

Chapter I - OPENING AND MAINTENANCE OF ACCOUNTS AND PACKAGES	MKD	Foreign currency
<b>I. Transaction accounts</b>		
1. Account opening	Free of charge	N/A
2. Emergent registration in ERTS	200 MKD	N/A
3. Emergent registration of transactional accounts in ERTS servicing term deposits	Free of charge	
4. Minimum balance	0 MKD	N/A
5. Maintenance fee		N/A
5.1. maintenance of current account, monthly*	30 MKD	N/A
5.2. maintenance of current account, monthly for retired people	20 MKD	N/A
5.3. maintenance of current account of inactive customer **, annualy	300 MKD	300 MKD
5. Commission for account with incomplete personal data	1000 MKD	1000 MKD
6. Account closing	Free of charge	Free of charge
<b>II. Term and sight deposits</b>		
1. Account opening	Free of charge	Free of charge
2. Minimum balance for opening term deposit	2.000 MKD	100 EUR/USD/AUD/CHF/GBP
3. Maintenance fee		
3.1. maintenance of sight deposit	Free of charge	Free of charge
3.2. maintenance of term deposit	Free of charge	Free of charge
4. Managing of term deposit accounts and sight deposits with balance less than 300 MKD (5 EUR) without changes of the account initiated in client request, except the changes from accumulation of interest		
4.1. Additional operative cost	300 MKD	300 MKD
5. Closing the account of a term deposit	Free of charge	Free of charge
<b>III. Donation accounts</b>		
1. Account opening	Free of charge	Free of charge
2. Minimum balance	0 MKD	
3. Maintenance fee	Free of charge	Free of charge
4. Account closing	Free of charge	Free of charge
<b>IV. Packages - monthly maintenance***</b>		
1. Start package - monthly maintenance		
1.1. monthly fee	80 MKD	N/A
1.2. Cancellation of the package	60 MKD	N/A
2. Smart package - monthly maintenance		
2.1. monthly fee	200 MKD	N/A
2.2. Cancellation of the package	200 MKD	N/A
3. Superior package - monthly maintenance		
3.1. monthly fee	330 MKD	N/A
3.2. Cancellation of the package	300 MKD	N/A
4. Premium package - monthly maintenance		
4.1. monthly fee	450 MKD	N/A
4.2. Cancellation of the package	350 MKD	N/A
5. Respect package		
5.1. monthly fee	55 MKD	N/A
5.2. Cancellation of the package	60 MKD	N/A
6. Cool package - monthly maintenance		
6.1. monthly fee	80 MKD	N/A
6.2. Cancellation of the package	60 MKD	N/A
<b>Remarks</b>		
* Transactional accounts linked to term deposits and used only for servicing operations relating to term deposits (payment of interests, cash deposits/cash withdrawals), are excluded from collection of monthly maintenance fees		
** Non active is every client that have transaction account, and who separately on these accounts have amount equal or lower than 5 EUR (300 MKD) and have no operations on initiative or in favor of the account holder or period longer or equal on 24 months.		
**** The discount on the commissions of the products in the package can be obtained only if the client has opened all the obligatory products for the corresponding package		
*** The discount received when applying in a package can not be combined with other discounts on products in the package		
<b>Chapter II - CASH OPERATIONS</b>		
<b>I. Cash withdrawals</b>		
1. Cash withdrawals from individuals account in Ohridska banka	20 MKD per transaction	Free of charge
2. Cash withdrawals from individuals account in Ohridska banka - nonresidents	0,2%, min. 100 MKD, per transaction	Free of charge
3. Additional fee for cash payment on the basis of payment of subsidies, purchase of agricultural products	55 MKD	Free of charge
The commission will be collected for all cash withdrawals except cash withdrawals from saving books or sigh deposits		
<b>II. Other cash services</b>		
1. Examination of banknotes, per banknote	Free of charge	Free of charge
2. Replacement of damaged banknotes	4%	4%
3. Exchange of banknotes	Free of charge	Free of charge
4. Counting, replacement of coins and payment up to 1.000 MKD	75 MKD	N/A
5. Counting, replacement of coins and payment from 1.001 MKD- 3000 MKD	200 MKD	N/A
6. Counting, replacement of coins and payment above 3.001 MKD	500 MKD	N/A
<b>III. Foreign exchange operations</b>		
1. Foreign exchange operations through client's accounts	Free of charge	Free of charge
2. Foreign exchange operations in cash	Free of charge	Free of charge
<b>Chapter III - DOMESTIC PAYMENTS</b>		
<b>I. Incoming transfers</b>		
1. Incoming intrabank transfers	Free of charge	N/A
2. Incoming interbank transfers	Free of charge	N/A
<b>II. Outgoing transfers</b>		
1. Internal transfers		
1.1. between the accounts of the same account holder(deposits, credit cards)	Free of charge	N/A
1.2. in favour of accounts in Ohridska banka f		
1.2.1. for amount from 0 mkd - 10.000 mkd	25 MKD per order	N/A
1.2.2. for amount over 10.001 mkd	30 MKD per order	N/A
2. Outgoing interbank transfers via KIBS		
2.1. for amount from 0mkd - 10.000mkd	35 MKD per order	N/A
2.2. for amount over 10.001mkd	45 MKD per order	N/A
3. Outgoing interbank transfers via MIPS	200 MKD per order	N/A
4. Cancellation and amendments	100 MKD	N/A
<b>III. Cash deposits and payments (ПН 10, ПН 50)</b>		
1. Cash payments		
1.1. By the account holder or by an authorized person	Free of charge	N/A
1.2. in favour of accounts in Ohridska banka		
1.2.1. for amount from 0 mkd - 5.000 mkd	30 MKD per order	N/A
1.2.2. for amount over 5.001 mkd	100 MKD per order	N/A
1.3. Payment in cash of bills for electricity, water, heating etc in favor of utility companies with signed agreement with Ohridska bc	Free of charge	
2. payments to accounts via KIBS		
2.1. for amount from 0 mkd - 5.000 mkd	40 MKD per order	N/A
2.2. for amount over 5.001 mkd	120 MKD per order	N/A
3. Cash payments from clients that don't have TRS in Ohridska banka *	60 MKD per order	N/A
4. Outgoing interbank transfers via MIPS	200 MKD per order	N/A
5. Cancellation and amendments	100 MKD	N/A
<b>Remarks</b>		
* For payments above 5.001 MKD, fees are charged under items 1.2.2 and 2.2		
<b>IV. Global payment order PP53 for payment of salaries and contributions</b>		
1. Internal clearing with PP53	3 MKD per item	
2. KIBS transfers with PP53	25 MKD per item	
3. MIPS transfers with PP53	110 MKD per item	
<b>V. Direct debit orders</b>		
1. Execution fee for permanent order between accounts of the same titular	Free of charge	N/A
2. Execution fee - intrabank payment in favour of Ohridska banka (instalments on loans, credit cards etc)	Free of charge	N/A
3. Debit order - payments towards accounts in Ohridska banka	10 MKD	N/A
4. Debit order - payments towards accounts in other banks	15 MKD	N/A

Chapter IV - INTERNATIONAL PAYMENTS	MKD	Foreign currency
<b>I. Incoming SWIFT transfers</b>		
1. If the funds remained on the account for more than 15 days after receiving the transfer		Free of charge
2. Fee for funds that will not remain on the account 15 days after receiving the transfer		0.3%, min. 350 MKD
3. Incoming transfers on basis of pensions and salaries from abroad paid directly in Ohridska banka		Free of charge
4. Incoming transfers on basis of pensions and salaries from abroad paid through other domestic banks		1%
5. Withdrawing 1/x in MKD		Free of charge
6. When bank has no available original received currency and offer substitute currency		By negotiation
<b>II. Outgoing SWIFT transfers</b>		
1. Outgoing transfers, international payments for residents	0.30%, min. 300 MKD, max. 18,000 MKD, plus SWIFT costs	
2. Outgoing transfers, international payments for non residents	0.30%, min. 300 MKD, max. 18,000 MKD, plus SWIFT costs	
3. Expenses for OUR fees for outbound transfers from Ohridska banka		1,200 MKD
<b>III. Western union transfers</b>		
1. Inbound Western Union transfers		According to the Tariff of Western Union
2. Outbound Western Union transfers		According to the Tariff of Western Union
<b>IV. Cheques</b>		
1. Issuance of Nostro cheque		1%, min. 1000 MKD, max. 6,000 MKD
<b>Remarks</b>		
Commissions on the incoming transfers in foreign currencies are collected from the recipient only in the case the transfer is received with option of charges SHARED or BENEFICIARY.		
<b>Chapter V - ELECTRONIC BANKING</b>		
<b>I. Internet Banking</b>		
1. Registration on e-banking		
1.1. Registration on e-banking (hardware token / USB certificate)	1500 MKD	
2. Monthly fee	30 MKD	
3. Payment fee domestic payments through electronic and mobile banking		
3.1. Intra-bank transfers	7 MKD	
3.2. Outgoing interbank transfers via KIBS	15 MKD	
3.3. Outgoing interbank transfers via MIPS	100 MKD	
4. Blocking/deblocking of the TOKEN	600 MKD	
5. Blocking/deblocking of the password	50 MKD	
<b>II. SMS -notification</b>		
1. Monthly fee	30 MKD	
2. Fee for SMS message	Free of charge	
<b>III. Mobile banking</b>		
1. Monthly fee		
1.1. Active profile	60 MKD	N/A
1.2. Passive profile	Free of charge	N/A
2. Fee for MToken	Free of charge	
<b>Remarks</b>		
*For existing users of MojaBanka with Active profile, who will receive privileges of Passive profile in the moment of redistribution of codes, the Bank charges fee according to the Tariff for individual for Active profile.[]		
<b>Chapter VI - OTHER PRODUCTS AND SERVICES</b>		
<b>I. Safe keeping</b>		
1. Safe boxes – only for customers with open account in Ohridska banka, depending on the box size, yearly		
1.1. A1-size + 18% VAT	2,832 MKD	N/A
1.2. A2-size + 18% VAT	3,186 MKD	N/A
1.3. A3-size + 18% VAT	3,696 MKD	N/A
1.4. A4-size + 18% VAT	3,832 MKD	N/A
1.5. A5-size + 18% VAT	4,248 MKD	N/A
2. Fee for safe deposit boxes – monthly, with included 18% VAT		
2.1. SK1 (7 x 26 x 42 cm)T	210 MKD	N/A
2.2. SK2 (7 x 42 x 56 cm)	250 MKD	N/A
2.3. SK3 (15 x 26 x 42 cm)	290 MKD	N/A
2.4. SK4 (15 x 42 x 56 cm)	380 MKD	N/A
3. Fee for safe deposit boxes – yearly, with included 18% VAT		
3.1. SK1 (7 x 26 x 42 cm)	2,100 MKD	N/A
3.2. SK2 (7 x 42 x 56 cm)	2,500 MKD	N/A
3.3. SK3 (15 x 26 x 42 cm)	2,900 MKD	N/A
3.4. SK4 (15 x 42 x 56 cm)	3,800 MKD	N/A
4. Change of the lock of the safe deposit box due to lost key	Real cost	N/A
<b>II. Other services</b>		
1. Miscellaneous confirmations		
for liquidation of a loan	300 MKD	N/A
1.2. Clients without any product of the bank nor are payroll clients	300 MKD	N/A
1.3. fee for issuance of approval related to real estate mortgages established in favor of the Bank	1,000 MKD	N/A
1.4. preparation and printing of calculation for total closure of the necessary funds for the redemption of socially-owned real estate	500 MKD	N/A
2. Delivering of statements in the branch	N/A	N/A
2.1. Regular monthly statement	Free of charge	N/A
2.2. Non regular statement (period greater than 1 month)	50 MKD	N/A
3. Execution of Court decisions and requests for blocking		
3.1. Sending a request for blocking/unblocking in KIBS	200 MKD	N/A
3.2. Execution of Court decision	800 MKD	N/A
3.3. Execution of decision of LJUP or Customs	500 MKD	N/A
3.4. Calculation of interest on Court decision	50 MKD per item	N/A
4. SWIFT expenses	350 MKD per order	N/A
5. Fax services	30 MKD	N/A
6. Preparation of statements for account movements, extract of documents etc from the archive	170 MKD per page	N/A
7. Sending a reminder	50 MKD	N/A
8. Calculation of interest as per client request	200 MKD per item	
9. Fee for issuing of power of attorney of other person	100 MKD	
10. Maintenance fee of saving books		
10.1. maintenance of saving account	Free of charge	Free of charge
10.2. maintenance of saving account of inactive customer, annually	300 MKD	300 MKD
11. Replacement of lost or stolen saving book	55 MKD	55 MKD
12. Closing of saving book	100 MKD	Free of charge
<b>13. Send warning letter for delays to users of all credit products</b>		
13.1 Warning letter sent for a delay of up to 30 days*	100 MKD per notice	N/A
13.2 Warning letter sent for a delay of 30 to 225 days*	200 MKD per notice	N/A
13.3 Warning letter sent for a delay of over 225 days*	1,200 MKD per notice	N/A
<b>14. Change the status of the client from resident to non-resident and vice versa</b>		
	500 MKD	
<b>15. Compensation for acting upon a Decision on legal heirs (probate decision)</b>		
	500 MKD	
<b>16. Commission for reassessment **</b>		
	900 MKD	
<b>Remarks</b>		
* the fee is charged for each sent warning letter to all parties concerned, i.e. the debtor, the joint debtor, the debtor and the guarantor are liable. []		
** Commission for reassessment of collateral that can be real estate (residential and business premises) and/or movable property, land and equipment that are collaterals in the bank, at least once a year. []		
Collection of the commission for reassessment will be related with the collateral, not by a credit loan. []		
<b>GENERAL CONDITIONS</b>		
1. The present tariff is valid for individual customers - physical persons - in terms of their needs, not connected with economic activity within the meaning of the Commerce act.		
2. The present tariff defines the standard fees and commissions of OB. For services upon special agreement and for products and services, not included in this tariff and during promotions, OB reserves the right to apply different fees and		
3. The interest rates, applied by OB are stated in an Interest Bulletin, which is an integral part of the tariff.		
4. For fees and commissions, determined in MKD and charged in foreign currency, OB applies the respective NBRM fixing rate at the date of the transaction.		
5. For fees and commissions, determined in foreign currency and charged in MKD, OB applies the respective NBRM fixing rate at the date of the transaction.		
6. In case of insufficient funds on a customer account for covering due fees or commissions, OB reserves its rights to debit any other account of the customer.		

PAYMENT CARDS						
Master Card	Maestro - debit card	MasterCard Standard - debit card	MasterCard Gold - debit card	MasterCard Standard International credit card	MasterCard Gold - credit card	MasterCard Platinum - credit card
1. Issuance of main and additional card	Free of charge	Free of charge	Free of charge	Free of charge	Free of charge	Free of charge
2. Extension of validity	Free of charge	Free of charge	Free of charge	Free of charge	Free of charge	Free of charge
3. Reissuing of a new card upon customer's request	500 MKD	500 MKD	500 MKD	600 MKD	600 MKD	1,000 MKD
4. Maintenance fee	monthly per card		monthly per card	Monthly per card	Monthly per card	monthly per card
4.1.1 Payroll customers: Main card	15 MKD	15 MKD	60 MKD (free of charge if the client spends on POS over 25000MKD yearly)	Free of charge for the 1st year; 125 MKD monthly afterwards	Free of charge for the 1st year; 245 MKD monthly afterwards	375 MKD (free of charge if the client spends on POS over 600.000 MKD yearly)
4.1.2 Payroll customers: Main card / Additional card	15 MKD	15 MKD	45 MKD (free of charge if the client spends on POS over 25000MKD yearly)	Free of charge for the 1st year; 100 MKD monthly afterwards	Free of charge for the 1st year; 150 MKD monthly afterwards	300 MKD (free of charge if the client spends on POS over 600.000 MKD yearly)
4.2.1 Account holders : Main card	15 MKD	15 MKD	60 MKD (free of charge if the client spends on POS over 25000MKD yearly)	125 MKD monthly	Free of charge for the 1st year; 245 MKD monthly afterwards	375 MKD (free of charge if the client spends on POS over 600.000 MKD yearly)
4.2.2 Account holders : Additional card	15 MKD	15 MKD	45 MKD (free of charge if the client spends on POS over 25000MKD yearly)	100 MKD monthly	Free of charge for the 1st year; 150 MKD monthly afterwards	300 MKD (free of charge if the client spends on POS over 600.000 MKD yearly)
5. Cash withdrawal at an ATM						
5.1. at an ATMs of Ohridska banka	Free of charge	Free of charge	Free of charge	2% min. 3eur	0% min. 0 EUR	0% min. 0 EUR
5.2. at an ATMs of Sparkasse bank Macedonia	Free of charge	Free of charge	Free of charge	3% min. 4 EUR	3% min. 4 EUR	4% min. 5 EUR
5.3. at an ATM of other bank, in the country	3% min. 4 EUR	3% min. 4 EUR	3% min. 4 EUR	3% min. 4 EUR	3% min. 4 EUR	4% min. 5 EUR
5.4. at an ATMs of Sparkasse group	Free of charge	Free of charge	Free of charge	3% min. 4 EUR	3% min. 4 EUR	4% min. 6 EUR
5.5. at an ATM of other bank, abroad	3% min. 4 EUR	3% min. 4 EUR	3% min. 4 EUR	3% min. 4 EUR	3% min. 4 EUR	4% min. 6 EUR
6. Cash withdrawal at a POS terminal						
6.1. at a POS terminal of Ohridska banka	N/A	N/A	N/A	N/A	N/A	3% min. 3 EUR
6.2. at a POS terminal of other bank, in the country	3% min. 5 EUR	3.5% min. 5 EUR	3% min. 5 EUR	4% min. 6 EUR	4% min. 6 EUR	4% min. 5 EUR
6.3. at a POS terminal of other bank, abroad	3% min. 5 EUR	3.5% min. 5 EUR	3% min. 5 EUR	4% min. 6 EUR	4% min. 6 EUR	4% min. 6 EUR
7. Payments at shops via POS terminal: in the country and abroad	Free of charge	Free of charge	Free of charge	Free of charge	Free of charge	Free of charge
8. Balance inquiry at ATM						
8.1. first 1 in the month	Free of charge	Free of charge	Free of charge	Free of charge	Free of charge	Free of charge
8.2. each following	15 MKD	15 MKD	15 MKD	15 MKD	15 MKD	15 MKD
9. Blocking of a card under clients request	150 MKD	150 MKD	150 MKD	150 MKD	150 MKD	150 MKD
10. Reprint of the PIN	180 MKD	180 MKD	180 MKD	180 MKD	180 MKD	180 MKD
11. Change of limits upon customers request	300 MKD	300 MKD	300 MKD	300 MKD	300 MKD	300 MKD
12. Ungrounded claim for a transaction	1,000 MKD	1,000 MKD	1,000 MKD	1,000 MKD	1,000 MKD	1,000 MKD
13. Opening of Arbitrage procedure of MasterCard				According to the Tariff of MasterCard		
14. Processing og Arbitrage Procedure				According to the Tariff of MasterCard		
15. Picked cards in ATM's in the country	150 MKD	150 MKD	150 MKD	150 MKD	150 MKD	150 MKD
16. PIN change at the ATM(per change)	100 MKD	100 MKD	100 MKD	100 MKD	100 MKD	100 MKD
17. Monthly statement sent by the post	Нема податок	Нема податок	Нема податок	30 MKD	30 MKD	30 MKD
18. Unblocking of temporary blocked credit cards	Нема податок	Нема податок	Нема податок	150 MKD	150 MKD	150 MKD
19. Not collected card for more than 6 months	300 MKD	300 MKD	300 MKD	300 MKD	300 MKD	300 MKD
<b>Remarks</b>						
1. Unblocking of a card that has been previously blocked is not allowed. In this case, the Bank reissues and charges the client as p.3.						
2. Unblocking of a temporary blocked cards as result of unpaid minimal instalment is allowed according P.19.						

VISA card	VISA Classic - debit card	VISA Classic - debit card for nonresidents	VISA Classic - credit card	VISA GOLD - credit card	VISA Classic - credit card
1. Issuance of main and additional card	Free of charge	Free of charge	Free of charge	Free of charge	Free of charge
2. Extension of validity	Free of charge	Free of charge	Free of charge	Free of charge	Free of charge
3. Reissuing of a new card upon customer's request	500 MKD	500 MKD	600 MKD	600 MKD	600 MKD
4. Maintenance fee, monthly per card					
4.1.1 Payroll customers: Main card	15 MKD	30 MKD	Free of charge for the 1st year; 125 MKD monthly afterwards(free of charge if the client spends on POS over 125000MKD yearly)	245 MKD monthly(free of charge if the client spends on POS over 250.000MKD yearly)	Free of charge for the 1st year; 125 MKD monthly afterwards(free of charge if the client spends on POS over 125000MKD yearly)
4.1.2 Payroll customers: Main card / Additional card	15 MKD	30 MKD	Free of charge for the 1st year; 100 MKD monthly afterwards	150 MKD monthly(free of charge if the client spends on POS over 250.000MKD yearly)	Free of charge for the 1st year; 100 MKD monthly afterwards
4.2.1 Account holders : Main card	30 MKD	30 MKD	125 MKD monthly (free of charge if the client spends on POS over 125000MKD yearly)	245 MKD monthly(free of charge if the client spends on POS over 250.000MKD yearly)	125 MKD monthly (free of charge if the client spends on POS over 125000MKD yearly)
4.2.2 Account holders : Additional card	30 MKD	30 MKD	100 MKD monthly	150 MKD monthly(free of charge if the client spends on POS over 250.000MKD yearly)	100 MKD monthly
5. Cash withdrawal at an ATM					
5.1. at an ATMs of Ohridska banka	Free of charge	Free of charge	2% min. 3 EUR	Free of charge	2% min. 3 EUR
5.2. at an ATMs of Sparkasse bank Macedonia	Free of charge	Free of charge	3% min. 4 EUR	3% min. 4 EUR	3% min. 4 EUR
5.3. at an ATM of other bank, in the country	3% min. 4 EUR	3% min. 4 EUR	3% min. 4 EUR	3% min. 4 EUR	3% min. 4 EUR
5.4. at an ATMs of Sparkasse group	Free of charge	Free of charge	3% min. 4 EUR	3% min. 4 EUR	3% min. 4 EUR
5.5. at an ATM of other bank, abroad	3% min. 4 EUR	3% min. 4 EUR	3% min. 4 EUR	3% min. 4 EUR	3% min. 4 EUR
6. Cash withdrawal at a POS terminal					
6.1. at a POS terminal of Ohridska banka	3.5% min. 3.5 EUR	3.5% min. 3.5 EUR	4% min. 4 EUR	4% min. 4 EUR	4% min. 4 EUR
6.2. at a POS terminal of other bank, in the country	3% min. 5 EUR	3% min. 5 EUR	4% min. 6 EUR	4% min. 6 EUR	4% min. 6 EUR
6.3. at a POS terminal of other bank, abroad	3% min. 5 EUR	3% min. 5 EUR	4% min. 6 EUR	4% min. 6 EUR	4% min. 6 EUR
7. Payments at shops via POS terminal: in the country and abroad	Free of charge	Free of charge	Free of charge	Free of charge	Free of charge
7.1. Transactions up to 2000 mkd	NA	NA	NA	NA	Free of charge
7.2. Transactions over 2000 MKD	NA	NA	NA	NA	5%
8. Balance inquiry at ATM					
8.1. first 1 in the month	Free of charge	Free of charge	Free of charge	Free of charge	Free of charge
8.2. each following	15 MKD	15 MKD	15 MKD	15 MKD	15 MKD
9. Blocking of a card under clients request	150 MKD	150 MKD	150 MKD	150 MKD	150 MKD
10. Reprint of the PIN	180 MKD	180 MKD	180 MKD	180 MKD	180 MKD
11. Change of limits upon customers request	300 MKD	300 MKD	300 MKD	300 MKD	300 MKD
12. Ungrounded claim for a transaction	1,000 MKD	1,000 MKD	1,000 MKD	1,000 MKD	1,000 MKD
13. Opening of Arbitrage procedure at VISA				According to the Tariff of VISA	
14. Processing og Arbitrage Procedure				According to the Tariff of VISA	
15. Picked cards in ATM's in the country	150 MKD	150 MKD	150 MKD	150 MKD	150 MKD
16. PIN change at the ATM(per change)	100 MKD	100 MKD	100 MKD	100 MKD	100 MKD
17. Monthly statement sent by the post	Нема податок	Нема податок	Нема податок	30 MKD	30 MKD
18. Unblocking of temporary blocked credit cards	Нема податок	Нема податок	Нема податок	150 MKD	150 MKD
19. Not collected card for more than 6 months	300 MKD	300 MKD	300 MKD	300 MKD	300 MKD
<b>Remarks</b>					
1. Unblocking of a card that has been previously blocked is not allowed. In this case, the Bank reissues and charges the client as p.3.					
2. Unblocking of a temporary blocked cards as result of unpaid minimal instalment is allowed according P.19.					

3. No commission for cash withdrawal from the Group ATMs in the following countries: Erste Bank and Sparkassen (Austria), Ceska Sportelna (Czech Republic), Slovenska Sportelna (Slovakia), Erste Bank Hungary incl. Postabank (Hungary), Erste & Steiermarkische Bank dd (Croatia), Erste Bank Serbia (Serbia), Erste Bank AD Podgorica (Montenegro), Banka Sparkasse dd (Slovenia), Sparkasse Bank dd (Bosnia and Herzegovina), Banca Comerciara Romana (Romania).

LOANS								
	annually on the authorised amount							
<b>1. Overdraft on current account</b>		1%						
<b>Cash loan</b>	<b>1. Cash Express loan</b>	<b>2. Cash mortgage loan</b>	<b>3. Cash loan secured by deposit</b>	<b>4. A++ Cash loan</b>	<b>5. A++ Cash mortgage loan</b>	<b>6. Car loans</b>	<b>7. Student loan</b>	<b>8. Compact loan</b>
<b>1. Disbursement fee</b>								
1.1. Disbursement fee	2%, min. 800 MKD	2%, min. 100 EUR	0,3%, min. 15 EUR, max. 150 EUR	2%, min. 610 MKD	2%, min. 610 MKD	2%	1,5%	2%
1.2. Convention Type 1	1%, min.800 MKD	1,5%, min. 100 EUR		2%, min. 610 MKD	2%, min. 610 MKD	1%	0,75%	1%
1.3. Preferential clients	1%, min. 800 MKD	1,5%, min. 100 EUR		2%, min. 610 MKD	2%, min. 610 MKD	1%	0,75%	1%
1.4. Convention type 2 and retired	2%, min. 800 MKD	1,5%, min. 100 EUR		2%, min. 610 MKD	2%, min. 610 MKD			
1.5. Convention type 3 and other	2%, min. 800 MKD	2%, min. 100 EUR		2%, min. 610 MKD	2%, min. 610 MKD			
1.6. Account holders	2%, min. 800 MKD						2%	
1.7. Partnership	1.000 MKA							
<b>2. Disbursement fee with refinancing of loan from another bank</b>								
<b>2. Pre-term repayment</b>								
3.1. Pre-term repayment	Free of charge		Free of charge	Free of charge		Free of charge	Free of charge	Free of charge
3.2. Preferential clients		0%			0%			
3.3. All other customers		2%			2%			
<b>3. Application fee</b>	400 MKD	600 MKD		500 MKD	700 MKD	600 MKD	400 MKD	200 MKD
<b>4. Fee for checking in Macedonian credit Bureau 2)*</b>	400 MKD			300 MKD				
<b>5. Fee for refinancing*</b>	2.000 MKD			2.000 MKD				
<b>6. Renegotiation fee</b>	1%	1%	1%	1%	1%	1%	1%	1%
<b>7.Fee for appraisal of the real estate</b>		2.500 MKD			2.500 MKD			
<b>Remarks</b>								
1) Conditions for refinancing of Cash Express loan								
• term for the repaid instalments of the refinanced loan+duration of new loan > 95 months								
• new amount to be 25% higher than the amount of the loan which is subject of refinancing								
2) * fee is charged individually for borrower and one co-borrower (if co-borrower is involved in the request)								

<b>Housing loan</b>	<b>1. Housing loan</b>	<b>2. Subsidy Housing loan</b>	<b>3. Housing loan Plan za stan</b>
<b>1. Disbursement fee</b>			
1.1. Disbursement fee	1,5%, min. 100 EUR	1,5%	1,5%, min. 100 EUR
1.2. Convention Type 1	1%, min. 100 EUR		0,75%, min. 100 EUR
1.3. Preferential clients	1%, min. 100 EUR		0,75%, min. 100 EUR
1.4. Convention type 2 and retired	1%, min. 100 EUR		1%, min. 100 EUR
<b>2. Disbursement fee with refinancing of loan from another bank</b>	Free of charge		Free of charge
<b>2. Pre-term repayment</b>			
3.1. with own funds of the borrower	free of charge	free of charge with own funds (after 10th year)	1% on partial repayment< 50% of remaining capital whatever the origin of funds
3.2. with refinancing from another bank	5%		2% on partial repayment >= 50% of remaining capital whatever the origin of funds
3.3. during fixed IR period, calculated on repaid capital			free of charge
3.4. during fixed IR period, calculated on repaid capital			5%
3.5. After fixed IR period with own funds of the borrower			
3.6. After fixed IR period with refinancing from another bank			
<b>4. Application fee</b>	600 MKD	500 MKD	300 MKD
<b>5. Renegotiation fee</b>	0,5% outstanding capital	0,5% outstanding capital (after 5th year)	0,5% outstanding capital
<b>6.Fee for appraisal of the real estate</b>	2.500 MKD	2.000 MKD	2.500 MKD