

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

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1. GENERAL TERMS

1.1	This Decision shall stipulate the base for calculation of the fees and commissions for the services, the commission rates and the amount of the fees, as well as the method and the terms for calculating and charging the fees and commissions.
1.2	The Bank shall calculate the fees for the services to consumers, residents and non-residents, for whom these services shall be performed. The contract for fulfilling certain banking issues has to include provisions concerning the fees.
1.3	The category Legal entities, referred to in the Decision on the Tariff for fees and commissions for services performed by Silk Road Bank AD Skopje, shall include both residential and non-residential legal entities, unless it is explicitly stated.
1.4	The category Consumers, referred to in the Decision on the Tariff for fees and commissions for services performed by Silk Road Bank AD Skopje, shall include both residential and non-residential individuals, unless it is explicitly stated.
1.5	RESIDENT - consumer shall be a person who has registered permanent address of residence in the RSM or temporarily resides in the RSM as per a valid residence visa, i.e. work visa which has to be valid for at least 6 months. All other consumers shall be considered NON-RESIDENTS. Also a consumer holding a Macedonian passport which contains foreign address of residence shall be considered a NON-RESIDENT.
1.6	RESIDENT - legal entities shall be trade companies, sole proprietors and other legal entities with registered address in the RSM and their branches abroad. NON-RESIDENTS shall be all other legal entities which are not defined as residents.
1.7	For the services which are not stipulated in this Tariff the Bank may determine the fee with an agreement between the Bank and the client.
1.8	The Bank may arrange flat sum instead of a fee for certain services.
1.9	In addition to the fees, the client shall pay VAT in all cases where VAT is to be paid according to the legal regulations.
1.10	In case of purchase of effective FX currency, the mean exchange rate from the indicative exchange rate list of the 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 are performed through other commercial banks in accordance with separately concluded agreements, shall be charged according to the tariffs of those banks.
1.12	The calculation of the fee for the FX services performed by the Bank for the clients-residents shall be done in MKD according to the mean exchange rate of the NBRSM for the relevant currency which is valid on the day of calculation.
1.13	The fees for the services performed by the Bank in the domestic and international payment services shall be calculated on a daily basis from the clients for each performed transaction by debiting the client's transactional account.
1.14	In case the client fails to use the service partially or completely due to any reasons whatsoever, the Bank shall not be liable to return the charged fee, except for the activities contained in point 11 hereof.
1.15	In addition to the fees stipulated with this Tariff, the Bank shall also charge real costs such as postal costs, taxes, other banks' costs, costs for establishing mortgage and pledge, court fees and other real costs.

2. BANK ACCOUNTS

2.1	OPENING AN ACCOUNT	Amount of fee	
		Resident	Non-resident
2.1.1	MKD payment account		
2.1.1.1	regular ERIS	free of charge	
2.1.1.2	urgent ERIS	MKD 200,00	
2.1.2	FX payment account	free of charge	MKD 600,00
2.2	ACCOUNT MAINTENANCE	Amount of fee	
		Resident	Non-resident
2.2.1	MKD PAYMENT ACCOUNT		
2.2.1.1	monthly fee for maintaining a payment account	MKD 50,00	

2.2.1.2	monthly fee for maintaining a payment account with basic functions	MKD 32,00	/
* Maintenance of a payment account-0.1% of the moving average of the average monthly paid net salary in the country 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	/
* Transactions related to operations with time deposits / loans (payment of annuities / interest, deposit of funds) are excluded from the monthly debt turnover fee.			
2.2.2	FX PAYMENT ACCOUNT		
2.2.2.1	Monthly fee for maintaining a payment account (if there is turnover during the month)	MKD 50,00	MKD 200,00
2.3	CLOSING AN ACCOUNT		
		Amount of fee	
		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		
		Amount of fee	
		Resident	Non-resident
3.1.1	Deposit cash to own account	free of charge	
3.1.2	Withdraw cash from own account (counter)	0, 15%, min. MKD 30,00 max. MKD 5.000,00	0, 50%, min. MKD 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		
		Amount of fee	
		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 charge	
3.2.5	Withdraw deposited loro payment less than 5 days	0,20%, min. MKD 150,00	
3.3	REPLACEMENT OF DAMAGED BANKNOTES- DENARS		
3.3.1	Replacement of damaged banknotes- denars	10% from the amount	
4.	DOMESTIC PAYMENT SERVICES		
4.1	NON-CASH PAYMENT SERVICES		
		Amount of fee	
		Resident	Non-resident
4.1.1	Internal payment transactions		
4.1.1.1	Benefitting the bank	free of charge	
4.1.1.2	Benefitting another client of the Bank- consumer	MKD 35,00	
4.1.1.3	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	free of charge	/
* other transactions are charged according to the Bank's regular rate			
4.1.2	Payment transactions		
4.1.2.1	To KIBS	MKD 50,00	
4.1.2.2	To MIPS	MKD 280,00	
4.1.3	Incoming payments	free of charge	0,12%,min. MKD 70,00 max. MKD 6.000,00
4.2	OTHER DOMESTIC PAYMENT SERVICES		
4.2.1	Enforcing court decisions, enforcement decisions, probate decisions and other claim collection orders	MKD 1.200,00	
4.2.2	Preparation of interest list when performing court decisions, enforcement decisions, probate decisions and other claim collection orders (physical and legal entities)	MKD 70,00 ден. per interest list	
4.2.3	Forced collection (blockage) on an MKD payment account	MKD 300,00	
4.2.4	Unblocking an MKD payment account	MKD 300,00	
4.2.5	Modification of forced collection (blockage)	MKD 250,00	
4.2.6	Partial repossession of funds from a blocked account	MKD 500,00	
4.2.7	Standing order- for overheads fees from consumer accounts to accounts of legal entities with whom the Bank has concluded special agreement	free of charge	

4.2.8	Standing order- transfer within their own accounts in Silk Road Bank AD Skopje	free of charge
4.2.9	Standing order – transfer to accounts of Silk Road Bank AD (loan installment, cards payables)	free of charge
4.2.10	Standing order – transfer to accounts of clients in Silk Road Bank AD Skopje (Internal)	MKD 10,00
4.2.11	Standing order – transfer to accounts in other banks (external)	MKD 15,00
4.2.12	Issuing of copies of daily statements, statements upon request regarding the daily balance (current year)	MKD 50,00
4.2.13	Providing client data at request of an executor/notary (per ID number)	MKD 700,00 + VAT
4.2.14	Issuing reviews of received decisions for forced collection for own account: - up to 20 decisions per ID number - over 20 decisions per ID number	- MKD 300,00 - MKD 600,00
4.2.15	Issuing of a forced collection report (blockade) for one's own account	MKD 500,00 card
4.2.16	Copies of archived documents from previous years (hard copy and electronic)	MKD 100,00 per document (sheet) Min. MKD 600,00 max.MKD 6.000,00
4.2.17	Issuing daily statements: - counter - e-mail	free of charge
4.2.18	Calculation of interest upon client's request	MKD 200,00 + VAT Per interest list per one main debt
4.2.19	Withdrawing payment order from KIBS	MKD 200,00
4.3	Consumers who do not have an account in the Bank	
4.3.1	Deposits from consumers to the Bank's accounts or to clients' accounts for settling payables in the Bank	free of charge
4.3.2	Deposits from consumers to payment accounts to other customers of the Bank	MKD 50,00 per order
4.3.3	Deposits from consumers to payment accounts in other banks through KIBS	0,5%, min. MKD 100,00
4.3.4	Deposits from consumers to payment accounts in other banks through MIPS	0,5%, min. MKD 300,00
4.4	SMS SERVICE	
4.4.1	Fee for SMS service	min. MKD 2,00 per transaction, max. MKD 40,00 per month
4.5	PACKAGES FOR CONSUMERS	
	Basic paket: - 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	MKD 100,00
	Comfort paket: - 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	MKD 125,00
	Comfort Plus paket: - Monthly maintenance of a payment account - Maintenance of Visa classic debit card - Web banking and Mobile banking with the possibility of payment - SMS service - Free cash withdrawal with AMEX debit card from ATMs of NLB Bank Home Oryx Assistance Extra	MKD 210,00
5.	WEB BANKING – DOMESTIC PAYMENT SERVICES	
5.1	CONSUMERS	
5.1.1	Internal payment transactions	MKD 10,00
5.1.2	Payment transactions to KIBS	MKD 18,00

5.1.3	Payment transactions to MIPS	MKD 120,00	
		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 charge	
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 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 2.899,00	
5.3.1.2	2 years	MKD 3.999,00	
5.3.2	First issuance of Verba Sign Pro PKI Token		
5.3.2.1	1 year	MKD 3.399,00	
5.3.2.2	2 years	MKD 4.399,00	
5.3.3	Next issuance of Verba Sign PKI Token (renewal)		
5.3.3.1	1 year	MKD 1.599,00	
5.3.3.2	2 years	MKD 2.699,00	
5.3.4	Next issuance of Verba Sign Pro PKI Token (renewal)		
5.3.4.1	1 year	MKD 1.699,00	
5.3.4.2	2 years	MKD 2.799,00	
5.3.5	Unblocking of KIBS digital certificate	MKD 300,00	
5.3.6	Cancellation of KIBS digital certificate	MKD 500,00	
6.	INTERNATIONAL PAYMENT SERVICES		
6.1	LORO COLLECTION ORDERS	Amount of fee	
		Resident	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
6.2	NOSTRO PAYMENT ORDERS	Amount of fee	
		Resident	Non-resident
6.2.1.1	abroad for currency EUR and USD	0,3%, min. MKD 700,00 max. MKD 30.000,00	
6.2.1.2	abroad for other currencies	0,5%, min. MKD 1.500,00 max. MKD 30.000,00	
6.2.2	in the country	0,3%, min. MKD 600,00 max. MKD 30.000,00	
6.2.3	to clients of the bank	0.15%, min. MKD 500,00 max. MKD 30.000,00	
6.3	OTHER INTERNATIONAL PAYMENT SERVICES	Amount of fee	
		Resident	Non-resident
6.3.1	Conversion (only for non-residents)	/	0,5%, mean exchange rate min. 600,00
6.3.2	Amendments of payment orders	MKD 1.000,00	
6.3.3	Charge for nostro payment order with option "OUR"	0,20%, min. 1.200,00 max. 5.000,00 (in advance)	
6.3.4	Payment transactions to USA without BIC code	MKD 1.000,00	
7.	FAST MONEY TRANSFER – MONEY GRAM*		
	From	To	Fee**
7.1	€ 0,01	€ 100,00	€ 6,50
	€ 100,01	€ 200,00	€ 9,00
	€ 200,01	€ 300,00	€ 11,00
	€ 300,01	€ 500,00	€ 12,50
	€ 500,01	€ 750,00	€ 17,00
	€ 750,01	€ 1.000,00	€ 19,50

¹ 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
7.2***	From	To	Fee**
	€ 0,01	€ 100,00	€ 5,00
	€ 100,01	€ 200,00	€ 9,00
	€ 200,01	€ 300,00	€ 11,50
	€ 300,01	€ 500,00	€ 13,00
	€ 500,01	€ 2.500,00	€ 20,00

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

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

*** 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 payment	
8.1.2	Purpose consumer loans*		
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	
	Non-purpose consumer unsecured loans Easy	1.5%, max. MKD 1.000,00	
8.2.2	Purpose consumer loans	from 1,00% to 2,00% from the approved account in a single payment	
8.2.3	Housing and mortgage loans		
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 single payment	
8.3	LOAN PREPAYMENT FEE		
8.3.1	Non-purpose consumer unsecured loans	0% on the prepaid amount	
8.3.2	Purpose consumer loans		
8.3.3	Consumer mortgage loans	0% on the prepaid amount, if the repayment is with own funds	
		3% on the prepaid amount, if the loan is refinanced	
8.3.4	Housing loans	0% on the prepaid amount, if the repayment is with own funds	
		5% on the prepaid amount, if the loan is refinanced	
8.3.5	Subsidized housing loan	0% on the prepaid amount, if the repayment is with own funds	
8.4	OTHER COMMISSIONS/FEEES		
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 implementing the approved request)	1% from the outstanding balance, single payment, max. MKD 100.000,00 for change of interest rate from fixed/variable period to new fixed loan repayment period	
		0,5% from the outstanding balance, single payment, max. MKD 50.000,00 for change of interest rate in a variable loan repayment period	
8.4.7	Fee for sending warning letters for delay to customers (per loan account)	1- 30 days	free of charge

		30 - 59 days	free of charge
		60-90 days	free of charge
		над 90 days	free of charge
8.4.8	Request for changing the limit of overdraft	MKD 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 1.500,00 yearly	
9.1.1.1	Membership fee for the main card and all additional card for the first year 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 2.500,00 yearly	
9.1.2	Membership fee for first/second add-on card		
9.1.2.1	AMEX Green	MKD 750,00 yearly	
9.1.2.2	AMEX Gold	MKD 1.250,00 yearly	
9.1.3	Cash withdrawals from ATMs of Silk Road Bank AD Skopje	2% or min. MKD 200,00	
9.1.4	Cash withdrawals from ATMs of other domestic banks	2% or min. MKD 200,00	
9.1.5	Cash withdrawals from ATMs abroad	3% or min. MKD 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 min. MKD 300,00	
9.1.7	Card payment	free of charge	
9.1.8	Re-issuance of lost, stolen, damaged card	MKD 500,00	
9.1.9	Re-issuance of PIN code	MKD 200,00	
9.1.10	Confirmation for closed AMEX card (upon clients' request)	free of charge	
9.1.11	Warning fee for overdue and unpaid credit card debt over 30 days Reminder fee for 1-29 days late payment	free of charge	
9.1.12	Cost for submitting monthly reports for AMEX credit cards by mail	MKD 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	MKD 300,00	
9.1.14	Immediate credit card payment. Possibility to use funds in trade / ATM immediately after the payment (regularly after 19:00)	MKD 150,00	
9.1.15	Card unblocking	MKD 200,00	
9.1.16	Card / Credit account statement at the request of the client (for previous period)	MKD 150,00	
9.1.17	Request for issuance of a new card before the expiration date	MKD 150,00	
9.1.18	Credit card closing request (upon clients' request)	free of charge	
9.1.19	Cancellation of an issued card (2 months before the contract expires)	free of charge	
9.1.20	False transaction dispute	MKD 2.000,00	
9.1.21	Membership fee for two credit cards (AMEX and Visa)	MKD 1.500,00- single payment; MKD 1.800,00- 12 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
9.2.1.2	Annual membership fee- single payment (salary recipients in SRB, retirees)	MKD 800,00	MKD 400,00
	Annual membership fee in 12 installments (salary recipients in SRB, retirees)	MKD 900,00 ден (MKD 75,00 monthly)	MKD 600,00 (MKD 50,00 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 ден. monthly)
9.2.3	Cash withdrawals from ATMs of Silk Road Bank AD Skopje	3% or min. MKD 250,00	
9.2.4	Cash withdrawals from ATMs of other domestic banks	3% or min. MKD 250,00	
9.2.5	Cash withdrawals from ATMs abroad	3,5% or min. 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	3% or min. MKD 200,00	
9.2.7	Card payment	free of charge	
9.2.8	Re-issuance of lost, stolen, damaged card	MKD 500,00	
9.2.9	Re-issuance of PIN code	MKD 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	free of charge	
	Reminder fee for 1-29 days late payment		
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	MKD 200,00	
9.2.14	Card unblocking	MKD 200,00	
9.2.15	Card / Credit account statement at the request of the client (for previous period)	MKD 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	MKD 2.000,00	
9.2.19	Membership fee for two credit cards (AMEX and Visa)	MKD 1.500,00- single payment; MKD 1.800,00- 12 monthly installments;	
9.3	DEBIT CARDS (VISA AND AMERICAN EXPRESS)		
9.3.1	Basic card membership fee:		
	- VISA (maintenance and servicing)	- MKD 200,00	
	- AMEX	- free of charge	
	- VISA debit linked to a resident foreign exchange account (maintenance and servicing)	- EUR 25 yearly	
	- VISA debit linked to a non-resident foreign exchange account (maintenance and servicing)	- EUR 100 yearly	
9.3.2	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	- free of charge - 2%+ MKD 250,00	
9.3.3	Cash withdrawals from ATMs of other domestic banks :		
	- VISA debit linked to an account in MKD	- 3% + MKD 250,00	
	- VISA debit cards linked to an account in EUR - AMEX	- 3% + MKD 250,00 - free at NLB ATMs	
9.3.4	Cash withdrawals from ATMs abroad	3%+ MKD 250,00	
9.3.5	Cash withdrawals at the counters of other banks in the country	3%+ MKD 250,00	
9.3.6	Cash withdrawals at the counters of other banks abroad	3% + MKD 250,00	
9.3.7	Re-issuance of lost, stolen, damaged/changed data, card:		
	- VISA - AMEX	- MKD 300,00 - MKD 500,00	
9.3.8	Re-issuance of PIN code	MKD 200,00	
9.3.9	Change of daily limits on debit cards	MKD 200,00	
9.3.10	False transaction dispute	MKD 2.000,00	
9.3.11	Card unblocking	MKD 200,00	
9.3.12	Request for issuance of a new card before expiration	MKD 150,00	
9.3.13	Fee for urgent production of VISA card/PIN (24 hours)	MKD 500,00	

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 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	Amount of fee	
		Resident	Non-resident
9.4.1	Card issuance fee	free of charge	EUR 50,00
	for amounts from EUR 100,00 – EUR 1.000,00		EUR 100,00
	for amounts from EUR 1.001,00 – EUR 5.000,00		EUR 200,00
	for amounts from EUR 5.001,00 – EUR 9.000,00		
9.4.2	Basic card membership fee: - cards linked to an account in MKD - cards linked to an account in EUR	MKD 150,00 yearly EUR25,00 yearly	EUR 100,00 yearly
9.4.3	Replenishment cost	free of charge	2,5% from the amount
9.4.4	Cash withdrawals from ATMs of Silk Road Bank AD Skopje : - cards linked to an account in MKD - cards linked to an account in EUR	free of charge 2%+ MKD 250,00	2,5%, min. EUR 5,00
9.4.5	Cash withdrawals from ATMs of other domestic banks : - cards linked to an account in MKD - cards linked to an account in EUR	3% + MKD 250,00 3% + MKD 250,00	5%, min. EUR 10,00
9.4.6	Cash withdrawals from ATMs abroad : - cards linked to an account in MKD - cards linked to an account in EUR	3% + MKD 250,00 3% + MKD 250,00	5% мин. EUR 10,00
9.4.7	Fee for processing POS transactions : - cards linked to an account in MKD - cards linked to an account in EUR	free of charge -1% from the amount of the transaction	2% from the amount of the transaction
9.4.8	Re-issuance of lost, stolen, damaged/changed data, card	MKD 300,00	
9.4.9	Re-issuance of PIN code	MKD 200,00	
9.4.10	Change of daily limits	MKD 200,00	
9.4.11	False transaction dispute	MKD 2.000,00	
9.4.12	Fee for urgent production of card/PIN	MKD 500,00	
9.5	CO-BRANDED VISA CARDS SN		
9.5.1	Card issuance fee	MKD 1.490,00	
9.5.2	Cash withdrawals from ATMs of Silk Road Bank AD Skopje	2% min. MKD 150,00	
9.5.3	Cash withdrawals from ATMs of other domestic banks	2%, min. MKD 200,00	
9.5.4	Cash withdrawals from ATMs abroad	3% min. MKD 120,00	
9.5.5	POS terminal fee	free of charge	
9.5.6	Re-issuance of lost, stolen, damaged/changed data, card	MKD 1.490,00	
9.5.7	Pin Code Reprint/Reissuance	MKD 490,00	
9.5.8	Change of daily limits	free of charge	
9.5.9	False transaction dispute	MKD 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.	
9.5.14	Copies of other documents related to the card/contract	MKD 490,00	
9.5.15	Proof of Card Ownership on Stamped Memorandum	MKD 490,00	

9.6	CO-BRANDED VISA CARDS BS	
9.6.1	Card issuance fee	MKD 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 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 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	0,12% of the transaction value or min. MKD 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 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 confirmations at the request of the client and/or verification of data	MKD 800,00 per document + VAT
12.3	Replacement of safe lock	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 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.	
13.3	For the services that the Bank provides for foreign correspondents, the fees are calculated in foreign currency according to the valid tariff for the services of foreign correspondents.	

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 01.01.2024. With the entry into force of this tariff, the tariff adopted on 15.11.2023 ceases to be valid.

Management Board of Silk Road Bank AD Skopje