

9.1		CREDIT CARDS- AMERICAN EXPRESS
9.1.1	Main card membership fee	
9.1.1.1	AMEX Green	MKD 1.500,00 yearly
9.1.1.1	Membership fee for the main card and all additional card for the first year and for each following year for funds spend in trade and repaid: <ul style="list-style-type: none"> - For approved credit limit < MKD 30.000,00 and annual turnover (funds spent and repaid in trade in the country and abroad, including internet transactions) of min. MKD 40.000,00 - For approved credit limit > MKD 30.000,00 to ≤ MKD 60.000,00 and annual turnover (funds spent and repaid in trade in the country and abroad, including internet transactions) of min. MKD 70.000,00 - For approved credit limit > MKD 60.000,00 and annual turnover (funds spent and repaid in trade in the country and abroad, including internet transactions) of min. MKD 90.000,00 	free of charge
9.1.1.2	AMEX Gold	MKD 2.500,00 yearly
9.1.2	Membership fee for first/second add-on card	
9.1.2.1	AMEX Green	MKD 750,00 yearly
9.1.2.2	AMEX Gold	MKD 1.250,00 yearly
9.1.3	Cash withdrawals from ATMs of Silk Road Bank AD Skopje	2% or min. MKD 200,00
9.1.4	Cash withdrawals from ATMs of other domestic banks	2% or min. MKD 200,00
9.1.5	Cash withdrawals from ATMs abroad	3% or min. MKD 250,00
9.1.6	Cash withdrawal from a credit card at a branch office / transfer of cash from a credit card to a customer's payment account at the customer's request	3,5% or min. MKD 300,00
9.1.7	Card payment	free of charge
9.1.8	Re-issuance of lost, stolen, damaged card	MKD 500,00
9.1.9	Re-issuance of PIN code	MKD 200,00
9.1.10	Confirmation for closed AMEX card (upon clients' request)	free of charge
9.1.11	Warning fee for overdue and unpaid credit card debt over 30 days Reminder fee for 1-29 days late payment	free of charge
9.1.12	Cost for submitting monthly reports for AMEX credit cards by mail Cost for submitting monthly reports for AMEX credit cards by e-mail	MKD 30,00 free of charge
9.1.13	Request for change of credit limit	MKD 300,00
9.1.14	Immediate credit card payment. Possibility to use funds in trade / ATM immediately after the payment (regularly after 19:00)	MKD 150,00
9.1.15	Card unblocking	MKD 200,00
9.1.16	Card / Credit account statement at the request of the client (for previous period)	MKD 150,00
9.1.17	Request for issuance of a new card before the expiration date	MKD 150,00
9.1.18	Credit card closing request (upon clients' request)	free of charge
9.1.19	Cancellation of an issued card (2 months before the contract expires)	free of charge
9.1.20	False transaction dispute	MKD 2.000,00
9.1.21	Membership fee for two credit cards (AMEX and Visa)	MKD 1.500,00- single payment; MKD 1.800,00- 12 monthly installments;