



General Tariff List

HALKBANK A.D. Skopje

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I. Domestic Operations		
A. Denar operations for legal entities		
No	Type of service	Tariff
1	Commission work for which the Bank does not make any interest difference	Minimum 1% per year
2	For collection and delivery of funds that the Bank does according to law, contract, agreement etc.	According to the contract
3	Management and servicing of funds	Minimum of 0,3% per month
4	Commission for guarantees and super guarantees in MKD	
4.1.	Guarantees (payment, for advance payment)	Covered with min.100% cash collateral *for free interest cash deposit minimum 700,00 MKD monthly *for interest cash deposit minimum 1.500,00 MKD
		Covered with mortgage as a collateral Starting from 0,15% of the amount monthly minimum 1.500,00 MKD monthly
		Covered with pledge and/or promissory note as collateral Starting from 0,20% of the amount monthly minimum 2.000,00 MKD monthly
4.2.	Guarantees (bid, performance)	Covered with min.100% cash collateral *for free interest cash deposit minimum 700,00 MKD monthly *for interest cash deposit minimum 1.500,00 MKD
		Covered with mortgage as a collateral Starting from 0,12% of the amount monthly minimum 1.200,00 MKD monthly
		Covered with pledge and/or promissory note as collateral Starting from 0,18% of the amount monthly minimum 1.800,00 MKD monthly
4.3.	Customs guarantees	Covered with min.100% cash collateral *for free interest cash deposit minimum 700,00 MKD monthly *for interest cash deposit minimum 1.500,00 MKD
		Covered with mortgage as a collateral Starting from 0,10% of the amount monthly minimum 1.000,00 MKD monthly
		Covered with pledge and/or promissory note as collateral Starting from 0,15% of the amount monthly minimum 1.500,00 MKD monthly
4.4.	Issue of guarantee secured with counter-guarantee	
4.4.1	Issue of guarantee secured with counter-guarantee from HalkBank Tukey	0,2 % quarterly, minimum 2.500,00 MKD

4.4.2	Issue of guarantee secured with counter-guarantee from another Banks	0,3 % quarterly, minimum 3.000,00 MKD
4.5	Activation of the guarantee (charged on the amount of the forced loan)	*from 0 to 3.000.000 MKD - 0,30% *from 3.000.001 to 6.000.000 MKD - 0,25%; MKD - 0,20%; 0,15%; *from 6.000.001 to 30.000.000 *up to 30.000.001 -
4.6	General Definitions	
4.6.1	The tariff commissions are counted from the day of issuing the guarantees, i.e. other types of guarantees, up to the day of their termination	
4.6.2	The commission is calculated monthly or quarterly in advance for each month and quarter, respectively	
4.6.3	If the guarantee terminates during the quarter the calculation of commission will be done as following:	
4.6.3.1	Up to 30 days	1/3 of the appropriate paragraph;
4.6.3.2	From 30 to 60 days	2/3 of the appropriate paragraph;
4.6.3.3	From 60 to 90 days	Appropriate paragraph
5	Fee for processing an application for credit exposure (loan, MKD guarantee)	From 0,5% to 2% from the amount, once in advance, for micro and small clients, min 500 MKD (for micro and small clients) From 0,3% to 1,5% from the amount, once in advance, min 500 MKD (for medium and large corporate clients) The division on micro, small, medium and large corporate clients is based on internal segmentation criteria The maximum amount of fee is approved to every individual client with special interest to the Bank according to a decision of the Management Board of the Bank
5.1	Up-front fee for refinancing loan, guarantee, letter of credit from another bank	From 0%
6	Loan application (cash exposures)	500,00 MKD
7	Commissions and fees for credit exposures secured with minimum 100% deposit can be decreased	Up to 50%
8	Fee for early repayment	
8.1	Fee for early repayment of business loans	The bank will charge fee for early repayment of loan in amount of 3% from the outstanding amount for the early repaid amount if the repayment is done with refinancing loan from other bank and 0% if the repayment is done from own sources* *For loans secured with mortgage / pledge, the fee is charged if the borrower has established a next priority mortgage arrangement for the duration of the loan.

8.2	Fee for early repayment of loans that are: -again applying for new loan exposure not lower than prematurely repaid loan; -revolving loans -loans secured with min. 100% deposit -business overdraft -bullet loans	Free of charge
8.3	Fee for early closure of FLA with collateral real estate and/or movables and rights:	<ul style="list-style-type: none"> • If obligations for credit exposures in the frame are settled by own assets- no fee • If obligations for credit exposures in the frame are settled by another bank- 0.1% of the amount of the frame, min. 6.000,00 MKD, maximum 300.000,00 MKD
9	Issuing confirmation, copies, transcripts	Minimum 500,00 MKD per page
10	Consent	
10.1	Category 1 -Consent to alienation - change of pledged debtor -Lease/service consent -Repurpose consent/ adaptation -Consent to the order - from another bank -Reissue consent for issuing a statement to delete a mortgage/pledge, as well as any type of consent -Consent to correct a technical error when recording an object in a property sheet or changing address data in the Cadastre -For all other types of consent	1.000,00 MKD from document
10.2	Category 2 -Consent to privatisation/ransom of the country -Consent to legalise construction -Expropriation consent -Consent to obtain approval for construction, upgrade, upgrade, new building, roof reconstruction, demolition -Consent to set photovoltaic panels	1.500,00 MKD from document

	<ul style="list-style-type: none"> -Consent to change/harmonise cadastral indications/floor measurement based on Geodetic Elaborate -Consent to merge/annex/immersion of cadastral plots -Consent to issue a statement for partial deletion of mortgage/pledge 	
10.3	<p>Category 3</p> <ul style="list-style-type: none"> -Consent to project changes Consent to the transfer of the right to construction -Consent to transfer a mortgage from a list to mark a building in a property sheet (on the investor's load) – business decision -Consent to physical division 	2.000,00 MKD from document
11	Change of the terms for active credit exposure	
11.1	Change of tenor and/or increase of amount for FLA	0,3% of the amount
11.1.1	Change of tenor and/or increase of amount for loan	0,3% of the amount
11.1.2	Change of tenor and/or increase of amount for guarantee	0,3% of the amount
		If credit exposures-credit and/or guarantee within the FLA are annexed when changing the deadline and/or increasing the amount of the FLA, rate 11.1 is charged and items 11.1.1 and 11.1.2 are not charged
11.2	Release/replacement of FLA collateral at the request of a client	3.000,00 MKD
11.2.1	Release/replacement of loan collateral at the request of a client	3.000,00 MKD
11.2.2	Release/replacement of guarantee collateral at the request of a client	3.000,00 MKD
		If credit exposures – credit and/or guarantee within the FLA are also annexed when the FLA collateral is released/replaced at the customer's request, the items 11.2.1 and 11.2.2 are not charged.
11.3	Change in interest rate at the customer's request (charged from the outstanding principal of the loan at the time of the change, once, in advance)	0,3% of the amount

12	For fees which are subject to VAT the Bank calculates and pays tax rate according to the prescribed rate	
13	Fee for acceptance of request in order to participate at the auction of government bills	
13.1	Fee for acceptance of request in order to participate at the auction of government bills	250,00 MKD
13.2	Fee for participation at the auction of government bills Note: If the auction of government bills is successful, the amount paid for request acceptance is included into the amount which is calculated in the fee for participation in auction	0,05% - 0,10% from the nominal value of the bought government bills or minimum 250,00 MKD
14	Fee for acceptance of request in order to participate at the auction of government bonds	
14.1	Fee for acceptance of request in order to participate on the auction of government bonds	250,00 MKD
14.2	Fee for participation on the auction of government bonds Note: If the auction of government bonds is successful, the amount paid for request acceptance is included into the amount which is calculated in the fee for participation in auction	0,05% - 0,10% from the nominal value of the auction treasury bonds or minimum 250,00 MKD
15	Electronic document redecognition	
15.1	Current state	200,00 MKD
15.2	Real owner	200,00 MKD
16	Fee for estimation/re-estimation for legal entities (residents and non-residents)	
16.1	Fee for estimation of estate (residents)	
	<i>Estimation of land</i>	3.000,00 MKD
	<i>Estimation of flat up to 80m2/ house up to 80m2 with yard</i>	3.000,00 MKD
	<i>Estimation of flat above 80m2/ house above 80m2 with yard</i>	5.000,00 MKD
	<i>Estimation of office space</i>	6.000,00 MKD
	<i>Estimation of production capacity/warehouse</i>	10.000,00 MKD
	<i>Estimation of business premises (complex of several premises with auxiliary areas)</i>	10.000,00 MKD
	<i>Estimation of hotel/ motel/ resort</i>	10.000,00 MKD
	<i>Estimation of transport vehicles</i>	2.000,00 MKD

16.2	Fee for estimation of estate (non-residents)	
	<i>Estimation of land</i>	50,00 EUR
	<i>Estimation of flat up to 80m2/ house up to 80m2 with yard</i>	50,00 EUR
	<i>Estimation of flat above 80m2/ house above 80m2 with yard</i>	85,00 EUR
	<i>Estimation of office space</i>	100,00 EUR
	<i>Estimation of production capacity/warehouse</i>	165,00 EUR
	<i>Estimation of business premises (complex of several premises with auxiliary areas)</i>	165,00 EUR
	<i>Estimation of hotel/ motel/ resort</i>	165,00 EUR
	<i>Estimation of transport vehicles</i>	35,00 EUR
16.3	Fee for re-estimation of estate	1/2 of fee charged in initial estimation (for all estimations)
16.4	Fee for rejected and cancelled applications	no fee
17	Fee for restructuring of business loans	0,3% of the amount

B. Denar operations for individuals		
No	Type of service	Tariff
1	Warning letters for overdrafts with real costs	100,00 MKD
2	Transfer with standing order in the Bank	No fee
3	Transfer of funds with standing order from accounts of the Bank to accounts in other banks	20,00 MKD
4	Liquidation of -savings account -transactional account	No fee
5	Announcement – amortization of invalid saving accounts	100,00 MKD
6	Consent for partly deleting of the mortgage, Consent for the establishment of a pledge right from next priority in favor of another creditor , consent to change the mortgage debtor, lease, physical division of land/property, legalization, privatization, expropriation, enrollment in a property sheet, adaptation, floor measuring, correction of a technical error, change project construction, conversion, obtaining building permits, transfer of right to build, harmonization of cadastral indications ,merger of cadastral parcels, gift, exchange, lifelong support, etc.	1000,00 MKD from consent

7	Fee for early repayment of loan according to the decision of the management Board	0% - 3% of the unpaid amount of the principal
7.1	Fee for early repayment of housing loan and mortgage loan	HALKBANK will charge 3% from outstanding amount if funds for closure of the loan are from other bank; If funds for closure of the loan are from own sources HALKBANK will charge 0%; HALKBANK will charge 3% if other bank has next degree mortgage on real estate which is collateral for HALKBANK loan;
7.2	Fee for early repayment of consumer loan and car loan	Without fee, i.e. according to the current legal regulation
7.3	Fee for early repayment of loans in which: -It is applied again / approved new credit exposure of not less amount than prematurely repaid loan	No fee
7.4	Fee for early repayment of loans for housing and mortgage if the product anticipates fee for early repayment .	According to the decision of the Managing Board for each product. The bank will charge 0 - 3% from outstanding amount if funds for closure of the loan are from other bank and own sources and other sources
8	Fee for issuing of calculation for liquidation of loan for all loans concluded after 01.04.2017	500 denars
9	Fee for issuing of statement for liquidation of loan for all loans concluded after 01.04.2017	500 denars

10	Control in Macedonian Credit Office	<p>450 denars (The fee will be charged before the disbursement of loans)</p> <p>Without Fee – for application of credit cards, overdrafts and deposit loan</p> <p>Without fee – for guarantors and co-debtors.</p> <p>Without fee for rejected and cancelled applications.</p>
11	For fees which are subject to VAT the Bank calculates and pays tax rate according to the prescribed rate	
12	Fee for acceptance of request in order to participate at the auction of government bills	
12.1	Fee for acceptance of request in order to participate at the auction of government bills	250,00 MKD
12.2	Fee for participation at the auction of government bills Note: If the auction of government bills is successful, the amount paid for request acceptance is included into the amount which is calculated in the fee for participation in auction	0,05% - 0,10% from the nominal value of the bought government bills or minimum 250,00 MKD
13	Fee for acceptance of request in order to participate at the auction of government bonds	
13.1	Fee for acceptance of request in order to participate on the auction of government bonds	250,00 MKD;
13.2	Fee for participation on the auction of government bonds Note: If the auction of government bonds is successful, the amount paid for request acceptance is included into the amount which is calculated in the fee for participation in auction	0,05% - 0,10% from the nominal value of the auction treasury bonds or minimum 250,00 MKD
14	Fee for processing applications for loans (nonpurposed loans for physical persons) according to a decision for product	0% - 3%, minimum 500,00 MKD Maximum amount for up front fee 1.500,00 EUR
15	Fee for processing of loan requests covered by deposit	min. 0% Maximum amount

	according to a decision for product	for up front fee 1.500,00 EUR	
16	Fee for processing of loan request with currency clause for purchase of new vehicles on physical persons according to a decision for product	1% - 2% Maximum amount for up front fee 1.500,00 EUR	
17	Fee for processing of housing loan request according to a decision for product	From 0% up to 1.75%, Maximum amount for up front fee 1.500,00 EUR	
18	Fee for processing of mortgage loan request according to a decision for product	From 1% up to 2% Maximum amount for up front fee 1.500,00 EUR	
19	Fee for estimation/ re-estimation for individuals (residents and non-residents)		
19.1	Fee for estimation of estate	Residents	Non-residents
19.1.1	Housing loans	1.000 MKD	16 EUR (in MKD countervalue)
19.1.2	Mortgage loans		
	<i>Estimation of land</i>	3.000 MKD	50 EUR
	<i>Estimation of flat up to 80m2/ house up to 80m2 with yard</i>	3.000 MKD	50 EUR
	<i>Estimation of flat above 80m2/ house above 80m2 with yard</i>	5.000 MKD	85 EUR
	<i>Estimation of office space</i>	6.000 MKD	100 EUR
	<i>Estimation of production capacity/warehouse</i>	10.000 MKD	165 EUR
	<i>Estimation of business premises (complex of several premises with auxiliary areas)</i>	10.000 MKD	165 EUR
	<i>Estimation of hotel/ motel/ resort</i>	10.000 MKD	165 EUR
19.2	Fee for re-estimation of estate		
19.2.1	Housing loans	1.000 MKD	16 EUR (in MKD countervalue)
19.2.2	Mortgage loans	1/2 of fee charged in initial estimation (for all estimations)	1/2 of fee charged in initial estimation (for all estimations)
19.3	Fee for rejected and canceled applications	no fee	no fee
20	Fee for loan application	150,00 MKD	
21	Fees for making annexes to change loan agreements		
21.1	Annex to the agreement for change of interest rate on all types of loans.	0,5% from the loan balance at the time of annexation, one-time	
21.2	Annex to the agreement for change of contractual conditions for housing and mortgage loan.(change of deadline, change of collateral, etc	1000 MKD	
21.3	Annex to the agreement for changes in the contractual conditions for consumer loans.	500 MKD	

	(change of deadline, change of collateral, etc)	
22	Fee for warning letters for unpaid debt for loans (for overdue days over 50), including warnings to co-applicants, guarantors and guarantors of the same loan account	100 MKD
23	Fee for amount and/or tenor change of overdrafts	200 MKD
24	Fee for for renewal of overdrafts	200 MKD
25	Fee for for aproval of overdrafts	200 MKD

C. Safe box operations

No	Type of service	Regular Tariff
1	model SS-2 model 8x16,5x50	12 months 3.000,00 MKD *
2	model SS-3 model 8x30x50 model 8x33x50	12 months 3.500,00 MKD *
3	model SS-4 model 12x33x50 model 160x33x50	12 months 4.500,00 MKD *
4	model SS-6 model 22x33x50	12 months 5.500,00 MKD *
5	Guarantee deposit for usage of Safe box	6.000,00 MKD
*The abovementioned prices are increasing 18% for VAT		

D. Payment Cards

No	Type of service	Tariff
Debit cards to physical persons		
I Visa PayWave Electron		
1	Fee for preparation of main card	150 MKD
2	Fee for preparation of additional card	150 MKD
3	Fee for re-issuing main/additional card	150 MKD
4	Re-issuing before the maturity of main/additional card (damaged/lost card)	300 MKD
5	Fee for urgent preparation of main/ additional card	800 MKD
6	Fee for unjustified reclamation	800 MKD
7	Account statement on the ATM's of Halkbank	No fee

8	Cash withdrawals at ATM's of Halkbank	No fee
9	Cash withdrawals at ATM's of other banks	3% minimum 200 MKD
10	Cash withdrawals on counters of the Bank	According General tariff
11	Cash withdrawals on counters of the other Banks	3% minimum 200 MKD
12	Card blocking by demand from the client through Help 24,e-mail or with written demand	No fee
13	Card unblocking by demand from the client through Help 24,e-mail or with written demand	200 MKD
14	Pin set	No fee
15	Changing of PIN on counter	150 MKD
16	Active interest rate on overdraft. Penalty interest rate on overdraft to the allowed balance of the account. Passive interest rate	According to a decision on a interest rates
17	Annual membership fee per card (basic / additional)	Fist year without fee ; * 100 MKD for the following years
II	Visa Platinum	
1	Fee for preparation of main card	700 MKD
2	Fee for preparation of additional card	700 MKD
3	Fee for re-issuing main/additional card	200 MKD
4	Re-issuing before the maturity of main/additional card (damaged/lost card)	300 MKD
5	Fee for urgent preparation of main/ additional card	800 MKD
6	Fee for unjustified reclamation	800 MKD
7	Annual fee for main card	Fist year without fee ;* 700 MKD for the following years
8	Annual fee for additional card	Fist year without fee; * 700 MKD for the following years
9	Account statement on the ATM's of Halkbank	No fee
10	Cash withdrawals at ATM's of Halkbank	No fee
11	Cash withdrawals at ATM's of other banks in R.Macedonia	3% min. 200 MKD
12	Cash withdrawals at ATM's of other banks abroad	No fee
13	Cash withdrawals on counters of the Bank	According General tariff
14	Cash withdrawals on counters of the other Banks	3% min. 200 MKD
15	Card blocking by demand from the client through Help 24,e-mail or with written demand	No fee
16	Card unblocking by demand from the client through Help 24,e-mail or with written demand	200 MKD
17	Pin set	No fee
18	Changing of PIN on counter	150 MKD
19	Active interest rate on overdraft. Penalty interest rate on overdraft to the allowed balance of the account. Passive interest rate	According to a decision on a interest rates
III	Mastercard Debit Contactless	
1	Fee for preparation of main card for clients with salary/pension in Halkbank AD Skopje	No fee
2	Fee for preparation of main card for clients without salary/pension in Halkbank AD Skopje	300 MKD
3	Fee for preparation of additional card	200 MKD
4	Re-issuing of main/additional card	100 MKD
5	Re-issuing before the maturity of main/additional card (damaged/lost card)	300 MKD
6	Fee for urgent preparation of main/ additional card	800 MKD

7	Fee for unjustified reclamation	800 MKD
8	Annual membership for Mastercard Debit Contactless for clients with salary/pension in Halkbank AD Skopje	First year without fee * 200 MKD for the following years per card (main/additional card regardless of turnover)
9	Annual membership for Mastercard Debit Contactless for clients without salary/pension in Halkbank AD Skopje	First year without fee *300 MKD for for the following years
10	Cash withdrawals on counters of the Bank	According General tariff
11	Cash withdrawals on counters of the other Banks	3% min. 200 MKD
12	Cash withdrawals at ATM's of Halkbank	No fee
13	Cash withdrawals at ATM's of other Banks in R.Macedonia for clients with salary/pension in Halkbank	No fee
14	Cash withdrawals at ATM's of other Banks in R.Macedonia for clients without salary/pension in Halkbank	3% min. 200 MKD
15	Cash withdrawal at ATMs of other banks abroad	3% min. 200 MKD
16	Account statement on the ATM's of Halkbank	No fee
17	Card blocking by demand from the client through Help 24,e-mail or with written demand	No fee
18	Card unblocking by demand from the client through Help 24,e-mail or with written demand	200 MKD
19	Pin set	No fee
20	Changing of PIN on counter	150 MKD
21	Active interest rate on overdraft. Penalty interest rate on overdraft to the allowed balance of the account. Passive interest rate	According to a decision on a interest rates
	Credit cards for physical person	
IV	Visa Classic Credit, Mastercard Standard, Mastercard Contactless	
1	Fee for preparation of main card	200 MKD
2	Fee for preparation of additional card	200 MKD
3	Fee for re-issuing main/additional card	200 MKD
4	Re-issuing before the maturity of main/additional card (damaged/lost card)	300 MKD
5	Fee for urgent preparation of main/ additional card	800 MKD
6	Fee for unjustified reclamation	800 MKD
7	Cash withdrawals at ATM's of Halkbank	3% min. 200 MKD
8	Cash withdrawals at ATM's of other banks	3,5% minimum 250 MKD
9	Cash withdrawals on counters of the Bank	3,5% minimum 250 MKD
10	Cash withdrawals on counters of the other Banks	3,5% minimum 250 MKD
11	Annual membership fee for main credit card	First year without fee; * 1 .200 MKD for the following years or according ladder fee and annual turnover
12	Annual membership fee for additional credit card	First year without fee; * 900 MKD for the following years
13	Ladder fee for main card	
13.1	For realized annual turnover of min 150.000 MKD	No annual fee
14	Fee for invoice issuance	No fee
15	Fee for warning letter	300 MKD
16	Card blocking by demand from the client through Help 24,e-mail or with written demand	No fee
17	Card unblocking by demand from the client through Help 24,e-mail or with written demand	200 MKD

18	Credit limit change	300 MKD
19	Pin set	No fee
20	Changing of PIN on counter	150 MKD
21	Amount of credit limit	Based on credit policies
22	Fee for issuing statement for creditcard	300 MKD
V	Visa PayWave Credit	
1	Basic card fee	200 MKD
2	Additional card fee	200 MKD
3	Re-issuing of basic/additional card fee	200 MKD
4	Re-issuing of basic/additional card fee before validity date expiry (for damaged/lost cards)	300 MKD
5	Express card issuing fee	800 MKD
6	Unfounded claims fee	800 MKD
7	Halkbank ATMs cash withdrawal	3% minimum 200 MKD
8	Other banks' ATMs cash withdrawal	3,5% minimum 250 MKD
9	Cash withdrawal at Bank's branches	3,5% minimum 250 MKD
10	Cash withdrawal at other banks' branches	3,5% minimum 250 MKD
11	Annual membership fee for main credit card	First year without fee; * 1 .200 MKD for the following years or according ladder fee and annual turnover
12	Annual membership fee for additional credit card	First year without fee; * 900 MKD for the following years
13	Ladder fee for main card	
13.1	For annual turnover of min. 150.000 MKD	No fee
14	Invoice issuing fee	No fee
15	Warning letter fee	300 MKD
16	Card blocking on client's request via the helpdesk Help 24, email or in writing	No fee
17	Card de-blocking on client's request via the helpdesk Help 24, email or in writing	200 MKD
18	Credit limit change	300 MKD
19	PIN setting	No fee
20	PIN charge at Bank's branch	150 MKD
21	Credit limit amount	Based on lending policies
22	Fee for issuing statement for creditcard	300 MKD
VI	Visa Travel	
1	Fee for preparation of main card	200 MKD
2	Fee for preparation of additional card	200 MKD
3	Fee for re-issuing main/additional card	200 MKD
4	Re-issuing before the validity of main/additional card (damaged/lost card)	300 MKD
5	Fee for urgent preparation of main/ additional card	800 MKD
6	Fee for unjustified reclamation	800 MKD
7	Cash withdrawals at ATM's of Halkbank	3% min. 200 MKD
8	Cash withdrawals at ATM's of other banks	3,5% minimum 250 MKD
9	Cash withdrawals on counters of the Bank	3,5% minimum 250 MKD
10	Cash withdrawals on counters of the other Banks	3,5% minimum 250 MKD
11	Annual membership fee for main credit card	First year 1 .500 MKD for the following years or according ladder annual fee and annual turnover
12	Annual membership fee for additional credit card	900 MKD
13	Ladder fee	
13.1	For realized annual turnover of min 300.000 MKD	No annual fee

14	Invoice issuing fee	No fee
15	Fee for warning letter	300 MKD
16	Card blocking by demand from the client through Help 24,e-mail or with written demand	No fee
17	Card unblocking by demand from the client through Help 24,e-mail or with written demand	200 MKD
18	Credit limit change	300 MKD
19	Pin set	No fee
20	Changing of PIN on counter	150 MKD
21	Amount of credit limit	Based on credit policies
22	Fee for issuing statement for creditcard	300 MKD
VII	Visa Gold	
1	Fee for preparation of main card	200 MKD
2	Fee for preparation of additional card	200 MKD
3	Fee for re-issuing main/additional card	200 MKD
4	Re-issuing before the maturity of main/additional card (damaged/lost card)	300 MKD
5	Fee for urgent preparation of main/ additional card	800 MKD
6	Fee for unjustified reclamation	800 MKD
7	Cash withdrawals at ATM's of Halkbank	20 MKD
8	Cash withdrawals at ATM's of other banks	3,5% minimum 250 MKD
9	Cash withdrawals on counters of the Bank	3,5% minimum 250 MKD
10	Cash withdrawals on counters of the other Banks	3,5% minimum 250 MKD
11	Annual membership fee for main credit card	First year 1.500 MKD *for the following years according to the ladder annual fee and annual turnover
12	Annual membership fee for additional credit card	1.200 MKD
13	Ladder fee for main card	
13.1	For realized annual turnover of min 300.000 MKD	No annual fee
14	Fee for invoice issuance	No fee
15	Fee for warning letter	300 MKD
16	Card blocking by demand from the client through Help 24,e-mail or with written demand	No fee
17	Card unblocking by demand from the client through Help 24,e-mail or with written demand	200 MKD
18	Credit limit change	300,00 mkd
19	Pin set	No fee
20	Changing of PIN on counter	150 MKD
21	Amount of credit limit	Based on credit policies
22	Fee for issuing statement for creditcard	300 MKD
VIII	Mastercard World	
1	Fee for preparation of main card	200 MKD
2	Fee for preparation of additional card	200 MKD
3	Fee for re-issuing main/additional card	200 MKD
4	Re-issuing before the maturity of main/additional card (damaged/lost card)	300 MKD
5	Fee for urgent preparation of main/ additional card	800 MKD
6	Fee for unjustified reclamation	800 MKD
7	Cash withdrawals at ATM's of Halkbank	3% minimum 200 MKD
8	Cash withdrawals at ATM's of other banks	3,5% minimum 250 MKD
9	Cash withdrawals on counters of the Bank	3,5% minimum 250 MKD
10	Cash withdrawals on counters of the other Banks	3,5% minimum 250 MKD
11	Annual membership fee for main credit card	4.000 MKD

12	Annual membership fee for additional credit card	4.000 MKD
13	Fee for invoice issuance	No fee
14	Fee for warning letter	300 MKD
15	Card blocking by demand from the client through Help 24,e-mail or with written demand	No fee
16	Card unblocking by demand from the client through Help 24,e-mail or with written demand	200 MKD
17	Credit limit change	300 MKD
18	Pin set	No fee
19	Changing of PIN on counter	150 MKD
20	Amount of credit limit	Based on credit policies
21	Fee for issuing statement for creditcard	300 MKD
	Business cards for legal entities	
	Debit cards for legal entities	
IX	Visa Business Debit	
1	Fee for preparation of main card	200 MKD
2	Fee for preparation of additional card	200 MKD
3	Fee for re-issuing main/additional card	200 MKD
4	Re-issuing before the maturity of main/additional card (damaged/lost card)	300 MKD
5	Fee for urgent preparation of main/ additional card	800 MKD
6	Fee for unjustified reclamation	800 MKD
7	Cash withdrawals at ATM's of Halkbank	0,2% or min.70 MKD
8	Cash withdrawals at ATM's of other banks	2% or min. 200 MKD
9	Cash withdrawals on counters of the Bank	According general tariff
10	Cash withdrawals on counters of the other Banks	2% or min. 200 MKD
11	Annual membership fee for main credit card	First year without fee;* 600 MKD for the following years
12	Annual membership fee for additional credit card	Frist year without fee; * 200 MKD for the following years
13	For realized annual turnover of min 600.000 MKD per card	No annual fee
14	Card blocking by demand from the client through Help 24,e-mail or with written demand	No fee
15	Card unblocking by demand from the client through Help 24,e-mail or with written demand	200 MKD
16	Pin set	No fee
17	Changing of PIN on counter	150 MKD
X	Mastercard Business Debit	
1	Fee for preparation of main card	200 MKD
2	Fee for preparation of additional card	200 MKD
3	Fee for re-issuing main/additional card	200 MKD
4	Re-issuing before the maturity of main/additional card (damaged/lost card)	300 MKD
5	Fee for urgent preparation of main/ additional card	800 MKD
6	Fee for unjustified reclamation	800 MKD
7	Cash withdrawals at ATM's of Halkbank	0,2% or min.70 MKD
8	Cash withdrawals at ATM's of other banks	2% or min. 200 MKD
9	Cash withdrawals on counters of the Bank	According general tariff
10	Cash withdrawals on counters of the other Banks	2% or min. 200 MKD
11	Annual membership fee for main credit card	First year without fee;* 600 MKD for the following years
12	Annual membership fee for additional credit card	First year without fee;* 200 MKD for the following years

13	For realized annual turnover of min 600.000 MKD per card	No annual fee
14	Card blocking by demand from the client through Help 24,e-mail or with written demand	No fee
15	Card unblocking by demand from the client through Help 24,e-mail or with written demand	200 MKD
16	Pin set	No fee
17	Changing of PIN on counter	150 MKD
	Credit card for legal entities	
XI	Visa Business Credit revolving card	
1	Fee for preparation of main card	200 MKD
2	Fee for preparation of additional card	200 MKD
3	Fee for re-issuing main/additional card	200 MKD
4	Re-issuing before the maturity of main/additional card (damaged/lost card)	300 MKD
5	Fee for urgent preparation of main/ additional card	800 MKD
6	Fee for unjustified reclamation	800 MKD
7	Cash withdrawals at ATM's of Halkbank	3% minimum 200 MKD
8	Cash withdrawals at ATM's of other banks	3,5% minimum 250 MKD
9	Cash withdrawals on counters of the Bank	3,5% minimum 250 MKD
10	Cash withdrawals on counters of the other Banks	3,5% minimum 250 MKD
11	Annual membership fee for main credit card	1.200 MKD *monthly fee of 100 MKD
12	Annual membership fee for additional credit card	600 MKD *monthly fee of 50 MKD
13	Fee for invoice issuance	No fee
14	Fee for warning letter	100 MKD
15	Card blocking by demand from the client through Help 24,e-mail or with written demand	No fee
16	Card unblocking by demand from the client through Help 24,e-mail or with written demand	200 MKD
17	Pin set	No fee
18	Changing of PIN on counter	150 MKD
19	Amount of credit limit	Based on credit policies
20	Fee for issuing statement for creditcard	300 MKD
21	Credit limit change	300 MKD
XII	Master Business Credit revolving Card	
1	Fee for preparation of main card	200 MKD
2	Fee for preparation of additional card	200 MKD
3	Fee for re-issuing main/additional card	200 MKD
4	Re-issuing before the maturity of main/additional card (damaged/lost card)	300 MKD
5	Fee for urgent preparation of main/ additional card	800 MKD
6	Fee for unjustified reclamation	800 MKD
7	Cash withdrawals at ATM's of Halkbank	3% minimum 200 MKD
8	Cash withdrawals at ATM's of other banks	3,5% minimum 250 MKD
9	Cash withdrawals on counters of the Bank	3,5% minimum 250 MKD
10	Cash withdrawals on counters of the other Banks	3,5% minimum 250 MKD
11	Annual membership fee per card	1.500 MKD *monthly fee of 125 MKD
12	Fee for invoice issuance	No fee
13	Fee for warning letter	100 MKD
14	Card blocking by demand from the client through Help 24,e-mail or with written demand	No fee
15	Card unblocking by demand from the client through Help 24,e-mail or with written demand	200 MKD

16	Pin set	No fee
17	Changing of PIN on counter	150 MKD
18	Amount of credit limit	Based on credit policies
19	Fee for issuing statement for creditcard	300 MKD
20	Credit limit change	300 MKD
XIII	Local credit card	
1	money withdrawal from Halk Bank ATM	Without option
2	money withdrawal from Bank counters	Without option
3	money withdrawal from other Bank's ATM	Without option
4	money withdrawal from other Bank's counters	Without option
5	Annual membership for main account	Accordinging the turnover on the account
6	Annual membership per card	1.200 MKD per year
7	replacement of broken card (reissuing of Card and PIN)	300 MKD
8	reissuing of new PIN	No fee
9	fee for urgent preparation of card	600 MKD
10	fee for issuing of invoice	No fee
11	blocking of the card	No fee
12	unblocking of the card	60 MKD
13	Fee for unjustified reclamation	600 MKD
14	Fee for warning letter	100 MKD
15	Usage fee	10 MKD per transaction
16	Fee for the distributor	Without fee up to 31.12.2016
17	Type of repayment	Minimum 25% of the used credit in the current month should be returned on 10 th of the following month
XIV	Commission for POS Terminals	
1	Calculated commission as a percent from the amount of the transaction	From 0 % up to 2%
2	Fee for installing a POS terminal	No fee
3	Fee for maintenance of POS terminals from Halkbank (if the merchant is charged for item 3.1 he will not be charged for item 3.2)	
3.1.	Fee for maintenance of POS terminal with a monthly turnover less than or equal to 30.000 MKD	600 MKD monthly per POS terminal
3.2.	Fee for maintenance per merchant with POS	1 - 5 POS terminals -150 MKD per month (per merchant); over 5 POS terminals -300 MKD per month (per merchant) ;
XV	Commission for virtual POS Terminals	
1	Calculated provision as a percent from the amount of the transaction	From 1,5 % up to 6%
2	Fee for installing virtual POS terminal	No fee
3	Monthly fee for maintenance of Virtual POS terminal (VPOS)	1.000 MKD
4	Guarantee deposit for maintenance of Virtual POS terminal (VPOS)	12.000 MKD
XVI	SMS notification for transactions made with cards issued from Halkbank AD Skopje	
1	SMS notification for transactions made with cards issued from Halkbank AD Skopje	35 MKD

II. Payment operations in the country

A. Opening, maintenance and closing of payment account and other activities in the payment operations for legal entities

No	Type of service	Tariff
1	Opening and closing of payment account (only in branches/sub-branches of the Bank)	
	Opening of payment account	No fee
	Urgent opening an payment account	500 MKD
	Closing an payment account	0 MKD
	Opening and closing of payment account for charity	No fee
2	Monthly maintenance of account according to realised monthly total turnover * Debt turnover contains total turnover whether it is done on counter or via e-banking	
	<i>0,00 debt turnover</i>	No fee
	<i>up to 300.000 MKD. monthly debt turnover</i>	300 MKD
	<i>From 300.001 MKD up to 500.000,00 MKD</i>	400 MKD
	<i>From 500.001 MKD up to 1.000.000,00 MKD</i>	700 MKD
	<i>Above 1.000.001 MKD</i>	1.000 MKD
	<i>Housing council and union organization</i>	100 MKD
	<i>Accounts opened for charity</i>	No fee
3	Preparation and issuing of account statement	
	Preparation and issuing of account statement on counters	20 MKD
	Submission of statement by e-mail at the end of the day	No fee
	Re-issuing of account statement (copy)	50 MKD per statement
4	Other activities in the payment operations	
	Receipt and processing of: - enforcement decisions - orders for forced collection - acceptance orders - decision form other authorities authorized by the law	1.200 MKD
	Calculation of remaining debt by decision	350 MKD
	Blocking and unblocking account by decision	500 MKD
	Submission of "zadolznica" for paying (fee that is payed by the client who is submitting)	500 MKD
	Withdrawal of "zadolznica" by request of creditor for paying (fee that is payed by the client who is submitting)	500 MKD
	Issuing copy of the following documents: - enforcement decisions - orders for forced collection - acceptance orders - decision form other authorities authorized by the law - document from client's file - copy of payment order - other copies of documents issued to the client in connection with products/services used by the Bank	350 MKD
	Preparation of interest rate lists	100 MKD per interest rate list (the price is calculated 18% VAT)
	Prepare periodic account statement for UJP	No fee
	Preparation of report for account movement on client's request (for period up to 1 year)	500 MKD

Preparation of solvency report for the last 6 months	500 MKD
Preparation of other reports related to the operation of the client's account	1.000 MKD per report
Preparation of additional card for identification	100 MKD
Delivery of account holder data and account number for clients and other data (at the request of executors and notaries)	
- upon request (for one payment account)	200 denars (18% VAT is included in the price)
- for each additional data prepared in paper form, an additional fee is charged according to the data in the submitted request	10 denars (18% VAT is included in the price)
- for each additional data prepared in electronic form (CD, USB, excel file, etc...) there is an additional charge according to the data provided	1 denars (18% VAT is included in the price)

II. Payment operations in the country		
B. Domestic payment operations for legal entities on the counters		
No	Type of service	Tariff
1	Payment operations in cash	
	Down Payment in cash for legal entities	-To 13:00h no fee -from 13:00 h 0,06% from amount ,min 20 MKD
	Down Payment in cash for legal entities who use service "Cash Collection"	No fee
	Fee for legal entities who use service "Cash Collection"	min. 250 MKD per collection point
	Pay in with coins for legal entities	
	<i>Amount up to 5.000 MKD in coins</i>	no fee
	<i>Amount above 5.000 MKD in coins</i>	4,00% from amount
	Paying out in cash for a domestic financial institution	0,35% min 50 MKD
	Paying out in cash for exchange offices	by agreement or 0,10% from the amount
	Paying out in cash to exchange offices	No fee
	Paying out in coins for legal entities	0.50% from the amount
	Paying out in coins for banks and financial institutions	0.50% from the amount
	Replacement of damaged banknote (MKD and FX)	5% of the amount or min. 50 MKD *fee for FX is charged by the middle exchange rate from NBRSM

2 Cashless payment operations	
Transactions made through MIPS	
by order for an amount up to 4.999.999 denars	300 MKD
by order for an amount equal and over 5.000.000 denars	0,009% from the amount
Summary order PP53	80 MKD from a single transaction
Transactions made through KIBS	
by order	45 MKD
Summary order PP53	15 MKD from a single transaction
Internal payments	
by order	30 MKD
Summary order PP53	5 MKD from a single transaction
Transaction with Business debit cards	No fee

II. Payment operations in the country

C. Domestic payment operations over e-banking and m-banking for legal entities

No	Type of service	Tariff
		Regular Tariff
1	Cashless payment operations	
	Transactions made through MIPS	
	by order for an amount up to 4.999.999 denars	100 MKD
	by order for an amount equal and over 5.000.000 denars	0,009% from the amount
	Summary order PP53	min.60 MKD from a single transaction
	Transactions made through KIBS	
	by order	25 MKD
	Summary order PP53	12 MKD from a single transaction
	Internal payments	
	by order	11 MKD
	Summary order PP53	3 MKD from a single transaction
2	Fee and commissions for using electronic services in payment system	
	One USB token (single user) with a validity of 3 years	2.000 MKD
	Issuing of new USB token (after 3 years of validation)	2.000 MKD
	New USB token because of loss, termination of authority, unauthorized access etc	2.000 MKD *No fee for technical problem with token

External Token Connection	500 MKD
Monthly maintenance for E-banking (per legal entity)	150 MKD
One time LIB activation	1.500 MKD
New LIB because of loss, termination of authority, unauthorized access etc.	1.500 MKD

II. Payment operations in the country

D. Opening, maintenance and closing of payment account and other activities in the payment operations for individuals

No	Type of service	Tariff
1	Opening and closing of payment account (only in branches/sub-branches of the Bank)	
	Opening of payment account	No fee
	Urgent opening an payment account	No fee
	Closing of payment payment account	No fee
2	Maintenance fee for transaction account per retail clients with turnover during the month	
	regular clients	30 MKD
	students	No fee
	minors	No fee
3	Preparing and issuing of account statement	
	Preparing and issuing of reports on counters	No fee
	Re-issuing of account statement (copy)	50 MKD
4	Other activities in the payment operations	
	Receipt and processing of: - enforcement decisions - orders for forced collection - decision form other authorities authorized by the law	900 MKD
	Calculation of remaining debt by decision	350 MKD
	Blocking and unblocking account by decision	400 MKD
	Issuing copy of the following documents: - enforcement decisions - orders for forced collection - decision form other authorities authorized by the law - document from client's file - copy of payment order - other copies of documents issued to the client in connection with products/services used by the Bank	350 MKD
	Preparation of interest rate lists	100 MKD per interest rate list (the price is calculated 18% VAT)
	Prepare periodic account statement for UJP	No fee
	Preparation of other reports related to the operation of the client's account	500 MKD per report
	Delivery of account holder data and account number for clients and other data (at the request of executors and notaries)	
	- upon request (for one payment account)	200 denars (18% VAT is included in the price)

	- for each additional data prepared in paper form, an additional fee is charged according to the data in the submitted request	10 denars (18% VAT is included in the price)
	- for each additional data prepared in electronic form (CD, USB, excel file, etc...) there is an additional charge according to the data provided	1 denars (18% VAT is included in the price)
5	Delivery / payment of pensions and social rights at home address through AD Posta	
	pension /social rights in the amount of up to 5.000 MKD	70 MKD
	pension/ social rights in the amount of 5.001 MKD to 9.000 MKD	100 MKD
	pension/ social rights in the amount of up to 9.001 to 15.000 MKD	130 MKD
	pension/ social rights in the amount of over 15.000 MKD	160 MKD

II. Payment operations in the country

E. Domestic payment operations for physical persons on the counters

No	Type of service	Tariff
1	Payment operations in cash	
	Payment in cash from physical persons on personal payment account	No fee
	Pay in with coins on payment account	
	<i>Amount up to 5.000 MKD in coins</i>	No fee
	<i>Amount above 5.000 MKD in coins</i>	1% from amount
	Payment in cash to physical persons from payment account	20 MKD per order
	Replacement of damaged banknote (MKD and FX)	5% of the amount or min. 50 MKD *fee for FX is charged by the middle exchange rate from NBRSM
	Replacement or receipt of old Swiss Franc (CHF) banknotes - eighth series	3% from amount *fee for FX is charged by the middle exchange rate from NBRSM
	Replacement or receipt of Old Damaged Swiss Franc (CHF) Banknotes - Eighth Series	4% from amount *fee for FX is charged by the middle exchange rate from NBRSM
1.1	Payment operations in cash (passers by)	
	Internal payments	
	Cash payments on a payment account in Halkbank	40 MKD per order
	Cash payments to Halkbank AD accounts	20 MKD per order
	Cash payment in favor of legal entities with which the Bank has concluded agreements for performing a service for collection of accounts	at the expense of the legal entity by agreement
	Transactions made through KIBS	
	Cash payments of PP50 to budget institutions	
	up to 1.000 MKD	35 MKD per order
	<i>from 1.001 to 5.000 MKD</i>	45 MKD per order

	<i>from 5.001 to 15.000 MKD</i>	150 MKD per order
	<i>above 15.001 MKD</i>	225 MKD per order
	Cash payments on payment account to other banks - PP10	
	<i>up to 5.000 MKD</i>	70 MKD per order
	<i>from 5.001 to 15.000 MKD</i>	150 MKD per order
	<i>over 15.001 MKD</i>	225 MKD per order
	Transactions made through MIPS	
	Cash payments of PP50 to budget institutions	350 MKD per order
	Cash payments on payment account to other banks - PP10	350 MKD per order
2	Cashless payment operations	
	Transactions made through MIPS	
	by order for an amount up to 4.999.999 denars	200 MKD
	by order for an amount equal and over 5.000.000 denars	0,009% from the amount
	Summary order PP53	200 MKD from a single transaction
	Transactions made through KIBS	
	From order	40 MKD
	Summary order PP53	35 MKD from a single transaction
	Internal payments	
	To payment account of a physical person by order	20 MKD
	To payment account of a legal entity by order	30 MKD
	Order to the account of Halkbank AD Skopje	10 MKD
	Summary order PP53	20 MKD from a single transaction

II. Payment operations in the country

F. Domestic payment operations over e-banking and m-banking for individuals

No	Type of service	Tariff
1	Cashless payment operations	
	Transactions made through MIPS	
	by order for an amount up to 4.999.999 denars	100 MKD
	by order for an amount equal and over 5.000.000 denars	0,009% from the amount
	Summary order PP53	100 MKD from a single transaction
	Transactions made through KIBS	
	From order	15 MKD
	Summary order PP53	12 MKD from a single transaction
	Internal payments	
	From order	5 MKD
	Summary order PP53	5 MKD
	*overhead expenses	no fee
	Other internal payments (smart send; payment of credit card debt and loans; transfer of funds payment /	no fee

	deposit payment; smart cash payments; exchange office, etc.)	
2	Fees and commissions for using electronic payment services	
	<i>One-time LIB token fee</i>	
	<i>regular clients</i>	200 MKD
	<i>students (users of "student package")</i>	no fee
	<i>Visa Platinum customers</i>	no fee
	monthly maintenance	
	<i>regular clients</i>	40 MKD
	<i>students (users of "student package")</i>	no fee
	<i>Visa Platinum customers</i>	no fee
	Generating of new LIB due to loss, termination of the authorizations, unauthenticated access etc.	200 MKD

*overhead expenses (utility payments) according to the list from the Bank;

II. Payment operations in the country
G. Domestic payment operations in the country through AD Posta for individuals and legal entities

No	Type of service	Tariff
1.	Individuals	
1.1.	Payment in cash through AD Posta (walking clients)	
	Internal payments	
	Cash payments for utility expenses on payment account in Halkbank	35 MKD per order
	Cash payments on a payment account in Halkbank - PP10	
	<i>up to 20.000 MKD</i>	35 MKD per order
	<i>from 20.0001 to 60.000 MKD</i>	50 MKD per order
	Transactions made through KIBS	
	Cash payments of PP50 to budget institutions	
	<i>up to 1.000 MKD</i>	35 MKD per order
	<i>from 1.001 to 5.000 MKD</i>	45 MKD per order
	<i>from 5.001 to 15.000 MKD</i>	150 MKD per order
	<i>above 15.000 MKD</i>	225 MKD per order
	Cash payments on payment account to other banks - PP10	
	<i>up to 5.000 MKD</i>	70 MKD per order

	<i>from 5.001 to 15.000 MKD</i>	150 MKD per order
	<i>over 15.001 MKD</i>	225 MKD per order
	Transactions made through MIPS	
	Cash payments of PP50 to budget institutions	350 MKD per order
	Cash payments on payment account to other banks - PP10	350 MKD per order
1.2.	Payment in cash through AD Posta (for clients of Halkbank AD Skopje)	
	Cash payments on own payment account in Halkbank - PP10	
	<i>up to 20.000 MKD</i>	35 MKD per order
	<i>from 20.0001 to 60.000 MKD</i>	50 MKD per order
	Cash payments from payment account in Halkbank - PP40	
	<i>up to 20.000 MKD</i>	20 MKD per order
	<i>from 20.001 to 40.000 MKD</i>	30 MKD per order
	<i>over 40.0001 MKD</i>	50 MKD per order
1.3.	Cashless payment operations through AD Posta	
	Internal payments	
	to a payment account in Halkbank of individual and legal entity	30 MKD per order
	to account of Halkbank AD Skopje	20 MKD per order
	Summary order PP53	20 MKD from a single transaction
	Transactions made through KIBS	
	<i>up to 15.000 MKD</i>	50 MKD per order
	<i>for amount equal and over 15.000 MKD</i>	80 MKD per order
	Summary order PP53	50 MKD from a single transaction
	Transactions made through MIPS	
	per order	300 MKD
	Summary order PP53	300 MKD from a single transaction
1.4.	Delivery / payment of pensions and social assistance at home address through AD Posta	
	pension in the amount of up to 5.000 MKD	70 MKD
	pension in the amount of 5.001 MKD to 9.000 MKD	100 MKD
	pension in the amount of up to 9.001 to 15.000 MKD	130 MKD
	pension in the amount of over 15.000 MKD	160 MKD
2.	Legal Entities	
2.1.	Payment in cash through AD Posta	
	Cash payment on daily turnover on a payment account of legal entities in Halkbank	0,2% from amount, minimum 20 MKD
	Payment in cash from payment account of legal entities in Halkbank	0,45% of the amount, minimum 100 denars
2.2.	Cashless payment operations through AD Posta	
	Internal payments	
	per order	30 MKD

Summary order PP53	5 MKD from a single transaction
Transactions made through KIBS	
per order	80 MKD
Summary order PP53	30 MKD from a single transaction
Transactions made through MIPS	
per order	300 MKD
Summary order PP53	300 MKD from a single transaction

III Foreign payment operations		
A.1. Opening, maintenance and closing foreign currency payment accounts, foreign payment operations (outflows/inflows), cash payments and other operations in the foreign payment operations for resident legal entities		
Tariff item No.	Type of service	Tariff
1	Opening foreign currency payment account (only in the bank's branches/sub-branches)	no fee
2	Maintenance of foreign currency payment account (on a monthly basis per account) regardless of whether the account had any movement during the month	150 MKD
3	Closing foreign currency payment account	0 MKD
4	Outgoing payments (outflows)	
4.1	Outflows to abroad	
	with foreign currency purchased on FX market	0,25%, min. 600 MKD *
	from its own foreign currency payment account	0,15%, min. 600 MKD *
	for incasso payment/nostro cheques	0,25%, min. 600 MKD *
4.2	Outflows to non-residents in the country in foreign currency and residents for Ion production	
	in the bank	0,1%, min. 600 MKD *
	in other domestic banks	0,2%, min. 800 MKD *
4.3	Outflows to non-residents in the country in MKD	
	in the bank	250 MKD
	in other domestic banks	600 MKD
4.4	Transfer of own assets to another domestic bank	0,1%, min. 600 MKD *
4.5	Outflows sent to clients of Halkbank Turkey and Halkbank Serbia	0,05%, min. 100 MKD *
5	Fees/costs for outgoing payments	
5.1	SWIFT costs	350 MKD
5.2	Fee for MT103 payments sent directly to the correspondent bank (with MT202cov)	400 MKD
5.3	Modify of instructions/canceling remittances	800 MKD + real costs

5.4	Additional commission for outgoing payments abroad (outflows) with value date T+0	600 MKD
5.5	Additional commission for outgoing payments abroad (outflows) to Halkbank Turkey and Halkbank Serbia with value date T+0	no fee
5.6	Outgoing payments with "OUR" costs	
	Outgoing payments with OUR instructions up to 12.500 EUR	20 EUR
	Outgoing payments with OUR instructions from 12.501 till 50.000 EUR	35 EUR
	Outgoing payments with OUR instructions above 50.000 EUR	60 EUR
	Outgoing payments with OUR instructions up to 12.500 USD	20 USD
	Outgoing payments with OUR instructions from 12.501 till 50.000 USD	35 USD
	Outgoing payments with OUR instructions above 50.000 USD	60 USD
	Outgoing payments with OUR instructions up to 12.500 CHF	20 CHF
	Outgoing payments with OUR instructions from 12.501 till 50.000 CHF	35 CHF
	Outgoing payments with OUR instructions above 50.000 CHF	60 CHF
	Outgoing payments with OUR instructions up to 12.500 GBP	20 GBP
	Outgoing payments with OUR instructions from 12.501 till 50.000 GBP	35 GBP
	Outgoing payments with OUR instructions above 50.000 GBP	60 GBP
	Outgoing payments with OUR instructions to clients in Serbia with account in Halkbank Serbia	no fee
	Outgoing payments with OUR instructions to clients in Turkey with account in Halkbank Turkey	no fee
	Outgoing payments with OUR instructions to clients in Turkey	25 EUR
	for all other values	the costs are calculated according to the tariff of the foreign bank
6	Incoming payments (inflows)	
6.1	Inflows from abroad	0,09%, min. 500 MKD *
6.2	Inflows from non-residents in the country in foreign currency	
	in the bank	0,07%, min. 500 MKD *
	from other domestic banks	0,09%, min. 1.100 MKD *
6.3	Inflows from clients of Halkbank Turkey and Halkbank Serbia	no fee
6.4	Inflows from other domestic bank (transfer of own foreign currency assets)	no fee
6.5	Inflows from non-residents in MKD (internal payments or from other domestic bank)	no fee
7	Cash payment to legal entities	
7.1	Cash payment of legal entities according to current regulation and cash payment of non-residents and return of previously withdrawn funds of residents	0,4%, min. 500 MKD *
7.2	Cash payments from foreign banks	0,1%, min 500 MKD *

7.3	Cash payments from domestic banks	0,7%, min. 500 MKD *
7.4	Cash payments from authorized exchange offices	no fee
8	Cash withdrawal	
8.1	Cash withdrawal for business trip abroad and operating costs	0,5%, min. 800 MKD *
8.2	Cash withdrawal to authorized exchange offices	0,2%, min. 800 MKD *
8.3	Cash withdrawal from a domestic bank's account	0,7%, min. 500 MKD *
9	Preparation and issuance of a foreign exchange statement	
	on counter	60 MKD
	on e-mail	no fee
10	Costs for additional printing or issuance of a document:	
	- duplicate of foreign currency statement - duplicate of forms 743,746,1450 - duplicate of SWIFT- MT103 - document from the client's file - other documents	350 MKD per page
11	Fee for issuance of statement of foreign currency payment account movement	no fee
12	Generating foreign exchange statement MT940 sent via SWIFT	200 MKD by statement
13	Commision for inflows with OUR costs requested from a foreign bank	0,15%, min.10 EUR or equivalent in another currency, max. 100 EUR or equivalent in another currency **
14	Commision for inflows from Halkbank for other domestic bank's client	1%, min.500 MKD **
15	Refund of funds for incorrectly directed inflow from abroad or due to internal procedure of the bank	10 EUR **

* The maximum amount of commision is defined with decision of Board Members for an individual client

The commisions expressed in foreign currencies are payable in MKD value calculated as per middle exchange rate of NBRNM Official FX exchange rate list on the date of payment

III Foreign payment operations		
A.2. Opening, maintenance and closing foreign currency payment accounts, foreign payment operations (outflows/inflows), cash payments and other operations in the foreign payment operations for non-resident legal entities		
Tariff item No.	Type of service	Tariff
1	Opening foreign currency payment account (only in the bank's branches/sub-branches)	
	Analysis of documentation for identification of a non-resident legal entities (regardless whether the account will be opened or not)	25 EUR

	Opening a non-resident foreign currency payment account	no fee
2	Maintenance foreign currency payment account	
	on a monthly basis per account regardless of whether the account had any movement during the month	no fee
	for Halkbank clients with following account status: - 1 Opened foreign account* *Applies only for: not renewed registration more than 2 years - 8 Liquidated account - 16 Limited accounts resident legal entities NBRNM-not renewed registration - 17 Limited accounts non-resident legal entities NBRNM-not renewed registration for Halkbank clients with following account status: - 700 Bank's account - 704 Suppliers from abroad - 705 Domestic individuals - 706 Non-resident individuals - 707 Non-resident-state - 712 State institutions - 721 Domestic banks - 731 Foreign banks - 732 Non-resident other financial organizations	no fee
3	Closing foreign currency payment account	20 EUR
4	Activating of a blocked non-resident account	10 EUR
5	Outgoing payments (outflows)	
5.1	Outflows to abroad	
	with foreign currency purchased on FX market	0,25%, min. 10 EUR *
	from its own foreign currency payment account	0,15%, min. 10 EUR *
5.2	Outflows to residents in the country in foreign currency	
	in the bank	0,1%, min. 10 EUR *
	in other domestic banks	0,2%, min. 13 EUR *
5.3	Outflows to residents in the country in MKD	
	in the bank	According to the tariff on cashless domestic payment through counter for legal entities (II.B.2)
	in other domestic banks	
5.4	Transfer between non-resident accounts in foreign currency	
	in the bank	0,1%, min. 5 EUR *
	in other domestic banks	0,2%, min. 10 EUR *
5.5	Transfer between non-resident accounts in MKD	
	in the bank	

		According to the tariff on cashless domestic payment through counter for legal entities (II.B.2)
	in other domestic banks	
5.6	Transfer of own assets to another domestic bank	0,1%, min.10 EUR *
5.7	Outflows sent to clients of Halkbank Turkey and Halkbank Serbia	0,05%, min.2 EUR *
6	Fees/costs for outgoing payments	
6.1	SWIFT costs	6 EUR
6.2	Fee for MT103 payments sent directly to the correspondent bank (with MT202cov)	6,5 EUR
6.3	Modify of instructions/canceling remittances	13 EUR + real costs
6.4	Additional commission for outgoing payments abroad (outflows) with value date T+0	10 EUR
6.5	Additional commission for outgoing payments abroad (outflows) to Halkbank Turkey and Halkbank Serbia with value date T+0	no fee
6.6	Outgoing payments with "OUR" costs	
	Outgoing payments with OUR instructions up to 12.500 EUR	20 EUR
	Outgoing payments with OUR instructions from 12.501 till 50.000 EUR	35 EUR
	Outgoing payments with OUR instructions above 50.000 EUR	60 EUR
	Outgoing payments with OUR instructions up to 12.500 USD	20 USD
	Outgoing payments with OUR instructions from 12.501 till 50.000 USD	35 USD
	Outgoing payments with OUR instructions above 50.000 USD	60 USD
	Outgoing payments with OUR instructions up to 12.500 CHF	20 CHF
	Outgoing payments with OUR instructions from 12.501 till 50.000 CHF	35 CHF
	Outgoing payments with OUR instructions above 50.000 CHF	60 CHF
	Outgoing payments with OUR instructions up to 12.500 GBP	20 GBP
	Outgoing payments with OUR instructions from 12.501 till 50.000 GBP	35 GBP
	Outgoing payments with OUR instructions above 50.000 GBP	60 GBP
	Outgoing payments with OUR instructions to clients in Serbia with account in Halkbank Serbia	no fee
	Outgoing payments with OUR instructions to clients in Turkey with account in Halkbank Turkey	no fee
	Outgoing payments with OUR instructions to clients in Turkey	25 EUR
	for all other values	the costs are calculated according to the tariff of the foreign bank
7	Incoming payments (inflows)	
7.1	Inflows from abroad	0,09%, min. 8 EUR *
7.2	Inflows from residents in the country in foreign currency	

	in the bank	0,07%, min. 8 EUR *
	from other domestic banks	0,09%, min.18 EUR *
7.3	Inflows from clients of Halkbank Turkey and Halkbank Serbia	no fee
7.4	Inflows from other domestic bank (transfer of own foreign currency assets)	no fee
7.5	Inflows from residents in MKD (internal payments or from other domestic bank)	no fee
8	Payment of effective	
	payment of effective from non resident legal entity	0,4% from the amount , min. 10 EUR *
	payment of effective in MKD from non resident legal entity	util 13:00 pm: without commision
		after 13:00 pm 0,06% from the ammount, min. 20 MKD
8.1	Cash withdrawal in foreign currency from a non-resident legal entity account	0,5%, min.10 EUR *
8.2	Cash withdrawal in MKD from a non-resident legal entity account	0,2%, min.10 EUR *
8.3	Conversion of MKD from foreign currency payment account of non-residents according to the current exchange rate	no fee
9	Fee for issuance of statement of foreign currency payment account movement	no fee
10	Generating foreign exchange statement MT940 sent via SWIFT	3,5 EUR by statement
11	Costs for additional printing or issuance of a document:	
	- duplicate of foreign currency statement - duplicate of forms 743,746,1450 - duplicate of SWIFT- MT103 - document from the client's file - other documents	6 EUR per page

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The commisions expressed in foreign currencies are payable in MKD value calculated as per middle exchange rate of NBRNM Official FX exchange rate list on the date of payment

III Foreign payment operations		
A.3. Opening, maintenance and closing foreign currency payment accounts, foreign payment operations (outflows/inflows), cash payments and other operations in the foreign payment operations for resident individuals		
Tariff item No.	Type of service	Tariff
1	Opening foreign currency payment account (only in the bank's branches/sub-branches)	no fee
2	Maintenance foreign currency payment account	no fee
3	Closing foreign currency payment account	no fee
4	Outgoing payments (outflows)	

4.1	Outflows to abroad	
	up to 1.000 EUR	300 MKD
	above 1.000 EUR	0,25%, min. 600 MKD *
4.2	Outflows to non-residents in the country in foreign currency	
	in the bank	0,1%, min. 300 MKD *
	in other domestic banks	0,2%, min. 600 MKD *
4.3	Outflows to non-residents in the country in MKD	
	in the bank	50 MKD
	in other domestic banks	300 MKD
4.4	Transfer of own foreign currency assets from an account in Halkbank Skopje to an account in another domestic bank	0,1% min. 600 MKD *
4.5	Outgoing payments from bank's and financial institution's employees sent to clients of Halkbank Turkey and Halkbank Serbia	no fee
5	Fees/costs for outgoing payments	
5.1	SWIFT costs	150 MKD
5.2	Fee for payments MT 103 for remittances sent directly to the correspondent bank (with MT202cov)	400 MKD
5.3	Modify of instructions/canceling remittances	800 MKD + real costs
5.4	Outgoing payments with "OUR" costs	
	Outgoing payments with OUR instructions up to 12.500 EUR	20 EUR
	Outgoing payments with OUR instructions from 12.501 till 50.000 EUR	35 EUR
	Outgoing payments with OUR instructions above 50.000 EUR	60 EUR
	Outgoing payments with OUR instructions up to 12.500 USD	20 USD
	Outgoing payments with OUR instructions from 12.501 till 50.000 USD	35 USD
	Outgoing payments with OUR instructions above 50.000 USD	60 USD
	Outgoing payments with OUR instructions up to 12.500 CHF	20 CHF
	Outgoing payments with OUR instructions from 12.501 till 50.000 CHF	35 CHF
	Outgoing payments with OUR instructions above 50.000 CHF	60 CHF
	Outgoing payments with OUR instructions up to 12.500 GBP	20 GBP
	Outgoing payments with OUR instructions from 12.501 till 50.000 GBP	35 GBP
	Outgoing payments with OUR instructions above 50.000 GBP	60 GBP
	Outgoing payments with OUR instructions to clients in Serbia with account in Halkbank Serbia	no fee
	Outgoing payments with OUR instructions to clients in Turkey with account in Halkbank Turkey	no fee
	Outgoing payments with OUR instructions to clients in Turkey	25 EUR
	for all other values	the costs are calculated according to the tariff of the foreign bank
6	Incoming payments (inflows)	
6.1	Inflows from abroad	

	up to 10.000 EUR	300 MKD
	above 10.000 EUR	0,25%, min. 600 MKD *
6.2	Inflows from non-residents in the country in foreign currency	
	in the bank	150 MKD
	from other domestic banks	600 MKD
6.3	Inflows from other domestic bank (transfer of own foreign currency assets)	no fee
6.4	Inflows from non-residents in MKD (internal payments or from other domestic bank)	no fee
6.5	Inflows on the basis of salary or pension income	Free of charge, only the commission of the other domestic bank is charged from a MKD payment account per list divided by number of clients
6.6	Inflows from clients of Halkbank Turkey and Halkbank Serbia	no fee
7	Cash withdrawal from foreign currency payment account	no fee
8	Fee for issuance of statement of foreign currency payment account movement	no fee
9	Costs for additional printing or issuance of a document:	
	- duplicate of foreign currency statement - duplicate of forms 743,746,1450 - duplicate of SWIFT- MT103 - document from the client's file - other documents	350 MKD per page

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The commissions expressed in foreign currencies are payable in MKD value calculated as per middle exchange rate of NBRNM Official FX exchange rate list on the date of payment

III Foreign payment operations		
A.4. Opening, maintenance and closing foreign currency payment accounts, foreign payment operations (outflows/inflows), cash payments and other operations in the foreign payment operations for non-resident individuals		
Tariff item No.	Type of service	Tariff
1	Opening foreign currency payment account (only in the bank's branches/sub-branches)	5 EUR
2	Maintenance foreign currency payment account	no fee
3	Closing foreign currency payment account	10 EUR
4	Outgoing payments (outflows)	
4.1	Outflows to abroad	
	up to 1.000 EUR	5 EUR
	above 1.000 EUR	0,25%, min.10 EUR *
4.2	Outflows to residents in the country in foreign currency	

	in the bank	0,1%, min.7 EUR *
	in other domestic banks	0,2%, min.10 EUR *
4.3	Outflows to residents in the country in MKD	
	in the bank	According to the tariff on cashless domestic payment through counter for individual entities (II.D.2)
	in other domestic banks	
4.4	Transfer between non-resident accounts in foreign currency	
	in the bank	0,1%, min.7 EUR *
	in other domestic banks	0,2%, min.10 EUR *
4.5	Transfer between non-resident accounts in MKD	
	in the bank	According to the tariff on cashless domestic payment through counter for individual entities (II.D.2)
	in other domestic banks	
4.6	Outgoing payments from bank's and financial institution's employees sent to clients of Halkbank Turkey and Halkbank Serbia	no fee
5	Fees/costs for outgoing payments	
5.1	SWIFT costs	2,5 EYP
5.2	Fee for MT103 payments sent directly to the correspondent bank (with MT202cov)	6,5 EUR
5.3	Modify of instructions/canceling remittances	13 EUR + real costs
5.4	Outgoing payments with "OUR" costs	
	Outgoing payments with OUR instructions up to 12.500 EUR	20 EUR
	Outgoing payments with OUR instructions from 12.501 till 50.000 EUR	35 EUR
	Outgoing payments with OUR instructions above 50.000 EUR	60 EUR
	Outgoing payments with OUR instructions up to 12.500 USD	20 USD
	Outgoing payments with OUR instructions from 12.501 till 50.000 USD	35 USD
	Outgoing payments with OUR instructions above 50.000 USD	60 USD
	Outgoing payments with OUR instructions up to 12.500 CHF	20 CHF
	Outgoing payments with OUR instructions from 12.501 till 50.000 CHF	35 CHF
	Outgoing payments with OUR instructions above 50.000 CHF	60 CHF
	Outgoing payments with OUR instructions up to 12.500 GBP	20 GBP
	Outgoing payments with OUR instructions from 12.501 till 50.000 GBP	35 GBP
	Outgoing payments with OUR instructions above 50.000 GBP	60 GBP
	Outgoing payments with OUR instructions to clients in Serbia with account in Halkbank Serbia	no fee
	Outgoing payments with OUR instructions to clients in Turkey with account in Halkbank Turkey	no fee

	Outgoing payments with OUR instructions to clients in Turkey	25 EUR
	for all other values	the costs are calculated according to the tariff of the foreign bank
6	Incoming payments (inflows)	
6.1	Inflows from abroad	
	up to 10.000 EUR	5 EUR
	above 10.000 EUR	0,25%, min. 10 EUR *
6.2	Inflows from residents in the country in foreign currency	
	in the bank	2,5 EUR
	from other domestic banks	10 EUR
6.3	Inflows from residents in MKD (internal payments or from other domestic bank)	no fee
6.4	Inflows on the basis of salary or pension income	Free of charge, only the commission of the other domestic bank is charged from a MKD payment account per list divided by number of clients
6.5	Inflows from clients of Halkbank Turkey and Halkbank Serbia	no fee
7	Cash withdrawal from foreign currency payment account	no fee
8	Fee for issuance of statement of foreign currency payment account movement	no fee
9	Costs for additional printing or issuance of a document:	
	- duplicate of foreign currency statement - duplicate of forms 743,746,1450 - duplicate of SWIFT- MT103 - document from the client's file - other documents	6 EUR per page

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B. Documentary and promissory note collection

No	Type of service	Tariff
1	nostro and loro collection	0,3%, minimum 3.000,00 MKD + costs for the payment / inflow
2	return of documents	0,3%, minimum 3.000,00 MKD + post costs
3	Obtaining of promissory note acceptances	0,30%, at least 800,00 MKD

4	Collection of promissory notes without protest	0,35% at least 800,00 MKD
5	Collection with promissory note protest	0,5%, at least 800,00 MKD
6	Changing of the instructions	3.100,00 MKD (50 EUR)
7	collection of of foreign cheques for approval of physical persons	0,3%, minimum 3.000,00 MKD + costs for the payment / inflow
8	Collection of foreign cheques and other securities of legal entities	0,3%, minimum 3.000,00 MKD + costs for the payment / inflow
9	Postage costs for forwarding documents	real postage cost

C. Letters of credit

No	Type of service	Tariff
1	Nostro (Import) letters of credit	
1.1	Issuance letters of credit in the first quarter with 100% coverage (FX saving account, fx account) in the Bank in the same currency with the letter of credit, i.e. coverage of 120% if the currency of the letter of credit is different comparing the currency of the coverage,	0,35% quarterly, min. 3.000 MKD with coverage earmarked interest-free deposit; min.4.000,00 MKD with coverage of earmarked interest deposit
1.2	Secured with mortgage	0,8% quarterly, min 3.000,00 MKD
1.3	Secured with promissory notes, form PP30	1% quarterly, min 3.000,00 MKD
1.4	Issuance of confirmed letter of credit (this commission is added to the appropriate tariff for issuing nostro (import) letter of credit)	0,3 % quarterly, min.3.000,00 MKD + real foreign bank costs
1.5	Fee for processing a letter of credit application	From 0,5% to 2% from the amount, once in advance, for micro and small clients From 0,3% to 1,5% from the amount, once in advance, for medium and large corporate clients
1.6	Change of letters of credit (this commission is charged for all types of changes except extension, increase of amount or changes in collateral) *	1.300,00 MKD
1.7	Change of letter of credit (extension of term and / or increase of the amount of letter of credit) *	0,3% of the amount
	<i>*If there are changes in the letter of credit based on item 1.6 and 1.7, the commission stated only in item 1.7 will be charged.</i>	
1.8	Costs for Swift for Issuance and change of letter of credit	700,00 MKD
1.9	Costs for the reception of documents with discrepancies	75,00 EUR or USD 110,00 or equivalent in other currency
1.10	Early repayment (repayment previous of maturity date)	2.000,00 MKD
2	Loro (export) letters of credit	
2.1	Notification of loro letter of credit	0,1% min 3.100,00 MKD (50,00 EUR) max 18.600,00 MKD (300,00 EUR)
2.2	Inflow from loro letters of credit	according to the valid tariff for international payments

2.3	Checking of documents	0,2% , min.3.100,00 MKD (50,00 EUR)
2.4	Changing of terms in the letter of credit	1.250 MKD once in advance (EUR 20.00)
2.5	Forwarding of letter of credit to other bank by SWIFT	0.1% once in advance, min. 6.200,00 MKD (EUR 100), max. MKD 18.600,00 (EUR 300)
2.6	Postage costs for forwarding documents	real postage cost
	The fee is calculated and charged at each starting quarter from the date of issuance until the date of expiry. For part of the quarter calculation will be done as explained below. The minimum commission is not divisible If the calculated divided commission is below the set minimum commission per trimester, minimum fee will be charged from the respective tariff.	
	For 30 days period	1/3 of the appropriate tariff paragraph
	For 30 to 60 days period	2/3 of the appropriate tariff paragraph
	For 60 to 90 days period	An appropriate tariff paragraph
	Commission for letters of credit with delayed payment is calculated and charged until the payment is done (closing of L/G). Commission for L/G payable at sight which opening and closing is in the frame of 1 quarter , won't be divided and it will be charged as a whole quarter.	
	<u>Special condition: If the last commission is to be calculated only for 5 or less than 5 days, the calculation shall not be made only under condition if the letter of credit validity is more than 9 months and the client have been charged for more than 3 calculations</u>	

D. Foreign currency letter of guarantees

No	Type of service	Tariff
1	Foreign currency letter of guarantee - Nostro	
1.1	Issuing guarantees with coverage in the same currency with the guarantee, i.e. coverage of 120% if the currency of the guarantee is different comparing with the currency of the coverage	0,35% quarterly, min. 3.000 MKD with coverage earmarked interest-free deposit; min.4.000,00 MKD with coverage of earmarked interest deposit
1.2	secured with mortgage	0,8% quarterly, min 3.000,00 MKD
1.3	secured with promissory notes, form PP30	1% quarterly, min 3.000,00 MKD
1.4	Issuing of Counter-guarantee (it is added to the relevant tariff for issuing guarantee)	0,3 % quarterly, min.3.000,00 MKD + real foreign bank costs
1.5	Fee for processing a guarantee application	From 0,5% to 2% from the amount, once in advance, for micro and small clients
		From 0,3% to 1,5% from the amount, once in advance, for medium and large corporate clients
1.6	Change of guarantee (this commission is charged for all types of changes except extension, increase of amount or changes in collateral) *	1.300,00 MKD
1.7	Change of guarantee (extension of term and / or increase of the amount of letter of credit) *	0,3% of the amount

	<i>*If there are changes in the guarantee based on item 1.6 and 1.7, the commission stated only in item 1.7 will be charged.</i>	
1.8	Costs for Swift for Issuance and change of guarantee	700,00 MKD
2	Foreign currency letter of guarantees - Loro	
2.1	Notification of received letter of quarentee (without obligations on our side)	0,2% min 3.100,00 MKD (50,00 EUR) max 18.600,00 MKD (300,00 EUR)
2.2	Notification of counter-quarantee (with obligation to issue our quarantine) received from Halkbank Turkey or Halkbank Serbia * items do not include commissions of foreign banks	0,2% min 3.100,00 MKD (50,00 EUR) max 21.600,00 MKD (350,00 EUR)-flat + appropriate tariff for issuing MKD guarantee
2.3	Notification of counter-quarantee (with obligation to issue our quarantine) received from other banks * items do not include commissions of foreign banks	0,3% min 3.100,00 MKD (50,00 EUR) max 21.600,00 MKD (350,00 EUR)-flat + appropriate tariff for issuing MKD guarantee
2.4	Forwarding the letter of quarantine to other bank by SWIFT or paper form to a non-bank customer, without any obligation on our side	0.1% once in advance, min. 6.200,00 MKD (EUR 100), max. MKD 18.600,00 (EUR 300)
2.5	Notification of the amendment to the quarantine	1.250 MKD once in advance (EUR 20.00)
2.6	Notification of the amendment to the counter-guarantee	6.200,00 MKD once in advance (EUR 100)
2.7	Forwarding documents for payment by guarantee	5.000,00 MKD flat + real (post) costs
2.8	Authentication of signatures on guarantees issued by a foreign bank directly to a client of the Bank	1.500,00 MKD
2.9	Post costs for forwarding the documents	according to the invoice value
	<p>The commissions for guarantees are calculated from the date of issuance of the guarantee until the day of their termination. For part of the quarter calculation will be done as explained below.</p> <p>The minimum commission is not divisible If the calculated divided commission is below the set minimum commission per trimester, minimum fee will be charged from the respective tariff.</p>	
	For 30 days period	1/3 of the appropriate tariff paragraph
	For 30 to 60 days period	2/3 of the appropriate tariff paragraph
	For 60 to 90 days period	An appropriate tariff paragraph
	<u>Special condition: if the last commsion is to be calculated only for 5 or less than 5 days,the calculation shall not be made under condition if the letter od guarantee's validity is more than 9 months the client have been previously charged for more than 3 calculations.</u>	

E. Other foreign currency operation

No	Type of service	Tariff
1	Fee for inflows with "OUR" costs for retail and corporate clients	Min.0,15% or at least 10,00 EUR or equivalent in other currency, maximum amount 100,00 EUR or equivalent in other currency
2	Fee for inflow in Halk Bank for customer in another domestic bank (for legal entities and individuals)	1 %, min 500,00 MKD

3	Fee for outgoing payments with "OUR" costs (It will apply to all banks regardless of the country of payment) for retail and corporate clients	
3.1	Payments with charge Code 'OUR' up to EUR 12.500	20 EUR
3.2	Payments with charge Code 'OUR' from EUR 12.501 up to EUR 50.000	35 EUR
3.3	Payments with charge Code 'OUR' over EUR 50.000	60 EUR
3.4	Payments with charge Code 'OUR' up to USD 12.500	20 USD
3.5	Payments with charge Code 'OUR' from USD 12.501 up to USD 50.000	35 USD
3.6	Payments with charge Code 'OUR' over USD 50.000	60 USD
3.7	Payments with charge Code 'OUR' up to CHF 12.500	20 CHF
3.8	Payments with charge Code 'OUR' from CHF 12.501 up to CHF 50.000	35 CHF
3.9	Payments with charge Code 'OUR' over CHF 50.000	60 CHF
3.10	Payments with charge Code 'OUR' up to GBP 12.500	20 GBP
3.11	Payments with charge Code 'OUR' from GBP 12.501 up to GBP 50.000	35 GBP
3.12	Payments with charge Code 'OUR' over GBP 50.000	60 GBP
3.13	OUR costs for outgoing payments to a client in Serbia, which has an account in Halkbank Serbia	No fee
3.14	OUR costs for outgoing payment to a client in Turkey, which has an account in Halkbank-Turkey	No fee
3.15	OUR costs for outgoing payment to a client in Turkey	25 EUR
3.16	for other currencies	Fees will be calculated according to tariff list of the foreign bank
4	Costs for additional printing or issuing of a document (legal entities and individuals)	500,00 MKD per page or 10 EUR
5	Fee for statement of foreign currency payment account (for legal entities and individuals)	No fee
6	Return on payments based on improperly directed inflow from abroad (for legal entities and individuals)	10,00 EUR
7	Fee for registration of credit application for credit operations with nonresident	
8	Registration of Credit application for credit operations on the basis of deferred payment / recovery	
8.1	Preparation of an loan application	2.000,00 MKD
8.2	Preparation of forms for planning and realization in order of using/approving	
	Up to 10 items	500,00 MKD
	10-150 items	1.000,00 MKD
	Above 150 items	1.500,00 MKD
8.3	Preparation of forms for payment and collection	
	Up to 20 items	1.000,00 MKD
	Up to 20 items	1.500,00 MKD
8.4.	Individual realization for payment and collection	500,00 MKD
9	Registration of a credit application on the basis of loans	
9.1	Preparation of credit application and plan for using/approval	3.500,00 MKD

9.2	Preparation of form for realization of using and plan of payment/collection	1.500,00 MKD
9.3	Preparation of credit application and plan for using/approval	500,00 MKD
10	Modification of credit application	
10.1	Modification of single document	500,00 MKD
10.2	Modification of complete application	1.000,00 MKD
11	Conversion of other euro-currencies in Euros	From 0,6% up to 1%
12	Replacement of damaged banknotes and banknotes of old series	From 2% up to 5%
13	Cheques, credit letters, personal letters of credit, coins and other securities	
13.1	Issuing cheques, credit letters and personal letters of credit opened in convertible currency	
13.1.1	From foreign currency payment accounts and deposits	0.9% min. 1.500,00 MKD;
13.1.2	By order of domestic legal entities and foreign entities	0.9% min.1.500,00 MKD.
13.2	Annulling of cheques and credit letters	100,00 MKD per cheque
13.3	Selling travelers checks issued by foreign Banks	By tariff of the issuer min. 1%
13.4	Buyback of cheques and payment of credit letters and personal letters of credit issued by foreign Banks in convertible currency	1% min 500,00 MKD and real costs;
13.4.1	Paying out in denars in current f/x exchange rate	0,5%, min. 600,00 MKD
13.4.2	approval on the account to domestic legal and physical persons	0,25% min. 800,00 MKD
14	Depreciation of F/X card	No fee
15	Payment from legal entity resident in favor of non-resident in the Bank in MKD	250,00 MKD
16	Payment from legal entity resident in favor of non-resident in other Banks in the country in MKD	600,00 MKD
17	Payment from retail clients resident in favor of non-resident in the Bank in MKD	50,00 MKD
18	Additional fee for remittances abroad to legal entities residents and non-residents (outflow) with payment currency T + 0	600,00 MKD
18.1	Additional fee for remittances abroad to legal entities residents and non-residents (outflow) with payment currency T + 0 to Halkbank Turkey and Halkbank Serbia	no fee

IV. Real Cost, Tariff for interbank services and specific definitions

No	Type of service	Tariff
1. Real Cost		
1.1	The order initiator is obliged to settle all the commissions and expences that the foreign correspondent calculates	

1.2	<p>Despite the commission in this tariff, the bank charges the real costs made during the performing of the service:</p> <ul style="list-style-type: none"> - Costs for telex, telegram, telephone calls (except in RM), postal cost or air cargo etc. - Costs of other Banks who participated in the process - Material costs for special handling - Fees, taxes, customs , premiums, insurance etc. which the bank pays on behalf of the client - Court costs, promissory note process , enforcement, representation etc. - Costs for establishing mortgage and pledge of real estate or movable assets - Costs for experts engaged by the request of the client - Costs for specific forms required for working with abroad etc. 	
1.3	The Bank may charge other real costs which are not included in this tariff in case if they are regulated by special agreement between the Bank and the client	
1.4	The commission for services for foreign currency operations is calculated in foreign currencies which will be converted in MKD on the day of payment	
2. Tariff for interbank services for denar savings and transactional accounts		
2.1	Down payments made to denar deposits and transactional accounts as well as registering salaries on behalf of other Banks	no fee
2.2	Down payment on behalf of other Banks	1%
2.3	Payout from denar saving deposit , limited and certificated cheques performed on behalf of other Banks	1 % from payout, calculations and collection are made monthly

V - Payment account with basic functions and Payment account with basic functions for users of legal rights

No	Type of service	Regular Tariff for payment account with basic functions	Regular Tariff for payment account with basic functions for customers who are beneficiaries of legal rights
1	Opening, maintenance and closing of payment account	30 MKD	No fee
2	Payment of funds and withdrawal of cash from the payment account in RSM, regardless of whether it is directly at the counters or through a network of ATMs	No fee	No fee
Internal payments			
3	Credit transfers, including standing orders, through bank terminals, the Bank's counters and online use.	10 payment transactions without any fee	All of the internal payments without fee
Debit cards to physical persons			
Visa PayWave Electron			
4	Fee for preparation of main card	No fee	No fee
	Fee for preparation of additional card	No fee	No fee

	Fee for re-issuing main/additional card	No fee	No fee
	Annual membership fee per card (basic / additional)	No fee	No fee
	Fees and commissions for using electronic payment services		
5	One-time LIB token fee	200 MKD	No fee
	monthly maintenance	40 MKD	No fee
	Generating of new LIB due to loss, termination of the authorizations, unauthenticated access etc.	200 MKD	200 MKD

- Other fees related to the operation of the payment account with basic functions and the payment account with basic functions for users of legal rights are charged according to the general applicable tariff of HalkBank AD Skopje.

- Other fees related to working with other payment cards and payment services (electronic banking, SMS info) for users of a payment account with basic functions and a payment account with basic functions for users of legal rights are charged according to the general applicable tariff of HalkBank AD Skopje.