



**ЕУРОСТАНДАРД**  
**Банка**

**RULEBOOK**  
**on determination of the fees for services in**  
**EUROSTANDARD Bank AD Skopje**

*october 2017*

**CONTENTS**

1. Introduction	
2. General Provisions	
3. CATALOGUE ON FEES OF PRODUCTS AND SERVICES .....	2
A. LENDING .....	2
2. Approval and maintenance of loans to legal entities .....	2
3. Approval and maintaining of loans to individuals .....	3
B. PROCESSING OF AN APPLICATION FOR GUARANTEES AND LOANS.....	4
C. PAYMENT OPERATIONS ABROAD.....	4
C-1. FOREIGN PAYMENT OPERATIONS – NON-RESIDENTS, BASIC PREMIUM PACKAGE.....	5
C-1. 1 FOREIGN PAYMENT OPERATIONS – NON-RESIDENTS, ADVANCED PREMIUM PACKAGE..	6
D. DOCUMENTARY LETTERS OF CREDIT .....	7
1. Import (nostro) letters of credit.....	7
2. Export (loro) letters of credit .....	7
E. FOREIGN GUARANTEES OPEARATIONS.....	7
1. Nostro guarantees .....	7
2. Loro guarantees .....	8
F. DOMESTIC PAYMENT OPERATIONS .....	9
1. Domestic payment operations services for legal entities and individuals.....	9
G. OTHER PAYMENT OPERATIONS .....	12
1. Execution of court decisions, executive decisions and an executor execution order .....	12
2. Individuals.....	13
3. Preparation of documents .....	13
4. Preparation of a solvency report.....	13
5. Electronic Banking.....	14
6. Debenture.....	14
I. OPERATIONS WITH SECURITIES .....	17
J. FOREIGN CURRENCY TREASURY OPERATIONS.....	19
K. NON-RESIDENTS FOREIGN CURRENCY OPERATIONS.....	20
1. FOREIGN LEGAL ENTITIES - NON-RESIDENTS.....	20
2. FOREIGN INDIVIDUALS - NON-RESIDENTS .....	20
3. OTHER OPERATIONS .....	21
4. TRANSITIONAL AND FINAL PROVISIONS	

### 3. Catalogue on fees of products and services

<b>A. LENDING</b>			
no.	Description of service	fee	+ VAT
1.	<b>Loan maintaining and other services on behalf of the provider of the funds.</b>	according to contract	/
	<b>Costs for loan applications of legal entities</b>		
	application for a framework revolving credit limit	900.00 MKD one-off	
1.1.	application for any type of single loan exposure or guarantee	300.00 MKD one-off	/
<b>2. Approval and maintenance of loans to legal entities</b>			
<b>2.1. Loan management fee (admission of applications, processing and tracking)</b>			
<b>2.1.1. Approval of short-term loans to legal entities</b>			
<b>A</b>	short-term loans	0.3% to 2.0% one-off handling of fees while approving the loan, minimum MKD 2,000.00 *	/
<b>B</b>	Current account loan according to the current account principle	from 0.3% to 2.0% per annum in advance, minimum MKD 2,000.00	/
<b>C</b>	revolving credit - RC Management (admission of applications, processing and tracking) with a usage time-limit:		/
-	up to 1 year until the time frame usage	from 0.5% to 2.0% min. 2,000.00 per day	/
-	for any further use based on the revolving (upon utilization of the revolving)	0.25%	/
<b>2.1.2. Approval and maintaining of long-term loans to legal entities</b>			
<b>A</b>	Approval of long-term loans from the Bank's own resources	from 0.75% to 2.0% one-off handling fees, during the approval of the loan <sup>†</sup>	/
<b>2.1.3. Approval and maintenance of short-term and long-term loans to legal entities enabled through the credit lines of MBPR – Macedonian Bank for Development and Promotion</b>			
<b>A</b>	Approval and maintenance of short-term and long-term loans of legal entities (MBPR)	from 0.5% to 2.0% one-off, during the approval of the loan*	/
<b>2.2. Fee for change of deadline and dynamics of loans repayment for legal entities</b>			
<b>A</b>	Change of deadline and dynamics of short-term and long-term loans repayment	up to 2.0% of the outstanding loan amount, min MKD 1,000.00 per executed change	/

\* The exact rate is determined in accordance with the decision of the Credit Committee

† The exact rate is determined in accordance with the decision of the Credit Committee

<b>2.3. Fee for a security change</b>			
<b>A</b>	for a framework revolving credit limit	up to 1.0% handling costs, one-off, to the amount of the framework revolving credit limit min. MKD 2.000,00 *	/
<b>B</b>	for all other loan exposures	up to 1.0% handling costs, one-off, to the remaining amount of the loan exposure with a security change, minimum MKD 2.000,00 *	/
<b>2.4.</b>	<b>Prepayment of a concluded contract*</b>	up to 2.0% handling fees *	/
<b>2.5</b>	<b>Cancellation of already approved loan</b>	0.5% minimum MKD 2,000.00	/
<b>2.6</b>	Cancellation of already approved loan before signing a contract	0.5% minimum MKD 2,000.00	/
	Issuance of Letter of Intent	MKD 500.00	/
<b>2.7</b>	<b>Delivery of warnings for outstanding liabilities</b>		
<b>A</b>	first warning	no fee	/
<b>B</b>	second warning	MKD 200.00	/
<b>C</b>	third warning	MKD 300.00	/
<b>3. Approval and maintaining of loans to individuals</b>			
<b>A</b>	<b>Received loan application</b>	no fee	
<b>B</b>	<b>Loan application costs for individuals</b>	MKD 150.00	
<b>3.1</b>	<b>Consumption loans to individuals without a specific purpose up to 7 years</b>	from 0.3 to 2.5% handling fees, one-off, payable upon approval of the loan, minimum MKD 500.00 <sup>†</sup>	/
<b>3.1.1.</b>	<b>Prepayment of loans to individuals</b>		
<b>A</b>	loans to individuals without a specific purpose	0 to 2.0%	/
<b>B</b>	loans to individuals secured with 100% deposit	0 to 2.0%	/
<b>C</b>	loans to individuals secured by securities	0 to 2.0%	/
<b>D</b>	loans to individuals secured by real estate	0 to 2.0%	/
<b>3.1.2.</b>	<b>Approval and management of revolving credit on on behalf of an individual</b>	no fee	/
<b>3.1.3.</b>	<b>Loan maintaining and other services on</b>	according to contract	/

\* \* costs are calculated on the amount of early repaid principal, minimum MKD 5.000,00

† depending on the type of product

	<b>behalf of the provider of the funds.</b>		
<b>3.1.4.</b>	<b>Delivery of warnings for outstanding liabilities</b>		
<b>A</b>	first warning	no fee	/
<b>B</b>	second warning	MKD 200.00	/
<b>In</b>	third warning	MKD 300.00	/

## B. PROCESSING OF AN APPLICATION FOR GUARANTEES AND LOANS

### Processing an application for guarantees and loans of legal entities

<b>A</b>	Fee for processing applications for guarantees and loans	0.3% - 0.5% minimum MKD 1.200	/
<b>2. Fee for maintaining MKD guarantees</b>			
<b>A</b>	for participation in a bidding	0.5% one-off	/
<b>B</b>	for good performance	0.35% with monthly calculation, minimum MKD 1,500.00	/
<b>C</b>	for payment guarantees	0.4% with monthly calculation or minimum MKD 1,500.00	/
<b>D</b>	for customs guarantees on various grounds for the period of validity of the guarantee	up to MKD 3,000,000.00 - 0.5% *	/
		From MKD 3,000,000 to MKD 5,000,000 - 0.4% *	
		over MKD 5,000,000 - 0.3% *	
<b>E</b>	for guarantees fully secured by MKD or foreign currency deposit - for participation in a bidding - for good performance, payment guarantees, customs guarantees	0.2% one-off, minimum MKD 1200.00	/
		0.2 on a monthly basis, minimum MKD 1200.00	
<b>F</b>	Modification of guarantee terms	MKD 1,200.00	/

## C. PAYMENT OPERATIONS ABROAD

### 1. Remittances abroad (outflow)

<b>A</b>	from foreign exchange accounts to legal entities - residents	0.3% to EUR 50,000	/
		0.2% from EUR 50,000 to EUR 100,000	
		0.15% above EUR 100,000	
<b>B</b>	From MKD accounts of legal entities for purchased foreign currency through the foreign exchange market - residents	0.3% to EUR 50,000	/
		0.2% from EUR 50,000 to EUR 100,000	
		0.15% above EUR 100,000	
<b>C</b>	Payments for non-resident legal entities abroad	1,0% of the amount	/
<b>D</b>	Order modification/ reclamation	MKD 500 + charges abroad for modification of	/

\* The rate is calculated on a monthly basis

		an order	
<b>E</b>	Payment of cash for business trips and exploitation costs	0.5% min. MKD 500.00	/
<b>2. Remittances (inflows)</b>			
<b>A</b>	On behalf of domestic legal entities	0.1%, minimum MKD 500.00	/
<b>B</b>	Payment of foreign cash upon approval of the National Bank of the Republic of Macedonia (NBRM)	0.5% min. MKD 500.00	/
<b>C</b>	Order modification/ reclamation	MKD 500.00	/
<b>D</b>	Order modification/ reclamation -foreign legal / physical entity	EUR 10 (MKD 600.00)	/

<b>3. Conditional remittances</b>			
<b>A</b>	For all amounts	0.4% min. MKD 1.000,00	/

<b>4. Documentary collection and encashment of bills</b>			
<b>A</b>	Nostro and loro collection	0.5% min. MKD 500.00	/
<b>B</b>	Presentation of documents without payment	0.4% min. MKD 500.00	/
<b>C</b>	Changes of terms	MKD 1.000,00	/
<b>D</b>	Collection of checks and other securities	1.5% min. MKD 1.000,00	/
<b>E</b>	Loro collection with executive protest	0.7% min. MKD 1.000,00	/
<b>F</b>	Sending checks for refund abroad for legal entities	0.2% min. MKD 500.00 + charges of the foreign bank	/

### **C-1. FOREIGN PAYMENT OPERATIONS – NON-RESIDENTS, BASIC PREMIUM PACKAGE**

<b>1. Operation with non-residents and accounts of non-residents opened by an agent</b>			
<b>A</b>	Review of documents necessary to open an account	150 EUR in MKD counter-value upon the average rate of exchange of the National Bank of the Republic of Macedonia	/
<b>B</b>	Processing documents and opening an account	450 EUR in MKD counter-value upon the average rate of exchange of the National Bank of the Republic of Macedonia	/
<b>C</b>	Keeping an account	70 EUR monthly in MKD counter-value upon the average rate of exchange of the National Bank of the Republic of Macedonia	/
<b>D</b>	Foreign remittances for non-residents	1,5% of the amount	/

		Min. 15 EUR Max. 150 EUR in MKD counter-value upon the average rate of exchange of the National Bank of the Republic of Macedonia	
<b>E</b>	Inflow from abroad for non-residents	1,5% of the amount Min. 15 EUR Max. 100 EUR in MKD counter-value upon the average rate of exchange of the National Bank of the Republic of Macedonia	/
<b>C-1. 1 FOREIGN PAYMENT OPERATIONS – NON-RESIDENTS, ADVANCED PREMIUM PACKAGE</b>			
<b>1. Operation with non-residents and accounts of non-residents opened by an agent</b>			
<b>For clients from whom commission on inflows and outflows over 1.500 EUR throughout 1 calendar month has been calculated and collected</b>			
<b>A</b>	Foreign remittances for non-residents *	- Single outflow under 50.000 EUR - 15 EUR - Single outflow over 50.000 EUR and all other currencies except EUR -1,5% of the amount min 15 EUR max 65 EUR in MKD counter-value upon the average rate of exchange of the National Bank of the Republic of Macedonia	/
<b>B</b>	Inflow from abroad for non-residents *	- Single inflow under 50.000 EUR -10 EUR - Single inflow over 50.000EYP and all other currencies except EUR - 1,5% of the amount min 15 EUR max 40 EUR in MKD counter-value upon the average rate of exchange of the National Bank of the Republic of Macedonia	/
<p><i>* the tariff is applied throughout 1 calendar month, following the month when the term of use of the Advanced Premium Package has been met. In case the term hasn't been met during the following 1 calendar month, the calculation of the tariff on C-1 Premium Package shall be applied for the next month.</i></p> <p><i>N.B. Costs of the foreign corresponding banks shall be calculated and collected from the account of the client of ESB, if costs are at the expense of the client of ESB.</i></p>			

<b>D. DOCUMENTARY LETTERS OF CREDIT</b>			
<b>1. Import (nostro) letters of credit</b>			
<b>A</b>	Opening letters of credit with coverage	0.2% one-off, min. MKD 1.000,00 + charges abroad	/
<b>B</b>	Opening letters of credit without coverage	0.7% per month, min. MKD 1.000,00 + charges abroad	/
<b>C</b>	Opening letter of credit with a bank guarantee	0.3% per month, min. MKD 1.000,00 + charges abroad	/
<b>D</b>	Opening mortgage letter of credit	0.4% per month, min. MKD 1.000,00 + charges abroad	/
<b>E</b>	Credit transfer without obligations	0.3% one-off, min. MKD 1.000,00 + charges abroad	/
<b>F</b>	Modification of the terms of the letter of credit	MKD 1.000,00	/
<b>G</b>	Opening a confirmed covered letter of credit	0.15% per month, min. MKD 1.000,00 + charges abroad	/
<b>H</b>	Opening a confirmed letter of credit without coverage	1.2% per month, min. MKD 3.000,00 + charges abroad	/
<b>I</b>	Opening a confirmed letter of credit with a bank guarantee	0.5% per month, min. MKD 2.000,00 + charges abroad	/
<b>J</b>	Opening a confirmed mortgage letter of credit	0.7% per month, min. MKD 2.000,00 + charges abroad	/
<b>K</b>	Cancellation of the application prior to the authorization by the competent authority	0.2% min MKD 1,000.00 maximum MKD 5.000,00	/
<b>L</b>	Cancellation of the application upon approval by the competent authority	0.2% min 1,000.00 MKD maximum MKD 5.000,00	/
<b>M</b>	Special arrangements	according to contract	/
<b>2. Export (loro) letters of credit</b>			
<b>A</b>	Notification without obligations	0.1% per month, min. MKD 1000,00, max. MKD 5,000	/
<b>B</b>	Confirmation without coverage	0.5% per month, min. MKD 5.000,00 + charges abroad	/
<b>C</b>	Confirmation with coverage	0.2% one-off, min. MKD 1000,00 + charges abroad	/
<b>D</b>	Modification of the terms of the letter of credit	MKD 1,000.00	/
<b>E</b>	Credit transfer without obligations	0.2% one-off, min. MKD 1000,00 + charges abroad	/
<b>F</b>	Documents download	0.15 one-off, min. MKD 1000,00 + charges abroad	/

<b>E. FOREIGN GUARANTEES OPERATIONS</b>			
<b>1. Nostro guarantees</b>			
<b>A</b>	Payment guarantees with private coverage	0.2% one-off, min. MKD 1.000,00 + charges abroad	/



<b>B</b>	Payment guarantees with a bank guarantee	0.3% per month, min. MKD 1.000,00 + charges abroad	/
<b>C</b>	Mortgage payment guarantees	0.4% per month, min. MKD 1.000,00 + charges abroad	/
<b>D</b>	Payment guarantees without coverage	0.7% per month, min. MKD 1.000,00 + charges abroad	/
<b>E</b>	Confirmation of guarantees - all kinds	1. with coverage 0.1% per month, min. MKD 1.000,00 2. without coverage 0.5% per month, min. MKD 3.000,00 3. with mortgage 0.3% per month, min. MKD 2,000.00 4. with a guarantee from another bank 0.2% per month, min. MKD 1.000,00 5. extra charges abroad will be calculated for all kinds	/
<b>F</b>	Performance guarantees with coverage	0.2% one-off, min. MKD 1,000.00 + charges abroad	/
<b>G</b>	Performance security guarantees - mortgage or a bank guarantee	0.3% per month, min. MKD 1,000.00 + charges abroad	/
<b>H</b>	Performance guarantees without coverage	0.6% per month, min. MKD 1,000.00 + charges abroad	/
<b>I</b>	Amendment of terms	MKD 1.000,00	/
<b>J</b>	Issuing super guarantees for first class banks	1.0% min. MKD 3.000,00 + charges abroad	/
<b>K</b>	Issuing super guarantees for other guarantors	2.0% min. MKD 5.000,00 + charges abroad	/
<b>L</b>	Documents check before approval	0.2% one-off, min. MKD 1.000,00	/
<b>2. Loro guarantees</b>			
<b>A</b>	Notification without obligation	0.1% one-off, min.1.000,00 MKD + charges abroad	/
<b>B</b>	Confirmation with coverage	0.05% per month min.1.000,00 MKD + charges abroad	/
<b>C</b>	Confirmation without coverage	0.5% per month, min. MKD 3.000,00 + charges abroad	/
<b>D</b>	Amendment of terms	MKD 1.000,00	/
<b>E</b>	Sending of documents	0.15% min 1,000.00 MKD + domestic expenses refunded	/

<b>F. DOMESTIC PAYMENT OPERATIONS</b>			
<b>1. Domestic payment operations services for legal entities and individuals</b>			
<b>1.1. Opening, maintaining and closing of bank accounts and preparing bank statements</b>			
<b>1.1.1 Opening transaction accounts</b>			
<b>A</b>	Opening accounts of legal entities	no fee	/
<b>B</b>	Opening an accounts of individuals	no fee	/
<b>C</b>	Maintaining transaction accounts of legal entities with debt turnover	MKD 200.00 per month	/
<b>D</b>	Maintaining transaction accounts of individuals with monthly operations (without considering transactions based on interest and transfers from/to a savings account, loan and credit card payments)	MKD 35.00 per month	/
<b>E</b>	Maintaining transaction accounts of individuals-citizens for health character donations	no fee	/
<b>F</b>	Immediate opening of a transaction account upon request of a legal entity	MKD 250.00	/
<b>G</b>	Immediate opening of a transaction account upon request an individual	MKD 150.00	/
<b>H</b>	Banking fee for corporate accounts which did not have a debit turnover for two years	MKD 300.00	/
<b>I</b>	Banking fee for individual accounts which did not have a debit turnover for two years	MKD 150.00	/
<b>1.1.2. Preparation of bank statements</b>			
<b>A</b>	for legal entities	no fee	/
<b>B</b>	for individuals	no fee	/
<b>C</b>	for individuals - citizens for health character donations	no fee	/
<b>D</b>	Printing a bank statement of a closed legal entity account	MKD 200.00	/
<b>E</b>	Printing a bank statement of a closed account of individuals	MKD 100.00	/
<b>1.1.3. Closing the account upon account holder's request</b>			
<b>A</b>	Closing the account of a legal entity - balancing	MKD 1,100.00 from the account	/
<b>B</b>	Closing the account of an individual - balancing	MKD 200.00	/

<b>C</b>	Closing of account based on a court decision - balancing	no fee	/
<b>D</b>	Closing of accounts of legal entities upon reporting from the Central Register (*if the account balance amounts less than the charged fee, then a fee in the same amount of the account balance is charged)	MKD 300.00	/
<b>1.2.1. Cash payments</b>			
<b>1.2.1.1. Cash payments from the account of:</b>			
<b>A</b>	Legal entities	0.15% of the amount - minimum MKD 50.00	/
<b>B</b>	Individuals – at bank counters	no fee	/
<b>C</b>	Individuals - citizens for health character donations	no fee	/
<b>1.2.1.2 Cash payment into personal account:</b>			
<b>A</b>	Legal entities	no fee	/
<b>B</b>	Individuals – at bank counters	no fee	/
<b>1.2.2.2. Cash payments from individuals who do not possess a bank account</b>			
<b>A</b>	payments to Eurostandard Bank Skopje (any account)	no fee	/
<b>B</b>	payments towards accounts maintained in Eurostandard Bank starting with 370	no fee	/
<b>C</b>	payments outside the Bank	1.50% (min. MKD 35.00 max. MKD 225.00) for KIBS transactions MKD 225.00 for MIPS transactions	/
<b>D</b>	payment of overheads to accounts of legal entities with concluded special agreement with the bank	no fee	/
<b>E</b>	payments from individuals with or without an Eurostandard Bank (ESB) account towards the collective account for broadcasting fee	MKD 35.00	/
<b>F</b>	payments from individuals with or without account in ESB towards the account of PE Vodovod i kanalizacija - Skopje	MKD 5.00	/
<b>G</b>	payments towards client account of Eurostandard Bank for securities	MKD 50.00	/
<b>1.2.2.3. Fees arising from contracts with trading companies for providing benefits to consumers - members of the company</b>			

<b>A</b>	Payments of members of the company, identified and recorded with an identification number from the banking system	no fee	/
<b>B</b>	Payments of the company towards the partner companies, upon notification from the company	no fee	/
<b>1.2.3. Cashless transaction turnover</b>			
<b>1.2.3.1. For MIPS transactions of legal entities</b>			/
<b>A</b>	upon written order	MKD 210.00	/
<b>B</b>	upon order submitted via electronic banking	MKD 100.00	/
<b>C</b>	upon legal entity's order towards clients with accounts outside the ESB (the Management Board shall decide for this type of clients)	MKD 15.00	/
<b>1.2.3.2. MIPS transactions of individuals</b>			
<b>A</b>	upon written order	MKD 170.00	/
<b>B</b>	upon written order towards indirect participants in MIPS	MKD 110.00	/
<b>C</b>	MIPS transactions of individuals by order submitted via electronic banking	MKD 80.00	/
<b>1.2.3.3. Transactions within the system for calculation of small interbank payments - KIBS</b>			
<b>A</b>	upon order (transaction) from a legal entity account	0.035% minimum MKD 30.00 up to MKD 140.00	/
<b>B</b>	upon legal entity order towards clients with accounts outside the ESB (the Management Board shall decide for this type of clients)	MKD 15.00	/
<b>C</b>	upon electronically submitted order from the account of a legal entity	MKD 18.00 per transaction	/
<b>D</b>	upon order from the account of an individual	MKD 33.00	/
<b>E</b>	upon order to the account of an individual submitted via E-Banking	MKD 15.00 per transaction	/
<b>F</b>	MKD payments from non-residents on behalf of resident legal and physical entities in Eurostandard Bank	0.1%, min MKD 200.00	/

<b>1.2.3.4. Internal clearing transactions</b>			
<b>A</b>	upon order (transaction) from a legal entity account	MKD 22.00	/
<b>B</b>	upon order (transaction) from a legal entity account via E-Banking	MKD 12.00	/
<b>C</b>	upon order from accounting offices via E-Banking	MKD 15.00	/
<b>D</b>	upon order from the account of an individual	MKD 17.00	/
<b>E</b>	upon order from the account of an individual towards account of ESB and towards his personal account	no fee	/
<b>F</b>	upon order from the account of an individual submitted via e-banking except towards ESB accounts	MKD 5.00	/
<b>G</b>	withdrawal of KIBS order upon holder's request	MKD 110.00	/
<b>H</b>	for transactions of legal entities for payment of salary	no fee	/
<b>I</b>	orders via electronic form or e-banking (KIBS)	MKD 8.00 payment of salary via KIBS	/
<b>J</b>	orders via electronic form or e-banking (INTERNAL)	MKD 3.00 internal payment of salary	/

## **G. OTHER PAYMENT OPERATIONS**

### **1. Execution of court decisions, executive decisions and an executor execution order**

<b>A</b>	Legal entities		/
<b>B</b>	Execution of claim enforcements, one-off or up to three warnings	MKD 1.000,00	/
<b>C</b>	upon account blocking and unblocking	MKD 300.00	/
<b>D</b>	upon every third blockade change	MKD 200.00 per change	/
<b>E</b>	calculation of interest up to 5 principals	MKD 200.00	/
<b>F</b>	calculation of interest over 5 principals	MKD 50.00 per principal	/
<b>G</b>	additional interest calculation	MKD 100.00	/
<b>H</b>	Issuance of a copy of the decision on the claim enforcements	MKD 50.00 per decision	/

<b>I</b>	Preparation of information upon request from the Ministry of Labour and Social Policy, Employment Agency and the Health Insurance Fund, based on the signed Exchange Protocol	MKD 1.000,00	/
<b>2. Individuals</b>			
<b>A</b>	execution of claim enforcements, one-off or up to three warnings	MKD 1,000,00	/
<b>B</b>	upon account blocking and unblocking	MKD 300.00	/
<b>C</b>	upon every third blockade change	MKD 200.00 per change	/
<b>D</b>	calculation of interest up to 5 principals	MKD 200.00	/
<b>E</b>	calculation of interest over 5 principals	MKD 50.00 per principal	/
<b>F</b>	additional interest calculation	MKD 100.00	/
<b>G</b>	Issuance of a copy of the decision on the claim enforcements	MKD 50.00	/
<b>3. Preparation of documents</b>			
<b>A</b>	issuance of confirmations, data verification and account balance-card *	MKD 200.00 (VAT included)	
<b>B</b>	preparation of copies of statements †	MKD 50.00 (VAT included)	
<b>C</b>	Issuance of copies of documents ‡	MKD (60.00 VAT included)	
<b>D</b>	preparation of reports on data for claim enforcements upon request of executors and issuing confirmations for notaries	MKD 400.00 (VAT included)	
<b>E</b>	Issuing written or electronic confirmations on the account balance per client for on behalf of the Public Revenue Office (PRO)	MKD 100.00	
<b>4. Preparation of a solvency report</b>			
<b>A</b>	per report	MKD 250.00 (VAT included)	
<b>B</b>	for each second or third sample	MKD 70.00 (VAT included)	
<b>C</b>	Interest calculation upon client's request	MKD 300.00 (VAT included)	

\* price per confirmation or verification

† price per copy

‡ price per page

<b>D</b>	For re-issuing of cards-authorization for submission of payment orders and card-authorization for taking bank statements per individual card	MKD 120.00 (VAT included)	
<b>5. Electronic Banking</b>			
<b>A</b>	Electronic banking access with enabled transactions for legal entities	no fee	/
<b>B</b>	Electronic banking access with enabled transactions for individuals	no fee	/
<b>6. Debenture</b>			
<b>A</b>	Execution of debenture	MKD 1,200.00 per debenture	/
<b>B</b>	Filing of debenture for payment (fee for filing the debenture is charged to the creditor, the debenture holder)	MKD 300.00 per debenture	/
<b>C</b>	Withdrawal of a debenture by the creditor (withdrawal fee is charged to the creditor)	MKD 100.00 per debenture	/

<b>H. CARD OPERATIONS</b>				
		<b>GIFT CARD</b>	<b>DINERS CLUB Card</b>	<b>Domestic cards</b>
		<b>Gift card</b>		
1	Issuing a card with pin number	MKD 200.00-300.00 one-off	MKD 930.00 one-off	no fee
2	Annual membership fee for a debit card	no fee	/	no fee
3	Annual membership fee for debit card after the end of the first year	/	/	no fee
4	Annual fee for credit card	/	MKD 1800.00 (12 installments of MKD 150.00)	no fee for the first year of usage
5	Annual fees for credit cards after the end of the first year	/	/	Basic Card - MKD 1000.00 additional card – MKD 500.00
6	Fee for withdrawing cash with debit cards from ATMs in possession of EUROSTANDARD BANK	no fee	/	no fee
7	Fee for withdrawing cash with Credit Cards from ATMs in possession of EUROSTANDARD BANK A	/	5.0% max. withdrawing amount MKD 15,000.00	1.5% min. MKD 120.00
8	Fee for withdrawing cash with debit cards from ATMs that are not in possession of EUROSTANDARD	2.0% for each transaction or min. MKD	/	1.5% min. MKD 100.00

	BANK	150.00		
9	Fee for withdrawing cash with Credit Cards from ATMs that are not in possession of EUROSTANDARD BANK	/	5.0% max. withdrawing amount MKD 15,000.00	2.0% min. MKD 150.00
10	Fee for withdrawing cash from POS terminals	/	/	no fee
11	Fee for cash withdrawal at the counters of other banks	2.0% for each transaction or min. MKD 250.00	5.0% max. withdrawing amount MKD 15,000.00	1.5% min. MKD 120.00
12	Reissuance of a card (stolen, damaged, lost)	MKD 250.00 with VAT	MKD 930.00	MKD 600.00
13	Reissuance of a card (stolen, damaged, lost) with minutes from the MOI (Ministry of Interior)	no fee	no fee	no fee
14	Reissuance of a PIN code (forgotten, lost)	MKD 250.00 with VAT	MKD 500.00	MKD 150.00
15	Extention of a card upon the final date of expiry	/	MKD 1800.00 (12 installments of MKD 150.00)	/
16	Additional card for authorized person	/	MKD 600.00 (12 installments of MKD 50.00)	/
17	Processing of an application for changing the daily ATM and POS terminal limit	/	/	/
18	Fee for non-cash payment	no fee	no fee	/
19	Withdrawing photos from an ATM upon unfounded complaint	MKD 1200.00 with VAT	/	/
20	Issuance of card within less than 24 hours	/	/	MKD 600.00
21	Issuing business card for legal entities	/	MKD 3100.00	/
22	Issuance of additional business card for legal entities	/	/	/
23	Issuance of additional business card for legal entities	/	/	/

**Delivery of notifications and warnings for outstanding debts upon used credit cards**

A	first notice, 15 days after the expiration of the term - warning	no fee	MKD 100.00
B	second notice 45 days after the expiration of the term - warning	MKD 200.00	MKD 200.00
C	third notice, 75 days after the expiration of the term - warning	MKD 300.00	MKD 500.00

**H - 1. CARD OPERATIONS - MasterCard program**

Description	Maestro Debit Card	Master Card STANDARD	Master Card BUSINESS	Master Card GOLD	MasterCard BUSINESS Debit Card
-------------	--------------------	----------------------	----------------------	------------------	--------------------------------



1	Issuing a card pin number	no fee	no fee	no fee	no fee	no fee
	(basic and additional cards)	no fee	no fee	no fee	no fee	no fee
2	Annual membership fee	no fee	not for the first year	not for the first year	not for the first year	Basic MKD 500.00
			Basic MKD 1500.00	Basic MKD 2500.00	Basic MKD 2500.00	
			Additional (Max.2) MKD 750.00	Additional MKD 2000.00	Additional MKD 1500.00	Additional MKD 500.00
3	Fee for withdrawing cash from ATM / POS terminals in possession of ESB	no fee	1.0% per transaction	1.0% per transaction or min. MKD 100.00	1.0% per transaction	0.5% min MKD 50.00
4	Fee for cash withdrawal from ATM in possession of another bank in the country	2.0% per transaction or min. MKD 150.00	2.0% per transaction min. MKD 150.00	3.0% per transaction min. MKD 250.00	2.0% per transaction min. MKD 150.00	2.0% per transaction or min MKD 100.00
5	Fee for withdrawing cash from ATMs from banks abroad	2.0% per transaction or min. MKD 250.00	3.0% per transaction min. MKD 250.00	3.5% per transaction min. MKD 300.00	3.0% per transaction min. MKD 250.00	2.0% per transaction or min. MKD 100.00
6	Fee for cash withdrawal at the counters of other banks	2.0% per transaction or min. MKD 250.00	2.5% per transaction or min. MKD 250.00	3.5% per transaction min. MKD 300.00	3.0% per transaction min. MKD 250.00	2.0% per transaction or min. MKD 100.00
7	Reissuance of a card (stolen, damaged, lost)	MKD 250.00 with VAT	MKD 600.00 with VAT	MKD 600.00 with VAT	MKD 1000.00 with VAT	MKD 600.00 with VAT
8	Reissuance of PIN (forgotten, lost)	MKD 250.00 with VAT	MKD 250.00 with VAT	MKD 250.00 with VAT	MKD 250.00 with VAT	MKD 250.00 with VAT
9	Processing an application for changing the daily limit on ATM / POS terminals	no fee	no fee	no fee	no fee	no fee
10	Fee for non-cash payment	no fee	no fee	no fee	no fee	no fee
11	Withdrawing photos from an ATM, false cancellation of transaction	MKD 1200.00 with VAT	MKD 1200.00 with VAT	MKD 1200.00 with VAT	MKD 1200.00 with VAT	MKD 1200.00 with VAT
12	Card blocking / unblocking upon client's request except for a card stuck in an ATM	MKD 200.00	MKD 200.00	MKD 200.00	MKD 200.00	MKD 200.00
14	Card blocking on stop list (permanently)	1500.00 + Master Card expenses	1500.00 + Master Card expenses	1500.00 + Master Card expenses	1500.00 + Master Card expenses	1500.00 + Master Card expenses
15	Issuance of a card within less than 24 hours	MKD 600.00	MKD 1500.00	MKD 1500.00	MKD 1500.00	MKD 1500.00
<b>Delivery of notifications and warnings for outstanding debts upon used credit cards</b>						
A	Delivery of first warning upon 30 days of the outstanding debt	no fee	no fee	no fee	no fee	no fee

B	Delivery of first warning upon 60 days of the outstanding debt	no fee	MKD 200.00 (VAT included)	MKD 200.00 (VAT included)	MKD 200.00 (VAT included)	no fee
C	Delivery of first warning upon 90 days of the outstanding debt	no fee	MKD 300.00 (VAT included)	MKD 300.00 (VAT included)	MKD 300.00 (VAT included)	no fee
D	Checking account balances at ATMs of ESB	no fee	no fee	no fee	no fee	no fee
E	Checking account balances at another ATM in the country	MKD 20.00	MKD 20.00	MKD 20.00	MKD 20.00	MKD 20.00
F	Checking account balances at ATMs abroad	MKD 20.00	MKD 20.00	MKD 20.00	MKD 20.00	MKD 20.00
G	Checking account balance of a card from another bank at ATM of ESB	MKD 20.00	MKD 20.00	MKD 20.00	MKD 20.00	MKD 20.00
H	Resetting the PIN at an ATM of ESB	MKD 100.00	MKD 100.00	MKD 100.00	MKD 100.00	MKD 100.00
I	Resetting the PIN at another ATM in the country	MKD 100.00	MKD 100.00	MKD 100.00	MKD 100.00	MKD 100.00
J	Resetting the PIN at an ATM abroad	MKD 100.00	MKD 100.00	MKD 100.00	MKD 100.00	MKD 100.00
K	Resetting the PIN of a card from another bank at ATM of ESB	MKD 100.00	MKD 100.00	MKD 100.00	MKD 100.00	MKD 100.00
L	Immediate removal of the card from an ATM	no fee	MKD 400.00 (VAT included) + real expenses	MKD 400.00 (VAT included) + real expenses	MKD 400.00 (VAT included) + real expenses	MKD 400.00 (VAT included) + real expenses

## I. OPERATIONS WITH SECURITIES

### 1. PURCHASE OF TREASURY AND GOVERNMENT SECURITIES

<b>A</b>	Submitted application for purchase of government securities by the Ministry of Finance	<ul style="list-style-type: none"> <li>- 0.12% of the nominal value of treasury bills, MKD min.300.00</li> <li>- MKD 300.00 per application</li> </ul>	/
----------	--	--	---

<b>B</b>	SECURITIES SERVICES		
	<u>Type of securities</u>	<u>Amount</u>	<u>Fee Amount</u>
	Shares (for generated cumulative turnover)	up to MKD 3.000.000	0.8%, min. MKD 300.00 per transaction
		from MKD 3.000.001 to MKD 10.000.000	0.50%
		from MKD 10.000.001 to MKD 20.000.000	0.40%

	over MKD 20.000.000	according to contract
Government bonds	to MKD 3.000.000	0.80%
	from MKD 3.000.001 to MKD 10.000.000	0.60%
	over MKD 10.000.001	according to contract
Block transactions	to MKD 10.000.000	0.50%
	from MKD 10.000.001 to MKD 20.000.000	0.40%
	from MKD 20.000.001 to MKD 50.000.000	0.30%
	from MKD 50.000.001 to MKD 100.000.000	0.20%
	of MKD 100.000.001	according to contract
Sponsoring services for listing of the companies on the Macedonian stock exchange (MSE)	preparation and completion of documentation for the application for listing	MKD 30.000.00
	preparation of a listing brochure	
	- expanded brochure form	according to contract
	- reduced brochure form	
	preparation of design and printing of the brochure, advertising and distribution	in the amount of material expenses
	Services upon fulfillment of the obligation of the listed company towards the MSE	MKD 50.000.00
	making three copies of the brochure and a CD	MKD 20.000.00
Preparation for issuance of securities	preparation of the documentation for approval from Securities and Exchange Commission (SEC)	according to contract
	sale of securities	according to contract
	guarantee	according to contract
Services within the public offer for purchase of shares	preparation of the application and documentation for the SEC	MKD 50.000.00
	preparation of a brochure	MKD 100.000.00
	realization	0.3% of the realized value of the purchased shares
Performing activities regarding the securities portfolio management for	entry fee	2% of the payment

a client	management fee	1.5% -3% (depending on the selected model)
	performance fee	15% -25% (depending on the selected model)
	exit fee	5% of the value of the portfolio in case of early contract termination (valid for all models)

<b>A</b>	Submitted application for purchase of government securities by the Ministry of Finance	- 0.12% of the nominal value of treasury bills, MKD min.300.00 - MKD 300.00 per application	/
----------	--	--	---

## J. FOREIGN CURRENCY TREASURY OPERATIONS

<b>1</b>	Opening foreign currency account, account etc.	no fee	/
<b>2</b>	Payment for the benefit of foreign exchange savings deposit, account, in foreign currency cash	no fee	/
<b>3</b>	Purchase of foreign currency cash and payment in MKD	no fee	/
<b>4</b>	Repurchase of assets by foreign non-resident individuals based on a confirmation for purchase of currencies	MKD 300.00	/

### Payment from foreign currency savings

<b>A</b>	Withdrawals in MKD	no fee	/
<b>B</b>	Inflow from abroad - payment in foreign currency that did not remained on the account within 15 days	0.5% min MKD 100.00	/
<b>C</b>	Issuing of confirmation for the balance of the account	MKD 120.00 (VAT included)	
<b>D</b>	Payment of cash in foreign currency upon orders, checks, etc. did not remained on the account within 15 days	0.5% min MKD 100.00	/
<b>E</b>	Execution of orders abroad	0.3% min. MKD 500.00 + MKD 900.00 + inno expenses	/
<b>F</b>	Correction of the payment order due to an error of the client	MKD 500.00 + charges abroad for modification of an order	/

### Other

<b>A</b>	Balancing of the foreign currency savings	no fee	/
----------	---	--------	---

	account		
<b>B</b>	Replacement of lost savings account card	MKD 100.00 + VAT	/
<b>K. NON-RESIDENTS FOREIGN CURRENCY OPERATIONS</b>			
<b>1. FOREIGN LEGAL ENTITIES - NON-RESIDENTS</b>			
<b>A</b>	Opening of an account	no fee	/
<b>B</b>	Approval of inflow from abroad	no fee	/
<b>C</b>	Approval of inflow with cash deposit	0.5% one-off, min. MKD 300.00	/
<b>D</b>	Cashless payment in MKD	0.1% min. EUR 300.00	/
<b>E</b>	Payment in cash	0.5% one-off, min. EUR 300.00	/
<b>F</b>	Remittances and nostro checks	0.3% min. MKD 500.00	/
<b>2. FOREIGN INDIVIDUALS - NON-RESIDENTS</b>			
<b>A</b>	Opening of foreign currency accounts and foreign currency deposits to foreign individuals	no fee	/
<b>B</b>	Payment of cash, checks and letters of credit, remittances in favor of the accounts	no fee	/
<b>C</b>	Payment from foreign currency savings to a foreign individual in MKD	no fee	/
<b>D</b>	Payment from foreign currency savings to a foreign individual (in foreign currency) if the funds did not remained on the account within 15 days	0.5% min. MKD 100.00	/
<b>E</b>	Payment from foreign currency savings to foreign individuals (in foreign currency) if the funds remained on the account for 15 days	no fee	/
<b>F</b>	Issuance of nostro checks, execution of remittances abroad and in the country if the funds did not remained on the account within 15 days	1.0% min. MKD 500.00 + EUR 600.00 inno expenses	/
<b>G</b>	Issuance of nostro checks, execution of remittances abroad and in the country if the funds remained on the account within 15 days	0.5% min. MKD 500.00 + EUR 600.00 inno expenses	/
<b>H</b>	Receipt and payment of checks issued by foreign banks	0.5% min. MKD 500.00 + MKD 620.00 fee for receipt of checks (The reception afee and payments from checks from foreign banks are being charged regardless of whether the checks are realized or not.)	/

<b>2.1. Foreign currency accounts of foreign embassies and other diplomatic-consular offices and humanitarian organizations</b>			
<b>A</b>	for all transactions	up to 50% from the tariff rates for non-residents	/
<b>3. OTHER OPERATIONS</b>			
<b>A</b>	Issuance of confirmation for payment of a founding capital	MKD 420.00 (VAT included) for the submitted application	
<b>B</b>	Interest list for calculated interest upon client's request	MKD 360.00 (VAT included) for prepared interest list	
<b>C</b>	Conclusion last year at the request of the customer	MKD 150.00 (VAT included) for a single daily bank statement in MKD	
		MKD 300.00 (VAT included) for a single daily bank statement in foreign currency	
<b>D</b>	Calculating interest upon executive decisions (for individual accounts)	MKD 50.00	/
<b>E</b>	Delivery of documents via fax	MKD 40.00 (VAT included)	
<b>F</b>	Renting safes:		
	6 X 42 X 26	MKD 1080.00	/
	14 X 42 X 26	MKD 1350.00	
	20 X 42 X 26	MKD 1890.00	
29 X 42 X 26	MKD 2160.00		
<b>G</b>	Preparation, printing and personalization of payment cards for other users	MKD 12.00 per card	+ 18% VAT
<b>H</b>	Depot works	0.05% per month, min. MKD 100.00	/

EUROSTANDARD BANK AD SKOPJE