

Domestic payment over Bank desk for physical persons

Type of service	Tariff
Opening bank account	No fee
Preparing and issuing of reports	No fee
Payment in cash	
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 20,00 MKD from order
Payment in cash to physical persons on transaction account	
Cashless payment	
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
Payment in cash and transaction from physical persons who does not have transactional account in the Bank	
Payment for television tax	15,00 MKD
Additional issues in the payment	
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
Maintenance fee for transaction account for retail clients with turnover during the month (except for clients under 18 years)	30,00 MKD

Domestic payment over the e-banking for physical persons

Type of service	Tariff
Noncash payment made through electronic service	
Payment through MIPS	100,00MKD
Payment through KIBS	10,00 MKD
Internal payments	No fee
For all the amounts	No fee
Payment for television tax	No fee
One time fee for access to electronic payment service	
Application for e-banking -Generating of new LIB	200,00 MKD
Yearly fee for e-banking	200,00 MKD
Generating of new LIB due to loss, termination of the authorizations, unauthenticated access etc.	200,00 MKD

International Payments

Type of service	Tariff
Nostro payment orders and nostro checks of residents non non-resident (outflow)	
Nostro payment orders of citizens	
Up to 1.000 EUR	300,00 MKD
above 1.000 EUR	0,25%, min. 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
Remittances from abroad for individuals residents and non-residents (inflow)	
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 a foreign currency account for individuals residents and non-residents	no fee
Payment from retail clients resident in favor of non-resident in the Bank in MKD	50,00 MKD