

**Domestic payment over Bank desk for physical persons**

| Type of service  | Tariff                            |
|--|-----------------------------------|
| <b>Opening bank account</b>  | No fee                            |
| Preparing and issuing of reports   | No fee                            |
| <b>Payment in cash</b>   |                                   |
| Payment in cash from physical persons on personal transaction account  | No fee                            |
| Pay in with coins for physical persons on transaction account  |                                   |
| <i>Amount up to 5000 MKD in coins</i>  | No fee                            |
| <i>Amount above 5000 MKD in coins</i>  | 1% from amount                    |
| Payment in cash to physical persons on transaction account   | 20,00 MKD from order              |
| <b>Cashless payment</b>  |                                   |
| Transaction through MIPS from the transaction account of the physical person.  | 200,00 MKD                        |
| Transaction through KIBS from transaction account of the physical person   | 30,00 MKD                         |
| Internal clearing  | No fee                            |
| Payment for television tax   | No fee                            |
| <b>Payment in cash and transaction from physical persons who does not have transactional account in the Bank</b>                             |                                   |
| Payment for television tax   | 15,00 MKD                         |
| <b>Additional issues in the payment</b>  |                                   |
| Receipt and processing of enforceable decisions, orders for forced collection, acceptance orders and other authorities authorized by the law | 1.000,00 MKD                      |
| Blocking or unblocking of account  | 500,00 MKD                        |
| Printing of irregular statement reports  | 50,00 MKD                         |
| Preparation of interest rate lists   | 100,00 MKD per interest rate list |
| Preparation of different reports   | 200,00 MKD                        |
| Announcement – depreciation of invalid saving accounts passbook and personal card  | 200,00 MKD                        |
| Sending warning letters for overdrafts with real costs   | 100,00 MKD                        |
| Liquidation of passbooks, payment accounts and gyro accounts   | No fee                            |
| <b>Maintenance fee for transaction account for retail clients with turnover during the month (except for clients under 18 years)</b>         | 30,00 MKD                         |

**Domestic payment over the e-banking for physical persons**

| Type of service  | Tariff     |
|--|------------|
| <b>Noncash payment made through electronic service</b> |            |
| <b>Payment through MIPS</b>                            | 100,00 MKD |
| <b>Payment through KIBS</b>                            | 10,00 MKD  |
| <b>Internal payments</b>                               | No fee     |
| For all the amounts                                    | No fee     |
| Payment for television tax                             | No fee     |

| <b>One time fee for access to electronic payment service</b>  |                   |
|---|-------------------|
| Year fees for internet banking  | 200,00 MKD        |
| * promotional period for new users who will apply in the period from 01.09.2017-31.01.2018            | No fee (one year) |
| Generating of new LIB because of loss, termination of the authorizations, unauthenticated access etc. | 200,00 MKD        |

### International Payments

| Type of service  | Tariff   |
|--|--|
| <b>Nostro payment orders and nostro checks of residents non non-resident (outflow)</b>   |  |
| Nostro payment orders of citizens  |  |
| Up to 1.000 EUR  | 300,00 MKD                                     |
| above 1.000 EUR  | 0,25%, min.<br>600,00 MKD                      |
| Payment orders of physical persons to clients of Halkbank Turkey and Halkbank Belgrad  | no fee   |
| Fee for paymentys MT 103 for remittances sent directly to the correspondent bank (with MT202c)   | 400,00 MKD                                     |
| <b>Remittances from abroad for individuals residents and non-residents (inflow)</b>  |  |
| In favour of fx account, deposits of citizens  |  |
| Up to 10.000 EUR   | 300,00 MKD                                     |
| above 10.000 EUR   | 0,25% min. 600,00 MKD                          |
| In favour of fx account, deposits of citizens on the basis of income from salaries , pensions  | no fee   |
| In favour of domestic physical persons form clients of Halkbanka Turkey and Halkbank Belgrad   | no fee   |
| Pay out in cash from fx account for income less than 5 days on the account for residents and non residents (except of inflows from salaries, pensions)                                     | 0,10%, min.<br>300,00 MKD max.<br>6.000,00 MKD |
| Pay out in cash from fx account for income less than 5 days on the account for residents and non residents according the valid exchange course (except of inflows from salaries, pensions) | 0,10%, min.<br>300,00 MKD max.<br>6.000,00 MKD |
| Payment from retail clients resident in favor of non-resident in the Bank in MKD   | 50,00 MKD                                      |