

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

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| 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 sorvices | 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 |
| 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 |
| 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 4.1.2.1 4.1.2.2 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 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 MKD 3 | t of fee |

| 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 |
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| 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) |
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| 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 | .20.00 |
|---|---|---|---|
| 3.2.0 | - Aymone transactions to min o | 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 | of services related to a payment account with basic functions in denars - free of | charge. | |
| *Online use o | f services related to a payment account with basic functions in denars, users of | egal 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 | | 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. | |
| 5.3.4.2 | 2 years | MKD 2. | |
| 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 | NOCTRO DAVIMENT 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 | 10 max MKD 30 000 00 |
| 0.2.1.2 | adioda for other currentles | | · · · · · · · · · · · · · · · · · · · |
| 6.2.2 | in the country | 0,3%, min. MKD 600,00 |) max. MKD 30.000,00 |
| | | 0,3%, min. MKD 600,00 0.15%, min. MKD 500,0 | 0 max. MKD 30.000,00 0 max. MKD 30.000,00 |
| 6.2.2 | in the country | 0,3%, min. MKD 600,00 | 0 max. MKD 30.000,00 0 max. MKD 30.000,00 t of fee Non-resident |
| 6.2.2 6.2.3 | in the country to clients of the bank | 0,3%, min. MKD 600,00 0.15%, min. MKD 500,0 Amoun | 0 max. MKD 30.000,00 0 max. MKD 30.000,00 t of fee |
| 6.2.2 6.2.3 6.3 | in the country to clients of the bank OTHER INTERNATIONAL PAYMENT SERVICES | 0,3%, min. MKD 600,00 0.15%, min. MKD 500,0 Amoun Resident / | 0 max. MKD 30.000,00 0 max. MKD 30.000,00 t of fee Non-resident 0,5%, mean exchange rate min. 600,00 |
| 6.2.2 6.2.3 6.3 | in the country to clients of the bank OTHER INTERNATIONAL PAYMENT SERVICES Conversion (only for non-residents) | 0,3%, min. MKD 600,00 0.15%, min. MKD 500,0 Amoun Resident | 0 max. MKD 30.000,00 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 |
| 6.2.2 6.2.3 6.3 6.3.1 6.3.2 | in the country to clients of the bank OTHER INTERNATIONAL PAYMENT SERVICES Conversion (only for non-residents) Amendments of payment orders | 0,3%, min. MKD 600,00 0.15%, min. MKD 500,0 Amoun Resident / MKD 1. 0,20%, mir | 0 max. MKD 30.000,00 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) |
| 6.2.2 6.2.3 6.3 6.3.1 6.3.2 6.3.3 | in the country 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" | 0,3%, min. MKD 600,00 0.15%, min. MKD 500,0 Amoun Resident / MKD 1. 0,20%, min max. 5.000,00 | 0 max. MKD 30.000,00 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) |
| 6.2.2 6.2.3 6.3 6.3.1 6.3.2 6.3.3 6.3.4 | in the country 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 | 0,3%, min. MKD 600,00 0.15%, min. MKD 500,0 Amoun Resident / MKD 1. 0,20%, min max. 5.000,00 | 0 max. MKD 30.000,00 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) |
| 6.2.2 6.2.3 6.3 6.3.1 6.3.2 6.3.3 6.3.4 | in the country 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* | 0,3%, min. MKD 600,00 0.15%, min. MKD 500,0 Amoun Resident / MKD 1. 0,20%, min max. 5.000,00 MKD 1. | 0 max. MKD 30.000,00 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) |
| 6.2.2 6.2.3 6.3 6.3.1 6.3.2 6.3.3 6.3.4 | in the country 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 | 0,3%, min. MKD 600,00 0.15%, min. MKD 500,00 Amount Resident / MKD 1. 0,20%, min max. 5.000,00 MKD 1. | 0 max. MKD 30.000,00 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) 0000,00 |
| 6.2.2 6.2.3 6.3 6.3.1 6.3.2 6.3.3 6.3.4 | in the country 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 | 0,3%, min. MKD 600,00 0.15%, min. MKD 500,00 Amount Resident / MKD 1. 0,20%, min. max. 5.000,00 MKD 1. To € 100,000 | 0 max. MKD 30.000,00 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) 000,00 Fee** € 6,50 |
| 6.2.2 6.2.3 6.3 6.3.1 6.3.2 6.3.3 6.3.4 7. | in the country 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 | 0,3%, min. MKD 600,00 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 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 |
| 6.2.2 6.2.3 6.3 6.3.1 6.3.2 6.3.3 6.3.4 7. | in the country 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 | 0,3%, min. MKD 600,00 0.15%, min. MKD 500,00 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 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 normant |
| 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 single payment |
| 8.3 | LOAN PREPAYMENT FEE | |
| 8.3.1 | Non-purpose consumer unsecured loans | 00/ the consected and constant |
| 8.3.2 | Purpose consumer loans | 0% on the prepaid amount |
| 8.3.3 | Consumer mortrogo logic | 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 |
| 0.7.0 | implementing the approved request) | 0,5% from the outstanding balance, single payment, max. MKD 50.000,00 for change conterest rate 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 |
| 9.1.1.1 | Membership fee for the main card and all additional card for the first year | WIND 1.3 | 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 | 1,111,5 2.3 | / 11 |
| 9.1.2.1 | AMEX Green | MKD 7 | 50,00 yearly |
| 9.1.2.1 | AMEX Gold | | 50,00 yearly |
| 9.1.2.2 | Cash withdrawals from ATMs of Silk Road Bank AD Skopje | | i. MKD 200,00 |
| 9.1.3 | Cash withdrawals from ATMs of other domestic banks | | |
| | | | . MKD 200,00 |
| 9.1.5 | Cash withdrawals from ATMs abroad | 3% Or Mir | . 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 mi | n. MKD 300,00 |
| 9.1.7 | Card payment | free | of charge |
| 9.1.8 | Re-issuance of lost, stolen, damaged card | | 0 500,00 |
| 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 | | 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 | 0 150,00 |
| 9.1.15 | Card unblocking | WKI | 200,00 |
| | 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 | VVKI | 0 150,00 |
| 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 | | |
| | Visa Classic credit card | Main card | Add-on card |
| 9.2.1.1 | VISA CIASSIC CIEUTI CATU | Iviain card | Add-on Card |
| | Annual membership fee- single payment (salary recipients in SRB, retirees) | MKD 800,00 | MKD 400,00 |
| 9.2.1.2 | Annual membership fee in 12 installments (salary recipients in SRB, retirees) | МКD 900.00 ден (MKD 75,00 monthly) | 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 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 about | 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 correspondents, which is deed to form of the reviewing loan application, for consulations, analyses, apply for withdrawals of amounts additional amount of commission for reviewing loan application, for consulations, analyses, apply f | 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 of charge free of charge free of charge free free free of charge free free free free of charge 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 |
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| 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 |
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| 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 11.1.2 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. |
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| 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