

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
1	Opening and closing of transaction account (only in branches/sub-branches of the Bank)	
	Opening of transaction account	No fee
	Urgent opening an account	No fee
	Closing of transaction account	No fee
2	Maintenance fee for transaction account per retail clients with turnover during the month	
	regular clients	30 MKD
	students	No fee
	minors	No fee
3	Preparing and issuing of account statement	
	Preparing and issuing of reports on counters	No fee
	Re-issuing of account statement (copy)	50 MKD
4	Other activities in the payment operations	
	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
1	Payment operations in cash	
	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
2	Cashless payment operations	
	Transactions made through MIPS	
	by order for an amount up to 4.999.999 denars	200 MKD
	by order for an amount equal and over 5.000.000 denars	0,009% from the amount
	Summary order PP53	200 MKD from a single transaction

Transactions made through KIBS		
	From order	40 MKD
	Summary order PP53	35 MKD from a single transaction
Internal payments		
	To transaction account of a physical person by order	20 MKD
	To transaction account of a legal entity by order	30 MKD
	Order to the account of Halkbank AD Skopje	10 MKD
	Summary order PP53	20 MKD from a single transaction

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

No	Type of service	Tariff
1	Cashless payment operations	
	Transactions made through MIPS	
	by order for an amount up to 4.999.999 denars	100 MKD
	by order for an amount equal and over 5.000.000 denars	0,009% from the amount
	Summary order PP53	100 MKD from a single transaction
	Transactions made through KIBS	
	From order	15 MKD
	Summary order PP53	12 MKD from a single transaction
	Internal payments	
	From order	5 MKD
	Summary order PP53	5 MKD
	utility costs * (according to the internal list of the bank)	no fee
	other internal payments (smart send service; settlement of credit card debt and loans; transfer of funds payment in /out from deposit; smart cash payments; exchange office, etc.)	no fee
2	Fees and commissions for using electronic payment services	
	<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

- Domestic payment operations in the country through AD Posta for individuals**

No	Type of service	Tariff
1	Payment in cash	
	Cash payments on own transaction account in Halkbank - PP10	
	<i>up to 20.000 MKD</i>	35 MKD per order
	<i>from 20.0001 to 60.000 MKD</i>	50 MKD per order
	Cash payments from transaction account in Halkbank - PP40	
	<i>up to 20.000 MKD</i>	20 MKD per order
	<i>from 20.001 to 40.000 MKD</i>	30 MKD per order
	<i>over 40.0001 MKD</i>	50 MKD per order

2	Cashless payment operations	
	Internal payments	
	to a transaction account in Halkbank of individual and legal entity	30 MKD per order
	to account of Halkbank AD Skopje	20 MKD per order
	Summary order PP53	20 MKD from a single transaction
	Transactions made through KIBS	
	<i>up to 15.000 MKD</i>	50 MKD per order
	<i>for amount equal and over 15.000 MKD</i>	80 MKD per order
	Summary order PP53	50 MKD from a single transaction
	Transactions made through MIPS	
	per order	300 MKD
	Summary order PP53	300 MKD from a single transaction

FOREIGN PAYMENT OPERATIONS FOR INDIVIDUALS

No.	Type of service	Tariff
1	Opening, maintenance and closing foreign currency accounts (only in the bank's branches /sub-branches)	
	Opening foreign currency account	no fee
	Maintenance foreign currency account	no fee
	Closing foreign currency account	no fee
2	Fee for preparation of a foreign currency account statement	no fee
3	Costs for additional printing or issuance of a document	
	- duplicate of forms 743,746,1450	350 MKD per page
	- duplicate of SWIFT- MT103	
	- document from the client's file	
	- other documents	
4	Outgoing payments (outflows)	
	Outflows to abroad	
	<i>up to 1.000 EUR</i>	300 MKD
	<i>above 1.000 EUR</i>	0,25%, min. 600 MKD
	Outflows to non-residents in the country in foreign currency	
	<i>in the bank</i>	0,1%, min. 450 MKD
	<i>in other domestic banks</i>	0,2%, min. 600 MKD
	Outflows to non-residents in the country in MKD	
	<i>in the bank</i>	50 MKD
	<i>in other domestic banks</i>	300 MKD
	Transfer of own foreign currency assets from an account in Halkbank Skopje to an account in another domestic bank	0,1%, min. 600 MKD
	Outgoing payments from bank's and financial institution's employees sent to clients of Halkbank Turkey and Halkbank Serbia	no fee
	Costs for Swift	150 MKD
	Fee for MT103 payments sent directly to the correspondent bank (with MT202cov)	400 MKD
	Modify of instructions/canceling remittances	800 MKD + real costs
5	Incoming payments (inflows)	
	Inflows from abroad	
	<i>up to 10.000 EUR</i>	300 MKD
	<i>above 10.000 EUR</i>	0,25%, min. 600 MKD
	Inflows from non-residents in the country in foreign currency	
	<i>in the bank</i>	150 MKD
	<i>in other domestic banks</i>	600 MKD
	Inflows from another domestic bank (transfer of own foreign currency)	no fee

	assets)	
	Inflows from non-residents in MKD (internal payments or from other domestic banks)	no fee
	Inflows on the basis of salary or pension income	Free of charge, only the commission of the other domestic bank is charged from a MKD transaction account per list divided by number of clients
	Inflows from clients of Halkbank Turkey and Halkbank Serbia	no fee
6	Cash withdrawal from foreign currency account	no fee