

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 (maintenance and servicing)	- MKD 200,00 - free of charge - EUR 25 yearly - EUR 100 yearly
9.3.2	Cash withdrawals from ATMs of Silk Road Bank AD Skopje : - Debit cards linked to an account in MKD - Debit cards linked to an account in EUR	- free of charge - 2%+ MKD 250,00
9.3.3	Cash withdrawals from ATMs of other domestic banks : - VISA debit linked to an account in MKD - VISA debit cards linked to an account in EUR - AMEX	- 3% + MKD 250,00 - 3% + MKD 250,00 - free at NLB ATMs
9.3.4	Cash withdrawals from ATMs abroad	3%+ MKD 250,00
9.3.5	Cash withdrawals at the counters of other banks in the country	3%+ MKD 250,00
9.3.6	Cash withdrawals at the counters of other banks abroad	3% + MKD 250,00
9.3.7	Re-issuance of lost, stolen, damaged/changed data, card: - VISA - AMEX	- MKD 300,00 - MKD 500,00
9.3.8	Re-issuance of PIN code	MKD 200,00
9.3.9	Change of daily limits on debit cards	MKD 200,00
9.3.10	False transaction dispute	MKD 2.000,00
9.3.11	Card unblocking	MKD 200,00
9.3.12	Request for issuance of a new card before expiration	MKD 150,00
9.3.13	Fee for urgent production of VISA card/PIN (24 hours)	MKD 500,00
9.3.14	Fee for issuance a main card (Visa / Amex) for non-salary/pension recipients at Silk Road Bank AD Skopje (except for students and recipients of social assistance)	MKD 200,00
9.3.15	Visa / Amex Debit Card Closing Fee	free of charge
9.3.16	Immediate issuance of a Visa card (24 hours)	MKD 500,00
9.3.17	Fee for processing POS transactions with a Visa Debit Card linked to a foreign currency account - Residents - non-residents	1% from the amount of the transactions 2% from the amount of the transactions
* Issuance of a Visa Classic and American Express Point debit card linked to a payment account with basic functions in denars, for registration fee and annual membership fee - free of charge.		
* Issuance of a Visa Classic and American Express Point debit card connected to a payment account with basic functions in denars, users of legal rights, for registration fee and annual membership fee - free of charge.		