.2.17	Cancellation of an issued card (2 months before the contract expires)	free	of charge
9.2.18	False transaction dispute		2.000,00
9.2.19	Membership fee for two credit cards (AMEX and Visa)		0,00- single payment; 2 monthly installments;
9.3	DEBIT CARDS (VISA AND AMERICAN EXPRESS)		
9.3.1	Basic card membership fee: - VISA (maintenance and servicing) - AMEX - VISA debit linked to a resident foreign exchange account (maintenance and servicing) - VISA debit linked to a non-resident foreign exchange account	- MKD 200,00 - free of charg - EUR 25 year - EUR 100 yea	ge ly
	Basic card membership fee: - VISA (maintenance and servicing) - AMEX - VISA debit linked to a resident foreign exchange account (maintenance and servicing)	- free of charg	ge ly arly ge
9.3.1	Basic card membership fee: - VISA (maintenance and servicing) - AMEX - VISA debit linked to a resident foreign exchange account (maintenance and servicing) - VISA debit linked to a non-resident foreign exchange account (maintenance and servicing) Cash withdrawals from ATMs of Silk Road Bank AD Skopje: - Debit cards linked to an account in MKD	- free of charg - EUR 25 year - EUR 100 year - free of charg	ge arly ge 50,00 50,00
9.3.1	Basic card membership fee: - VISA (maintenance and servicing) - AMEX - VISA debit linked to a resident foreign exchange account (maintenance and servicing) - VISA debit linked to a non-resident foreign exchange account (maintenance and servicing) Cash withdrawals from ATMs of Silk Road Bank AD Skopje: - Debit cards linked to an account in MKD - Debit cards linked to an account in EUR Cash withdrawals from ATMs of other domestic banks: - VISA debit linked to an account in MKD - VISA debit cards linked to an account in EUR	- free of charger - EUR 25 year - EUR 100 year - free of charger - 2%+ MKD 2 - 3% + MKD 2 - 3% + MKD 2 - free at NLB and the second - Tree at NLB and the second - State - Sta	ge arly ge 50,00 50,00
9.3.1 9.3.2 9.3.3	Basic card membership fee: - VISA (maintenance and servicing) - AMEX - VISA debit linked to a resident foreign exchange account (maintenance and servicing) - VISA debit linked to a non-resident foreign exchange account (maintenance and servicing) Cash withdrawals from ATMs of Silk Road Bank AD Skopje: - Debit cards linked to an account in MKD - Debit cards linked to an account in EUR Cash withdrawals from ATMs of other domestic banks: - VISA debit linked to an account in MKD - VISA debit cards linked to an account in EUR - AMEX	- free of charger - EUR 25 year - EUR 100 year - free of charger - 2%+ MKD 2 - 3% + MKD 2 - free at NLB 4 - 3%+ N	ge arly ge 50,00 50,00 ATMs
9.3.1 9.3.2 9.3.3	Basic card membership fee: - VISA (maintenance and servicing) - AMEX - VISA debit linked to a resident foreign exchange account (maintenance and servicing) - VISA debit linked to a non-resident foreign exchange account (maintenance and servicing) Cash withdrawals from ATMs of Silk Road Bank AD Skopje: - Debit cards linked to an account in MKD - Debit cards linked to an account in EUR Cash withdrawals from ATMs of other domestic banks: - VISA debit linked to an account in MKD - VISA debit cards linked to an account in EUR - AMEX Cash withdrawals from ATMs abroad	- free of charge - EUR 25 year - EUR 100 year - free of charge - 2%+ MKD 2 - 3% + MKD 2 - 3% + MKD 2 - free at NLB 3 - 3%+ N - 3%+ N	ge arly ge 50,00 50,00 ATMs
9.3.1 9.3.2 9.3.3 9.3.4 9.3.5 9.3.6 9.3.7	Basic card membership fee: - VISA (maintenance and servicing) - AMEX - VISA debit linked to a resident foreign exchange account (maintenance and servicing) - VISA debit linked to a non-resident foreign exchange account (maintenance and servicing) Cash withdrawals from ATMs of Silk Road Bank AD Skopje: - Debit cards linked to an account in MKD - Debit cards linked to an account in EUR Cash withdrawals from ATMs of other domestic banks: - VISA debit linked to an account in MKD - VISA debit cards linked to an account in EUR - AMEX Cash withdrawals from ATMs abroad Cash withdrawals at the counters of other banks in the country Cash withdrawals at the counters of other banks abroad Re-issuance of lost, stolen, damaged/changed data, card: - VISA - AMEX	- free of charge - EUR 25 year - EUR 100 year - free of charge - 2%+ MKD 2 - 3% + MKD 2 - 3% + MKD 2 - free at NLB 3 - 3%+ N - 3%+ N	ge erly ge 50,00 50,00 50,00 ATMs MKD 250,00 MKD 250,00
9.3.1 9.3.2 9.3.3 9.3.4 9.3.5 9.3.6	Basic card membership fee: - VISA (maintenance and servicing) - AMEX - VISA debit linked to a resident foreign exchange account (maintenance and servicing) - VISA debit linked to a non-resident foreign exchange account (maintenance and servicing) Cash withdrawals from ATMs of Silk Road Bank AD Skopje: - Debit cards linked to an account in MKD - Debit cards linked to an account in EUR Cash withdrawals from ATMs of other domestic banks: - VISA debit linked to an account in MKD - VISA debit cards linked to an account in EUR - AMEX Cash withdrawals from ATMs abroad Cash withdrawals at the counters of other banks in the country Cash withdrawals at the counters of other banks abroad Re-issuance of lost, stolen, damaged/changed data, card: - VISA	- free of charge - EUR 25 year - EUR 100 year - Free of charge - 2%+ MKD 2 - 3% + MKD 2 - 3% + MKD 2 - free at NLB - 3%+ N - 3%+ N - 3%+ N - MKD 300,000 - MKD 500,000 - MKD 500,000	ge erly ge 50,00 50,00 50,00 ATMs MKD 250,00 MKD 250,00
9.3.1 9.3.2 9.3.3 9.3.4 9.3.5 9.3.6 9.3.7	Basic card membership fee: - VISA (maintenance and servicing) - AMEX - VISA debit linked to a resident foreign exchange account (maintenance and servicing) - VISA debit linked to a non-resident foreign exchange account (maintenance and servicing) Cash withdrawals from ATMs of Silk Road Bank AD Skopje: - Debit cards linked to an account in MKD - Debit cards linked to an account in EUR Cash withdrawals from ATMs of other domestic banks: - VISA debit linked to an account in MKD - VISA debit cards linked to an account in EUR - AMEX Cash withdrawals from ATMs abroad Cash withdrawals at the counters of other banks in the country Cash withdrawals at the counters of other banks abroad Re-issuance of lost, stolen, damaged/changed data, card: - VISA - AMEX	- free of charge - EUR 25 year - EUR 100 year - Free of charge - 2%+ MKD 2 - 3% + MKD 2 - 3% + MKD 2 - free at NLB / 3%+ N - 3%+ N - 3%+ N - MKD 300,00 - MKD 500,00 - MKD 500	ge arly ge 50,00 50,00 ATMs MKD 250,00 MKD 250,00
9.3.1 9.3.2 9.3.3 9.3.4 9.3.5 9.3.6 9.3.7 9.3.8 9.3.9 9.3.10	Basic card membership fee: - VISA (maintenance and servicing) - AMEX - VISA debit linked to a resident foreign exchange account (maintenance and servicing) - VISA debit linked to a non-resident foreign exchange account (maintenance and servicing) - VISA debit linked to a non-resident foreign exchange account (maintenance and servicing) - Debit cards linked to an account in MKD - Debit cards linked to an account in EUR - Cash withdrawals from ATMs of other domestic banks: - VISA debit linked to an account in MKD - VISA debit cards linked to an account in EUR - AMEX - Cash withdrawals from ATMs abroad - Cash withdrawals at the counters of other banks in the country - VISA withdrawals at the counters of other banks abroad - VISA - AMEX - Re-issuance of lost, stolen, damaged/changed data, card: - VISA - AMEX - AMEX - Re-issuance of PIN code - Change of daily limits on debit cards - False transaction dispute	- free of charge - EUR 25 year - EUR 100 year - free of charge - 2%+ MKD 2 - 3% + MKD 2 - 3% + MKD 2 - free at NLB / 3%+ N - 3%+ N - 3%+ N - MKD 300,000 - MKD 500,000 - M	ge erly ge 50,00 50,00 50,00 ATMs MKD 250,00 MKD 250,00 D 200,00 D 200,00 D 200,00
9.3.1 9.3.2 9.3.3 9.3.4 9.3.5 9.3.6 9.3.7 9.3.8 9.3.9	Basic card membership fee: - VISA (maintenance and servicing) - AMEX - VISA debit linked to a resident foreign exchange account (maintenance and servicing) - VISA debit linked to a non-resident foreign exchange account (maintenance and servicing) - VISA debit linked to a non-resident foreign exchange account (maintenance and servicing) - Cash withdrawals from ATMs of Silk Road Bank AD Skopje: - Debit cards linked to an account in MKD - Debit cards linked to an account in EUR - Cash withdrawals from ATMs of other domestic banks: - VISA debit linked to an account in MKD - VISA debit cards linked to an account in EUR - AMEX - AMEX - Cash withdrawals from ATMs abroad - Cash withdrawals at the counters of other banks in the country - VISA - AMEX - Re-issuance of lost, stolen, damaged/changed data, card: - VISA - AMEX - AMEX - Re-issuance of PIN code - Change of daily limits on debit cards	- free of charge - EUR 25 year - EUR 100 year - free of charge - 2%+ MKD 2 - 3% + MKD 2 - 3% + MKD 2 - free at NLB / 3%+ M - 3%+ M - MKD 300,00 - MKD 500,00 - MKD 500,00 - MKD	ge arly ge 50,00 50,00 50,00 ATMs MKD 250,00 MKD 250,00 MKD 250,00 D 200,00 D 200,00

9.3.14	Fee for issuance a main card (Visa / Amex) for non-salary/pension recipients at Silk Road Bank AD Skopje (except for students and recipients of social assistance)	MKD 200,00
9.3.15	Visa / Amex Debit Card Closing Fee	free of charge
9.3.16	Immediate issuance of a Visa card (24 hours)	MKD 500,00
9.3.17	Fee for processing POS transactions with a Visa Debit Card linked to a foreign currency account - Residents - non-residents	1% from the amount of the transactions 2% from the amount of the transactions
* Issuance of	Wise Classic and American Eugrass Daint debit and linked to a neumant accoun	st with basis functions in donors, for registration

^{*} Issuance of a Visa Classic and American Express Point debit card linked to a payment account with basic functions in denars, for registration fee and annual membership fee - free of charge.

^{*} Issuance of a Visa Classic and American Express Point debit card connected to a payment account with basic functions in denars, users of legal rights, for registration fee and annual membership fee - free of charge.

9.4	VISA CONSUMER CARDS		nt of fee
3. 4	VISA CONSOIVIER CARDS	Resident	Non-resident
	Card issuance fee		-
9.4.1	for amounts from EUR 100,00 – EUR 1.000,00		EUR 50,00
3.4.1	for amounts from EUR 1.001,00 – EUR 5.000,00	free of charge	EUR 100,00
	for amounts from EUR 5.001,00 – EUR 9.000,00		EUR 200,00
	Basic card membership fee:		
9.4.2			
3.4.2	- cards linked to an account in MKD	MKD 150,00 yearly	EUR 100,00 yearly
	- cards linked to an account in EUR	EUR25,00 yearly	
9.4.3	Replenishment cost	free of charge	2,5% from the amou
	Cash withdrawals from ATMs of Silk Road Bank AD Skopje :		
9.4.4	- cards linked to an account in MKD	free of charge	2,5%, min. EUR 5,00
	- cards linked to an account in EUR	2%+ MKD 250,00	
	Cash withdrawals from ATMs of other domestic banks :		
9.4.5	- cards linked to an account in MKD	3% + MKD 250,00	5%, min. EUR 10,00
	- cards linked to an account in EUR	3% + MKD 250,00	
	Cash withdrawals from ATMs abroad :	20/ 14/5 252 22	50/ 500
9.4.6	- cards linked to an account in MKD	3% + MKD 250,00	5% мин. EUR 10,00
	- cards linked to an account in EUR	3% + MKD 250,00	
	Fee for processing POS transactions :		
0.47		fue a of abound	2% from the amour
9.4.7	- cards linked to an account in MKD	free of charge -1% from the amount	of the transaction
	- cards linked to an account in EUR	of the transaction	
9.4.8	Re-issuance of lost, stolen, damaged/changed data, card		300,00
9.4.9	Re-issuance of PIN code		200,00
9.4.10	Change of daily limits		200,00
		WIND	200,00
9.4.11	False transaction dispute	MKD 2	2.000,00
9.4.12	Fee for urgent production of card/PIN		500,00
			·
9.5	CO-BRANDED VISA CARDS SN		
	Card issuance fee	MKD 1	490,00
9.5.1			
9.5.2	Cash withdrawals from ATMs of Silk Road Bank AD Skopje	2% min. N	1KD 150,00
	Cash withdrawals from ATMs of other domestic banks	2% min N	ИKD 200,00
9.5.3		<u> </u>	<u>, </u>
9.5.4	Cash withdrawals from ATMs abroad	3% min. N	1KD 120,00
9.5.5	POS terminal fee	free of	charge
0.5.6			
9.5.6	Re-issuance of lost, stolen, damaged/changed data, card		.490,00
9.5.7	Pin Code Reprint/Reissuance		490,00
9.5.8	Change of daily limits		charge
9.5.9	False transaction dispute		800,00
9.5.10	Card unblocking	MKD	490,00
9.5.11	Request for issuance of a new card before expiration	MKD	490,00
9.5.12	Submission of card upon client request	MKD	490,00
9.5.13	Submission of transaction balance extract upon client request	MKD	490,00.
	Copies of other documents related to the card/contract		490,00
9.5.14			

9.6.1 Card issuance fee MXD 1.500,00 9.6.2 Cash withdrawals from ATMs of Silk Road Bank AD Skopje 3% min. MKD 300,00 9.6.3 Cash withdrawals from ATMs of other domestic banks 4%, min. MKD 300,00 9.6.4 Cash withdrawals from ATMs abroad 4% min. MKD 300,00 9.6.5 POS terminal fee free of charge 9.6.6 Cash withdrawals at the counters of the Bank 3% min. MKD 300,00 9.6.7 Re-issuance of lost, stolen, damaged/changed data, card MKD 1.500,00 9.6.8 Pin Code Reprint/Reissuance MKD 300,00 9.6.9 Change of daily limits free of charge MKD 1.500,00 9.6.9 Change of daily limits free of charge MKD 1.500,00 9.6.10 False transaction dispute for domestic transactions/internal transactions MKD 1.300,00/EUR 100,00 9.6.11 Card unblocking MKD 600,00 9.6.12 Request for issuance of a new card before expiration MKD 1.500,00 9.6.13 Submission of crard upon client request MKD 500,00 9.6.14 Submission of crard upon client request MKD 500,00 9.6.15 Copies of other documents related to the card/contract MKD 600,00 10. TRANSACTIONS WITH SECURITIES 10.1 TRANSACTIONS WITH SECURITIES 11.1 RENT OF SAFE DEPOSIT BOXES FOR RESIDENTS 11.1.1 RENT OF SAFE DEPOSIT BOXES FOR RESIDENTS 11.1.1 RENT OF SAFE DEPOSIT BOXES FOR RESIDENTS 11.1.1 Rent Of SAFE DEPOSIT BOXES FOR RESIDENTS 11.1.2 Inselium with dimensions 7,300,25,50661,10 MKD 9.500,00 yearly + VAT 11.2 Service for filling in ND forms for which the client will report to NBRSM himself 12.1 Service for filling in ND forms for which the client will report to NBRSM himself 12.2 Issuance of various cconfirmations at the request of the client and/or verification of data 12.3 Replacement of safe lock 13. TRANSITIONAL AND RINAL PROVISIONS 14. TRANSITIONAL AND RINAL PROVISIONS 15. Issuance of own report by the Macedonian Credit Bureau 16. Submission of consideration of correct sadditional amount of commission for reviewing ican application, for consultations, analyses, experting, exhaustions and real fees related to the credit arrangement and collegical assessment. If calcidating i	9.6	CO-BRANDED VISA CARDS BS	
Cash withdrawals from ATMs of other domestic banks 4%, min. MKD 300,00 9.6.4 Cash withdrawals from ATMs abroad 4% min. MKD 300,00 9.6.5 POS terminal fee free of charge 9.6.6 Cash withdrawals at the counters of the Bank 3% min. MKD 300,00 9.6.7 Re-issuance of lost, stolen, damaged/changed data, card MKD 1500,00 9.6.8 Pin Code Reprint/Reissuance MKD 300,00 9.6.9 Change of daily limits free of charge 64.2 Change of daily limits free of charge 64.2 Change of daily limits free of charge 65.2 Change of daily limits free of charge 75.2 Change	9.6.1	Card issuance fee	MKD 1.500,00
9.6.3 9.6.4 Cash withdrawals from ATMs abroad 4% min. MKD 300,00 9.6.5 POS terminal fee free of charge of daily limits free of charge of daily limits free of charge of daily limits free of charge free free of charge free free of charge free of charge free free free of charge free free of charge free free free free of charge free free free free free free of charge free free free free free free free f		Cash withdrawals from ATMs of Silk Road Bank AD Skopje	3% min. MKD 300,00
9.6.4 Cash withdrawals from ATMs abroad 9.6.5 POS terminal fee 9.6.6 Cash withdrawals at the counters of the Bank 9.6.7 Re-issuance of lost, stolen, damaged/changed data, card 9.6.8 Pin Cade Reprint/Reissuance 9.6.9 Pin Cade Reprint/Reissuance MKD 300,00 9.6.9 Pin Cade Reprint/Reissuance MKD 800,00 9.6.10 False transaction dispute for domestic transactions/internal transactions MKD 1.300,00/EUR 100,00 9.6.11 Card unblocking MKD 600,00 MKD 1.500,00 9.6.12 Request for issuance of a new card before expiration 9.6.13 Submission of rarisaction bilance extract upon client request MKD 600,00 9.6.14 Submission of transaction dispute the card/contract MKD 600,00 9.6.15 Proof of Card Ownership on Stamped Memorandum MKD 600,00 10. TRANSACTIONS WITH SECURITIES 10.1 Purchase and sale of continuous government securities issued by the Ministry of Finance 11. TREASURY OPERATIONS 11.1.1 Small with dimensions 2,80025,50x61,10 MKD 2500,00 yearly + VAT MKD 6300,00 verify + VAT For each change MKD 1.500,00 + VAT For each change MKD 1.500,00 + VAT For each change MKD 1.500,00 + VAT For each change and Submission of a credit application MKD 3.000,00 + VAT For each change and Submission of a credit application of data 12.2 Service for filling in ND forms for which the client will report to NBRSM himself 12.3 Replacement of safe lock 12.4 Fee for real estate appraisal 13.5 Submission of current status from the Central Registry MKD 250,00 yearly + VAT For each change and Submission of a credit application MKD 3.00,00 + VAT For each change and MCD 1.500,00 + VAT For each change and MCD 1.500,00 + VAT For each change and MCD 1.500,00 + VAT For each change and submission of a credit application of other extraction of a credit application of data 12.4 Fee for real estate appraisal 13.5 TRANSITIONAL AND FINAL PROVISIONS 13.6 TRANSITIONAL AND FINAL PROVISIONS 13.7 TRANSITIONAL AND FINAL PROVISIONS 13.8 TRANSITIONAL AND FINAL PROVISIONS 13.9 TRANSITIONAL AND FINAL PROVISIONS 13.1 For each withdra	963	Cash withdrawals from ATMs of other domestic banks	4%, min. MKD 300,00
9.6.5 Cash withdrawals at the counters of the Bank 3% min. MKD 300,00 9.6.7 Re-issuance of lost, stolen, damaged/changed data, card MKD 1.500,00 9.6.8 Pin Code Reprint/Reissuance MKD 800,00 9.6.9 Change of daily limits free of charge 9.6.10 False transaction dispute for domestic transactions/internal transactions MKD 1.300,00/EUR 100,00 9.6.11 Card unblocking MKD 600,00 9.6.12 Request for issuance of a new card before expiration MKD 1.300,00/EUR 100,00 9.6.13 Submission of card upon client request MKD 500,00 9.6.14 Submission of transaction balance extract upon client request MKD 500,00 9.6.15 Copies of other documents related to the card/contract MKD 600,00 9.6.16 Proof of Card Ownership on Stamped Memorandum MKD 600,00 9.6.17 Proof of Card Ownership on Stamped Memorandum MKD 600,00 10. TRANSACTIONS WITH SECURITIES 10.1 Purchase and sale of continuous government securities issued by the Ministry of Finance 11. TREASURY OPERATIONS 11.1.1 given the dimensions 7,800.25,506.61,10 MKD 3,500,00 yearly + VAT MKD 500,00 yearly + VAT MKD 5		Cash withdrawals from ATMs abroad	4% min. MKD 300,00
9.6.7 Reissuance of lost, stolen, damaged/changed data, card MKD 1.500,00 9.6.8 Pin Code Reprint/Reissuance MKD 800,00 9.6.9 Change of daily limits free of charge 9.6.10 False transaction dispute for domestic transactions/internal transactions MKD 1.300,00/EUR 100,00 9.6.11 Card unblocking MKD 600,00 9.6.12 Request for issuance of a new card before expiration MKD 1.500,00 9.6.13 Submission of card upon client request MKD 500,00 9.6.14 Submission of transaction balance extract upon client request MKD 500,00 9.6.15 Copies of other documents related to the card/contract MKD 600,00 9.6.16 Proof of Card Ownership on Stamped Memorandum MKD 600,00 10. TRANSACTIONS WITH SECURITIES 10.1 Purchase and sale of continuous government securities issued by the Ministry of Finance 11. TREASURY OPERATIONS 11.1 RENT OF SAFE DEPOSIT BOXES FOR RESIDENTS 11.1.1 smellum with dimensions 7,80x25,50x61,10 MKD 2,500,00 yearly + VAT MKD 3,500,00 yearly + VAT 11.1 Service for filling in ND forms for which the client will report to NBRSM himself 12.1 Service for filling in ND forms for which the client will report to NBRSM himself 12.2 Issuance of various confirmations at the request of the client and/or verification of atas 12.4 Fee for real estate appraisal 12.5 Issuance of current status from the Central Registry 13.6 Issuance of own report by the Macedonian Credit Bureau MKD 25,50,00 13. TRANSITIONAL AND FINAL PROVISIONS 13.1 TRANSITIONAL AND FINAL PROVISIONS 13.2 For the sark registed in foreign currency according to the every evaluation, or consultations, analyses, expertise, evaluations and treaf lees related to the credit arrangement and collateral assessment. The for the services that the Bank provision of norminision for reviewing loan application, for consultations, analyses, expertise, evaluations and reaf fee service to the credit arrangement and collateral assessment.	9.6.5	POS terminal fee	free of charge
Section Sect	9.6.6	Cash withdrawals at the counters of the Bank	3% min. MKD 300,00
Pin. Code Reprint/Ressuance Change of dally limits Free of charge 9.6.10 False transaction dispute for domestic transactions/internal transactions MKD 1.300,00/EUR 100,00 9.6.11 Request for issuance of a new card before expiration MKD 1.500,00 9.6.13 Submission of card upon client request MKD 500,00 9.6.14 Submission of transaction balance extract upon client request MKD 600,00 9.6.15 Proof of Card Ownership on Stamped Memorandum MKD 600,00 10. TRANSACTIONS WITH SECURITIES Purchase and sale of continuous government securities issued by the Ministry of Finance 10.1 TREASURY OPERATIONS 11.1 RENT OF SAFE DEPOSIT BOXES FOR RESIDENTS 11.1.1 anal with dimensions 7,902.55,0561,10 MKD 2.500,00 yearly + VAT 11.1.2 medium with dimensions 13,10x25,50x61,10 MKD 3.500,00 yearly + VAT 11.1.3 Service for filling in ND forms for which the client will report to NBRSM himself Issuance of various confirmations at the request of the client and/or verification of data 12.4 Fee for real estate appraisal For the first registration of a credit application MKD 3.000,00 +VAT For each change MKD 1.500,00 yearly + VAT 12.2 Issuance of various cconfirmations at the request of the client and/or verification of data 12.4 Fee for real estate appraisal TRANSITIONAL AND FINAL PROVISIONS 13.1 TRANSITIONAL AND FINAL PROVISIONS 13.2 TRANSITIONAL AND FINAL PROVISIONS TO the bark may day with drivensals of amounts over EUR 10.000,000 or MKD equivalent, prior notice of at least 1 day is mandatory. This does not apply for withdrawals of amounts over EUR 10.000,000 or MKD equivalent, prior notice of at least 1 day is mandatory. This does not apply for withdrawals of amounts over EUR 10.000,000 or MKD equivalent, prior notice of at least 1 day is mandatory. This does not apply for withdrawals of amounts over EUR 10.000,000 or MKD equivalent, prior notice of at least 1 day is mandatory. This does not apply for withdrawals of amounts over EUR 10.000,000 or MKD equivalent, prior notice of at least 1 day is mand	9.6.7	Re-issuance of lost, stolen, damaged/changed data, card	MKD 1.500,00
9.6.10 False transaction dispute for domestic transactions/internal transactions MKD 1.300,00/EUR 100,00 9.6.11 MKD 1.300,00/EUR 100,00 9.6.12 Request for issuance of a new card before expiration 9.6.13 Submission of transaction balance extract upon client request 9.6.14 MKD 500,00 9.6.15 Copies of other documents related to the card/contract MKD 600,00 9.6.16 Proof of Card Ownership on Stamped Memorandum MKD 600,00 10. TRANSACTIONS WITH SECURITIES 10.1 Purchase and sale of continuous government securities issued by the Ministry of Finance 11.1 RENT OF SAFE DEPOSIT BOXES FOR RESIDENTS 11.1.1 RENT OF SAFE DEPOSIT BOXES FOR RESIDENTS 11.1.1 and with dimensions 7,80x25,50x61,10 MKD 2.500,00 yearly + VAT 11.1.2 medium with dimensions 26,55x25,50x61,10 MKD 4.500,00 yearly + VAT 11.1.3 large with dimensions 26,50x25,50x61,10 MKD 4.500,00 yearly + VAT 12. OTHER SERVICES 12.1 Service for filling in ND forms for which the client will report to NBRSM himself 12.1 Service of various cconfirmations at the request of the client and/or verification of data 12.2 Service for real estate appraisal 12.3 Replacement of safe lock Fee for real estate appraisal 12.4 Fee for real estate appraisal 12.5 Issuance of current status from the Central Registry 12.6 Issuance of own report by the Macedonian Credit Bureau 12.7 MKD 250,00 13. TRANSITIONAL AND FINAL PROVISIONS 13.1 For each charge actual fees for the change 13.2 The bank may charge the clients additional amount of commission for reviewing loan application, for consultations, analyses, expertise, evaluations and real fees related to the credit arrangement and collateral assessment. For eigestration for ground proving currency according to the severage excelusted in foreign currency according to the credit arrangement and collateral assessment.	9.6.8	Pin Code Reprint/Reissuance	MKD 800,00
False transaction dispute for domestic transactions/internal transactions MKD 1.300,00/ELR 100,00	9.6.9	Change of daily limits	free of charge
9.6.12 Request for issuance of a new card before expiration 9.6.13 Submission of card upon client request 9.6.14 Submission of transaction balance extract upon client request 9.6.15 Copies of other documents related to the card/contract MKD 600,00 9.6.15 Copies of other documents related to the card/contract MKD 600,00 10. TRANSACTIONS WITH SECURITIES 10.1 Purchase and sale of continuous government securities issued by the Ministry of Finance 11. TREASURY OPERATIONS 11.1 REASURY OPERATIONS 11.1.1 RENT OF SAFE DEPOSIT BOXES FOR RESIDENTS 11.1.1.2 small with dimensions 7,80×25,50×61,10 MKD 3,00,00 yearly + VAT 11.1.3 large with dimensions 13,10×25,50×61,10 MKD 3,500,00 yearly + VAT 11.1.1 arge with dimensions 13,10×25,50×61,10 MKD 4,500,00 yearly + VAT 11.1.2 OTHER SERVICES 12.1 Service for filling in ND forms for which the client will report to NBRSM himself submissions 26,50×25,50×61,10 MKD 4,500,00 yearly + VAT 12.2 Issuance of various coonfirmations at the request of the client and/or verification of data 12.3 Replacement of safe lock 12.4 Fee for real estate appraisal 12.5 Issuance of current status from the Central Registry 12.6 Issuance of own report by the Macedonian Credit Bureau MKD 350,00 12.6 Issuance of own report by the Macedonian Credit Bureau MKD 350,00 13. TRANSITIONAL AND FINAL PROVISIONS 13.1 For cash withdrawals of amounts over EUR 10,00,00 or MKD equivalent, prior notice of at least 1 day is mandatory. This does not apply for withdrawals of ime deposits on their due date. 13.2 The bank may charge the clients additional amount of commission for reviewing loan application, for consultations, analyses, expertise, evaluations and real fees related to the credit arrangement and collateral assessment.	9.6.10	False transaction dispute for domestic transactions/internal transactions	MKD 1.300,00/EUR 100,00
9.6.12 Request for issuance of a new card before expiration MKD 1.500,00 9.6.13 Submission of card upon client request MKD 500,00 9.6.14 Submission of transaction balance extract upon client request MKD 600,00 9.6.15 Copies of other documents related to the card/contract MKD 600,00 10. TRANSACTIONS WITH SECURITIES 10.1 Proof of Card Ownership on Stamped Memorandum MKD 600,00 11. TREASURY OPERATIONS 11.1 RENT OF SAFE DEPOSIT BOXES FOR RESIDENTS 11.1.1 RENT OF SAFE DEPOSIT BOXES FOR RESIDENTS 11.1.1 alarge with dimensions 7,80x25,50x61,10 MKD 3,500,00 yearly + VAT 11.1.1 large with dimensions 13,10x25,50x61,10 MKD 3,500,00 yearly + VAT 11.1.1 large with dimensions 26,50x25,50x61,10 MKD 4,500,00 yearly + VAT 11.1.2 OTHER SERVICES 12.1 Service for filling in ND forms for which the client will report to NBRSM himself 12.2 Service for filling in ND forms for which the client will report to NBRSM himself 12.3 Replacement of safe lock 12.4 Fee for real estate appraisal 12.5 Issuance of various cconfirmations at the request of the client and/or verification of data 12.6 Issuance of our report by the Macedonian Credit Bureau MKD 350,00 13. TRANSITIONAL AND FINAL PROVISIONS 13.1 For cash withdrawals of amounts over EUR 10,00,00 or MKD equivalent, prior notice of at least 1 day is mandatory. This does on tapply for withdrawals of ime deposits on their due date. 13.2 The bank may charge the clients additional amount of commission for reviewing loan application, for consultations, analyses, expertise, evaluations and real fees reported to the credit arrangement and collateral assessment.	9 6 11	Card unblocking	MKD 600,00
9.6.13 Submission of card upon client request MKD 500,00 9.6.14 Submission of transaction balance extract upon client request MKD 600,00 9.6.15 Copies of other documents related to the card/contract MKD 600,00 9.6.16 Proof of Card Ownership on Stamped Memorandum MKD 600,00 10. TRANSACTIONS WITH SECURITIES 10.1 Purchase and sale of continuous government securities issued by the Ministry of Finance 300,00 11. TREASURY OPERATIONS 11.1 RENT OF SAFE DEPOSIT BOXES FOR RESIDENTS 11.2 Email with dimensions 7,80x25,50x61,10 MKD 2.500,00 yearly + VAT 11.1.2 medium with dimensions 31,10x25,50x61,10 MKD 3,500,00 yearly + VAT 11.1.3 large with dimensions 26,50x25,50x61,10 MKD 4,500,00 yearly + VAT 11.1.13 large with dimensions 26,50x25,50x61,10 MKD 4,500,00 yearly + VAT 12. Service for filling in ND forms for which the client will report to NBRSM himself For each change MKD 1,500,00 + VAT MKD 8,00,00 per document + VAT For each change MKD 1,500,00 + VAT MKD 8,00,00 per document + VAT Service for real estate appraisal For the service for the education of the acutal necessary costs for performing an assessment of real estate for the change MKD 2,500,00 + VAT MKD 8,00,00 per document + VAT MKD 8,00,00		Request for issuance of a new card before expiration	MKD 1.500,00
9.6.14 Submission of transaction balance extract upon client request MKD 600,00 9.6.15 Copies of other documents related to the card/contract MKD 600,00 9.6.16 Proof of Card Ownership on Stamped Memorandum MKD 600,00 10. TRANSACTIONS WITH SECURITIES 10.1 Purchase and sale of continuous government securities issued by the Ministry of Finance 300,00 11. TREASURY OPERATIONS 11.1 RENT OF SAFE DEPOSIT BOXES FOR RESIDENTS 11.1.1 small with dimensions 7,80x25,50x61,10 MKD 3,500,00 yearly + VAT 11.1.2 medium with dimensions 13,10x25,50x61,10 MKD 3,500,00 yearly + VAT 11.1.3 large with dimensions 26,50x25,50x61,10 MKD 3,500,00 yearly + VAT 11.1.1 small with dimensions 26,50x25,50x61,10 MKD 3,500,00 yearly + VAT 11.1.2 The open of the client will report to NBRSM himself 12.1 Service for filling in ND forms for which the client will report to NBRSM himself 12.2 Issuance of various cconfirmations at the request of the client and/or verification of data 12.3 Replacement of safe lock 12.4 Fee for real estate appraisal 12.5 Issuance of current status from the Central Registry 12.6 Issuance of own report by the Macedonian Credit Bureau 12.7 RANSITIONAL AND FINAL PROVISIONS 13. TRANSITIONAL AND FINAL PROVISIONS 13. TRANSITIONAL AND FINAL PROVISIONS 14. The bank may charge the clients additional amount of commission for reviewing loan application, for consultations, analyses, expertise, evaluations and real fees related to the credit arrangement and collateral assessment. 15. For the services that the Bank provides for foreign correspondents, the fees are calculated in foreign currency according to the		Submission of card upon client request	MKD 500 00
9.6.15 Copies of other documents related to the card/contract MKD 600,00 9.6.16 Proof of Card Ownership on Stamped Memorandum MKD 600,00 10. TRANSACTIONS WITH SECURITIES 10.1 Purchase and sale of continuous government securities issued by the Ministry of Finance 300,00 11. TREASURY OPERATIONS 11.1 RENT OF SAFE DEPOSIT BOXES FOR RESIDENTS 11.1.1 small with dimensions 7,80x25,50x61,10 MKD 3,500,00 yearly + VAT 11.1.3 large with dimensions 13,10x25,50x61,10 MKD 3,500,00 yearly + VAT 11.1.3 large with dimensions 26,50x25,50x61,10 MKD 4,500,00 yearly + VAT 12. OTHER SERVICES 12.1 Service for filling in ND forms for which the client will report to NBRSM himself For each change MKD 1,500,00 + VAT For each change MKD 1,500,00 + VAT For each change MKD 1,500,00 + VAT EUR 100.00 + VAT in MKD equivalent according to the average exchange rate + actual fees for the change 12.4 Fee for real estate appraisal In accordance with the Rulebook on the method of calculating a reward for work performed and compensation for the actual necessary costs for performing an assessment of real estate 12.5 Issuance of own report by the Macedonian Credit Bureau MKD 256,00 13. TRANSITIONAL AND FINAL PROVISIONS 13. TRANSITIONAL AND FINAL PROVISIONS 14. The bank may charge the clients additional amount of commission for reviewing loan application, for consultations, analyses, expertise, evaluations and real fees related to the credit arrangement and collateral assessment.		·	·
9.6.16 Proof of Card Ownership on Stamped Memorandum TRANSACTIONS WITH SECURITIES 10.1 Purchase and sale of continuous government securities issued by the Ministry of Finance 11. TREASURY OPERATIONS 11.1 RENT OF SAFE DEPOSIT BOXES FOR RESIDENTS 11.1.1 small with dimensions 7,80x25,50x61,10 MKD 2,50x,00 yearly + VAT 11.1.2 medium with dimensions 13,10x25,50x61,10 MKD 3,500,00 yearly + VAT 11.1.3 large with dimensions 26,50x25,50x61,10 MKD 3,500,00 yearly + VAT 12. OTHER SERVICES 12.1 Service for filling in ND forms for which the client will report to NBRSM himself 12.2 Issuance of various cconfirmations at the request of the client and/or verification of data 12.3 Replacement of safe lock 12.4 Fee for real estate appraisal 12.5 Issuance of current status from the Central Registry 12.6 Issuance of own report by the Macedonian Credit Bureau 12.7 Issuance of own report by the Macedonian Credit Bureau 12.8 Issuance of own report by the Macedonian Credit Bureau 12.9 Issuance of own report by the Macedonian Credit Bureau 12.1 TRANSITIONAL AND FINAL PROVISIONS 13. TRANSITIONAL AND FINAL PROVISIONS 13. The bank may charge the clients additional amount of commission for reviewing loan application, for consultations, analyses, expertise, evaluations and real fees related to the credit arrangement and collateral assessment. For the services that the Bank provides for foreign correspondents, the fees are calculated in foreign currency according to the expertise, evaluations and real fees related to the credit arrangement and collateral assessment.		·	·
10.1 Purchase and sale of continuous government securities issued by the Ministry of Finance 11.1 TREASURY OPERATIONS 11.1 RENT OF SAFE DEPOSIT BOXES FOR RESIDENTS 11.1.1.1 small with dimensions 7,80x25,50x61,10 MKD 3,500,00 yearly + VAT 11.1.2 medium with dimensions 13,10x25,50x61,10 MKD 3,500,00 yearly + VAT 11.1.1 large with dimensions 26,50x25,50x61,10 MKD 4,500,00 yearly + VAT 12. OTHER SERVICES 12.1 Service for filling in ND forms for which the client will report to NBRSM himself Service for filling in ND forms for which the client and/or verification of data 12.2 Issuance of various cconfirmations at the request of the client and/or verification of data 12.3 Replacement of safe lock 12.4 Fee for real estate appraisal 12.5 Issuance of current status from the Central Registry 12.6 Issuance of own report by the Macedonian Credit Bureau 12.7 MKD 350,00 13. TRANSITIONAL AND FINAL PROVISIONS 13. TRANSITIONAL AND FINAL PROVISIONS 13. The bank may charge the clients additional amount of commission for reviewing loan application, for consultations, analyses, expertise, evaluations and real fees related to the credit arrangement and collateral assessment. For the services that the Bank provides for foreign correspondents, the fees are calculated in foreign currency according to the			
10.1 Purchase and sale of continuous government securities issued by the Ministry of Finance 11. TREASURY OPERATIONS 11.1 RENT OF SAFE DEPOSIT BOXES FOR RESIDENTS 11.1.1 small with dimensions 7,80x25,50x61,10 MKD 2.500,00 yearly + VAT 11.1.2 medium with dimensions 13,10x25,50x61,10 MKD 4.500,00 yearly + VAT 11.1.3 large with dimensions 26,50x25,50x61,10 MKD 4.500,00 yearly + VAT 12. OTHER SERVICES 12.1 Service for filling in ND forms for which the client will report to NBRSM himself Service for filling in ND forms for which the client and/or verification of data 12.2 Issuance of various cconfirmations at the request of the client and/or verification of data 12.3 Replacement of safe lock 12.4 Fee for real estate appraisal 12.5 Issuance of current status from the Central Registry 12.6 Issuance of own report by the Macedonian Credit Bureau 12.6 Issuance of own report by the Macedonian Credit Bureau 13.1 TRANSITIONAL AND FINAL PROVISIONS 13.1 TRANSITIONAL AND FINAL PROVISIONS 13.2 The bank may charge the clients additional amount of commission for reviewing loan application, for consultations, analyses, expertise, evaluations and real fees related to the credit arrangement and collateral assessment. For the services that the Bank provides for foreign correspondents, the fees are calculated in foreign currency according to the	3.0.10	11001 of Card Ownership of Stamped Welliorandam	WIKD 000,00
11. TREASURY OPERATIONS 11.1 RENT OF SAFE DEPOSIT BOXES FOR RESIDENTS 11.1.1 small with dimensions 7,80x25,50x61,10 MKD 2.500,00 yearly + VAT 11.1.2 medium with dimensions 13,10x25,50x61,10 MKD 3,500,00 yearly + VAT 11.1.3 large with dimensions 26,50x25,50x61,10 MKD 4.500,00 yearly + VAT 12. OTHER SERVICES 12.1 Service for filling in ND forms for which the client will report to NBRSM himself For the first registration of a credit application MKD 3.000,00 + VAT For each change MKD 1.500,00 + VAT 12.2 Issuance of various cconfirmations at the request of the client and/or verification of data 12.3 Replacement of safe lock EUR 10.00 + VAT in MKD equivalent according to the average exchange rate + actual fees for the change in accordance with the Rulebook on the method of calculating a reward for work performed and compensation for the actual necessary costs for performing an assessment of real estate 12.5 Issuance of current status from the Central Registry MKD 256,00 12.6 Issuance of own report by the Macedonian Credit Bureau MKD 350,00 13. TRANSITIONAL AND FINAL PROVISIONS 13.1 For cash withdrawals of amounts over EUR 10.000,00 or MKD equivalent, prior notice of at least 1 day is mandatory. This does not apply for withdrawals of time deposits on their due date. 13.2 The bank may charge the clients additional amount of commission for reviewing loan application, for consultations, analyses, expertise, evaluations and real fees related to the credit arrangement and collateral assessment.	10.	TRANSACTIONS WITH SECURITIES	
11.1.1 RENT OF SAFE DEPOSIT BOXES FOR RESIDENTS 11.1.1 small with dimensions 7,80x25,50x61,10 MKD 2.500,00 yearly + VAT 11.1.2 medium with dimensions 13,10x25,50x61,10 MKD 3,500,00 yearly + VAT 11.1.3 large with dimensions 26,50x25,50x61,10 MKD 4.500,00 yearly + VAT 12. OTHER SERVICES 12.1 Service for filling in ND forms for which the client will report to NBRSM himself 12.2 Issuance of various cconfirmations at the request of the client and/or verification of data 12.3 Replacement of safe lock 12.4 Fee for real estate appraisal 12.5 Issuance of current status from the Central Registry 12.6 Issuance of own report by the Macedonian Credit Bureau 12.7 RANSITIONAL AND FINAL PROVISIONS 13.1 For cash withdrawals of amounts over EUR 10.000,00 or MKD equivalent, prior notice of at least 1 day is mandatory. This does not apply for withdrawals of time deposits on their due date. 13.2 The bank may charge the clients additional amount of commission for reviewing loan application, for consultations, analyses, expertise, evaluations and real fees related to the credit arrangement and collateral assessment. For the services that the Bank provides for foreign correspondents, the fees are calculated in foreign currency according to the	10.1		1
11.1.1 small with dimensions 7,80x25,50x61,10 11.1.2 medium with dimensions 13,10x25,50x61,10 11.1.3 large with dimensions 26,50x25,50x61,10 11.1.3 large with dimensions 26,50x25,50x61,10 12.0 OTHER SERVICES 12.1 Service for filling in ND forms for which the client will report to NBRSM himself 12.1 Service for filling in ND forms for which the client will report to NBRSM himself 12.2 Issuance of various cconfirmations at the request of the client and/or verification of data 12.3 Replacement of safe lock 12.4 Fee for real estate appraisal 12.5 Issuance of current status from the Central Registry 12.6 Issuance of own report by the Macedonian Credit Bureau 12.7 MKD 800,00 per document + VAT 12.8 Issuance of own report by the Macedonian Credit Bureau 12.9 MKD 256,00 13. TRANSITIONAL AND FINAL PROVISIONS 13.1 The bank may charge the clients additional amount of commission for reviewing loan application, for consultations, analyses, expertise, evaluations and real fees related to the credit arrangement and collateral assessment. For the first registration of a credit application, by AMED 2.500,00 yearly + VAT MKD 3.500,00 yearly + VAT MKD 3.500,00 yearly + VAT MKD 3.000,00 yearly + VAT MKD 3.000,00 + VAT MKD 800,00 per document + VAT WKD 800,00 per document + VAT The change exchange rate + actual fees for the change In accordance with the Rulebook on the method of calculating a reward for work performed and compensation for the actual necessary costs for performing an assessment of real estate MKD 256,00 13. TRANSITIONAL AND FINAL PROVISIONS 13.1 For cash withdrawals of amounts over EUR 10.000,00 or MKD equivalent, prior notice of at least 1 day is mandatory. This does not apply for withdrawals of time deposits on their due date. The bank may charge the clients additional amount of commission for reviewing loan application, for consultations, analyses, expertise, evaluations and real fees related to the credit arrangement and collateral assessment.			300,00
11.1.2 medium with dimensions 13,10x25,50x61,10 MKD 3,500,00 yearly + VAT 11.1.3 large with dimensions 26,50x25,50x61,10 MKD 4.500,00 yearly + VAT 12. OTHER SERVICES 12.1 Service for filling in ND forms for which the client will report to NBRSM himself 12.2 Issuance of various cconfirmations at the request of the client and/or verification of data 12.3 Replacement of safe lock 12.4 Fee for real estate appraisal 12.5 Issuance of current status from the Central Registry 12.6 Issuance of current status from the Central Registry 12.7 MKD 350,00 12.8 Issuance of own report by the Macedonian Credit Bureau 12.9 Issuance of own report by the Macedonian Credit Bureau 13.1 TRANSITIONAL AND FINAL PROVISIONS 13.1 The bank may charge the clients additional amount of commission for reviewing loan application, for consultations, analyses, expertise, evaluations and real fees related to the credit arrangement and collateral assessment. 13.2 For the services that the Bank provides for foreign correspondents, the fees are calculated in foreign currency according to the	11.	TREASURY OPERATIONS	300,00
11.1.2 medium with dimensions 13,10x25,50x61,10 11.1.3 large with dimensions 26,50x25,50x61,10 MKD 3,500,00 yearly + VAT 11.1.3 large with dimensions 26,50x25,50x61,10 MKD 4.500,00 yearly + VAT 12. OTHER SERVICES 12.1 Service for filling in ND forms for which the client will report to NBRSM himself 12.2 Issuance of various cconfirmations at the request of the client and/or verification of data 12.3 Replacement of safe lock 12.4 Fee for real estate appraisal 12.5 Issuance of current status from the Central Registry 12.6 Issuance of own report by the Macedonian Credit Bureau 12.7 MKD 350,00 13. TRANSITIONAL AND FINAL PROVISIONS 13.1 The bank may charge the clients additional amount of commission for reviewing loan application, for consultations, analyses, expertise, evaluations and real fees related to the credit arrangement and collateral assessment. 13.2 For the services that the Bank provides for foreign correspondents, the fees are calculated in foreign currency according to the			300,00
11.1.3 large with dimensions 26,50x25,50x61,10 MKD 4.500,00 yearly + VAT 12. OTHER SERVICES 12.1 Service for filling in ND forms for which the client will report to NBRSM himself 12.2 Issuance of various cconfirmations at the request of the client and/or verification of data 12.3 Replacement of safe lock 12.4 Fee for real estate appraisal 12.5 Issuance of current status from the Central Registry 12.6 Issuance of own report by the Macedonian Credit Bureau 12.7 MKD 800,00 per document + VAT EUR 100.00 + VAT in MKD equivalent according to the average exchange rate + actual fees for the change In accordance with the Rulebook on the method of calculating a reward for work performed and compensation for the actual necessary costs for performing an assessment of real estate 12.5 Issuance of own report by the Macedonian Credit Bureau MKD 256,00 13. TRANSITIONAL AND FINAL PROVISIONS 13.1 For cash withdrawals of amounts over EUR 10.000,00 or MKD equivalent, prior notice of at least 1 day is mandatory. This does not apply for withdrawals of time deposits on their due date. 13.2 The bank may charge the clients additional amount of commission for reviewing loan application, for consultations, analyses, expertise, evaluations and real fees related to the credit arrangement and collateral assessment. For the services that the Bank provides for foreign correspondents, the fees are calculated in foreign currency according to the	11.1	RENT OF SAFE DEPOSIT BOXES FOR RESIDENTS	
12.1 Service for filling in ND forms for which the client will report to NBRSM himself 12.2 Issuance of various cconfirmations at the request of the client and/or verification of data 12.3 Replacement of safe lock 12.4 Fee for real estate appraisal 12.5 Issuance of current status from the Central Registry 12.6 Issuance of current status from the Central Registry 12.7 MKD 800,00 per document + VAT 12.8 EUR 100.00 + VAT in MKD equivalent according to the average exchange rate + actual fees for the change 13.6 In accordance with the Rulebook on the method of calculating a reward for work performed and compensation for the actual necessary costs for performing an assessment of real estate 12.5 Issuance of current status from the Central Registry 12.6 MKD 256,00 12.6 TRANSITIONAL AND FINAL PROVISIONS 13.1 For cash withdrawals of amounts over EUR 10.000,00 or MKD equivalent, prior notice of at least 1 day is mandatory. This does not apply for withdrawals of time deposits on their due date. 13.2 The bank may charge the clients additional amount of commission for reviewing loan application, for consultations, analyses, expertise, evaluations and real fees related to the credit arrangement and collateral assessment. 13.3 For the services that the Bank provides for foreign correspondents, the fees are calculated in foreign currency according to the	11.1 11.1.1	RENT OF SAFE DEPOSIT BOXES FOR RESIDENTS small with dimensions 7,80x25,50x61,10	MKD 2.500,00 yearly + VAT
Service for filling in ND forms for which the client will report to NBRSM himself Service for filling in ND forms for which the client will report to NBRSM himself 12.2 Issuance of various cconfirmations at the request of the client and/or verification of data 12.3 Replacement of safe lock Replacement of safe lock The average exchange rate + actual fees for the change 12.4 Fee for real estate appraisal 12.5 Issuance of current status from the Central Registry 12.6 Issuance of own report by the Macedonian Credit Bureau 13.1 For cash withdrawals of amounts over EUR 10.000,00 or MKD equivalent, prior notice of at least 1 day is mandatory. This does not apply for withdrawals of time deposits on their due date. 13.2 The bank may charge the clients additional amount of commission for reviewing loan application, for consultations, analyses, expertise, evaluations and real fees related to the credit arrangement and collateral assessment. For the first registration of a credit application, MKD 3.000,00 + VAT in MKD 8.000,00 + VAT in MKD 8	11.1 11.1.1 11.1.2	RENT OF SAFE DEPOSIT BOXES FOR RESIDENTS small with dimensions 7,80x25,50x61,10 medium with dimensions 13,10x25,50x61,10	MKD 2.500,00 yearly + VAT MKD 3,500,00 yearly + VAT
application MKD 3.000,00 + VAT For each change MKD 1.500,00 + VAT 12.2 Issuance of various cconfirmations at the request of the client and/or verification of data 12.3 Replacement of safe lock 12.4 Fee for real estate appraisal 12.5 Issuance of current status from the Central Registry 12.6 Issuance of own report by the Macedonian Credit Bureau 12.7 TRANSITIONAL AND FINAL PROVISIONS 13.1 TRANSITIONAL AND FINAL PROVISIONS 13.2 The bank may charge the clients additional amount of commission for reviewing loan application, for consultations, analyses, expertise, evaluations and real fees related to the credit arrangement and collateral assessment. 13.3 For the services that the Bank provides for foreign correspondents, the fees are calculated in foreign currency according to the	11.1 11.1.1 11.1.2	RENT OF SAFE DEPOSIT BOXES FOR RESIDENTS small with dimensions 7,80x25,50x61,10 medium with dimensions 13,10x25,50x61,10	MKD 2.500,00 yearly + VAT MKD 3,500,00 yearly + VAT
12.3 Replacement of safe lock 12.4 Fee for real estate appraisal 12.5 Issuance of current status from the Central Registry 12.6 Issuance of own report by the Macedonian Credit Bureau 13.1 TRANSITIONAL AND FINAL PROVISIONS 13.1 Transitional and some fine deposits on their due date. 13.2 The bank may charge the clients additional amount of commission for reviewing loan application, for consultations, analyses, expertise, evaluations and real fees related to the credit arrangement and collateral assessment. 13.3 For the services that the Bank provides for foreign correspondents, the fees are calculated in foreign currency according to the average exchange rate + actual fees for the the average exchange rate + actual fees for the change In accordance with the Rulebook on the method of calculating a reward for work performed and compensation for the actual necessary costs for performing an assessment of real estate 12.5 Issuance of current status from the Central Registry MKD 256,00 MKD 350,00 13. TRANSITIONAL AND FINAL PROVISIONS 13.1 For cash withdrawals of amounts over EUR 10.000,00 or MKD equivalent, prior notice of at least 1 day is mandatory. This does not apply for withdrawals of time deposits on their due date. 13.2 The bank may charge the clients additional amount of commission for reviewing loan application, for consultations, analyses, expertise, evaluations and real fees related to the credit arrangement and collateral assessment.	11.1 11.1.1 11.1.2 11.1.3	RENT OF SAFE DEPOSIT BOXES FOR RESIDENTS small with dimensions 7,80x25,50x61,10 medium with dimensions 13,10x25,50x61,10 large with dimensions 26,50x25,50x61,10	MKD 2.500,00 yearly + VAT MKD 3,500,00 yearly + VAT
12.4 Fee for real estate appraisal 12.5 Issuance of current status from the Central Registry 12.6 Issuance of own report by the Macedonian Credit Bureau 13.1 TRANSITIONAL AND FINAL PROVISIONS 13.1 Transitional and some some substitution of the actual of time deposits on their due date. 13.2 The bank may charge the clients additional amount of commission for reviewing loan application, for consultations, analyses, expertise, evaluations and real fees related to the credit arrangement and collateral assessment. 13.3 For the services that the Bank provides for foreign correspondents, the fees are calculated in foreign currency according to the	11.1 11.1.1 11.1.2 11.1.3 12.	RENT OF SAFE DEPOSIT BOXES FOR RESIDENTS small with dimensions 7,80x25,50x61,10 medium with dimensions 13,10x25,50x61,10 large with dimensions 26,50x25,50x61,10 OTHER SERVICES Service for filling in ND forms for which the client will report to NBRSM himself	MKD 2.500,00 yearly + VAT MKD 3,500,00 yearly + VAT MKD 4.500,00 yearly + VAT For the first registration of a credit application MKD 3.000,00 + VAT
12.4 Fee for real estate appraisal of calculating a reward for work performed and compensation for the actual necessary costs for performing an assessment of real estate 12.5 Issuance of current status from the Central Registry MKD 256,00 12.6 Issuance of own report by the Macedonian Credit Bureau MKD 350,00 13. TRANSITIONAL AND FINAL PROVISIONS 13.1 For cash withdrawals of amounts over EUR 10.000,00 or MKD equivalent, prior notice of at least 1 day is mandatory. This does not apply for withdrawals of time deposits on their due date. 13.2 The bank may charge the clients additional amount of commission for reviewing loan application, for consultations, analyses, expertise, evaluations and real fees related to the credit arrangement and collateral assessment. For the services that the Bank provides for foreign correspondents, the fees are calculated in foreign currency according to the	11.1 11.1.1 11.1.2 11.1.3 12.	RENT OF SAFE DEPOSIT BOXES FOR RESIDENTS small with dimensions 7,80x25,50x61,10 medium with dimensions 13,10x25,50x61,10 large with dimensions 26,50x25,50x61,10 OTHER SERVICES Service for filling in ND forms for which the client will report to NBRSM himself Issuance of various cconfirmations at the request of the client and/or	MKD 2.500,00 yearly + VAT MKD 3,500,00 yearly + VAT MKD 4.500,00 yearly + VAT For the first registration of a credit application MKD 3.000,00 + VAT For each change MKD 1.500,00 + VAT
13.1 Issuance of own report by the Macedonian Credit Bureau MKD 350,00 13. TRANSITIONAL AND FINAL PROVISIONS 13.1 For cash withdrawals of amounts over EUR 10.000,00 or MKD equivalent, prior notice of at least 1 day is mandatory. This does not apply for withdrawals of time deposits on their due date. 13.2 The bank may charge the clients additional amount of commission for reviewing loan application, for consultations, analyses, expertise, evaluations and real fees related to the credit arrangement and collateral assessment. For the services that the Bank provides for foreign correspondents, the fees are calculated in foreign currency according to the	11.1 11.1.1 11.1.2 11.1.3 12.	RENT OF SAFE DEPOSIT BOXES FOR RESIDENTS small with dimensions 7,80x25,50x61,10 medium with dimensions 13,10x25,50x61,10 large with dimensions 26,50x25,50x61,10 OTHER SERVICES Service for filling in ND forms for which the client will report to NBRSM himself Issuance of various cconfirmations at the request of the client and/or verification of data	MKD 2.500,00 yearly + VAT MKD 3,500,00 yearly + VAT MKD 4.500,00 yearly + VAT For the first registration of a credit application MKD 3.000,00 + VAT For each change MKD 1.500,00 + VAT MKD 800,00 per document + VAT EUR 100.00 + VAT in MKD equivalent according to the average exchange rate + actual fees for
13. TRANSITIONAL AND FINAL PROVISIONS 13.1 For cash withdrawals of amounts over EUR 10.000,00 or MKD equivalent, prior notice of at least 1 day is mandatory. This does not apply for withdrawals of time deposits on their due date. 13.2 The bank may charge the clients additional amount of commission for reviewing loan application, for consultations, analyses, expertise, evaluations and real fees related to the credit arrangement and collateral assessment. For the services that the Bank provides for foreign correspondents, the fees are calculated in foreign currency according to the	11.1 11.1.2 11.1.3 12. 12.1 12.2	small with dimensions 7,80x25,50x61,10 medium with dimensions 13,10x25,50x61,10 large with dimensions 26,50x25,50x61,10 OTHER SERVICES Service for filling in ND forms for which the client will report to NBRSM himself Issuance of various cconfirmations at the request of the client and/or verification of data Replacement of safe lock Fee for real estate appraisal	MKD 2.500,00 yearly + VAT MKD 3,500,00 yearly + VAT MKD 4.500,00 yearly + VAT For the first registration of a credit application MKD 3.000,00 + VAT For each change MKD 1.500,00 + VAT MKD 800,00 per document + VAT EUR 100.00 + VAT in MKD equivalent according to the average exchange rate + actual fees for the change In accordance with the Rulebook on the method of calculating a reward for work performed and compensation for the actual necessary costs for performing an assessment of real estate
For cash withdrawals of amounts over EUR 10.000,00 or MKD equivalent, prior notice of at least 1 day is mandatory. This does not apply for withdrawals of time deposits on their due date. The bank may charge the clients additional amount of commission for reviewing loan application, for consultations, analyses, expertise, evaluations and real fees related to the credit arrangement and collateral assessment. For the services that the Bank provides for foreign correspondents, the fees are calculated in foreign currency according to the	11.1 11.1.1 11.1.2 11.1.3 12. 12.1 12.2 12.3	small with dimensions 7,80x25,50x61,10 medium with dimensions 13,10x25,50x61,10 large with dimensions 26,50x25,50x61,10 OTHER SERVICES Service for filling in ND forms for which the client will report to NBRSM himself Issuance of various cconfirmations at the request of the client and/or verification of data Replacement of safe lock Fee for real estate appraisal	MKD 2.500,00 yearly + VAT MKD 3,500,00 yearly + VAT MKD 4.500,00 yearly + VAT For the first registration of a credit application MKD 3.000,00 + VAT For each change MKD 1.500,00 + VAT MKD 800,00 per document + VAT EUR 100.00 + VAT in MKD equivalent according to the average exchange rate + actual fees for the change In accordance with the Rulebook on the method of calculating a reward for work performed and compensation for the actual necessary costs for performing an assessment of real estate
not apply for withdrawals of time deposits on their due date. The bank may charge the clients additional amount of commission for reviewing loan application, for consultations, analyses, expertise, evaluations and real fees related to the credit arrangement and collateral assessment. For the services that the Bank provides for foreign correspondents, the fees are calculated in foreign currency according to the	11.1 11.1.2 11.1.3 12. 12.1 12.2 12.3	small with dimensions 7,80x25,50x61,10 medium with dimensions 13,10x25,50x61,10 large with dimensions 26,50x25,50x61,10 OTHER SERVICES Service for filling in ND forms for which the client will report to NBRSM himself Issuance of various cconfirmations at the request of the client and/or verification of data Replacement of safe lock Fee for real estate appraisal Issuance of current status from the Central Registry	MKD 2.500,00 yearly + VAT MKD 3,500,00 yearly + VAT MKD 4.500,00 yearly + VAT MKD 4.500,00 yearly + VAT For the first registration of a credit application MKD 3.000,00 + VAT For each change MKD 1.500,00 + VAT MKD 800,00 per document + VAT EUR 100.00 + VAT in MKD equivalent according to the average exchange rate + actual fees for the change In accordance with the Rulebook on the method of calculating a reward for work performed and compensation for the actual necessary costs for performing an assessment of real estate MKD 256,00
The bank may charge the clients additional amount of commission for reviewing loan application, for consultations, analyses, expertise, evaluations and real fees related to the credit arrangement and collateral assessment. For the services that the Bank provides for foreign correspondents, the fees are calculated in foreign currency according to the	11.1 11.1.1 11.1.2 11.1.3 12. 12.1 12.2 12.3 12.4 12.5 12.6	small with dimensions 7,80x25,50x61,10 medium with dimensions 13,10x25,50x61,10 large with dimensions 26,50x25,50x61,10 OTHER SERVICES Service for filling in ND forms for which the client will report to NBRSM himself Issuance of various cconfirmations at the request of the client and/or verification of data Replacement of safe lock Fee for real estate appraisal Issuance of current status from the Central Registry Issuance of own report by the Macedonian Credit Bureau	MKD 2.500,00 yearly + VAT MKD 3,500,00 yearly + VAT MKD 4.500,00 yearly + VAT MKD 4.500,00 yearly + VAT For the first registration of a credit application MKD 3.000,00 + VAT For each change MKD 1.500,00 + VAT MKD 800,00 per document + VAT EUR 100.00 + VAT in MKD equivalent according to the average exchange rate + actual fees for the change In accordance with the Rulebook on the method of calculating a reward for work performed and compensation for the actual necessary costs for performing an assessment of real estate MKD 256,00
For the services that the Bank provides for foreign correspondents, the fees are calculated in foreign currency according to the	11.1 11.1.2 11.1.3 12. 12.1 12.2 12.3 12.4 12.5 12.6 13.	small with dimensions 7,80x25,50x61,10 medium with dimensions 13,10x25,50x61,10 large with dimensions 26,50x25,50x61,10 OTHER SERVICES Service for filling in ND forms for which the client will report to NBRSM himself Issuance of various cconfirmations at the request of the client and/or verification of data Replacement of safe lock Fee for real estate appraisal Issuance of current status from the Central Registry Issuance of own report by the Macedonian Credit Bureau TRANSITIONAL AND FINAL PROVISIONS For cash withdrawals of amounts over EUR 10.000,00 or MKD equivalent, price	MKD 2.500,00 yearly + VAT MKD 3,500,00 yearly + VAT MKD 4.500,00 yearly + VAT For the first registration of a credit application MKD 3.000,00 + VAT For each change MKD 1.500,00 + VAT MKD 800,00 per document + VAT EUR 100.00 + VAT in MKD equivalent according to the average exchange rate + actual fees for the change In accordance with the Rulebook on the method of calculating a reward for work performed and compensation for the actual necessary costs for performing an assessment of real estate MKD 256,00 MKD 350,00
Tank tariff for the services of foreign confessionality.	11.1 11.1.1 11.1.2 11.1.3 12. 12.1 12.2 12.3 12.4 12.5 12.6 13. 13.1	small with dimensions 7,80x25,50x61,10 medium with dimensions 13,10x25,50x61,10 large with dimensions 26,50x25,50x61,10 OTHER SERVICES Service for filling in ND forms for which the client will report to NBRSM himself Issuance of various cconfirmations at the request of the client and/or verification of data Replacement of safe lock Fee for real estate appraisal Issuance of own report by the Macedonian Credit Bureau TRANSITIONAL AND FINAL PROVISIONS For cash withdrawals of amounts over EUR 10.000,00 or MKD equivalent, price not apply for withdrawals of time deposits on their due date. The bank may charge the clients additional amount of commission for review	MKD 2.500,00 yearly + VAT MKD 3,500,00 yearly + VAT MKD 4.500,00 yearly + VAT For the first registration of a credit application MKD 3.000,00 + VAT For each change MKD 1.500,00 + VAT MKD 800,00 per document + VAT EUR 100.00 + VAT in MKD equivalent according to the average exchange rate + actual fees for the change In accordance with the Rulebook on the method of calculating a reward for work performed and compensation for the actual necessary costs for performing an assessment of real estate MKD 256,00 MKD 350,00

13.4	The Supervisory Board delegates the authority for regulating the tariff of fees for the services performed by Silk Road Bank AD Skopje to the Bank's Management Board.
13.5	This tariff enters into force on 15.03.2024.
	With the entry into force of this tariff, the tariff adopted on 01.01.2024 ceases to be valid.

Management Board of Silk Road Bank AD Skopje