

PAYMENT OPERATIONS IN THE COUNTRY

- **Opening, maintenance and closing of transaction account and other activities in the payment operations for legal entities**

No	Type of service	Tariff
1	Opening and closing of transaction account (only in branches/sub-branches of the Bank)	
	Opening of transaction account	No fee
	Urgent opening an account	300 MKD
	Closing an account	1.000 MKD
	Opening and closing of transaction 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>	200 MKD
	<i>From 300.001 MKD up to 500.000,00 MKD</i>	300 MKD
	<i>From 500.001 MKD up to 1.000.000,00 MKD</i>	600 MKD
	<i>Above 1.000.001 MKD</i>	900 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	10 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 documents	350 MKD
	Preparation of interest rate lists	100 MKD per interest rate list
	Prepare periodic account statement for UJP	No fee
	Preparation of report for account movement on client's request (for period up to 1 year)	350 MKD
	Preparation of solvency report for the last 6 months	350 MKD
	Preparation of other reports	1.000 MKD per report
	Preparation of additional card for identification	50 MKD

• **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	2 MKD from a single transaction
	Transaction with Business debit cards	No fee

• **Domestic payment operations over e-banking and m-banking for legal entities**

No	Type of service	Tariff
1	Cashless payment operations	
	Transactions made through MIPS	
	by order	100 MKD
	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	10 MKD
	Summary order PP53	0 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	1.500 MKD
	Issuing of new USB token (after 3 years of validation)	1.500 MKD
	New USB token because of loss,termination of authority,unauthorized access etc	1.500 MKD
	External Token Connection	500 MKD
	Monthly maintenance per client (legal entity)	90 MKD

FOREIGN PAYMENT OPERATIONS

No	Type of service	Tariff
1	Loro payment orders (foreign inflows)	
	Inflows in favour of domestic legal entities	0,09%, min. 500,00 MKD
	Inflows in favour of foreign legal entities	0,09%, min. 500,00 MKD
	Inflows from legal entities (resident or non-resident) in the Bank	0,07%, min. 500,00 MKD
	International foreign income (foreign inflows) to domestic or foreign entities from clients of Halkbank Turkey and Halkbank Serbia	no fee
2	International payment and nostro checks from domestic and foreign legal entities	
	FX payment orders with fx bought on the exchange market	0,25% min 600,00 MKD
	International payment to the clients of HALKBANK Turkey and Halkbank Serbia	0,05% min 100,00 MKD
	From own inflow of funds	0,15% min 600,00 MKD
	International payment to the clients of HALKBANK Turkey	0,1% min 600,00 MKD
	Change of instructions for payment	800,00 MKD + real costs
	Swift costs	350,00 MKD
	International payments in favour of legal or physical person	0,10% min 600,00 MKD
	Fee for paymentys MT 103 for remittances sent directly to the correspondent bank (with MT202c)	400,00 MKD
3	Down Payment of cash of legal entities	
	Down payment of legal entities according to current regulations and down payment of non-residents and return of previously withdrawn funds of residents	0,4% min. 500,00 MKD
4	Cash payments – residents and non-residents (orders PP30 from non-residents)	
	Cash payment to non-residents Fx	0,5%, min. 600,00 MKD
	Cash payment to non-residents MKD	0,2%, min. 600,00 MKD
	Conversion to MKD denars from foreign currency account of non-residents according to current rate	no fee
	Payment for travel costs and exploitation costs	0,5%, min. 800,00 MKD
	Payment in foreign currency to authorized exchange offices	0,2%, min. 800,00 MKD
	Payment of the effective from the account of the domestic bank	0-0,7% min. 500,00 MKD