14.	VISA CONSUMER CARD	
14.1	Individuals	
14 .1.1	Residents	
14.1.1.1.	Cost of issuing a card	200.00 MKD
14.1.1.2	Replenishment cost	100,00 MKD
14.1.1.3	False transaction dispute	1.500,00 MKD
14.1.14	Cash withdrawal cost	
	at Silk Road Bank ATMs	no
	Mr. and other ATMs	3% min.200 MKD
14.1.2	Non-residents	
14.1.2.1	Cost of issuing the card	
	For amounts of 100-1000 euros	50 euros
	For amounts of 1001-5000 euros	100 euros
	For amounts of 5001-9000 euros	200 euros
14.1.2.2	Replenishment cost	2.5% of the amount
14.1.2.3	False transaction dispute	1.500,00 MKD
14.1.2.4	Cash withdrawal cost	
	at Silk Road Bank ATMs	2.5%, min.5 euros
	Mr. and other ATMs	5%. min.10 euros
14.1.2.4	Cost of POS terminal	0.5% of the transaction amount