

**PAYMENT OPERATIONS IN THE COUNTRY FOR INDIVIDUALS**

- Opening, maintenance and closing of transaction account and other activities in the payment operations for individuals

No	Type of service	Tariff
<b>1</b>	<b>Opening and closing of transaction account (only in branches/sub-branches of the Bank)</b>	
	Opening of transaction account	No fee
	Urgent opening an account	No fee
	Closing of transaction account	No fee
<b>2</b>	<b>Maintenance fee for transaction account per retail clients with turnover during the month</b>	
	regular clients	30 MKD
	students	No fee
	minors	No fee
<b>3</b>	<b>Preparing and issuing of account statement</b>	
	Preparing and issuing of reports on counters	No fee
	Re-issuing of account statement (copy)	50 MKD
<b>4</b>	<b>Other activities in the payment operations</b>	
	Receipt and processing of: - enforcement decisions - orders for forced collection - decision form other authorities authorized by the law	1.000 MKD
	Calculation of remaining debt by decision	350 MKD
	Blocking and unblocking account by decision	500 MKD
	Issuing copy of the following documents: - enforcement decisions - orders for forced collection - decision form other authorities authorized by the law - document from client's file - copy of payment order - other documents	350 MKD
	Preparation of interest rate lists	100 MKD per interest rate list
	Prepare periodic account statement for UJP	No fee
	Preparation of other reports	500 MKD per report

- Domestic payment operations for physical persons on the counters

No	Type of service	Tariff
<b>1</b>	<b>Payment operations in cash</b>	
	Payment in cash from physical persons on personal transaction account	No fee
	Pay in with coins on transaction account	
	<i>Amount up to 5.000 MKD in coins</i>	No fee
	<i>Amount above 5.000 MKD in coins</i>	1% from amount
	Payment in cash for utility costs from invoice	No fee
	Payment in cash to physical persons from transaction account	20 MKD per order
	Replacement of damaged banknote (MKD and FX)	5% of the amount or min. 50 MKD *fee for FX is charged by the middle exchange rate from NBRSM
<b>2</b>	<b>Cashless payment operations</b>	
	Transactions made through MIPS	
	From order	200 MKD
	Summary order PP53	200 MKD from a single transaction
	Transactions made through KIBS	

	From order	30 MKD
	Summary order PP53	30 MKD from a single transaction
	Internal payments	
	From order	10 MKD
	Summary order PP53	10 MKD from a single transaction

• **Domestic payment operations over e-banking and m-banking for individuals**

No	Type of service	Tariff
<b>1</b>	<b>Cashless payment operations</b>	
	Transactions made through MIPS	
	From order	100 MKD
	Summary order PP53	100 MKD from a single transaction
	Transactions made through KIBS	
	From order	12 MKD
	Summary order PP53	12 MKD from a single transaction
	Internal payments	
	From order	no fee
	Summary order PP53	no fee
<b>2</b>	<b>Fees and commissions for using electronic payment services</b>	
	<i>One-time LIB token fee</i>	
	<i>regular clients</i>	200 MKD
	<i>students (users of "student package")</i>	no fee
	<i>Visa Platinum customers</i>	no fee
	monthly maintenance	
	<i>regular clients</i>	35 MKD
	<i>students (users of "student package")</i>	no fee
	<i>Visa Platinum customers</i>	no fee
	Generating of new LIB due to loss, termination of the authorizations, unauthenticated access etc.	200 MKD

**FOREIGN PAYMENT OPERATIONS FOR INDIVIDUALS**

No	Type of service	Tariff
<b>1</b>	<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. 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>2</b>	<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 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

