

**TARRIF FOR LEGAL ENTITIES**  
**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 legal entities, residents and non-residents, for whom these services shall be performed. The contract for fulfilling certain banking issues has to include provisions concerning the fees.
1.3	The category Legal entities, referred to in the Decision on the Tariff for fees and commissions for services performed by Silk Road Bank AD Skopje, shall include both residential and non-residential legal entities, unless it is explicitly stated.
1.4	The category 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
<b>2.1.1</b>	<b>MKD payment account</b>		
2.1.1.1	<i>regular ERIS</i>		free of charge
2.1.1.2	<i>urgent ERIS</i>		MKD 250,00
2.1.1.3	Upon Bank's request for loan repayment		free of charge
<b>2.1.2</b>	<b>FX payment account</b>		
2.1.2.1	Opening an account		free of charge
2.1.2.2	Review of documentation for opening accounts for non-residents	/	EUR 100,00
<b>2.2</b>	<b>ACCOUNT MAINTENANCE</b>	<b>Amount of fee</b>	

		Resident	Non-resident
<b>2.2.1</b>	<b>MKD PAYMENT ACCOUNT</b>		
2.2.1.1	Monthly fee for debt turnover up MKD 500.000,00		MKD 450,00
2.2.1.2	Monthly fee for debt turnover from MKD 500.001,00 to MKD 1.000.000,00		MKD 850,00
2.2.1.3	Monthly fee for debt turnover over MKD 1.000.000,00		MKD 1.200,00
2.2.1.4	Maintenance of MKD payment account for non-residents (with positive balance)	/	MKD 900,00 monthly
<b>2.2.2</b>	<b>FX PAYMENT ACCOUNT</b>		
2.2.2.1	Monthly fee for maintaining a payment account (if there is turnover during the month)	MKD 100,00	MKD 900,00
<b>2.3</b>	<b>CLOSING AN ACCOUNT</b>	<b>Amount of fee</b>	
		<b>Resident</b>	<b>Non-resident</b>
<b>2.3.1</b>	<b>MKD AND FX ACCOUNT</b>		
2.3.1.1	Upon client's request	free of charge	free of charge
2.3.1.2	Upon Bank's order	free of charge	free of charge
2.3.1.3	Upon notification from the Central Registry/ upon Court decision	free of charge	free of charge
<b>3.</b>	<b>CASH TRANSACTIONS</b>		
<b>3.1</b>	<b>CASH TRANSACTIONS IN MKD</b>	<b>Amount of fee</b>	
		<b>Resident</b>	<b>Non-resident</b>
3.1.1	Deposit cash to own account until 12:00h	free of charge	
3.1.2	Deposit cash to own account after 12:00h	0,15%, min. MKD 60,00	
3.1.3	Deposit cash to own account	0,5%, min. MKD250,00	0,60%, min. MKD 1.500,00
<b>3.2</b>	<b>CASH TRANSACTIONS IN FX CURRENCY</b>	<b>Amount of fee</b>	
		<b>Resident</b>	<b>Non-resident</b>
3.2.1	Deposit cash to own account	0,35% min. MKD 800,00	
3.2.2	Deposit cash to own account	0,50%, min. MKD 1.000,00	1%, min. MKD 3.000,00
<b>3.3</b>	<b>REPLACEMENT OF DAMAGED BANKNOTES</b>		
3.3.1	Replacement of damaged banknotes- denars	10% from the amount	
<b>4.</b>	<b>DOMESTIC PAYMENT SERVICES</b>		
<b>4.1</b>	<b>NON-CASH PAYMENT SERVICES</b>	<b>Amount of fee</b>	
		<b>Resident</b>	<b>Non-resident</b>
<b>4.1.1</b>	<b>Internal payment transactions</b>		
4.1.1.1	Benefitting the Bank	free of charge	
4.1.1.2	Benefitting another client of the Bank- internal payment transactions	MKD 42,00	0,35%, min. MKD 250,00
4.1.1.3	Non-cash salary transfers from a legal entity's account in the Bank to a consumer's account in the Bank	MKD 5,00 per payment order	
<b>4.1.2</b>	<b>Payment transactions</b>		
4.1.2.1	To KIBS	MKD 60,00	0,35%, min. MKD 500,00 max. MKD 3.500,00
4.1.2.2	To MIPS	MKD 320,00	0,35%, min. MKD 500,00 max. MKD 10.000,00
<b>4.1.4</b>	<b>Incoming payments</b>	free of charge	0,2%,min. MKD 600,00 max. MKD 10.000,00
<b>4.2</b>	<b>OTHER DOMESTIC PAYMENT SERVICES</b>		
4.2.1	Enforcing court decisions, enforcement decisions, probate decisions and other claim collection orders	MKD 1.500,00	
4.2.2	Preparation of interest list when performing court decisions, enforcement decisions, probate decisions and other claim collection orders (physical and legal entities)	MKD 80,00 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	Enforcement of a debenture	MKD 1.000,00	
4.2.8	Submitting a debenture for collection (the collection fee shall be charged to the creditor submitting the debenture)	MKD 300,00	
4.2.9	Withdrawing a debenture by a creditor (the withdrawal fee shall be charged to the creditor)	MKD 100,00	

4.2.10	Issuing of copies of daily statements, statements upon request regarding the daily balance (current year)	MKD 100,00	
4.2.11	Providing client data at request of an executor/notary (per ID number)	MKD 1.000,00 + VAT	
4.2.12	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
4.2.13	Issuing of a forced collection report (blockade) for one's own account	MKD 600,00 card	
4.2.14	Periodical report for the PRO (if there is account balance)	MKD 200,00	
4.2.15	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	
4.2.16	Issuing daily statements		
	- in a post box	MKD 1.000,00 yearly (VAT included)	
	- at a teller's desk	free of charge	
	- by e-mail	MKD 70,00 monthly	
	Through SWIFT MT940	MKD 1.200,00 monthly	
4.2.17	Calculation of interest upon client's request	MKD 200,00 + VAT per interest list per one main debt	
4.2.18	Withdrawing payment order from KIBS	MKD 200,00	
<b>5.</b>	<b>WEB BANKING- DOMESTIC PAYMENT SERVICES</b>		
<b>5.1</b>	<b>LEGAL ENTITIES</b>	<b>Amount of fee</b>	
		<b>Resident</b>	<b>Non-resident</b>
5.1.1	Internal payment transactions	MKD 14,00	0,3%, min. MKD 200,00 max. MKD 3.000,00
5.1.2	Payment transactions to KIBS	MKD 25,00	0,3%, min. MKD 300,00 max. MKD 3.000,00
5.1.3	Payment transactions to MIPS	MKD 150,00	0,3%, min. MKD 300,00 max. MKD 6.000,00
5.1.4	One-time fee for using the mobile banking service with possibility for payment	MKD 400,00	MKD 800,00
5.1.5	Monthly fee for using web/mobile banking with possibility for payments <sup>1</sup>	MKD 200,00	MKD 400,00
5.1.6	Monthly fee for using web/mobile banking with possibility for payments	MKD 100,00	MKD 200,00
5.1.7	Reissuance of KIBS digital certificate due to loss	MKD 500,00 + VAT	MKD 1.000,00 + VAT
<b>5.2</b>	<b>LEGAL ENTITIES- RESIDENTS (PP53 SALARY)</b>		
5.2.1	Internal payment transactions	MKD 4,00 per transaction	
5.2.2	Payment transactions to KIBS	MKD 15,00 per transaction	
5.2.3	Payment transactions to MIPS	MKD 80,00 per transaction a	
<b>5.3</b>	<b>KIBS DIGITAL CERTIFICATES</b>		
<b>5.3.1</b>	<b>First issuance of Verba Sign PKI Token</b>		
5.3.1.1	1 year	MKD 2.899,00	
5.3.1.2	2 years	MKD 3.999,00	
<b>5.3.2</b>	<b>First issuance of Verba Sign Pro PKI Token</b>		
5.3.2.1	1 year	MKD 3.399,00	
5.3.2.2	2 years	MKD 4.399,00	
<b>5.3.3</b>	<b>Next issuance of Verba Sign PKI Token (renewal)</b>		
5.3.3.1	1 year	MKD 1.599,00	
5.3.3.2	2 years	MKD 2.699,00	
<b>5.3.4</b>	<b>Next issuance of Verba Sign Pro PKI Token (renewal)</b>		
5.3.4.1	1 year	MKD 1.699,00	
5.3.4.2	2 years	MKD 2.799,00	
<b>5.3.5</b>	Fee for access to the web banking system with KIBS digital certificates (for connecting a legal entity with a KIBS certificate issued by another bank or by KIBS)	MKD 200,00	
<b>5.3.6</b>	Unblocking of KIBS digital certificate	MKD 300,00	
<b>5.3.7</b>	Cancellation of KIBS digital certificate	MKD 500,00	
<b>6.</b>	<b>INTERNATIONAL PAYMENT SERVICES</b>		
<b>6.1</b>	<b>LORO COLLECTION ORDERS</b>	<b>Amount of fee</b>	
		<b>Resident</b>	<b>Non-resident</b>

<sup>1</sup> 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.

6.1.1.1	Loro collection orders for legal entities	0,1%,min. MKD 600,00 max. MKD 30.000,00	0,5%, min. MKD 1.000,00
<b>6.2</b>	<b>NOSTRO PAYMENT ORDERS</b>	<b>Amount of fee</b>	
		<b>Resident</b>	<b>Non-resident</b>
6.2.2.1	abroad	0,3%, min. MKD 1.000,00 max. MKD 30.000,00	
6.2.2.2	In the country	0,3%, min. MKD 1.000,00 max. MKD 30.000,00	
<b>6.3</b>	<b>DOCUMENTED ENCASHMENTS</b>		
<b>6.3.1</b>	<b>Loro encashment</b>		
6.3.1.1	Reviewing and sending documents for collection	0,3%, min. MKD1.000,00	
6.3.1.2	Courier service charge for sending documents abroad	real charge + VAT	
<b>6.3.2</b>	<b>Nostro encashment</b>		
6.3.2.1	Sight payment notification	0,3%, min. MKD 1.000,00 + SWIFT expense MKD 300,00	
<b>6.4</b>	<b>OTHER INTERNATIONAL PAYMENT SERVICES</b>	<b>Amount of fee</b>	
		<b>Resident</b>	<b>Non-resident</b>
6.4.1	Conversion (only for non-residents)	/	0,5%, mean exchange rate min. 600,00
6.4.2	Amendments of payment orders	MKD 1.000,00	
6.4.3	Report for PRO- on a monthly basis*	MKD 150,00 per account, max. 300,00 per report	
6.4.4	Charge for nostro payment order with option "OUR"	0,20%, min. 1.200,00 max. 5.000,00 (in advance)	
6.4.5	Payment transactions to USA without BIC code	MKD 1.000,00	
<b>7.</b>	<b>BANKING GUARANTEES</b>		
<b>7.1</b>	<b>NOSTRO GUARANTEES AND SBDC, ISSUED BY THE BANK</b>		
<b>7.1.1</b>	<b>Issuance of unconfirmed guarantee and SBDC</b>		
7.1.1.1	With MKD or FX currency as collateral	0,3% quarterly, min. MKD 3.000,00 + SWIFT expense MKD 700,00	
7.1.1.2	With foreign bank counter guarantee as collateral	0,6% quarterly, min. MKD 3.000,00 + SWIFT expense MKD 700,00	
7.1.1.3	With domestic bank guarantee as collateral	0,6% quarterly, min. MKD 3.000,00 + SWIFT expense MKD 700,00	
7.1.1.4	With other collateral (mortgage, draft...)	1,2% quarterly, min. MKD 3.000,00 + SWIFT expense MKD 700,00	
<b>7.1.2</b>	<b>Issuance of unconfirmed guarantee and SBDC</b>		
7.1.2.1	With MKD or FX currency as collateral	0,6% quarterly, min. MKD 3.000,00 + SWIFT expense MKD 700,00 + real expense from the foreign bank	
7.1.2.2	With other collateral (mortgage, draft...)	1,5% quarterly, min. MKD 5.000,00 + SWIFT expense MKD 700,00 + real expense from the foreign bank	
<b>7.1.3</b>	<b>Amendment of guarantee and SBDC conditions</b>	MKD 1.000,00 + SWIFT expense MKD 500,00	
<b>7.1.4</b>	<b>Reviewing documents under guarantee and SBDC</b>	0,3% from the value of the documents, min. MKD 2.500,00	
<b>7.1.5</b>	<b>Creation of guarantee (emergency cases) – additional fee</b> (emergency cases mean a request for a financial service that was received in the bank on a certain date no later than 12:00 and was processed by the bank on the same date and handed over to the requester on the financial date)	MKD 1.500,00	
<b>7.2</b>	<b>LORO GUARANTEES AND SBDC</b>		
7.2.1	Notification without our confirmation	0,1%, min, MKD 2.000,00 max. MKD 30.000,00	
7.2.2	Amendment of terms	MKD 3.000,00 + SWIFT expense MKD 500,00	
7.2.3	Demanding payment under guarantee	MKD 3.000,00 + SWIFT expense MKD 500,00	
7.2.4	Transfer of loro guarantee to another bank	0,1%, min. MKD 3.000,00 max. MKD 30.000,00	
7.2.5	Forwarding messages by LG from/to another banks	MKD 2.000,00	
<p>Commissions shall be collected quarterly and in advance. The commission for the last quarter shall be calculated and collected on a monthly basis. If the validity in the last quarter is within the fifth calendar day of the month, commission for the current month shall not be charged. If the validity is after the sixth day of the month and onward, commission shall be charged for the whole month.</p> <p>In case the guarantee is not accepted by the beneficiary and is returned as null and void, the collected commission shall not be refunded.</p>			

<b>7.3</b>	<b>MKD GUARANTEES</b>	
<b>7.3.1</b>	<b>Issuance of performance guarantee for tender participation</b>	
7.3.1.1	With cash deposit or bank guarantee	0,2% monthly, in advance мин. 3.000,00 ден.
7.3.1.2	With other kind of collateral (mortgage, draft, company guarantee etc.)	0,3% monthly, in advance min. MKD 3.000,00
<b>7.3.2</b>	<b>Issuance of other performance guarantees</b>	
7.3.2.1	With cash deposit or bank guarantee	0,2% monthly, in advance min. MKD 3.000,00
7.3.2.2	With other kind of collateral (mortgage, draft, company guarantee etc.)	0,35% месечно, однапред min. MKD 3.000,00
<b>7.3.3</b>	<b>Issuance of payment and advance guarantee</b>	
7.3.3.1	With cash deposit or bank guarantee	0,2% monthly, in advance min. MKD 3.000,00
7.3.3.2	With other kind of collateral (mortgage, draft, company guarantee etc.)	0,4% monthly, in advance min. MKD 3.000,00
<b>7.3.4</b>	<b>Customs guarantee</b>	
7.3.4.1	With cash deposit or bank guarantee	0,2% monthly, in advance min. MKD 3.000,00
7.3.4.2	With other kind of collateral (mortgage, draft, company guarantee etc.)	0,35% monthly, in advance min. MKD 3.000,00
<b>7.4</b>	<b>Amendment of guarantee conditions</b>	MKD 1.600,00
<b>7.5</b>	<b>Creation of guarantee (emergency cases) – additional fee</b> (emergency cases mean a request for a financial service that was received in the bank on a certain date no later than 12:00 and was processed by the bank on the same date and handed over to the requester on the financial date)	MKD 1.500,00
<p>Commissions and fees for customs guarantees shall be calculated for the period until the customs procedure may start plus three months i.e. up to the end date of the guarantee validity.</p> <p>If the Bank issues a new customs guarantee also guaranteeing the obligations from the previous one, additional commission shall not be calculated for the already issued guarantee for the period following that date (period for which commission would be calculated unless new customs guarantee is issued).</p> <p>Commission shall be charged for three months in advance, for guarantees with validity longer than 3 months.</p> <p>The minimum commission on guarantees of MKD 3.000,00 is collected as a single payment and refers to the total validity period of the guarantee.</p> <p>The validity period of the guarantee which continues in the subsequent month without charging commission is 5 days.</p>		
<b>8.</b>	<b>DOCUMENTED D/Cs</b>	
<b>8.1</b>	<b>NOSTRO D/Cs - ISSUED BY THE BANK</b>	
8.1.1	Issuance of unconfirmed D/Cs with FX currency or MKD collateral / Letter of Guarantee	0,3% quarterly, min. MKD 2.000,00 + SWIFT expense MKD 700,00
8.1.2	Issuance of unconfirmed D/Cs with bank guarantee, mortgage, draft or other instrument as collateral	1,2% quarterly, min. MKD 2.000,00 + SWIFT expense MKD 700,00
8.1.3	Issuance of confirmed D/Cs with FX currency or MKD collateral / Letter of Guarantee	0,6% quarterly, min. MKD 2.000,00 + SWIFT expense MKD 700,00
8.1.4	Issuance of confirmed D/Cs with bank guarantee, mortgage, draft or other instrument as collateral	1,5% quarterly, min. MKD 2.500,00 + SWIFT expense MKD 700,00
8.1.5	Amendment of D/C terms	MKD 500,00 + SWIFT expense MKD 700,00
8.1.6	Commission for keeping D/C records with deferred payment over 90 days	50% of the regular commission for each following quarter
8.1.7	Preparing draft D/C / guarantee in advance (in case of realization it is deducted from the amount of commission)	MKD 1.000,00
<b>8.2</b>	<b>LORO/ D/Cs, OPENED WITH SILK ROAD BANK FROM OTHER BANKS</b>	
8.2.1	Notification without any obligation on our part	0,1%, min. MKD 1.000,00 – max. MKD 30.000,00
8.2.2	Notification adding our confirmation	1%, min. MKD 5.000,00 – max. MKD 50.000,00
8.2.3	Transfer of D/C to second beneficiary without our confirmation	0,3%, min. MKD 1.000,00 – max. MKD 30.000,00 + SWIFT expense MKD 700,00
8.2.4	Transfer of D/C to second beneficiary adding our confirmation	1%, min. MKD 5.000,00 – max. MKD 50.000,00 + SWIFT expense MKD 700,00
8.2.5	Advice of L/C to other bank	0,2%, min. MKD 2.000,00 – max. MKD 30.000,00 + SWIFT expense MKD 700,00
8.2.6	Collection for inflow upon loro L/C (according to the regular tariff for foreign FX inflows)	0,09%, min. MKD 600,00 – max. MKD 10.000,00
8.2.7	Review of documents	0,2% of the documents value, min. MKD 1.500,00 – max. MKD 50.000,00
8.2.8	Amendment of D/C terms	MKD 500,00 + + SWIFT expense MKD 500,00

8.2.9	Courier service charge for sending documents abroad	real charge + VAT	
8.2.10	Forwarding messages upon LG from / to other banks	MKD 2.000,00	
Commissions are collected quarterly and in advance. The commission for the last quarter is calculated and collected on a monthly basis. If the validity in the last quarter is within the fifth calendar day of the month, commission for the current month will not be charged. If the validity is after the sixth day of the month and onward, commission is charged for the whole month. The total commission is collected in advance, if the D/C is not completely used /regardless of the reasons/, the commission is not refunded. In case of urgent issuance of D/C, the commissions and charges will be collected pursuant to agreement.			
<b>9.</b>	<b>CREDIT ARRANGEMENTS FOR LEGAL ENTITIES</b>		
<b>9.1</b>	<b>COMMISSION FOR REVIEWING CREDIT APPLICATION</b>		
9.1.1	Fee for processing credit application	free of charge except for clients that have been declined once in the last 12 months - MKD 2.000,00	
9.1.2	Fee for processing application for a bank guarantee	free of charge except for clients that have been declined once in the last 12 months - MKD 2.000,00	
9.1.3	Fee for maintaining a credit file for an approved loan for working capital up to 1 year	1% single payment upon loan approval	
9.1.4	Fee for keeping a credit file for an approved loan for working capital over 1 year	1,25% single payment upon loan approval	
9.1.5	Fee for keeping a credit file for an approved loan for purchase of fixed assets (term longer than 1 year)	1,25% single payment upon loan approval	
9.1.6	Fee for maintaining a credit file for an approved revolving credit limit for working capital, letters of credit and guarantees	0,125 % monthly, in advance for the entire tenor and on the amount of the approved limit	
9.1.7	Fee for early termination of revolving credit limit for working capital, letters of credit and guarantees (in order to transfer to another bank)	3% single payment calculated on the used amount of the limit	
9.1.8	Fee for processing and preparing new analysis when extending the loan repayment term	1,25% single payment upon extension	
9.1.9	Fee for processing and preparing new analysis and maintaining a credit file during credit restructuring	1,25% single payment upon restructuring	
9.1.10	Fee for processing a credit request for change of security at the request of the party	0,5% from the credit exposure, min. MKD 3.000,00 max. MKD 10.000,00	
9.1.11	Fee for administering a loan with a repayment term of over 1 year	0,2 % annually of the outstanding balance of the loan, min. MKD 3.000,00 max. MKD 40.000,00	
9.1.12	Fee for processing a request for the issuance of an indicative offer or letter of intent	0.1% of the amount of the credit limit specified in the indicative offer or the letter of intent, max. MKD 31,000.00	
<b>9.2</b>	<b>LOAN PREPAYMENT FEE</b>		
9.2.1	Fee for early repayment of instalment loans with tenor of more than 1 year for refinancing from another bank	5% on the prepaid amount	
<b>9.3</b>	<b>WRITTEN WARNING</b>		
9.3.1	Warning letter for delayed payment of mature obligation over 30 days (per loan account)	MKD 500,00	
9.3.2	Warning letter for delayed payment of mature obligation over 60 days (per loan account)	MKD 800,00	
<b>9.4</b>	<b>OTHER COMMISSIONS/FEEs</b>		
9.4.1	Statement for debt per credit for refinancing from another bank	MKD 3.000,00	
9.4.2	Consent for registering next rang mortgage for refinancing from another bank	MKD 2.000,00	
9.4.3	Consent for purchase and sale of property mortgaged in the bank	MKD 1.000,00	
9.4.4	Statement for release of mortgage and pledge for refinancing from another bank	MKD 2.000,00	
9.4.5	Consents for other needs	MKD 1.500,00	
<b>10.</b>	<b>PAYMENT CARDS</b>		
<b>10.1</b>	<b>VISA BUSINESS CARD</b>	<b>Amount of fee</b>	
		<b>Resident</b>	<b>Non-resident</b>
10.1.1	Card issuance fee	MKD 500,00	EUR 50,00
	For amounts from EUR 100,00 – 1.000,00		EUR 100,00
	For amounts from EUR 1.001,00 – 5.000,00		EUR 200,00
	For amounts from EUR 5.001,00 – 10.000,00		EUR 300,00
10.1.2	Replenishment cost	MKD 30,00 (PP30) MKD 10,00(through web banking)	2,5% from the amount
10.1.3	Cash withdrawals from ATMs of Silk Road Bank AD Skopje	2%,min. MKD 150,00	2,5%, min. EUR 5,00

10.1.4	Cash withdrawals from other ATMs	3%, min. MKD 200,00	5%, min. EUR 10,00
10.1.5	POS terminal fee	free of charge	0,5% from the amount of the transaction
10.1.6	Re-issuance of lost, stolen, damaged/changed data, card	MKD 300,00	
10.1.7	Re-issuance of PIN code	MKD 200,00	
10.1.8	Change of daily limits	MKD 200,00	
10.1.9	False transaction dispute	MKD 2.000,00	
10.1.10	Fee for urgent production of card/PIN	MKD 500,00	
<b>10.2</b>	<b>VISA PLATINUM BUSINESS CREDIT CARD</b>		
10.2.1	Annual membership fee for a basic card with a one-time payment	MKD 2.700,00	
	Annual membership fee for add-on card with a one-time payment	MKD 1.200,00	
	Annual membership fee for a basic card with monthly payment in 12 installments	MKD 3.600,00 (MKD 300,00 monthly fee)	
	Annual membership fee for add-on card with monthly payment in 12 installments	MKD 2.400,00 (MKD 200,00 monthly fee)	
10.2.2	Application Fee	MKD 500,00	
10.2.3	Cash withdrawal from ATMs of Silk Road Bank Skopje	MKD 3% min. MKD 500,00	
	Cash withdrawals at other ATMs in the country	MKD 3.5% min. MKD 600,00	
	Cash withdrawal at other ATMs in another country	MKD 5% min. MKD 600,00	
10.2.4	Fee for issuing a card - urgent procedure (24h)	MKD 2.400,00	
	Re-issuance of lost, stolen, damaged/changed data, card	MKD 800,00	
	Re-issuance of PIN code	MKD 300,00	
10.2.5	Fee for issuing a monthly report in a branch office	MKD 50,00	
	Fee for issuing a monthly report by e-mail	free of charge	
10.2.6	Late payment warning fee – 30 to 60 days	MKD 600,00	
	Late payment warning fee – over 60 days	MKD 900,00	
10.2.7	False transaction dispute	MKD 1.800,00	
10.2.8	Cancellation of the card in the process of issuance	MKD 1.200,00	
	Closing the card before the expiry of the limit by order of the customer	MKD 600,00	
	Change of credit limits	MKD 600,00	
	Blocking, unblocking a card	MKD 300,00	
<b>11.</b>	<b>TRANSACTIONS WITH SECURITIES</b>		
11.1	Purchase and sale of continuous government securities issued by the Ministry of Finance	0,12% of the transaction value or min. MKD 300,00	
<b>12.</b>	<b>TREASURY OPERATIONS</b>		
<b>12.1</b>	<b>RENT OF SAFE DEPOSIT BOXES FOR RESIDENTS</b>		
12.1.1	small with dimensions 7,80x25,50x61,10	MKD 2.500,00 yearly + VAT	
12.1.2	medium with dimensions 13,10x25,50x61,10	MKD 3.500,00 yearly + VAT	
12.1.3	large with dimensions 26,50x25,50x61,10	MKD 4.500,00 yearly + VAT	
<b>13.</b>	<b>OTHER SERVICES</b>		
13.1	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	
13.2	Issuance of cumulative statement of the annual turnover	MKD 50,00 per page	
13.3	Issuance of various confirmations at the request of the client and/or verification of data	MKD 800,00 per document + VAT	
13.4	Replacement of safe lock	EUR 100.00 + VAT in MKD equivalent according to the average exchange rate + actual fees for the change	
13.5	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	
13.6	Issuance of current status from the Central Registry	MKD 256,00	
13.7	Issuance of own report by the Macedonian Credit Bureau	MKD 650,00	
<b>14.</b>	<b>TRANSITIONAL AND FINAL PROVISIONS</b>		
<b>14.1</b>	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.		



<b>14.2</b>	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.
<b>14.3</b>	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.
<b>14.4</b>	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.
<b>14.5</b>	This tariff enters into force on 16.02.2024. With the entry into force of this tariff, the tariff adopted on 01.01.2024 ceases to be valid.

Management Board of Silk Road Bank AD Skopje