

**CORPORATE CLIENTS TARIFF**  
Effective: 01.07.2020

<b>DOMESTIC PAYMENTS OPERATIONS</b>			
<b>I.</b>	<b>ACCOUNTS</b>	<b>TARIFF</b>	
1	<b>Opening of mkd account</b>	Free of charge	
2	<b>Maintenance of an account</b>	<b>For clients that are not users of packages for legal entities</b>	<b>For clients - users of packages for legal entities</b>
2.1.	To the clients with monthly turnover from 1 - 100.000	150 mkd per month	0 mkd per month
2.2.	To the clients with monthly turnover from 100.001 - 500.000	300 mkd per month	50 mkd per month
2.3.	To the clients with monthly turnover from 500.001 - 1.000.000	600 mkd per month	350 mkd per month
2.4.	To the clients with monthly turnover over 1.000.001	1000 mkd per month	750 mkd per month
2.5.	To the purpose accounts of authorized exchange-offices	Free of charge	/
3	<b>Closing of the account</b>		
3.1.	Closing an account at client's request (charged for closing of any account, except for closing the last account at the client's request)	500 mkd	
3.2.	Closing of the additional account at the client's request	1000 mkd	
3.3.	Closing an account (last or other account) based on a court order	Free of charge	
4	<b>Blocking of an account</b>	500 mkd	
5	<b>Unblocking of an account</b>	500 mkd	
6	<b>Urgent activation of account</b>	500 mkd	
7	<b>Reprint an order</b>	120 mkd	
8	<b>Receipt of statement on counter/fah</b>	20 mkd per statement	
9	<b>Reprint of an statement</b>	20 mkd per statement	
10	<b>Creating of daily statements</b>	5 mkd per statement	
11	Daily statements for the purpose accounts of the authorized exchange offices	Free of charge	
<b>II.</b>	<b>CASH OPERATIONS</b>	<b>TARIFF</b>	
12	<b>Cash deposits</b>		
12.1.	To accounts in OBSG till 12 a.m.	0,06% min. 20 mkd	
12.2.	To accounts in OBSG after 12 a.m.	0,06% min. 20 mkd	
12.3.	To the client's account in other Bank	0,30% min.100 mkd	
13	<b>Cash withdrawal</b>		
13.1.	Cash withdrawals from OBSG's account	0,60% min. 100 mkd	
13.2.	Cash withdrawals from authorised exchange offices over the accounts for exchange work	Free of charge	
<b>III.</b>	<b>DOMESTIC PAYMENT OPERATIONS</b>	<b>TARIFF</b>	
14	<b>PP- 30 orders</b>	<b>paper orders</b>	<b>e-bank orders</b>
14.1.	Internal Clearing	0,03% min. 12 mkd	0,02 % min.10 mkd
14.2.	MIPS - RTGS	0,03% min. 65 mkd	0,022 % min. 60 mkd
14.3.	MIPS - RTGS orders for executors	0,03% min. 65 mkd max.1500 mkd.	0,022 % min. 60 mkd max. 1500 mkd
14.4.	CLEARING – KIBS orders	0,03% min. 25 mkd	0,02 % min. 22 mkd
14.5.	Withdrawal of the orders from KIBS as per client's request	100 mkd per order	100 mkd per order
15	<b>PP- 32 orders</b>		
15.1.	Internal Clearing	0,03% min. 12 mkd per item	0,02 % min.10 mkd per item
15.2.	KIBS orders	0,03% min. 25 mkd per item	0,02 % min. 22 mkd per item
15.3.	MIPS orders-basic charge	0,03% min. 65 mkd per item	0,022 % min. 60 mkd per item
16	<b>PP- 53 orders</b>		
16.1.	Internal Clearing	5 mkd per item	4 mkd per item
16.2.	KIBS orders	17 mkd per item	12 mkd per item
16.3.	MIPS orders-basic charge	85 mkd per item	60 mkd per item

IV.	MISCELLANEOUS - DOMESTIC PAYMENTS	TARIFF
17	<b>Issuing of certificates and reports</b>	
17.1.	Issuing of certificates and reports as per client's request	500 mkd
17.2.	Calculation of interest rate by clients request	200 mkd per item
17.3.	Electronically submitted certificates to PRO for VAT refund (its is charged automatically from the clients transactional account)	150 mkd per account
17.4.	Electronically submitted certificates to PRO for VAT refund for purpose accounts of authorized exchange offices	Free of charge
17.5.	Fee for providing data to the executors and Tax executors regarding clients data, foreign exchange deposits, mkd deposits, transactional accounts etc.	350 mkd (VAT inclusive)
17.6.	Fee for providing data to the Notaries	350 mkd
18	<b>Execution of the court's decisions and others executive settlements</b>	
18.1.	Execution of the Court's decisions and executors orders	1000 mkd
18.2.	Execution of decisions from Public Revenue Office's and other authorities and execution of direct payment order	1000 mkd
18.3.	Submitting of direct payment order for payment (the fee is paid by the creditor)	300 mkd
18.4.	Retreat of direct payment order	300 mkd
18.5.	Calculation of interest rate after executive order	50 mkd per calculations item
18.6.	Execution of an accept order and direct payment order	200 mkd
18.7.	Order for enforced recovery after order, decision or direct payment order	50 mkd
18.8.	Fee for lost key of tray box	200 mkd
19	<b>Execution of orders by received MT 101 via SWIFT</b>	
19.1.	Execution of orders by received MT 101 via SWIFT	1500 mkd per month per account
19.2.	Activation of the service for execution of orders by received MT 101 via SWIFT	3000 mkd (one time fee)
20	<b>E-banking</b>	
20.1.	Monthly maintenance fee*	90 mkd
20.2.	Issuing of digital certificate	1500 mkd
20.3.	Regular renewal of digital certificate	300 mkd
20.4.	Reissuing of a lost/stolen certificate	1500 mkd
20.5.	Replacement of damaged digital certificate	1.500mkd
21	<b>Auction of Government securities</b>	
21.1.	Processing of request	300 mkd
21.2.	Participating on auction	0.1% min. 400 mkd
22	<b>SMS notification</b>	
22.1.	Monthly maintenance	60 mkd
22.2.	Fee per SMS notification sent	5 mkd
22.3.	SMS notifications defined by the Bank	Free of charge
23	<b>Sending of warning letters for credit products*</b>	
23.1.	Warning letter sent for a delay of up to 30 days	100 mkd per warning letter sent
23.2.	Warning letter sent for a delay of 30 to 225 days	200 mkd per warning letter sent
23.3.	Warning letter sent for a delay of over 225 days	1200 mkd per warning letter sent
	<b>Note:</b>	
	* the fee is charged for each sent warning letter to all parties concerned, i.e. the debtor, the joint debtor, the pledge debtor and the guarantor are liable.	
V.	PACKAGES FOR LEGAL ENTITIES	TARIFF
24	<b>Business smart</b>	
24.1.	Monthly maintenance*	310 mkd per month
24.2.	Closing of package	640 mkd
25	<b>Business superior</b>	
25.1.	Monthly maintenance*	510 mkd per month
25.2.	Closing of package	1040 mkd
	* The discount on the fees for the products within a package can be obtained only if the client has opened all the mandatory products for the corresponding package. The discount received when applying for the package can not be combined with other discounts related to the product included in the package.	

VI.	BUSINESS CARDS	TARIFF		
		Master Card	VISA	
26.1.	Devices of Ohridska Banka	ATM cash withdrawal	2,5% min. 1 eur	0,3% min. 10 mkd
26.2.		Balance statement query	First two in the month free of charge, every next query 10 mkd	First two in the month free of charge, every next query 10 mkd
26.3.		Payments/ Transactions via POS terminals	0 mkd	0 mkd
27.1.	Devices of other banks	ATM cash withdrawal	3% min. 2 eur	2% min. 200 mkd
27.2.		Payments/ Transactions via POS terminals	0 mkd	0 mkd
27.3.		Cash withdrawal at a POS terminal	3 % min. 6 eur	3% min. 360 mkd
28.	Annual fee for issuance of basic card		0 mkd	0 mkd
29.	Annual fee for issuance of additional card		3000 mkd on 12 monthly instalments*	1200 mkd on 12 monthly instalments
30.	Reissuance of damaged / broken card, changes of name, address etc.		600 mkd	600 mkd
31.	Reprint of the PIN code		150 mkd	150 mkd
32.	PIN change on ATM		100 mkd	100 mkd
33.	Monthly statement		free of charge	N/A
34.	Reprint of the monthly statement as per clients request		50 mkd per statement	N/A
35.	Grounded claims for transactions		free of charge	free of charge
36.	Ungrounded claims for transactions*		1.000 mkd	1.000 mkd
37.	Cancellation of already ordered card		360 mkd	360 mkd
38.	Blockage of the card at the stop list		1500 + Master Card costs	1500 + Visa costs
39.	Change of limits daily/ credit upon clients request		150 mkd	150 mkd
40.	Fees for picking up of the card in other Branch than the one in which the client has submitted application		150 mkd	150 mkd
	Remarks Unblocking of a card that has been previously blocked under client request is not allowed. In this case the Bank reissues the card and charges the client as in item 29 from this Tariff. * The fee enters in force on 08.08.2019			
<b>VII. POS TERMINALS</b>				
			<b>TARIFF</b>	
41.	Regular fee charged per transactions		1,7% per transaction	
42.	Fee for POS generating less than 25 transactions or with turnover less than 25 K mkd during the previous quarter		1500 mkd	
43.	Fee for damaged and/or lost POS terminal		Real costs according book keeping value	
44.	Fee for damaged and/or lost adapter of POS terminal		1800 mkd	
45.	Closing of the POS terminal		900 mkd	
46.	Fee for reversing or re-presenting a POS transaction		150 mkd per request	
<b>FOREIGN PAYMENT OPERATIONS</b>				
<b>VIII. FX ACCOUNTS</b>				
			<b>TARIFF</b>	
1.	Opening of the foreign currency account		Free of charge	
2.	Sending of paper statements of foreign currency account		30 mkd per statement	
<b>IX. OUTGOING AND INCOMING FOREIGN PAYMENTS</b>				
			<b>TARIFF</b>	
			<b>paper orders</b>	
			<b>e-banking orders</b>	
3.	Outgoing payment transfers from fx market and nostro cheques		0,30% min. 600 mkd	
			0,20% min. 600 mkd	
			<b>paper orders</b>	
			<b>e-banking orders</b>	
4.	Outgoing payments- from own foreign exchange (paper orders)		0,17% min. 450 mkd	
			0,15% min. 450 mkd	
5.	Outgoing payments- from account to account in OBSG		0,10% min. 450 mkd	
6.	Additional fee for remittance with OUR costs*		1500 mkd	
7.	Incoming payments			
7.1.	Incoming payments from foreign and domestic banks with a clause BEN, SHA.		0,12% min. 450 mkd	
7.1.1.	An additional cost for the incoming payments over 50,000 EUR with OUR clause		1000 mkd	
7.2.	Incoming payments from foreign banks to clients in other domestic bank with a clause BEN, SHA,OUR		0,1% min. 100 mkd in amount of the paid fee	
8.	Investigation costs		1500 mkd	
	*In case of additional requests from the foreign bank, Ohridska Banka has the right to charge the difference between the amount of the fee provided in the Tariff and the amount received by the foreign bank for the fee.			
<b>X. CASH OPERATIONS</b>				
			<b>TARIFF</b>	
9.	Cash deposits		0,30% min. 200 mkd	
10.	Cash deposits on non-resident account		0,10% min. 350 mkd	
11.	Cash withdrawal		0,35% min. 600 mkd	
12.	Cash withdrawals from OBSG's non-resident account		0,27% min. 350 mkd	
<b>XI. DOCUMENTARY COLLECTION</b>				
			<b>TARIFF</b>	
13.	Import and Export Documentary Collection		0,25% min. 600 mkd	
14.	Amendments of documentary collection		1200 mkd	
15.	Delivery of documents without payment		1200 mkd	
16.	Acceptance of Bill of Exchange		0,03%	
17.	Protest of Bill of Exchange		0,03%	
18.	Collection of Bill of Exchange without protest		0,55% min. 450 mkd	
19.	Acceptance and review of incasso documents		0,12% min. 450 mkd	

XII.	LETTER OF CREDIT	TARIFF
20	<b>Nostro (import) Letters of Credit</b>	
20.1.	Issuance for Letter of Credit without collateral	0.30% min. 1.500 mkd
20.2.	Issuance for Letter of Credit with delayed collateral	0.60% min. 2.000 mkd
20.3.	Pre- advising fror Letter of Credit	1500 mkd
20.4.	Amendments or cancellation	Real costs, min.1.200 mkd
20.5.	Confirmation with collateral	0.10% quarterly min.1.200 mkd
20.6.	Confirmation with delayed collateral	0.30% quarterly min. 2.000 mkd
20.7.	Taking up and checking of documents	0.30% min.1.200 mkd
20.8.	(Real) OUT of pocket expenses (postage, fax charges)	subject to actual cost
20.9.	Discrepances fee	3000 mkd (counter-value of 50 EUR)
21	<b>Loro (export) Letter of Credit</b>	
21.1.	Notification of the client	0.10% min. 1.500 mkd
21.2.	Confirmation with collateral of foreign bank	0.10% quarterly min.1.200 mkd plus real costs
21.3.	Confirmation without collateral of foreign bank	0.30% quarterly min. 2.000 mkd plus real costs
21.4.	Amendments or cancellation	1.200 mkd
21.5.	Taking up and checking of documents	0.30% min. 1.200 mkd
21.6.	Transfer of Letter of Credit	0.12% min. 1.200 mkd
21.7.	Processing of the inflows from the Loro L/C	0.12% min. 1.200 mkd
XIII.	LETTER OF GUARANTEE	TARIFF
22	<b>Bid guarantee</b>	
22.1.	covered with deposit	0.3% quarterly min. 3000 mkd
22.2.	within framework	0.6% quarterly min. 3000 mkd
22.3.	with B/E	0.6% quarterly min. 3000 mkd
22.4.	Bid guarantee in amount of 9000 mkd	1000 mkd quarterly
23	<b>Performance guarantee</b>	
23.1.	covered with deposit	0.3% quarterly min. 3000 mkd
23.2.	within framework	1% quarterly min. 3000 mkd
23.3.	with B/E	1% quarterly min. 3000 mkd
24	<b>Payment guarantee</b>	
24.1.	covered with deposit	0.3% quarterly min. 3000 mkd
24.2.	within framework	1.2% quarterly min. 3000 mkd
24.3.	with B/E	1.2% quarterly min. 3000 mkd
25	<b>Guarantee for custom duty</b>	
25.1.	covered with deposit	0.3% quarterly min. 3000 mkd
25.2.	within framework	1% quarterly min. 3000 mkd
25.3.	with B/E	1% quarterly min. 3000 mkd
26	<b>Advance payments guarantee</b>	
26.1.	covered with deposit	0.3% quarterly min. 3000 mkd
26.2.	within framework	1% quarterly min. 3000 mkd
26.3.	with B/E	1% quarterly min. 3000 mkd
27	Amendments	1.500 mkd
28	Activation of Letter of guarantee	0.25% min. 700 mkd
29	Issuance of a financial identification	500 mkd
30	Issuance of letter of intent	500 mkd
31	OUT of pocket expenses (postage, fax charges)	subject to actual cost
32	<b>Loro guarantees</b>	
32.1.	Advising and notification without Bank's obligations	0.10%, min. 1.250 mkd
32.2.	Forwarding the letter of guarantee	0.10 %, min.1.200 mkd
32.3.	Amendments or cancellation	1.500 mkd
32.4.	Taking up and checking of documents	0.30%, min.1.000 mkd
32.5.	OUT of pocket expenses (postage, fax charges)	subject to actual cost
33	<b>L/G issued under received counter-guarantee</b>	
33.1.	Pre- advising of counter- guarantee	600 mkd
33.2.	Notification of the foreign bank of issuing L/G under counter- guarantee	SWIFT costs
33.3.	Fee for issuing of L/G under counter-guarantee	The fee is same as the fee for issuing L/G 100 % covered with cash collateral. The fee is paid by the foreign bank.
34	<b>Foreign credit operations</b>	
34.1.	Taking up and checking of documents for credit registration in the NBRM-ND/NP templates	3.000 mkd
34.2.	Amendments (usage / payment / recovery / repayment plan)	500 mkd per document
34.3.	Amendments in the loan application	2.000 mkd

XIV. MISCELLANEOUS - FOREIGN PAYMENTS		TARIFF
35	SWIFT costs	400 mkd
36	MT 940, MT 942	200 mkd per message
37	Receiving MT 101, MT 300 orders via SWIFT	1500 mkd per month per account
38	Activation of the service MT 101 orders via SWIFT	3000 mkd (one time fee)
39	Package of services: MT 940, MT 942 and receiving MT 101 and MT 300 via SWIFT	6000 mkd per month (5 accounts included)
40	Using exchanged RMA for forwarding messages at the request of other institutions	1200 mkd
41	Urgencies for nostro and loro remittances upon clients request	400 mkd plus costs of the foreign bank
42	Electronically submitted certificates to PRO for VAT refund (its is charged automatically from the clients transactional account)	150 mkd per account
43	Filling in 1450 order by the bank	200 mkd
44	Reprint of statement and documentation for payment abroad and reprint of foreign payment income to corporate clients (residents and non-residents)	500 mkd per statement or document
<b>LOANS</b>		
XV. LOAN ADMINISTRATION FEES		TARIFF (for loans funded from OBSG sources) 1)
1) Fees without minimum or maximum/different fees may be charged for FCL-funded loans in accordance with the articles of the agreements for FCL funding concluded between the Bank and the financial institutions		
1	Fee for estimation of real estate and movable property - charged upon loan approval	3000 mkd
2	Fee for reestimation of real estate and movable property -at least once a year	2500 mkd
3	Fee for issuing consent for second instance mortgage	3000 mkd
4	Amendment fee - charged for all modifications of loan documentation (annexes) upon the client's request	0.25%; min. 5.000 mkd, max.150.000 mkd
<b>FRL ≤ 7 years</b>		
5	Evaluation fee - one time fee, charged upon loan approval	0 mkd
6	Increase of amount - one time fee, charged on the incremental amount	0.50% min. 6000 mkd
7	Prolongation fee - charged on outst. amount subject to prolongation	0.50% min. 6000 mkd
8	Fee for prolongation and increase of amount of FRL (both at the same time) - one time fee charged of the new amount of the FRL subject to prolongation	0.50% min. 6000 mkd
9	Fee for early termination of a contract for a long-term framework limit STL ≤ 1 year	5% one-time limit on the amount of the limit in the bank (only in case the early termination aims to transfer exposure to another bank)
<b>STL ≤ 1 year</b>		
<b>Evaluation fee</b>		
9.1.	Stand - alone STL - charged upon the loan approved	0.50% min. 5000 mkd
9.2.	STL under FRL	0.25% min. 5000 mkd
9.3.	STL reimbursed within 10 days	N/A
9.4.	STL with 100% cash collateral	N/A
<b>Disbursement fee - charged upon loan disbursement (for standalone and STL under FRL)</b>		
10		0.70%
10.1.	Loan with partial cash collateral (min. 30% cash)	0.70% on the uncovered part, min. 2.000 mkd
10.2.	Loan with 100% cash collateral	1.000 mkd
10.3.	Loan reimbursed within 10 days	5.000 mkd
<b>11 Evaluation fee for STL Revolving loan</b>		
11.1.	Stand - alone ST Revolving Loan - charged upon the loan approved	0.70% min.5000 mkd
11.2.	ST Revolving Loan under FRL	N/A
11.3.	ST Revolving Loan with 100% cash collateral	N/A
11.4.	Loan reimbursed within 10 days	N/A
<b>12 Maintenance fee for ST Revolving loan - onetime fee</b>		
12.1.	Loan with partial cash collateral (min., 30% cash)	0.70% on the uncovered part, min. 2.000 mkd
12.2.	Loan with 100% cash collateral	1.000 mkd
12.3.	Loan reimbursed within 10 days	5.000 mkd
13	Increase of amount (for STL and ST Revolving loan), one time fee, charged on the incremental amount	0.70% min. 5000 mkd
14	Prolongation fee (for STL and ST Revolving loan) charged on outst. amount subject to prolongation	0.70% min. 5000 mkd
14.1.	STL and ST Revolving loan under FRL	0.70% min. 5000 mkd
14.2.	STL reimbursed within 10 days	0.70% min. 5000 mkd
14.3.	STL and ST Revolving loan with 100% cash collateral	1000 mkd
15	Fees for both prolongation and increase of amount (for STL and ST Revolving loan) charged on outst. amount subject to prolongation	0.70% min. 5.000 mkd
<b>16 Fees for business overdraft</b>		
16.1.	Evaluation & Maintenance fee	0.25% min. 600 mkd
16.2.	Amendment fee: - charged for all modifications (annexes) upon the client's request; increase/decrease of amount and term reducing/ term	0.75% min. 600 mkd
<b>LTL &gt; 1 year</b>		
<b>17 Evaluation fee - one time fee, charged upon loan approval</b>		
17.1.	Evaluation fee- Stand alone LTL	1.00% min. 5000 mkd 2)
17.2.	Evaluation fee- LTL under FRL	1.00% min. 5000 mkd 2)
17.3.	Evaluation fee for LT Loan with 100% cash collateral	N/A
<b>18 Disbursement fee - charged upon loan disbursement</b>		
18.1.	LTLs under FRL	0.70%
18.2.	Loan with partial cash collateral (min. 30% cash)	0.70% on the uncovered part, min. 2.000 mkd
18.3.	Loan with 100% cash collateral	1.000 mkd
19	Maintenance fee - charged yearly upon the actual amount of the loan, starting from the next year	0.25% min. 5000 MKD 2)
19.1.	Maintenance fee LTL under FRL	0.25% min. 5000 MKD 2)
19.2.	Maintenance fee LTL with 100% cash collateral	1000 MKD
<b>20 Fees for Lift loans</b>		
20.1.	Fee for approval of Lift loan- one time fee, charged upon loan approval	1% min. 5000 MKD
20.2.	Disbursement fee for Lift loans - charged upon loan disbursement	1% min. 5000 MKD
20.3.	Maintenance fee for Lift loans - charged yearly upon the actual amount of the loan, starting from the next year	0.25% min. 5000 MKD
21	Prepayment fee	≤3% upon the outstanding balance