

FOREIGN PAYMENT OPERATIONS FOR RESIDENT 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. 300 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 assets)	no fee
	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 form clients of Halkbank Turkey and Halkbank Serbia	no fee
6	Cash withdrawal from foreign currency account	no fee

FOREIGN PAYMENT OPERATIONS FOR NON-RESIDENT 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	5 EUR
	Maintenance foreign currency account	no fee
	Closing foreign currency account	10 EUR
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	6 EUR 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>	5 EUR
	<i>above 1.000 EUR</i>	0,25%, min. 10 EUR
	Outflows to residents in the country in foreign currency	
	<i>in the bank</i>	0,1%, min. 7 EUR
	<i>in other domestic banks</i>	0,2%, min. 10 EUR
	Outflows to residents in the country in MKD	
	<i>in the bank</i>	According to the tariff for cashless denar payments on the counters for individuals
	<i>in other domestic banks</i>	
	Transfer between non-resident accounts in foreign currency	
	<i>in the bank</i>	0,1%, min. 7 EUR
	<i>in other domestic banks</i>	0,2%, min. 10 EUR
	Transfer between non-resident accounts in MKD	
	<i>in the bank</i>	According to the tariff for cashless denar payments on the counters for individuals
	<i>in other domestic banks</i>	
	Outgoing payments from bank's and financial institution's employees sent to clients of Halkbank Turkey and Halkbank Serbia	no fee
	Costs for Swift	2,5 EUR
	Fee for MT103 payments sent directly to the correspondent bank (with MT202cov)	6,5 EUR
	Modify of instructions/canceling remittances	13 EUR + real costs
5	Incoming payments (inflows)	
	Inflows from abroad	
	<i>up to 10.000 EUR</i>	5 EUR
	<i>above 10.000 EUR</i>	0,25%, min.10 EUR
	Inflows from residents in the country in foreign currency	
	<i>in the bank</i>	2,5 EUR
	<i>in other domestic banks</i>	10 EUR
	Inflows from 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 form clients of Halkbank Turkey and Halkbank Serbia	no fee
6	Cash withdrawal from foreign currency account	no fee