

Dear Sir/Madam,

We inform you that Sparkasse Bank changed the Decision of fees for Individuals. The fees that will start to be applied from 16.09.2024 are as follows:

<b>Cash disbursements</b>	
Cash withdrawal from an individual's account <i>(The fee is charged for all cash withdrawals at the Bank counters, other than withdrawals from savings accounts and term deposits, at the time of their settlement)</i>	0.1% of the disbursed amount min MKD 100, max MKD 1,000 per order
<b>Payment accounts and allowed overdraft</b>	
Maintenance of a payment account in denars, monthly (Payment accounts connected with term deposits only used for servicing operations connected with term deposits), interest payment, depositing/withdrawing cash) are excluded from the calculation of monthly maintenance cost)	MKD 45
<b>Non-cash transactions</b>	
Payment through KIBS	MKD 55 per order
Payment through MIPS	MKD 290 per order
<b>Cash payments and disbursements (PP10, PP50)</b>	
Payment in cash through MIPS	MKD 290 per order
<b>Other fees</b>	
Fee for proceeding a Legal Heir Decision (probate court decision)	MKD 1000
Fee for using data from the Macedonian Credit Bureau (MCB) (The fee is charged individually for the applicant and one co-credit applicant (if a co-credit applicant is included in the application) (* It is not charged for a subsidised housing loan and a loan secured by a 100% deposit and Visa AMSM co-branded credit card )	MKD 450 one-off
<b>Package of products*</b>	
S-Package - monthly fee	MKD 125
S-Package Plus - monthly fee	MKD 150
Smart Package – monthly fee	MKD 250
<b>General fees for all cards</b>	
Balance check at ATMs – each following check in the month	MKD 20
<b>Credit Cards – Fees by the type of card</b>	
Monthly membership fee for a basic credit card	MKD 100 per month for Package Classic MKD 200 per month for Package Europe Premium

