

Stopanska Banka AD - Skopje

Tariffs Individuals-Pdf 3/25/2025 11:38 AM

10 Auction of government securities



10.1 Procesing of client order

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
Auction of government securities	Procesing of client order				0			0

10.2 Blocking of auction amount

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
Auction of government securities	Blocking of auction amount				0			0

10.3 Auctioning

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
Auction of government securities	Auctioning				0.11	400 MKD		0

10.4 Deblocking and MKD transfer

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
Auction of government securities	Deblocking and MKD transfer				0			0
Auction of government securities	Deblocking and MKD transfer			За одбиени понуди	0			250 MKD

10.5 Transfer on NBRNM account

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
Auction of government securities	Transfer on NBRNM account				0			0

10.6 Preparation of agreement

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
Auction of government securities	Preparation of agreement				0			0

10.7 Accounting of government securities

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
Auction of government securities	Accounting of government securities				0			0

10.9 Coupon payment on government securities purchased through other banks

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
Auction of government securities	Coupon payment on government securities purchased through other banks			По купон	0			1000 MKD

11 Brockerage activities-bonds**11.1 purchase/sale**

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
Brockerage activities-bonds	purchase/sale	0 MKD	2500000 MKD		1.015	500 MKD		0
Brockerage activities-bonds	purchase/sale	2500001 MKD	5000000 MKD		0.815			0
Brockerage activities-bonds	purchase/sale	5000001 MKD	10000000 MKD		0.615			0
Brockerage activities-bonds	purchase/sale	10000001 MKD	15000000 MKD		0.515			0
Brockerage activities-bonds	purchase/sale	15000001 MKD			0.4			0

12 Brockerage activities-shares

12.1 purchase/sale

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
Brokerage activities-shares	purchase/sale	0 MKD	500000 MKD		1.015	500 MKD		0
Brokerage activities-shares	purchase/sale	500001 MKD	2000000 MKD		0.815			0
Brokerage activities-shares	purchase/sale	2000001 MKD	5000000 MKD		0.615			0
Brokerage activities-shares	purchase/sale	5000001 MKD	10000000 MKD		0.515			0
Brokerage activities-shares	purchase/sale	10000001 MKD			0.4			0

13 Other brokerage services**13.2 Administrator block transactions**

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
Other brokerage services	Administrator block transactions				0.2	40000 MKD		0

16 Performing transactions and activities for the account of third parties necessary for carrying out a takeover of a joint stock company in accordance with the Law on company takeover**16.1 Performing transactions and activities for the account of third parties necessary for carrying out a takeover of a joint stock company in accordance with the Law on company takeover**

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
Performing transactions and activities for the account of third parties necessary for carrying out a takeover of a joint stock company in accordance with the Law on company takeover	Performing transactions and activities for the account of third parties necessary for carrying out a takeover of a joint stock company in accordance with the Law on company takeover				0	350000 MKD		0

20 Custodian accounts**20.1 Maintenance of custodic account**

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
Custodian accounts	Maintenance of custodial account				0.2			0

48 Unsecured consumer loan



48.1 Application fee

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
Unsecured consumer loan	Application fee				0			600 MKD

48.2 Credit analysis

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
Unsecured consumer loan	Credit analysis				0			0

48.4 Administration fee

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
Unsecured consumer loan	Administration fee			Потрошувачки наменски кредит во МКД - трговци	0			1000 MKD
Unsecured consumer loan	Administration fee			Потрошувачки ненаменски кредит	2			0

48.7 Premature repayment

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
Unsecured consumer loan	Premature repayment			Без трошок за предвремена отплата за договори за кредити склучени од 01.10.2011 и за договори за кредити склучени заклучно со 30.09.2011, но доколку кредитот се затвара со друг кредит во СБ и износот на предвремено отплатениот долг е помал од износот на новиот кредит.	5			0

48.8 Liquidation of the loan

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
Unsecured consumer loan	Liquidation of the loan				0			0

48.18 Additional fees for issuing documents from SB

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
Unsecured consumer loan	Additional fees for issuing documents from SB			Издавање Листа на уплати за кредит/ Издавање Пресметка за ликвидација на кредит	0			300 MKD

51 Secured consumer loan

51.1 Application fee

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
Secured consumer loan	Application fee				0			600 MKD

51.2 Evaluation of value of the collateral

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
Secured consumer loan	Evaluation of value of the collateral			Проценка на вредност на објект што се става под хипотека на подрачје на останатите места во Република Северна Македонија	0			2500 MKD
Secured consumer loan	Evaluation of value of the collateral			Проценка на вредност на објект што се става под хипотека на подрачје на Скопје	0			2500 MKD
Secured consumer loan	Evaluation of value of the collateral			Проценка на вредност на објект што се става под хипотека при рефинансирање кредит од друга банка	0			0 MKD

51.3 Credit analysis

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
Secured consumer loan	Credit analysis				0			0

51.5 Administration fee

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
Secured consumer loan	Administration fee			Надомест за администрирање за Потрошувачки кредити обезбедени со депозит, за клиенти со и без плата во СБ	0.5			0
Secured consumer loan	Administration fee			Надомест за администрирање за Потрошувачки кредити обезбедени со хипотека, за клиенти со и без плата во СБ	1.25			0
Secured consumer loan	Administration fee			Надомест за администрирање за Потрошувачки обезбедени кредити при рефинансирање на кредит од други банки во СБ	0			0

51.8 Refinancing of credit

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
Secured consumer loan	Refinancing of credit			Рефинансирање сопствен потрошувачки кредит со/без обезбедување од СБ и/или од други Банки во СБ:а) без трошок за предвременно отпаќање на рефинансираниот кредит во СБ;б) Без административни трошоци за износот кој се рефинансира	0			0

51.11 Premature repayment

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
Secured consumer loan	Premature repayment			Без трошок: за кредити обезбедени со залог на депозит склучени од 01.10.2011; за кредити кои се затвараат со друг кредит во СБ, а износот на предвременно отплатениот долг е помал од износот на новиот кредит и за склучени договори за кредити по 15.06.2016 година доколку предвремената отплата се врши во период по првите 20% од иницијално договорениот рок на отплата	3			0

51.12 Liquidation of the loan

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
Secured consumer loan	Liquidation of the loan				0			0

51.17 Changing of colateral

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
Secured consumer loan	Changing of colateral				0			1000 МКД

51.19 Additional fees for issuing documents from SB

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
Secured consumer loan	Additional fees for issuing documents from SB			За имот заложен во СБ: Промена на сопственост на имот,Промена на хипотека,Издавање на имот под закуп, Трансформација на земјиште,Градба/доградба/надградба на имот,Купопродажба на имот,издавање согласност за хипотека од нареден ред во друга банка и останати трошоци.	0			1000 MKD
Secured consumer loan	Additional fees for issuing documents from SB			Издавање Листа на уплати за кредит/ Издавање Пресметка за ликвидација на кредит	0			300 MKD

51.21 Fee for insurance of property for companies without contract for cooperation/representation with SB

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
Secured consumer loan	Fee for insurance of property for companies without contract for cooperation/representation with SB			Прифаќање, обработка и спроведување на полиса за осигурување и винкулација во корист на СБ кој се пресметува во секоја година на осигурување на недвижноста и со секое плаќање на премијата на осигурувањето кон друштво за осигурување со кое СБ нема склучено Договор за соработка/застапување	0			2000 MKD

51.22 Cost for providing Title deed/Pre-issue list in SB

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
Secured consumer loan	Cost for providing Title deed/Pre-issue list in SB				0			400 MKD

52 Mortgage loans**52.1 Application fee**

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
Mortgage loans	Application fee				0			600 MKD

52.2 Evaluation of value of the collateral

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
Mortgage loans	Evaluation of value of the collateral			Проценка на вредност на објект што се става под хипотека на подрачје на останатите места во Република Северна Македонија	0			2500 MKD
Mortgage loans	Evaluation of value of the collateral			Проценка на вредност на објект што се става под хипотека на подрачје на Скопје	0			2500 MKD
Mortgage loans	Evaluation of value of the collateral			Проценка на имот за субвенционирани станбени кредити на цела територија на Република Северна Македонија	0			2000 МКД

52.6 Preparation of agreement

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
Mortgage loans	Preparation of agreement				0			0

52.7 Administration fee for loan

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
Mortgage loans	Administration fee for loan				1.25			0
Mortgage loans	Administration fee for loan			0% административни трошоци при рефинансирање на станбен кредит од други банки во СБ	0			0
Mortgage loans	Administration fee for loan			Надомест за администрирање за субвебнционирани станбени кредити за клиенти со плата во СБ	1			0
Mortgage loans	Administration fee for loan			Надомест за администрирање за субвенционирани станбени кредити за останати клиенти	1.5			0

52.12 Premature repayment

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
Mortgage loans	Premature repayment			3% за рефинансирање на станбени кредити од СБ во други банки или 0% провизија за целосно или делумно затварање со сопствени средства	3			0

52.20 Property evaluation costs for superstructure/extention

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
Mortgage loans	Property evaluation costs for superstructure/extension				0			6500

52.21 Property evaluation costs or construction

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
Mortgage loans	Property evaluation costs or construction				0			9000

52.22 Changing of colateral

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
Mortgage loans	Changing of colateral				0			1000 MKD

52.24 Additional fees for issuing documents from SB

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
Mortgage loans	Additional fees for issuing documents from SB			За имот заложен во СБ: Промена на сопственост на имот,Промена на хипотека,Издавање на имот под закуп, Трансформација на земјиште,Градба/доградба/надградба на имот,Купопродажба на имот,издавање согласност за хипотека од нареден ред во друга банка и останати трошоци.	0			1000 МКД
Mortgage loans	Additional fees for issuing documents from SB			Издавање Листа на уплати за кредит/ Издавање Пресметка за ликвидација на кредит	0			300 МКД

52.25 Fee for insurance of property for companies without contract for cooperation/representation with SB

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
Mortgage loans	Fee for insurance of property for companies without contract for cooperation/representation with SB			Прифаќање, обработка и спроведување на полиса за осигурување и винкулација во корист на СБ кој се пресметува во секоја година на осигурување на недвижноста и со секое плаќање на премијата на осигурувањето кон друштво за осигурување со кое СБ нема склучено Договор за соработка/застапување	0			2000 мкд

52.26 Cost for providing Title deed/Pre-issue list in SB

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
Mortgage loans	Cost for providing Title deed/Pre-issue list in SB				0			400 MKD

53 Auto loans**53.2 Credit analysis**

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
Auto loans	Credit analysis				0			0

53.4 Administration fee for loan in EUR

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
Auto loans	Administration fee for loan in EUR				1			0

53.7 Monthly payment of installments

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
Auto loans	Monthly payment of installments				0			0

53.9 Premature repayment

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
Auto loans	Premature repayment			Без трошок за предвремена отплата за договори за кредити склучени од 01.10.2011 и за договори за кредити склучени заклучно со 30.09.2011, но доколку кредитот се затвара со друг кредит во СБ и износот на предвременно отплатениот долг е помал од износот на новиот кредит.	2.5			0

53.10 Liquidation of the loan

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
Auto loans	Liquidation of the loan				0			0

53.19 Additional fees for issuing documents from SB

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
Auto loans	Additional fees for issuing documents from SB			Издавање Листа на уплати за кредит/ Издавање Пресметка за ликвидација на кредит	0			300 МКД

54 Credit and debit cards Visa/MasterCard**54.11 Reissuing of card due to robbery, loss or damage**

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
Credit and debit cards Visa/MasterCard	Reissuing of card due to robbery, loss or damage				0			300 МКД

54.12 Reissuing of PIN code

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
Credit and debit cards Visa/MasterCard	Reissuing of PIN code				0			150 МКД

54.13 Premature renewal of the card (more than 30 days premature of the period for regular renewal)

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
Credit and debit cards Visa/MasterCard	Premature renewal of the card (more than 30 days premature of the period for regular renewal)				0			300 МКД

54.32 Cash withdrawals from SB ATMs with VISA Star, VISA Vero and Visa Zero credit cards

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
Credit and debit cards Visa/MasterCard	Cash withdrawals from SB ATMs with VISA Star, VISA Vero and Visa Zero credit cards				2			100

54.35 Cash withdrawal from other banks ATM in RM with VISA Classic/MasterCard GO debit card

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
Credit and debit cards Visa/MasterCard	Cash withdrawal from other banks ATM in RM with VISA Classic/MasterCard GO debit card				2			100 MKД

54.40 First issuing of supplementary VISA Classic/MasterCard GO debit card

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
Credit and debit cards Visa/MasterCard	First issuing of supplementary VISA Classic/MasterCard GO debit card				0			300 MKД

54.41 Fee for renewal of Visa Classic and MasterCard GO debit card

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
Credit and debit cards Visa/MasterCard	Fee for renewal of Visa Classic and MasterCard GO debit card				0			90 MKД

54.46 Cash withdrawals from SB ATMs with Visa Business debit card

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
Credit and debit cards Visa/MasterCard	Cash withdrawals from SB ATMs with Visa Business debit card				1.5	100	0	0

54.47 Cash withdrawal from other bank's ATM in RM with Visa Business debit card

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
Credit and debit cards Visa/MasterCard	Cash withdrawal from other bank's ATM in RM with Visa Business debit card				1			100 MKD

54.48 Cash withdrawal from other bank's ATM abroad with Visa Business debit card

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
Credit and debit cards Visa/MasterCard	Cash withdrawal from other bank's ATM abroad with Visa Business debit card				1.5			1 EUR

54.49 Cash withdrawal from other banks ATM and branch in RM and abroad with Visa/MasterCard credit card

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
Credit and debit cards Visa/MasterCard	Cash withdrawal from other banks ATM and branch in RM and abroad with Visa/MasterCard credit card				3			100 MKD

54.50 Cash withdrawal from SB branch POS with SB Visa/MasterCard credit card

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
Credit and debit cards Visa/MasterCard	Cash withdrawal from SB branch POS with SB Visa/MasterCard credit card				5	100 MKD		0

54.51 Cash withdrawals from SB ATMs with MasterCard Standard credit card

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
Credit and debit cards Visa/MasterCard	Cash withdrawals from SB ATMs with MasterCard Standard credit card				2	100 MKD		0

54.53 Annual fee for credit cards

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
Credit and debit cards Visa/MasterCard	Annual fee for credit cards			Можност за целосно или делумно ослободување од годишната членарина согласно критериуми објавени на веб страната	0			1500 МКД

54.55 Cash withdrawal from other banks ATM and branch abroad with Visa Classic/MasterCard GO debit card

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
Credit and debit cards Visa/MasterCard	Cash withdrawal from other banks ATM and branch abroad with Visa Classic/MasterCard GO debit card				2			150 MKD

54.57 Annual fee for Visa Business debit card

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
Credit and debit cards Visa/MasterCard	Annual fee for Visa Business debit card				0			400 MKD

54.59 Cash withdrawal from other bank's ATM in RM with Visa Gold debit card

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
Credit and debit cards Visa/MasterCard	Cash withdrawal from other bank's ATM in RM with Visa Gold debit card				2			100 МКД

54.60 Cash withdrawal from other bank's ATM abroad with Visa Gold debit card

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
Credit and debit cards Visa/MasterCard	Cash withdrawal from other bank's ATM abroad with Visa Gold debit card				2			150 МКД

54.61 Annual fee for Visa Gold debit card

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
Credit and debit cards Visa/MasterCard	Annual fee for Visa Gold debit card			Можност за целосно или делумно ослободување од годишната членарина согласно критериуми објавени на веб страната	0			1500 МКД

54.62 Annual fee for Visa Zero credit card

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
Credit and debit cards Visa/MasterCard	Annual fee for Visa Zero credit card				0			1980 МКД

54.64 Access fee for ATM cash withdrawal with foreign payment card on SB ATM

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
Credit and debit cards Visa/MasterCard	Access fee for ATM cash withdrawal with foreign payment card on SB ATM				0			250 МКД

54.66 Cash withdrawals from SB ATMs with Visa Gold credit card

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
Credit and debit cards Visa/MasterCard	Cash withdrawals from SB ATMs with Visa Gold credit card				2	100		0 МКД

55 Revolving credit**55.1 Application**

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
Revolving credit	Application				0			0

55.3 Administrative cost

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
Revolving credit	Administrative cost				0			0

55.5 Cash withdrawal at SB ATMs

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
Revolving credit	Cash withdrawal at SB ATMs				0			0

55.6 Cards retained by ATM on SB

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
Revolving credit	Cards retained by ATM on SB				0			0

55.7 Annual membership

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
Revolving credit	Annual membership			За кредитен лимит до 60.000 мкд (за приматели на плата/пензија во СБ кои добиваат месечни прегледи по е-mail – 350 МКД / за приматели на плата/пензија во СБ кои добиваат месечни прегледи по пошта – 400 МКД. Попустот не се применува доколку клиентот доцнел повеќе од 60 дена во текот на последните 12 месеци во отплатата на месечните минимални обврски). 0 МКД трошок за клиенти корисници на станбен или потрошувачки кредит во СБ.	0			600 МКД
Revolving credit	Annual membership			За кредитен лимит над 60.000 мкд (за приматели на плата/пензија во СБ кои добиваат месечни прегледи по е-mail – 550 МКД / за приматели на плата/пензија во СБ кои добиваат месечни прегледи по пошта – 650 МКД. Попустот не се применува доколку клиентот доцнел повеќе од 60 дена во текот на последните 12 месеци во отплатата на месечните минимални обврски). 0 МКД трошок за клиенти корисници на станбен или потрошувачки кредит во СБ.	0			1200 МКД

55.8 Reissuing of card since robbery, loss or damage

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
Revolving credit	Reissuing of card since robbery, loss or damage				0			300 MKD

55.9 Reissuing of PIN code

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
Revolving credit	Reissuing of PIN code				0			150 MKD

55.10 Costs for late cancellation of usage of issued My Cash card

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
Revolving credit	Costs for late cancellation of usage of issued My Cash card				0			300 MKD

55.11 Issuance and the dispatch of monthly statements via mail

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
Revolving credit	Issuance and the dispatch of monthly statements via mail				0			0 MKD

55.13 Credit limit increase upon customer request

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
Revolving credit	Credit limit increase upon customer request				0			0
Revolving credit	Credit limit increase upon customer request				0			0

55.14 Change of the credit cycle

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
Revolving credit	Change of the credit cycle				0			0

55.18 Credit limit decrease upon customer request

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
Revolving credit	Credit limit decrease upon customer request				0			0

57 MKD payment account for retail clients

57.1 Opening of payment account

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
MKD payment account for retail clients	Opening of payment account				0			0

57.2 Statement of the account

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
MKD payment account for retail clients	Statement of the account			Извод за минати години. За промени извршени во период пред 12 месеци. Наведениот трошок се пресметува и наплатува за секоја година поединечно.	0			150 MKD
MKD payment account for retail clients	Statement of the account			Извод за тековна година. За промени извршени во последните 12 месеци	0			0

57.3 cash deposit on Account

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
MKD payment account for retail clients	cash deposit on Account			Готовинска уплата на платежна сметка со основни функции на шалтер на давателот на платежни услуги	0			0 MKD
MKD payment account for retail clients	cash deposit on Account		60000 MKD	на шалтер	0			60 MKD
MKD payment account for retail clients	cash deposit on Account	60001 MKD		на шалтер	0			0 MKD

57.4 MKD Cash withdrawal at SB counters

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
MKD payment account for retail clients	MKD Cash withdrawal at SB counters			Подигнување готовина на шалтер на давателот на платежни услуги	0.1	60 MKD	600 MKD	0 MKD

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
MKD payment account for retail clients	MKD Cash withdrawal at SB counters			Подигнување готовина од платежна сметка со основни функции на шалтер на давателот на платежни услуги	0			0 MKD

57.5 Calculation of interest

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
MKD payment account for retail clients	Calculation of interest				0			0

57.6 Closing of account

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
MKD payment account for retail clients	Closing of account				0			0

57.7 Conversion

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
MKD payment account for retail clients	Conversion				0			0

57.8 Earmarked deposit and pledge of saving book for loan

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
MKD payment account for retail clients	Earmarked deposit and pledge of saving book for loan				0			0

57.9 fund transfer between accounts of same person

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
MKD payment account for retail clients	fund transfer between accounts of same person				0			0

57.10 Standing order

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
MKD payment account for retail clients	Standing order			Договарање траен налог	0			0 MKD
MKD payment account for retail clients	Standing order			Извршување на траен налог во корист на сметка кај давателот на платежни услуги.	0			0 MKD
MKD payment account for retail clients	Standing order			Траен налог за плаќање кон ЈП Водовод и канализација Скопје (по налог)	0			10 MKD

57.11 Non-cash fund transfer

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
MKD payment account for retail clients	Non-cash fund transfer				0			0 MKD

57.12 Non cash payments through KIBS - hard copy orders

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
MKD payment account for retail clients	Non cash payments through KIBS - hard copy orders				0			55 MKD

57.13 Non cash payments through MIPS - hard copy orders

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
MKD payment account for retail clients	Non cash payments through MIPS - hard copy orders				0			290 MKD

57.14 KIBS – payment/transfers via digital channels (i-bank)

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
MKD payment account for retail clients	KIBS – payment/transfers via digital channels (i-bank)				0			14 MKD

57.15 MIPS – payment/transfers via digital channels (i-bank)

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
MKD payment account for retail clients	MIPS – payment/transfers via digital channels (i-bank)				0			100 MKD

57.16 Internal – payment/transfers via digital channels (i-bank)

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
MKD payment account for retail clients	Internal – payment/transfers via digital channels (i-bank)				0			0

57.17 Non-cash internal payments - hard copy orders

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
MKD payment account for retail clients	Non-cash internal payments - hard copy orders				0			40 MKD

57.18 Non-cash inflow in denars payment accounts

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
MKD payment account for retail clients	Non-cash inflow in denars payment accounts				0			0

57.19 Inflows

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
MKD payment account for retail clients	Inflows				0			0

57.20 Issuance of saving book

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
MKD payment account for retail clients	Issuance of saving book				0			25

57.21 Replacement of saving book

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
MKD payment account for retail clients	Replacement of saving book				0			25

57.22 Lost saving book

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
MKD payment account for retail clients	Lost saving book				0			25

57.23 Issuance of proxy authorisation with respect to payment account

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
MKD payment account for retail clients	Issuance of proxy authorisation with respect to payment account				0			0

57.29 Overdraft

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
MKD payment account for retail clients	Overdraft			Обновување на дозволено пречекорување (годишен трошок)	0			200 MKD

57.30 Fast transfer in SB

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
MKD payment account for retail clients	Fast transfer in SB				0			0

57.31 Fast transfer in SB w/o acc in SB

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
MKD payment account for retail clients	Fast transfer in SB w/o acc in SB				0.75	30		0

57.47 Earmarked depo for purchase/sale of property

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
MKD payment account for retail clients	Earmarked depo for purchase/sale of property	0 EUR	50000 EUR		0			2000
MKD payment account for retail clients	Earmarked depo for purchase/sale of property	50000.01 EUR	100000 EUR		0			5000
MKD payment account for retail clients	Earmarked depo for purchase/sale of property	100000.01 EUR			0			12000

57.50 Management of account in denar

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
MKD payment account for retail clients	Management of account in denar			а. Одржување на платежна сметка во денари, месечно (2,00 денари по долговна трансакција)	0	30 MKD	40 MKD	0 MKD
MKD payment account for retail clients	Management of account in denar			б. Одржување на штедна сметка во денари, месечно (2,00 денари по долговна трансакција)	0	30 MKD	40 MKD	0 MKD
MKD payment account for retail clients	Management of account in denar			в. Одржување на платежна и штедна сметка во денари за пензионери, месечно (1,00 денар по долговна трансакција)	0	20 MKD	30 MKD	0 MKD
MKD payment account for retail clients	Management of account in denar			г. Одржување на платежна и штедна сметка во денари за ТОПСИ клиенти, месечно (не се наплатува)	0	0 MKD	0 MKD	0 MKD
MKD payment account for retail clients	Management of account in denar			д. Одржување на платежна сметка со основни функции (до 0.1% од просечна месечна нето плата во последни 12 месеци согласно Државен Завод за Статистика)	0			41 MKD
MKD payment account for retail clients	Management of account in denar			ѓ. Одржување на платежна сметка со основни функции за корисници на законски права, месечно (не се наплатува)	0			0 MKD

57.52 First disposal of funds from Open deposit monthly

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
MKD payment account for retail clients	First disposal of funds from Open deposit monthly			Без надомест	0			0

57.54 Each additional disposal after the first monthly

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
MKD payment account for retail clients	Each additional disposal after the first monthly				0			300 MKD

57.55 issuance report for data from compulsory collection per application, in accordance with positive law

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
MKD payment account for retail clients	issuance report for data from compulsory collection per application, in accordance with positive law				0			500 MKD

57.56 Providing information of payment account to authorized enforcer for local self-governance

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
MKD payment account for retail clients	Providing information of payment account to authorized enforcer for local self-governance				0			150 MKD

57.57 Blocking payment account of individual

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
MKD payment account for retail clients	Blocking payment account of individual				0			200 MKD

57.58 Enforcement of decisions for forced collection, partially per instalment (more than 3 installments)

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
MKD payment account for retail clients	Enforcement of decisions for forced collection, partially per instalment (more than 3 installments)				0			400 MKD

57.59 Unblocking account

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
MKD payment account for retail clients	Unblocking account				0			200 MKD

57.63 Management with deposit account with low balance up to 300 MKD, expect accounts for termed deposit

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
MKD payment account for retail clients	Management with deposit account with low balance up to 300 MKD, expect accounts for termed deposit	0 MKD	300 MKD	Без промени на сметката иницирани од клиентот во последните 12 месеци, со исклучок на промените од припис на камата	0			20 MKD

57.65 Execution of inheritance decision

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
MKD payment account for retail clients	Execution of inheritance decision				0			600 MKD

57.66 Execution of court decision

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
MKD payment account for retail clients	Execution of court decision				0		1500 MKD	0

57.67 Execution of court decision for recipients of social help

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
MKD payment account for retail clients	Execution of court decision for recipients of social help				0		0 MKD	0

57.68 Execution of court decision from PRO and local authorities for physical persons

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
MKD payment account for retail clients	Execution of court decision from PRO and local authorities for physical persons				0		1000	0

57.69 Cash deposit to tressor account

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
MKD payment account for retail clients	Cash deposit to tressor account			преку КИБС	0.15	70 MKD		0
MKD payment account for retail clients	Cash deposit to tressor account			преку МИПС	0			290 MKD

57.71 Payment of bills for Utilities Companies and other services from specialized suppliers, at SB counters

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
MKD payment account for retail clients	Payment of bills for Utilities Companies and other services from specialized suppliers, at SB counters			плаќање од клиентска сметка во СБ; трошок по сметка	0			60 MKD
MKD payment account for retail clients	Payment of bills for Utilities Companies and other services from specialized suppliers, at SB counters			плаќање со готовина; трошок по сметка	0			90 MKD

57.73 Incoming payment in MKD in favor of resident received by nonresident from other domestic bank

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
MKD payment account for retail clients	Incoming payment in MKD in favor of resident received by nonresident from other domestic bank				0.1	250 MKD		0

57.74 Processing form PP53

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
MKD payment account for retail clients	Processing form PP53			ИНТЕРЕН	0			5 МКД
MKD payment account for retail clients	Processing form PP53			КИПС	0			20 МКД
MKD payment account for retail clients	Processing form PP53			МИПС	0			85 МКД

57.75 Urgent account opening

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
MKD payment account for retail clients	Urgent account opening				0			300 МКД

57.76 Fee for chargeback/withdrawal transaction from clearing

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
MKD payment account for retail clients	Fee for chargeback/withdrawal transaction from clearing				0			100 МКД

58 FX payment account for retail clients**58.1 Opening of account**

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
FX payment account for retail clients	Opening of account				0			0

58.2 Statement of the account

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
FX payment account for retail clients	Statement of the account			Извод за минати години. За промени извршени во период пред 12 месеци. Наведениот трошок се пресметува и наплатува за секоја година поединечно.	0			150 МКД
FX payment account for retail clients	Statement of the account			Извод за тековна година. За промени извршени во последните 12 месеци	0			0

58.3 Cash deposit account

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
FX payment account for retail clients	Cash deposit account				0			0

58.4 FCY Cash withdrawal at SB counters

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
FX payment account for retail clients	FCY Cash withdrawal at SB counters			Подигнување готовина на шалтер на давателот на платежни услуги, во износ во соодветната противвредност, по трансакција	0.1	60 MKD	600 MKD	0 MKD

58.5 Calculation of interest

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
FX payment account for retail clients	Calculation of interest				0			0

58.6 Closing of account

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
FX payment account for retail clients	Closing of account				0			0

58.8 Earmarked deposit for purchase/sale of property

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
FX payment account for retail clients	Earmarked deposit for purchase/sale of property	0 EUR	50000 EUR		0			33 EUR

58.9 Earmarked deposit for purchase/sale of property

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
FX payment account for retail clients	Earmarked deposit for purchase/sale of property	50001 EUR	100000 EUR		0			82 EUR

58.10 Earmarked deposit for purchase/sale of property

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
FX payment account for retail clients	Earmarked deposit for purchase/sale of property	100001	EUR		0			196 EUR

58.11 Earmarked deposit and pledge of saving book for loan

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
FX payment account for retail clients	Earmarked deposit and pledge of saving book for loan				0			0 MKD

58.12 Conversion

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
FX payment account for retail clients	Conversion				0			0

58.13 Issuance of saving book

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
FX payment account for retail clients	Issuance of saving book				0			25

58.14 Replacement of saving book

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
FX payment account for retail clients	Replacement of saving book				0			25

58.15 Lost saving book

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
FX payment account for retail clients	Lost saving book				0			25

58.16 Issuance of proxy authorisation with respect to payment account

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
FX payment account for retail clients	Issuance of proxy authorisation with respect to payment account				0			0

58.35 Incomings from abroad for salary or honorary

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
FX payment account for retail clients	Incomings from abroad for salary or honorary				0			0

58.37 Inflow from abroad for individuals

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
FX payment account for retail clients	Inflow from abroad for individuals			Трошоците ги плаќа клиентот во земјата и за OUR прилив добиен од некооперативна странска банка	1	250 MKD	30000 MKD	0

58.38 Received inflow from non-resident customer with FX payment account in SB

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
FX payment account for retail clients	Received inflow from non-resident customer with FX payment account in SB				0			0

58.39 Transfer of funds between personal FX payment accounts

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
FX payment account for retail clients	Transfer of funds between personal FX payment accounts				0			0

58.40 Credit transfer in euros and in a currency other than euro abroad

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
FX payment account for retail clients	Credit transfer in euros and in a currency other than euro abroad	0 EUR	50000 EUR		0.5	4 EUR		350 MKD
FX payment account for retail clients	Credit transfer in euros and in a currency other than euro abroad	50000.01 EUR			0.27	0 EUR		350 MKD

58.41 Return of foreign pension payment by request of foreign pension fund

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
FX payment account for retail clients	Return of foreign pension payment by request of foreign pension fund	0 EUR	50 EUR		0	0 EUR	0 EUR	350 MKD
FX payment account for retail clients	Return of foreign pension payment by request of foreign pension fund	50.01 EUR	100 EUR		0	5 EUR		350 MKD
FX payment account for retail clients	Return of foreign pension payment by request of foreign pension fund	100.01 EUR	210 EUR		0	10 EUR		350 MKD
FX payment account for retail clients	Return of foreign pension payment by request of foreign pension fund	210.01 EUR			0	15 EUR		350 MKD

58.42 Amendment of payment instructions for credit transfer in euros and in a currency other than euro

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
FX payment account for retail clients	Amendment of payment instructions for credit transfer in euros and in a currency other than euro				0			1200 MKD

58.45 Currency conversion

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
FX payment account for retail clients	Currency conversion			Exchange of the payment of foreign currency deposit account for payment abroad and issuance of cheques in other currency of the currency in which to lead deposit	0			0
FX payment account for retail clients	Currency conversion			Exchange of the payment of foreign currency deposit account in currency notes in other currency of the currency in which to lead deposit in in the case when SB will not is in condition perform payment in the currency in which to lead deposit	0			0

58.46 Management with deposit accounts with low balance up to 300MKD in the respective currency, except accounts for time deposits

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
FX payment account for retail clients	Management with deposit accounts with low balance up to 300MKD in the respective currency, except accounts for time deposits	0 MKD	300 MKD	Без промени на сметката иницирани од клиентот во последните 12 месеци, со исклучок на промените од припис на камата	0			20 MKD

58.47 Delivery of required docs.for received incomings from abroad

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
FX payment account for retail clients	Delivery of required docs.for received incomings from abroad				0			0

58.48 Costs for OUR claims for inflow from abroad

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
FX payment account for retail clients	Costs for OUR claims for inflow from abroad			Во случај на девизен прилив со инструкции за плаќање на провизија за СБ од страна на странската банка	0.5	10 EUR	50 EUR	0

58.50 First disposal of funds from Open deposit monthly

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
FX payment account for retail clients	First disposal of funds from Open deposit monthly				0			0

58.51 Each additional disposal from Open deposit after the first monthly

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
FX payment account for retail clients	Each additional disposal from Open deposit after the first monthly				0			5 EUR

58.53 Conversion of IN currencies

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
FX payment account for retail clients	Conversion of IN currencies			наплата на провизија согласно Договор	0			0

58.59 Undertaking of foreign cheques for collection-final payment

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
FX payment account for retail clients	Undertaking of foreign cheques for collection-final payment			Трошоци МКД 3000 платени при превземањето на чекот(неповратни)+3% мин МКД 1000 по наплата на чекот	3	1000 MKD		0

58.61 Incoming payment from personal FX payment account from other domestic bank

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
FX payment account for retail clients	Incoming payment from personal FX payment account from other domestic bank				0			0

58.62 Credit transfer on personal FX payment account to other domestic bank

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
FX payment account for retail clients	Credit transfer on personal FX payment account to other domestic bank				0.15	250 MKD	30000 MKD	350 MKD

58.63 Inflows from abroad for individuals deposited for the period of at least a month

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
FX payment account for retail clients	Inflows from abroad for individuals deposited for the period of at least a month				0			0

58.65 OUR fees for credit transfer in euros and in a currency other than euro

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
FX payment account for retail clients	OUR fees for credit transfer in euros and in a currency other than euro	1 EUR	2500 EUR		0			10 EUR
FX payment account for retail clients	OUR fees for credit transfer in euros and in a currency other than euro	2500.01 EUR	25000 EUR		0			20 EUR
FX payment account for retail clients	OUR fees for credit transfer in euros and in a currency other than euro	25000.01 EUR	50000 EUR		0			40 EUR
FX payment account for retail clients	OUR fees for credit transfer in euros and in a currency other than euro	50000.01 EUR			0			50 EUR

58.66 Incomings from domestic Banks for pensions from Croatia

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
FX payment account for retail clients	Incomings from domestic Banks for pensions from Croatia				1	350 MKD	30000 MKD	0

58.67 Home visit to client with provided transport by his side

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
FX payment account for retail clients	Home visit to client with provided transport by his side				0			350

58.68 Maintenance of foreign currency account

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
FX payment account for retail clients	Maintenance of foreign currency account			Одржување на сметка во валута различна од денари со исклучок на сметки во CHF, за ТОПСИ клиенти: Не се наплатува.	0			0 MKD
FX payment account for retail clients	Maintenance of foreign currency account			Одржување на сметка во валута различна од денари, со исклучок на сметки во CHF, од 30 денари месечно во соодветната противвредност за сметки со активност во месецот.	0			30 MKD
FX payment account for retail clients	Maintenance of foreign currency account			Одржување на сметка во Швајцарски франци (5,00 CHF месечно)	0			5 CHF
FX payment account for retail clients	Maintenance of foreign currency account			Одржување на сметка во Швајцарски франци за ТОПСИ клиенти: Не се наплатува	0			0 CHF

58.69 Investigation fee

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
FX payment account for retail clients	Investigation fee				0			25 EUR

58.70 Credit transfer in euros and in a currency other than euro in SB by order of resident/non-resident individual

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
FX payment account for retail clients	Credit transfer in euros and in a currency other than euro in SB by order of resident/non-resident individual		50000 EUR		0.5	4 EUR		0 MKD
FX payment account for retail clients	Credit transfer in euros and in a currency other than euro in SB by order of resident/non-resident individual	50000.01 EUR			0.27			0

58.71 Credit transfer in euros and in a currency other than euro in other domestic banks by order of resident/non-resident individual

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
FX payment account for retail clients	Credit transfer in euros and in a currency other than euro in other domestic banks by order of resident/non-resident individual		50000 EUR		0.5	4 EUR		350 MKD
FX payment account for retail clients	Credit transfer in euros and in a currency other than euro in other domestic banks by order of resident/non-resident individual	50000.01 EUR			0.27			350 MKD

59 Term deposit of individual in MKD**59.1 Opening of Deposit**

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
Term deposit of individual in MKD	Opening of Deposit				0			0

59.2 Issuance of saving accounts

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
Term deposit of individual in MKD	Issuance of saving accounts				0			0

59.3 Agreement for publishing

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
Term deposit of individual in MKD	Agreement for publishing				0			0

59.4 Payment of currency notes

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
Term deposit of individual in MKD	Payment of currency notes				0			0

59.5 Premature repayment

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
Term deposit of individual in MKD	Premature repayment			Банката пресметува и исплаќа камата по видување за периодот од моментот на орочување/преорочување до моментот на предвременото раскинување на договорот	0			0

59.6 Calculation of interest

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
Term deposit of individual in MKD	Calculation of interest				0			0

59.7 Payment of interest

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
Term deposit of individual in MKD	Payment of interest				0			0

59.8 Issuance of statement

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
Term deposit of individual in MKD	Issuance of statement				0			0

59.9 Closing of account

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
Term deposit of individual in MKD	Closing of account				0			0

59.10 Opening of deposit with a special purpose for acquisition of on placement on SB and mortgage on savings account

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
Term deposit of individual in MKD	Opening of deposit with a special purpose for acquisition of on placement on SB and mortgage on savings account				0			0

59.11 Management with termed deposit accounts with a balance up to 300,00 den.

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
Term deposit of individual in MKD	Management with termed deposit accounts with a balance up to 300,00 den.	0 MKD	300 MKD	Без промени на сметката иницирани од клиентот во последните 12 месеци, со исклучок на промените од припис на камата	0			20 MKD

60 **Term deposit of individual in fx**



60.1 Opening of Deposit

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
Term deposit of individual in fx	Opening of Deposit				0			0

60.2 Issuance of saving accounts

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
Term deposit of individual in fx	Issuance of saving accounts				0			0

60.3 Agreement for publishing

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
Term deposit of individual in fx	Agreement for publishing				0			0

60.4 Payment of currency notes

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
Term deposit of individual in fx	Payment of currency notes				0			0

60.5 Premature repayment

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
Term deposit of individual in fx	Premature repayment			Банката пресметува и исплаќа камата по видување за периодот од моментот на орочување/преорочување до моментот на предвременото раскинување на договорот	0			0

60.6 Calculation of interest

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
Term deposit of individual in fx	Calculation of interest				0			0

60.7 Payment of interest

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
Term deposit of individual in fx	Payment of interest				0			0

60.8 Issuance of statement

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
Term deposit of individual in fx	Issuance of statement				0			0

60.9 Closing of account

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
Term deposit of individual in fx	Closing of account				0			0

60.10 Opening of deposit with a special purpose for acquisition of on placement on SB and mortgage on savings account

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
Term deposit of individual in fx	Opening of deposit with a special purpose for acquisition of on placement on SB and mortgage on savings account				0			0

60.11 Management with termed deposit accounts with a balance up to 300,00 den.

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
Term deposit of individual in fx	Management with termed deposit accounts with a balance up to 300,00 den.	0 MKD	300 MKD	Без промени на сметката иницирани од клиентот во последните 12 месеци, со исклучок на промените од припис на камата	0			20 MKD

61 Other bank activities

61.1 Copies of documents

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
Other bank activities	Copies of documents			Препис (издавање на дупликат) на документи (картици, потврди, договори и други банкарски документи за тековна и изминати години) без/со состојба или промет Наведениот трошок се пресметува и наплатува по издаден документ.	0			350 MKD

61.3 Statements for ownership, turnover and account balance

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
Other bank activities	Statements for ownership, turnover and account balance				0			350 MKD

61.6 Statement for loan

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
Other bank activities	Statement for loan				0			130 MKD

61.7 Creation and printing of calculable funds used for ransom of community trade-union apartments

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
Other bank activities	Creation and printing of calculable funds used for ransom of community trade-union apartments				0			130 MKD

61.12 Interest calculations without/ with changes

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
Other bank activities	Interest calculations without/ with changes				0			350 MKD

61.34 Replacement of worn and damaged banknotes

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
Other bank activities	Replacement of worn and damaged banknotes			Замена на оштетени банкноти или банкноти надвор од циркулација во странска валута	10			0 MKD
Other bank activities	Replacement of worn and damaged banknotes			Замена на оштетени книжни и ковани пари во домашна валута	0			0 MKD

61.38 Issuance of data on exchange rates from previous years

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
Other bank activities	Issuance of data on exchange rates from previous years				0			130 MKD

61.39 Other services

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
Other bank activities	Other services			во висина на реално направени трошоци, зголемени за 1.00 пп	0			0

61.40 copy of payment orders

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
Other bank activities	copy of payment orders				0			250 MKD

61.41 Copy of payment order, swift and other documents for individual

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
Other bank activities	Copy of payment order, swift and other documents for individual			По налог	0			350 MKD

62 Safe deposit boxes



62.3 Safe with dimensions 60mm x 300mm x 505mm

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
Safe deposit boxes	Safe with dimensions 60mm x 300mm x 505mm			ГОДИШНО	0			3504 MKD

62.4 Safe with dimension 71mm x 300mm x 505mm or 72mm x 300mm x 390mm

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
Safe deposit boxes	Safe with dimension 71mm x 300mm x 505mm or 72mm x 300mm x 390mm			ГОДИШНО	0			4200 MKD

62.5 Safe with dimension 98mm x 300mm x 505mm or 100mm x 270mm x 370mm or 100mm x 205mm x 370mm

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
Safe deposit boxes	Safe with dimension 98mm x 300mm x 505mm or 100mm x 270mm x 370mm or 100mm x 205mm x 370mm			ГОДИШНО	0			4608 MKD

62.6 Safe with dimension 110mm x 320mm x 505mm or 125mm x 300mm x 505mm

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
Safe deposit boxes	Safe with dimension 110mm x 320mm x 505mm or 125mm x 300mm x 505mm			годишно	0			4800 MKD

62.8 Safe with dimensions 146mm, 155mm, 160mm, 172mm, 190mm or 210mm

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
Safe deposit boxes	Safe with dimensions 146mm, 155mm, 160mm, 172mm, 190mm or 210mm			годишно, 146mm x 300mm x 390mm 155mm x 300mm x 505mm 160mm x 320mm x 505mm 172mm x 300mm x 505mm 190mm x 270mm x 370mm 190mm x 295mm x 370mm 210mm x 320mm x 505mm	0			5304 MKD

62.10 Safe with dimensions 314mm, 350mm, 500mm, 516mm or 660mm

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
Safe deposit boxes	Safe with dimensions 314mm, 350mm, 500mm, 516mm or 660mm			годишно, димензии на сеф: 314mm x 300mm x 505mm 350mm x 300mm x 505mm 500mm x 300mm x 505mm 500mm x 600mm x 505mm 516mm x 300mm x 390mm 660mm x 320mm x 505mm	0			6408 MKD

62.11 Fee for lost key

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
Safe deposit boxes	Fee for lost key			еднократно	0			200 EUR

62.16 Safe with dimensions 220mm x 300mm x 390mm, 233mm x 300mm x 505mm or 287mm x 300mm x 505mm

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
Safe deposit boxes	Safe with dimensions 220mm x 300mm x 390mm, 233mm x 300mm x 505mm or 287mm x 300mm x 505mm			Годишно	0			5904 МКД

65 Quick money transfer

65.1 Payment in EUR for quick money transfer to all other destinations

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
Quick money transfer	Payment in EUR for quick money transfer to all other destinations	0 EUR	100 EUR	Порака 1,50 евра	0			7 EUR
Quick money transfer	Payment in EUR for quick money transfer to all other destinations	100.01 EUR	200 EUR	Порака 1,50 евра	0			10 EUR
Quick money transfer	Payment in EUR for quick money transfer to all other destinations	200.01 EUR	300 EUR	Порака 1,50 евра	0			12 EUR
Quick money transfer	Payment in EUR for quick money transfer to all other destinations	300.01 EUR	500 EUR	Порака 1,50 евра	0			13.5 EUR
Quick money transfer	Payment in EUR for quick money transfer to all other destinations	500.01 EUR	1000 EUR	Порака 1,50 евра	0			25 EUR
Quick money transfer	Payment in EUR for quick money transfer to all other destinations	1000.01 EUR	1500 EUR	Порака 1,50 евра	0			30 EUR
Quick money transfer	Payment in EUR for quick money transfer to all other destinations	1500.01 EUR	2000 EUR	Порака 1,50 евра	0			35 EUR
Quick money transfer	Payment in EUR for quick money transfer to all other destinations	2000.01 EUR	2500 EUR	Порака 1,50 евра	0			42 EUR

65.2 Payment in USD for quick money transfer to all destinations

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
Quick money transfer	Payment in USD for quick money transfer to all destinations	0 USD	200 USD	Порака 2,00 долари	0			8.4 USD
Quick money transfer	Payment in USD for quick money transfer to all destinations	200.01 USD	400 USD	Порака 2,00 долари	0			12 USD
Quick money transfer	Payment in USD for quick money transfer to all destinations	400.01 USD	500 USD	Порака 2,00 долари	0			14.4 USD
Quick money transfer	Payment in USD for quick money transfer to all destinations	500.01 USD	750 USD	Порака 2,00 долари	0			16.2 USD
Quick money transfer	Payment in USD for quick money transfer to all destinations	750.01 USD	1250 USD	Порака 2,00 долари	0			30 USD
Quick money transfer	Payment in USD for quick money transfer to all destinations	1250.01 USD	1500 USD	Порака 2,00 долари	0			36 USD
Quick money transfer	Payment in USD for quick money transfer to all destinations	1500.01 USD	1750 USD	Порака 2,00 долари	0			42 USD
Quick money transfer	Payment in USD for quick money transfer to all destinations	1750.01 USD	2000 USD	Порака 2,00 долари	0			50.4 USD
Quick money transfer	Payment in USD for quick money transfer to all destinations	2000.01 USD		Порака 2,00 долари	0			52 USD

65.3 Message for payment in EUR for quick money transfer

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
Quick money transfer	Message for payment in EUR for quick money transfer				0			1.5 EUR

65.4 Message for payment in USD for quick money transfer

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
Quick money transfer	Message for payment in USD for quick money transfer				0			2 USD

65.5 Disbursing in EUR for quick money transfer

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
Quick money transfer	Disbursing in EUR for quick money transfer			без надоместок	0			0

65.6 Disbursing in USD for quick money transfer

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
Quick money transfer	Disbursing in USD for quick money transfer			без надоместок	0			0

65.11 Payment in EUR for quick money transfer to Serbia, Kosovo, Montenegro, Bosnia and Herzegovina, Croatia, Albania and Greece

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
Quick money transfer	Payment in EUR for quick money transfer to Serbia, Kosovo, Montenegro, Bosnia and Herzegovina, Croatia, Albania and Greece	0 EUR	100 EUR	Порака 1,50 евра	0			4 EUR
Quick money transfer	Payment in EUR for quick money transfer to Serbia, Kosovo, Montenegro, Bosnia and Herzegovina, Croatia, Albania and Greece	100.01 EUR	200 EUR	Порака 1,50 евра	0			8 EUR

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
Quick money transfer	Payment in EUR for quick money transfer to Serbia, Kosovo, Montenegro, Bosnia and Herzegovina, Croatia, Albania and Greece	200.01 EUR	300 EUR	Порака 1,50 евра	0			10 EUR
Quick money transfer	Payment in EUR for quick money transfer to Serbia, Kosovo, Montenegro, Bosnia and Herzegovina, Croatia, Albania and Greece	300.01 EUR	500 EUR	Порака 1,50 евра	0			12 EUR
Quick money transfer	Payment in EUR for quick money transfer to Serbia, Kosovo, Montenegro, Bosnia and Herzegovina, Croatia, Albania and Greece	500.01 EUR	600 EUR	Порака 1,50 евра	0			15 EUR
Quick money transfer	Payment in EUR for quick money transfer to Serbia, Kosovo, Montenegro, Bosnia and Herzegovina, Croatia, Albania and Greece	600.01 EUR	2500 EUR	Порака 1,50 евра	0			19 EUR

70 Online services for retail clients



70.1 new OTP client

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
Online services for retail clients	new OTP client			еднократен годишен трошок	0			100 МКД

70.2 activity through digital channels (without phone banking)

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
Online services for retail clients	activity through digital channels (without phone banking)			месечен трошок	0			35 МКД

70.3 phone banking

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
Online services for retail clients	phone banking			месечен трошок	0			150 МКД

70.4 lost/damage OTP device

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
Online services for retail clients	lost/damage OTP device				0			300 МКД

73 Services on foreign markets

73.5 Trading with shares on foreign markets, on behalf and for account of legal entities and individuals

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
Services on foreign markets	Trading with shares on foreign markets, on behalf and for account of legal entities and individuals	0 MKD	1000000 MKD	плус стварни трошоци	0.6	1000 MKD		0
Services on foreign markets	Trading with shares on foreign markets, on behalf and for account of legal entities and individuals	1000001 MKD	3000000 MKD	плус стварни трошоци	0.5			0
Services on foreign markets	Trading with shares on foreign markets, on behalf and for account of legal entities and individuals	3000001 MKD	5000000 MKD	плус стварни трошоци	0.4			0
Services on foreign markets	Trading with shares on foreign markets, on behalf and for account of legal entities and individuals	5000001 MKD	6000000 MKD	плус стварни трошоци	0.3			0
Services on foreign markets	Trading with shares on foreign markets, on behalf and for account of legal entities and individuals	6000001 MKD		плус стварни трошоци	0.2			0

73.6 Safekeeping of securities (Custodian services) - on portfolio value

Product	Service	Rang		Other Rules / Comments	Provision			
		From	To		%	Min	Max	Additional Expense
Services on foreign markets	Safekeeping of securities (Custodian services) - on portfolio value			Трошоци за трансакција 1000 МКД + стварни трошоци	0			0
Services on foreign markets	Safekeeping of securities (Custodian services) - on portfolio value	0 EUR	100000 EUR	Плус ДДВ и стварни трошоци. (Минималниот надомест изнесува 500 денари + ДДВ месечно).	0.3			0
Services on foreign markets	Safekeeping of securities (Custodian services) - on portfolio value	100001 EUR		плус ДДВ и стварни трошоци	0.2			0