

**Tariff list payment card for physical persons**

Type of service	Tariff
<b>Debit cards to physical persons</b>	
<b>Visa Electron/Maestro</b>	
Fee for preparation of main card	100,00 mkd
Fee for preparation of additional card	100,00 mkd
Fee for re-issuing main/additional card	100,00 mkd
Re-issuing before the maturity of main/additional card (damaged/lost card)	300,00 mkd
Fee for urgent preparation of main/ additional card	600,00 mkd
Fee for unjustified reclamation	600,00 mkd
Account statement on the ATM's of Halkbank	No fee
Cash withdrawals at ATM's of Halkbank	No fee
Cash withdrawals at ATM's of other banks	2% minimum 120 mkd
Cash withdrawals on counters of the Bank	According General tariff No.II-C
Cash withdrawals on counters of the other Banks	2% minimum 120,00 mkd
Card blocking by demand from the client through Help 24,e-mail or with written demand	No fee
Card unblocking by demand from the client through Help 24,e-mail or with written demand	200,00 mkd
Pin set	No fee
Changing of PIN on counter	50,00 mkd
Active interest rate on overdraft. Penalty interest rate on overdraft to the allowed balance of the account. Passive interest rate	According to a decision on a interest rates
<b>Visa PayWave Electron</b>	
Fee for preparation of main card	100,00 mkd
Fee for preparation of additional card	100,00 mkd
Fee for re-issuing main/additional card	100,00 mkd
Re-issuing before the maturity of main/additional card (damaged/lost card)	300,00 mkd
Fee for urgent preparation of main/ additional card	600,00 mkd
Fee for unjustified reclamation	600,00 mkd
Account statement on the ATM's of Halkbank	No fee
Cash withdrawals at ATM's of Halkbank	No fee
Cash withdrawals at ATM's of other banks	2% minimum 120 mkd
Cash withdrawals on counters of the Bank	According General tariff No.II-C
Cash withdrawals on counters of the other Banks	2% minimum 120,00 mkd
Card blocking by demand from the client through Help 24,e-mail or with written demand	No fee
Card unblocking by demand from the client through Help 24,e-mail or with written demand	200,00 mkd
Pin set	No fee
Changing of PIN on counter	50,00 mkd
Active interest rate on overdraft. Penalty interest rate on overdraft to the allowed balance of the account. Passive interest rate	According to a decision on a interest rates
<b>Visa Platinum</b>	
Fee for preparation of main card	600,00 mkd
Fee for preparation of additional card	100,00 mkd
Fee for re-issuing main/additional card	200,00 mkd
Re-issuing before the maturity of main/additional card	300,00 mkd

(damaged/lost card)	
Fee for urgent preparation of main/ additional card	600,00 mkd
Fee for unjustified reclamation	600,00 mkd
Annual fee for main card	No fee for the first year * 600,00 mkd for the following years
Annual fee for additional card	No fee for the first year * 300,00 mkd for the following years
Account statement on the ATM's of Halkbank	No fee
Cash withdrawals at ATM's of Halkbank	No fee
Cash withdrawals at ATM's of other banks in R.Macedonia	3% min. 200,00 mkd
Cash withdrawals at ATM's of other banks abroad	No fee
Cash withdrawals on counters of the Bank	According General tariff No.II-C
Cash withdrawals on counters of the other Banks	3% min. 200,00 mkd
Card blocking by demand from the client through Help 24,e-mail or with written demand	No fee
Card unblocking by demand from the client through Help 24,e-mail or with written demand	200,00 mkd
Pin set	No fee
Changing of PIN on counter	No fee
Active interest rate on overdraft. Penalty interest rate on overdraft to the allowed balance of the account. Passive interest rate	According to a decision on a interest rates
<b>Mastercard Debit Contactless</b>	
Fee for preparation of main card for clients with salary/pension in Halkbank AD Skopje	No fee
Fee for preparation of main card for clients without salary/pension in Halkbank AD Skopje	300,00 mkd
Fee for preparation of additional card	100,00 mkd
Re-issuing of main/additional card	100,00 mkd
Re-issuing before the maturity of main/additional card (damaged/lost card)	300,00 mkd
Fee for urgent preparation of main/ additional card	600,00 mkd
Fee for unjustified reclamation	600,00 mkd
Annual membership for Mastercard Debit Contactless for clients with salary/pension in Halkbank AD Skopje	First year without fee * For realized annual turnover of min 90.000,00 MKD – No fee * For realized annual turnover under 90.000,00 MKD - 300,00 MKD
Annual membership for Mastercard Debit Contactless for clients without salary/pension in Halkbank AD Skopje	First year without fee *300,00 mkd for for the following years
Cash withdrawals on counters of the Bank	According General tariff No.II-C
Cash withdrawals on counters of the other Banks	2% minimum 120,00 mkd
Cash withdrawals at ATM's of Halkbank	No fee
Cash withdrawals at ATM's of other Banks in R.Macedonia for clients with salary/pension in Halkbank	No fee
Cash withdrawals at ATM's of other Banks in R.Macedonia for clients without salary/pension in Halkbank	2% minimum 120,00 mkd
Cash withdrawal at ATMs of other banks abroad	2% minimum 120,00 mkd
Account statement on the ATM's of Halkbank	No fee
Card blocking by demand from the client through Help 24,e-mail or with written demand	No fee
Card unblocking by demand from the client through Help 24,e-mail or with written demand	200,00 mkd

Pin set	No fee
Changing of PIN on counter	50,00 mkd
Active interest rate on overdraft. Penalty interest rate on overdraft to the allowed balance of the account. Passive interest rate	According to a decision on a interest rates
<b>Credit cards for physical person</b>	
<b>Visa Classic Credit, Mastercard Standard, Mastercard Contactless</b>	
Fee for preparation of main card	100,00 mkd
Fee for preparation of additional card	100,00 mkd
Fee for re-issuing main/additional card	100,00 mkd
Re-issuing before the maturity of main/additional card (damaged/lost card)	300,00 mkd
Fee for urgent preparation of main/ additional card	600,00 mkd
Fee for unjustified reclamation	600,00 mkd
Cash withdrawals at ATM's of Halkbank	2,50 % minimum 150,00 mkd
Cash withdrawals at ATM's of other banks	3,0% minimum 200,00 mkd
Cash withdrawals on counters of the Bank	3,0% minimum 200,00 mkd
Cash withdrawals on counters of the other Banks	3,0% minimum 200,00 mkd
Annual membership fee for main credit card	No fee for the first year * 1 .200,00 mkd for the following years
Annual membership fee for additional credit card	No fee for the first year * 600,00 mkd for the following years
<b>Ladder fee</b>	
For realized annual turnover of min 90.000,00 MKD	No annual fee
For realized annual turnover of min 60.000,00 MKD	600,00 mkd annual
For realized turnover of min 30.000,00 MKD	800,00 mkd annual
Fee for invoice issuance	No fee
Fee for warning letter	100,00 mkd
Card blocking by demand from the client through Help 24,e-mail or with written demand	No fee
Card unblocking by demand from the client through Help 24,e-mail or with written demand	200,00 mkd
Increase of credit limit	300,00 mkd
Pin set	No fee
Changing of PIN on counter	50,00 mkd
Amount of credit limit	Based on credit policies
<b>Visa Gold</b>	
Fee for preparation of main card	100,00 mkd
Fee for preparation of additional card	100,00 mkd
Fee for re-issuing main/additional card	100,00 mkd
Re-issuing before the maturity of main/additional card (damaged/lost card)	300,00 mkd
Fee for urgent preparation of main/ additional card	600,00 mkd
Fee for unjustified reclamation	600,00 mkd
Cash withdrawals at ATM's of Halkbank	2,50 % minimum 150,00 mkd
Cash withdrawals at ATM's of other banks	3,0% minimum 200,00 mkd
Cash withdrawals on counters of the Bank	3,0% minimum 200,00 mkd
Cash withdrawals on counters of the other Banks	3,0% minimum 200,00 mkd
Annual membership fee for main credit card	First year 1.800,00 mkd *Other years according to the ladder annual fee
Annual membership fee for additional credit card	First year 900,00 mkd *Other years according to the ladder annual fee
<b>Ladder fee</b>	

For realized annual turnover of min 150.000,00 MKD	No annual fee
Fee for invoice issuance	No fee
Fee for warning letter	100,00 mkd
Card blocking by demand from the client through Help 24,e-mail or with written demand	No fee
Card unblocking by demand from the client through Help 24,e-mail or with written demand	200,00 mkd
Increase of credit limit	300,00 mkd
Pin set	No fee
Changing of PIN on counter	50,00 mkd
Amount of credit limit	Based on credit policies
<b>Mastercard World</b>	
Fee for preparation of main card	100,00 mkd
Fee for preparation of additional card	100,00 mkd
Fee for re-issuing main/additional card	100,00 mkd
Re-issuing before the maturity of main/additional card (damaged/lost card)	300,00 mkd
Fee for urgent preparation of main/ additional card	600,00 mkd
Fee for unjustified reclamation	600,00 mkd
Cash withdrawals at ATM's of Halkbank	2,50 % minimum 150,00 mkd
Cash withdrawals at ATM's of other banks	3,0% minimum 200,00 mkd
Cash withdrawals on counters of the Bank	3,0% minimum 200,00 mkd
Cash withdrawals on counters of the other Banks	3,0% minimum 200,00 mkd
Annual membership fee for main credit card	First year 3.000,00 mkd *Other years according to the ladder annual fee
Annual membership fee for additional credit card	First year 1.500,00 mkd *Other years according to the ladder annual fee
Ladder fee	
For realized annual turnover of min 150.000,00 MKD	No annual fee
Fee for invoice issuance	No fee
Fee for warning letter	100,00 mkd
Card blocking by demand from the client through Help 24,e-mail or with written demand	No fee
Card unblocking by demand from the client through Help 24,e-mail or with written demand	200,00 mkd
Increase of credit limit	300,00 mkd
Pin set	No fee
Changing of PIN on counter	50,00 mkd
Amount of credit limit	Based on credit policies