

Welcome to the largest banking family. Select Stopanska Banka for receiving your monthly salary and enjoy in the privileges, with a combination of attractive and competitive products and services:

## BENEFITS OF PLATA+ (SALARY +) PACKAGE

- 10% decreased interest rates on CREDIT PRODUCTS
- Allowed overdraft in the amount of 2 regular monthly salaries
- FREE MasterCard or VISA Electron debit card linked with transaction account
- Higher interest rates up to 0.3 percentage points for time deposit MY PLAN

## PROMOTIONS:

- Consumer secured loan: Secured with pledge on property:

For all received applications from 15.10.2017 to 31.01.2018 – 5.00% fixed IR for the first 3 years, for all clients

For all received or approved applications from 15.10.2017 to 31.01.2018 – 0% administrative fee, 0 MKD appraisal fee, 0 MKD

Notary costs ( only in case of refinancing Consumer secured loan from other bank)

Secured with deposit:

For all applications received or approved from 20.10.2017 to 31.01.2018 – 0% administrative fee.

- Consumer unsecured loan: 6% fixed IR for two years and 0% administrative costs for all applications submitted until 31.01.2018.
- Visa/MasterCard credit cards:
  - No Fee Cash withdrawals during the last weekends of each month in 2017 only on ATMs of Stopanska Banka.
  - Withdrawal of cash on installments with no interest only in SB branches. Daily withdrawal limit is between MKD 6,000 and MKD 30,000 and the Bank charges a one-time fee for this service amounting to 5% of withdrawn cash.
  - 6.9% interest rate until the end of 2017 for all new VISA Gold credit cards approved until 31/12/2017
- Housing loan - 0 MKD administrative, 0 MKD appraisal fee and 0 MKD cost for establishing notary deed and registering the mortgage in Cadaster, for all applications received from 01.11.2017 to 15.01.2018.

## ADDITIONAL BENEFITS FOR BENEFICIARIES OF PLATA+ PACKAGE:

- Issued free of charge OTP token for using the most up-to-date i-bank services (telephone, electronic and mobile banking) for: all types of MKD payments (utilities, taxes, transfers within SB internal system as well as to other banks), payment of installments for loans and cards, foreign exchange market, as well as detailed monitoring of balance in accounts and products used by the client.
- Possibility for partial or total exemption from annual fee on credit cards, depending on the utilization volume and/or use of other SB services.
- Quick and simple procedure related to application for credit product and reduction of required documentation (for instance without salary certificate for all credit applications if the client has minimum three regular subsequent monthly inflows based on salary).
- Possibility for payment of regular monthly liabilities by established standing order in transaction account without charging fee, including payment of utility bills, payment of monthly installments related to loans and credit cards and the like.
- Beneficiaries of our cards have possibility, without fees and additional costs, to make on ATMs of SB: funds transfer from one to another account with the Bank, payment of installments for loans and credit cards in the Bank, review of mini monthly statement for credit card as well as payment of bills to VIP and Telekom.

Additional information can be obtained in the Contact Center of Stopanska Banka on phone number 02 / 3100 109.

Product	Regular interest rates	Decrease	Privileged interest rates
<b>Transaction account</b>	0.01%	/	0.01%
<b>Allowed overdraft</b>	11.25%	10%	<b>10.13%</b>
Fee for renewal of allowed overdraft	MKD 200	/	MKD 200
* Allowed overdraft in transaction account amounting to 2 regular monthly salaries			
<b>Debit cards – annual membership fee</b>			
VISA Electron debit card, local use – free card for the entire utilization period	Free of fee	/	Free of fee
Master debit card, international use - free card for the entire utilization period	Free of fee	/	Free of fee
<b>Credit cards (VISA and Master)</b>	11.25%	10%	<b>10.13%</b>
Annual membership fee for issue for the 1-st year	Free of fee	/	Free of fee
<ul style="list-style-type: none"> <li>• Minimum monthly payment of only 5% (VISA STAR)/ 3% (MASTER CARD) of total debt and computed interest</li> <li>• Possibility for payment ON INSTALLMENTS FREE OF INTEREST in over 1000 points of sale</li> <li>• Possibility for full or partial exemption from annual membership fee</li> <li>• Free of fee at payment in merchant network as well as free of interest in grace period up to 45 days at totally settled debt</li> <li>• Free of charge additional credit cards</li> <li>• Free of deposit, without guarantors, free of administrative ban, without bill of exchange</li> <li>• Required documents: only a copy of ID for clients with salary received in SB.</li> </ul>			
<b>Promotion: CASH INSTALLMENTS FREE OF INTEREST!</b> Withdrawal of cash in installments with no interest only in branches of Stopanska Banka, with one-time fee of only 5%.			
<b>Promotion: No Fee</b> cash withdrawals during the last weekend of the month, each month until the end of 2017, only on STB ATMs			
<b>Promotion: 6.9% interest rate until the end of 2017</b> for all new <b>VISA Gold Credit cards</b> approved until 31/12/2017			
<b>MY CASH (MOJ KES)</b>	11.25%	10%	<b>10.13%</b>
Annual membership fee for issuing for the 1-st year	Free of fee	/	Free of fee
Annual membership fee for issuing after the 1-st year for limits up to MKD 60,000	MKD 600	/	<b>MKD 600</b>
Annual membership fee for issuing after the 1-st year for limits over MKD 60,000	MKD 1,200	50%	<b>MKD 600</b>
Administrative fee, front-end at issuing	0%	/	<b>0%</b>
<ul style="list-style-type: none"> <li>• Revolving consumer loan with unlimited access to approved loan funds (24 hours)</li> <li>• Flexible withdrawal of cash on ATMs and counters of SB and flexible monthly repayment with minimum monthly payment of only 3% of the total debt and computed interest</li> <li>• FREE of fee for cash withdrawal</li> <li>• Interest is calculated only on used amount</li> <li>• Annual membership fee for issuing after the 1-st year: <ul style="list-style-type: none"> <li>• For credit limit up to MKD 60.000:</li> </ul> </li> </ul>			
<ul style="list-style-type: none"> <li>- SB Payroll / SB pensioners with e-mail delivery of monthly statement - MKD 350</li> <li>- SB Payroll / SB pensioners with postal delivery of monthly statement - MKD 400</li> <li>- Other clients - MKD 600 <ul style="list-style-type: none"> <li>• For credit limit above MKD 60.000:</li> </ul> </li> <li>- SB Payroll / SB pensioners with e-mail delivery of monthly statement - MKD 550</li> <li>- SB Payroll / SB pensioners with postal delivery of monthly statement - MKD 650</li> <li>- Other clients - MKD 1200</li> </ul>			
<b>FAVORABLE: 0% administrative fees and free of application costs</b>			
<b>Unsecured consumer loan up to MKD 300,000</b>	11.25%	10%	<b>10.13%</b>
Fixed interest rate for the year for repayment of loans with MKD clause	/	/	<b>6.00%</b>
Floating interest rate in MKD (for the remaining repayment period)	11.25%	10%	<b>10.13%</b>
Floating interest rate in EUR	/	/	<b>7.62%</b>
Application fee	MKD 500	/	MKD 500
Administrative fee, front-end at approval	2.00%	/	<b>2.00%</b>
<b>Unsecured consumer loan from MKD 300,001 to 920,000 / from EUR 5001 to 15,000</b>			
Fixed interest rate for the year for repayment of loans with MKD clause	/	/	<b>6.00%</b>
Floating interest rate in MKD (for the remaining repayment period)	10.25%	10%	<b>9.23%</b>
Floating interest rate in EUR	/	/	<b>7.62%</b>
Application fee	MKD 500	/	MKD 500
Administrative fee, front-end at approval	2.00%	/	<b>2.00%</b>
<ul style="list-style-type: none"> <li>• FREE of deposit, without guarantors, free of administrative ban, without bill of exchange</li> <li>• Disbursement of the approved loan amount in cash</li> <li>• Co-borrowers can be persons who are not members of immediate family</li> </ul>			
EXCLUSIVE: Clients with salary through SB obtain fixed interest rate for the first year of repayment of loan with MKD clause as well as possibility to apply for loan with f/x clause			
<b>PROMOTION: 6% fixed IR</b> for two years and 0% administrative costs for all applications submitted until 31.01.2018.			
<b>Secured consumer loan</b>			
EUR - Fixed interest rate for 3 years	<b>5.00%</b>		<b>5.00%</b>
EUR – Floating interest rate for the remaining period	7.20%	10%	<b>6.48%</b>
Application fee	MKD 500	/	MKD 500
Administrative fee, front-end at approval	2.00%	/	<b>1.50%</b>
<ul style="list-style-type: none"> <li>• Guaranteed interest rate for the first 3 years</li> <li>• Without guarantors, free of administrative ban, without bill of exchange</li> </ul>			

- Disbursement of loan in cash in borrower's account with SB.
  - Co-borrowers can be persons who are not members of immediate family
  - When refinancing secured/unsecured consumer loan from other banks and/or from Stopanska Banka with the Bank:
    - o MKD 0 fee for early repayment of refinanced loans with SB;
    - o Free of administrative fee for the refinanced amount, whereas on the added loan amount 50% decreased administrative fees if the refinanced amount is  $\geq 50\%$  of the new loan amount;
    - o Free of fee for appraisal of mortgaged property if the refinanced amount is  $\geq 50\%$  of the new loan amount.
  - For refinanced housing loan from another bank of at least 50% of the total amount of the new secured loan with SB, valid are the following housing loan requirements:
    - Fixed interest rate for 3 years and administrative fees of 1.25%
- After the fixed interest rate period, applicable is the floating interest rate valid for secured consumer loan.

• **Promotion: Secured with pledge on property:**

**For all received applications from 15.10.2017 to 31.01.2018 – 5.00% fixed IR for the first 3 years, for all clients**

**For all received or approved applications from 15.10.2017 to 31.01.2018 – 0% administrative fee, 0 MKD appraisal fee and 0 MKD Notary costs (only in case of refinancing Consumer secured loan from other bank)**

**Secured with deposit:**

**For all applications received or approved from 20.10.2017 to 31.01.2018 – 0% administrative fee.**

Auto loan			
<ul style="list-style-type: none"> <li>• Free of application fees</li> <li>• Possibility for applying at: SB counters or auto dealers</li> <li>• Without bill of exchange, free of administrative ban, without guarantors, without deposit</li> <li>• Possibility for including co-borrowers who are not members of immediate family</li> </ul>			
EUR - min. participation 20%	7.62%	10%	<b>6.86%</b>
Application fee	MKD 0	/	<b>MKD 0</b>
Administrative fee, front-end at approval	1.00%	/	<b>1.00%</b>
Housing loan			
EUR – Fixed interest rate for 3+2 years (interest for the first 3 years)	4.40%	/	<b>3.60%</b>
EUR - Fixed interest rate for 3+2 years (interest for the 4-th and 5-th year)	/	/	<b>3.90%</b>
EUR – Floating interest rate for the remaining period	6.85%	10%	<b>6.17%</b>
EUR - Fixed interest rate for 3 years (purchase of business premises)	4.60%		<b>4.10%</b>
EUR - Floating interest rate for the remaining period (purchase of business premises)	7.25%	10%	<b>6.53%</b>
Application fee	MKD 500		<b>MKD 500</b>
Administrative fee, front-end at approval	1.25%	/	<b>1.25%</b>
Guaranteed interest rate for 5 years (by mortgage on real estate) FREE of fee for early repayment with own funds Without bill of exchange, free of administrative ban, without guarantors, without deposit Possibility to mortgage the apartment being purchased Co-borrowers can also be persons who are not members of immediate family When refinancing own housing loan from other banks with Stopanska Banka: - MKD 0 cost for establishing notary deed and registering the mortgage in Cadaster - MKD 0 cost for appraisal of property offered as mortgage - 0% administrative fee Promotional - 0 MKD administrative, 0 MKD appraisal fee and 0 MKD cost for establishing notary deed and registering the mortgage in Cadaster, for all applications received from 01.11.2017 to 15.01.2018.			

## MY PLAN TERM DEPOSIT

Product description	My plan is a saving plan, a term deposit which enables unlimited number and amount of deposits during the term period without extending the term period or cancelation of it.							
Client benefits	<ul style="list-style-type: none"> <li>• <b>Unlimited additional deposited funds</b> by number and amount</li> <li>• <b>Choice between two methods of interest disbursement:</b> monthly or at the end of period</li> <li>• <b>Choice of time depositing period:</b> for 1, 2, 3, 4 or 5 years</li> <li>• <b>Interest rate applicable for the total time depositing period on the total amount of funds</b>, although the client deposits additional new funds within the time period of MY PLAN deposit.</li> <li>• <b>Preferential interest rates</b> for persons who receive salary or pension in SB</li> <li>• <b>Safe and stable Bank</b>, Bank of confidence</li> <li>• <b>Account overview</b> using e-banking</li> </ul>							
Interest rate Annual, floating	Client category	Currency	Interest disbursement	12M	24M	36M	48M	60M
	Regular clients	MKD	Monthly	1.40	2.40	2.80	2.90	3.00
			End of period	1.50	2.50	2.90	3.00	3.10
		EUR	Monthly	0.35	1.10	1.25	1.35	1.45
			End of period	0.45	1.20	1.30	1.40	1.50
	Clients who receive salary or pension in SB	MKD	Monthly	1.70	2.70	3.10	3.20	3.30
			End of period	1.80	2.80	3.20	3.30	3.40
		EUR	Monthly	0.55	1.30	1.40	1.50	1.60
			End of period	0.65	1.40	1.45	1.55	1.65

## Closing provisions

Other services related to aforementioned products/services that are not subject to regular utilization are charged in accordance with SB Tariff of fees, which is available on SB web site: [www.stb.com.mk](http://www.stb.com.mk).

The Bank reserves the right to modify the offered services in compliance with its acts.



We note that SB offer is not limited to aforementioned services and the Bank can provide overall support for your operations on the basis of mutually agreed terms and conditions.

Hoping that offered terms are acceptable for you and considering this as a possible start of successful cooperation for both parties, we remain

Yours truly,  
Stopanska Banka-AD Skopje  
*On your side*