

Decision on Fees – Individuals

Valid from 16.09.2024

Table of Contents

Accounts and Deposits.....	2
MKD Payment Operations	3
FX Payment Operations	5
Package of Products.....	7
Debit Cards – Fees by the type of card	7
Debit Cards – General fees for all cards.....	8
Credit Cards – Fees by the type of card	10
Credit Card – General fees for all cards	11
Electronic Channels and SMS Notifications	12
Credit Products - by Product.....	13
Credit Products – General fees	14
Fee for property appraisal	15
Securities – Trading in domestic market.....	16
Securities – Custodial services	16
Securities – Trading in foreign markets	17
Securities – Custodial services	18
Safe Deposit Boxes for Individuals.....	19
Other fees and fees.....	20
Inactive products – Safe Deposit Boxes for Individuals	21
Inactive products – Packages.....	22
Inactive products – Loans	25

Accounts and Deposits

Table 1 Fees and Commissions related to payment accounts and Deposit Operations

Item	Accounts and deposits	Fee amount
I.	Payment accounts and allowed Overdraft	
1	Opening payment account in MKD or currency different from MKD	No fee
2	Administrative charge applicable for allowed overdraft (1)	MKD 200
3	Fee for maintaining an overdraft on a payment account*	1%
*The fee is charged when a new overdraft is approved, during renewal (annually), as well as when the overdraft limit is changed at the customer's request, from the amount of the overdraft		
4	Change of a client's status	MKD 500
5	Urgent registration of a MKD payment account in ERIS (Single Register of Payment acc.)	MKD 200
6	Urgent registration in ERIS of MKD payment account servicing term deposits	No fee
7	Maintenance costs of a MKD payment account	
7.1	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
7.2	Maintenance of a payment account in denars, monthly, for retired	MKD 25
7.3	Maintenance of basic payment account monthly* (up to 0.1% of the rolling average of the average monthly paid net salary in the country for the previous 12 months)	MKD 30
7.4	Maintenance of basic payment account monthly for legal right beneficiaries*, **	MKD 0
8	Maintenance of a payment account in a other currency, different of 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) *Calculation and collection of fees per client, per payment account in a currency other than MKD, not per currency	MKD 37, monthly
9	Fee for sending notification for an inactive payment account and/or deposit	34 MKD per notification sent
10	Termination of a framework agreement and closure of a payment account, basic payment account and basic payment account monthly for legal right beneficiaries	No fee
11	Opening payment account for nonresident	10 EUR
<p>(1) The fee is charged when approving a new overdraft, upon renewal (annually), as well as when changing the overdraft limit at the client's request, from the overdraft amount.</p> <p>* a monthly maintenance fee includes; <u>opening, maintaining and closing a payment account</u>, 5 (five) free of charge payments to an account of natural and legal persons within Sparkasse Bank, an unlimited number of pay-ins and payouts of cash on a basic payment account payment account at the counters or through an ATM, issuance, monthly membership fee and debit card ATM balance check as well as use of internet/mobile application.</p> <p>** beneficiaries of legal rights:</p> <ol style="list-style-type: none"> 1) legal alimony, compensation for damage caused due to health impairment or reduction, or loss of working ability and compensation for loss of alimony due to the death of the provider of the alimony; 2) compensation due to physical damage according to the disability insurance regulations; 3) supplementary social welfare allowance; 4) temporary unemployment; 5) child benefit and 		

	6) scholarship, loan, pupil and student aid	
II.	Term and sight deposits	
1	Opening an account	No fee
2	Sight and term deposit maintenance charges	No fee
3	Closing the account	No fee
III.	Donation accounts	
1	Opening an account	No fee
2	Minimum balance	MKD 0
3	Maintenance charges	No fee
4	Closing the account	No fee

MKD Payment Operations

Table 2 Fees relating to services in MKD payment operations

Item	MKD Payment Operations	Fee amount
A	Cash operations	
I	Cash disbursements	
1	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
2	Cash withdrawal from an individual's account – non-residents	0.2%, min MKD 100 per transaction
3	Additional fee for cash disbursement based on disbursement of subsidies, purchase of agricultural products	MKD 55
II	Other cash disbursements	
1	Replacement of damaged and expired banknotes*	7%, min MKD 50
2	Replacement of damaged and expired banknotes – for CHF currency	2.9%
3	Counting and exchanging banknotes	MKD 50
4	Counting, replacement of coins and payment in cash up to 1,000 MKD in coins	MKD 75
5	Counting, replacement of coins and payment in cash from 1,001-3,000 MKD in coins	MKD 200
6	Counting, replacement of coins and payment in cash over 3,000 MKD in coins	MKD 500
	* The service is valid only for banknotes that the bank accepts for replacement	
III.	Exchange operations	
1	Exchange operations through the client's account	No fee
2	Cash exchange operations	No fee
B	Domestic payment operations	
IV.	Non-cash transactions	
1	Payments in favour of an account of individuals within Sparkasse Bank	
1.1	between accounts of the same holder (deposits, credit cards)	No fee
1.2	to accounts with the Bank	MKD 35 per order

2	Payments in favour of an account of legal entities within Sparkasse Bank	MKD 35 per order
3	Payments in favour of an account with another payment service provider	
3.1	Payment through KIBS	MKD 55 per order
3.2	Payment through MIPS	MKD 290 per order

Table 3 Cont. – MKD payment operations

Item	MKD Payment Operations	Fee amount
V.	Cash payments and disbursements (PP10, PP50)	
1	Cash payments	No fee
2	Payment in cash on accounts in favor of companies that have signed an agreement with the Bank	No fee
3	Payment in cash on accounts open in the Bank	
3.1	for amount of MKD 0 – MKD 5,000	MKD 45 per order
3.2	for amount over MKD 5.001	MKD 100 per order
4	Payment in cash through KIBS	
4.1	for amount of MKD 0 – MKD 5,000	MKD 70 per order
4.2	for amount over MKD 5.001	MKD 120 per order
5	Payment in cash through MIPS	MKD 290
6	Payment in cash through KIBS by clients who do not have an account in the Bank	MKD 120
7	Payment in cash through MIPS by clients who do not have an account in the Bank	MKD 320
VI.	Aggregated order for payment of contributions and salaries PP53	
1	Internal clearing with PP53	MKD 5 per item
2	KIBS transfers with PP53	MKD 25 per item
3	MIPS transfers with PP53	MKD 110 per item
VII.	Standing orders	
1	Standing order between accounts of the same holder in the Bank	No fee
2	Standing order for payment of overhead expenses to PE Water Supply and Sanitation	0.01%, min MKD 20
3	Standing order (voluntary) for internal payments in favor of accounts of the same holder to accounts in the Bank (credit installments, credit cards*, etc.) and to accounts in other banks	0.01%, min MKD 20
4	Standing order for overheads to accounts of legal entities with which the bank has concluded a special agreement and payments based on life insurance policies to Winner Life	No fee
*Standing order opened for credit cards issued by Sparkasse Bank before 19.07.2021		
VII.	Other payment operation fees	
1	Withdrawal of an order from KIBS at the holder's request	MKD 120 per order

FX Payment Operations

Table 4 Fees relating to services in EUR and currency other than EUR

Item	FX payment operations	Fee amount
1	Cash FX payment operations	
1.1	Withdrawal in currency different from MKD and currency different from MKD in MKD	No fee
2	Non-cash FX payment operations in EUR and currency different from EUR abroad	
2.1	Domestic remittances from payment account in currency different from MKD to account in currency different from MKD in another bank in the country	0.20% Minimum MKD 600 (charges included)
2.2	Remittances abroad from payment account in currency different from MKD if foreign charges are paid immediately - OUR charges (for all currencies, SWIFT charges included)	
2.2.1	Remittance up to EUR 5,000	MKD 2,300
2.2.2	Remittance from EUR 5,001 to EUR 10,000	MKD 2,800
2.2.3	Remittances from EUR 10,001 to EUR 50,000	MKD 4,400
2.2.4	Remittances over EUR 50,001	0.2% of the amount max MKD 125,000
2.3	Remittances to Germany and Austria from payment account in currency different from MKD if the foreign charges are paid immediately - OUR charges (for all currencies, SWIFT charges included)	
2.3.1	Remittance up to EUR 5,000	MKD 1,200
2.3.2	Remittance from EUR 5,001 to EUR 10,000	MKD 1,900
2.3.3	Remittance from EUR 10,001 to EUR 50,000	MKD 2,500
2.3.4	Remittances over EUR 50,001	0.2% of the amount max MKD 125,000
3	Remittances abroad from payment account in currency different from MKD if foreign charges are deducted from the remittance - SHA charges (for all currencies different from MKD, SWIFT charges included)	
3.1	Remittance up to EUR 5,000	MKD 1,300
3.2	Remittance from EUR 5,001 to EUR 10,000	MKD 1,900
3.3	Remittance from EUR 10,001 to EUR 50,000	MKD 3,200
3.4	Remittances over EUR 50,001	0.2% of the amount max MKD 125,000
*The amount of the fee includes the cost of the correspondent bank, depending on the country		
4	Sending SWIFT – via e-mail	No fee

The Table continues on the next page,

Table 5 Cont. – FX payment operations

Item	FX payment operations	Fee amount
5	Fees for international inflows for natural persons with SHA, BEN charges	0.25% of the amount Min MKD 250 Max MKD 31,000
5.1	Additional charges from a domestic bank for international inflows through other domestic banks	Real costs
5.2	Fee for international inflows based on salary and pension for natural persons	No fee
5.3	Fee for natural persons up to EUR 20 / FX inflow in another currency in EUR 20 counter value	No fee
6	Change of a client's status (from resident to non-resident or inversely)	MKD 500
7	Fast Intragroup Transfers (FIT Payments) – Remittances	
7.1	Remittances up to EUR 500	MKD 310
7.2	Remittances over EUR 500	MKD 610
8	Fast Intragroup Transfers (FIT Payments) – Inflows	0.2% of the amount Min MKD 200 Max MKD 31,000
Fast Intragroup Transfers (FIT Payments) are FX transfers from and to the Group exclusively in EUR currency with SHA option , presentation of the documents until 12:00 o'clock		
9	Intra Group Payments	
9.1	Remittance up to EUR 5,000	MKD 1,300
9.2	Remittances from EUR 5,001 to EUR 10,000	MKD 1,900
9.3	Remittances from EUR 10,001 to EUR 50,000	MKD 3,200
9.4	Remittances over EUR 50,001	0.2% of the amount max MKD 125,000
Fast Intragroup Payments are FX transfers to the Group in all currencies including EUR with OUR option.		
10	Western Union transfers (receiving and sending funds)	According to Western Union tariff
11	Change of order instructions/ foreign remittance reversal	230 MKD + correspondent costs

Package of Products

Table 6 Fees relating to the use of a package of products

Item	Package of products*	Fee amount
1	Smart Package – monthly fee	MKD 250
2	Superior Package – monthly fee	MKD 345
3	PREMIUM Package – monthly fee	MKD 465
4	RESPECT Package – monthly fee	MKD 60
5	S-Package	MKD 125
6	S-Package Plus	MKD 150
7	Youth package	MKD 0
8	Fee for change of a package	MKD 100

* A client can be an only user of one package and the benefits of the package cannot be combined with the benefits of individual products.

Debit Cards – Fees by the type of card

Table 7 Fees for debit card operations

I	Card operations	Mastercard Debit-contactless	Visa Classic Debit Student – contactless	Visa Classic Debit-contactless	Visa Classic Debit-contactless non-residents	MasterCard Debit-GOLD	VISA Platinum Debit Card
1	Devices of the Bank						
1.1	Cash withdrawal from ATMs of the Bank	No fee	No item	No fee	No fee	No fee	No fee
2	Devices of other banks						
2.1	Cash withdrawal from ATMs of other banks in the country and abroad	3%, min MKD 300	No item	3%,min MKD 300	3%, min MKD 300	3%, min MKD 300	3%, min MKD 300
2.2	Cash withdrawal from third party devices owned by a S GROUP bank*	No fee	No item	No fee	No fee	No fee	No fee
2.3	Cash withdrawal from POS device at the counter in banks in the country and abroad	3,5%, min MKD 300	No item	3,5%, min MKD 300	3,5%, min MKD 300	3,5%, min MKD 300	3,5%, min MKD 300
2.4	Payments in stores through POS terminals: In the country and abroad	No fee	No item	No fee	No fee	No fee	No fee
3	Other products						
3.1	Issue of basic and additional card (registration fee)	No fee	No fee	No fee	No fee	No fee	No fee

3.2	Renewal of basic and additional card	No fee	No fee	No fee	No fee	No fee	No fee
3.3	Monthly membership fee for basic card (Payroll / Account Holders)	MKD 22	No fee	MKD 22	MKD 30	MKD 60 (no fee for annual turnover at POS over MKD 250,000 during the year)	MKD 70 (no fee for annual turnover at POS over MKD 250,000 during the year)
3.4	Monthly membership fee for additional card (Payroll / Account Holders)	MKD 22	No item	MKD 22	MKD 30	MKD 45 (no fee for annual turnover at POS over MKD 250,000 during the year)	MKD 60 (no fee for annual turnover at POS over MKD 250,000 during the year)

Debit Cards – General fees for all cards

Table 8 General fees for debit card operations

Item	Card operations	Fee amount
1	Reproduction of a stolen/ lost/ damaged card / Change of personal data	MKD 500
2	Blocking a card requested by a client	MKD 200
3	Unblocking of previously blocked card requested by a client	MKD 200
4	Unblocking a payment card that has been blocked due to an incorrectly entered OTP password during online payments on websites that use 3D Secure protection	No fee
5	Permanent blocking of a card – Stop List	MKD 1,500
6	Fee for unfounded transaction dispute	MKD 1,000
7	Opening an arbitration procedure with MasterCard / VISA	According to MasterCard / VISA tariffs
8	Processing an arbitration procedure with Mastercard / VISA	According to MasterCard / VISA tariffs
9	One-off fee for instant production of all types of debit cards	MKD 600
10	One-off fee for withdrawal of payment cards by the client in another branch, different from the branch in which the request for the card was submitted. The calculation is made at the client's request	MKD 200

11	One-off fee for changing the daily limit of a MasterCard and VISA brand payment card at the client's request in a branch	MKD 400
12	Changing the daily limit of the payment card if made using the electronic and mobile banking service	No fee
13	Fee for handing over a retained card at an ATM	
13.1	Fee for regular handing over a card withheld due to the client's fault at ATMs of SB within a period according to the Bank's possibilities	MKD 150
13.2	Fee for regular handing over a card withheld through no fault of the client at SB ATMs	No fee
13.3	Fee for urgent handing over a card withheld due to the client's fault at ATMs of SB within 2 working days of the request submitted	MKD 1,000
14	Fee for reissue of PIN requested by payment cardholders	180MKД
15	Issue of PIN by emergency procedure*	MKD 300
16	Balance check at ATMs - one check per month	No fee
17	Balance check at ATMs – each following check in the month	MKD 20
18	Change of PIN at ATMs (after a change)	MKD 100
19	Not picked up card for more than 6 months	MKD 300

* One-off fee for instant production of all types of debit cards
Instant production means that the card will be produced outside the standard term for the production and delivery of cards.

For Skopje:

- if a request for instant production is recorded before 9:30 am, the card will be produced and delivered the same working day by 3 pm and it can be picked up at ex. Centrala 2 at 54 Makedonija Str. No 54. If the card is picked up at the branch where the request was submitted, it can be picked up the next day, while the PIN code arrives one day after the delivery of the card.
Maximum time for delivery of a card and PIN – D+2

- If a request for instant production is recorded after 9:30 am, the card will be produced and delivered the next working day
Maximum time for delivery of a card and PIN – D+3

Branches outside Skopje:

- If a request for instant production is recorded before 9:30 am, the card will be produced and delivered 2 days after the date of the request. Maximum time for delivery of a card and PIN – D+2

- If a request for instant production is recorded after 9:30 am, the card will be produced and delivered 3 days after the date of the request
Maximum time for delivery of a card and PIN – D+3

** Visa Classic Debit Student – contactless is exempt from debit card fees in the General Fees for all cards section. The commission for items 1 to 20 in the General Fees section is 0 MKD.

Credit Cards – Fees by the type of card

Table 9 Fees for credit card operations

VI	Card operations	Mastercard Standard	Visa Classic	Visa Rata	Mastercard Gold	Visa Gold	Mastercard Platinum	Visa AMSM co-branded	
1	Devices of the Bank								
1.1	Withdrawal of cash from ATMs of the Bank	2%, min MKD 200	2%, min MKD 200	2%, min MKD 200	2%, min MKD 200	2%, min 200 MKD	3%, min MKD 300	2%, min MKD 200	
2	Devices of other banks								
2.1	Cash withdrawal from ATMs of other banks in the country and abroad including banks of S Group	3%, min MKD 300	3%, min MKD 300	3%, min MKD 300	3%, min MKD 300	3%, min MKD 300	4%, min MKD 300	3%, min MKD 300	
2.2	Cash withdrawal from POS device at the counter in banks in the country and abroad	4%, min MKD 360	4%, min MKD 360	4%, min MKD 360	4%, min MKD 360	4%, min MKD 360	4%, min MKD 360	4%, min MKD 360	
2.3	Payments in stores through POS terminals: in the country and abroad up to MKD 2,000	No fee	No fee	No fee	No fee	No fee	No fee	No fee	
2.4	Payments in stores through POS terminals: in the country and abroad over MKD 2,000	No item	No item	5%	No item	No item	No item	No item	
2.5	Payments in installments with dealers with which the Bank has concluded an agreement, through POS terminals of the Bank	No fee	No fee	No fee	No fee	No fee	No fee	No fee	
3	Other products								
3.1	Issue of basic and additional card (registration fee)								No fee
3.2	Monthly membership fee for a basic credit card	No fee for the first year; MKD 125 per month for the next years	No fee for the first year; MKD 125 per month for the next years (no annual fee)	No fee for the first year; MKD 125 per month for the next years (no annual fee)	MKD 245 per month	MKD 245 per month (no fee for annual turnover at POS over MKD 250,000)	MKD 375 (no fee for annual turnover at POS over MKD 350,000)	MKD 100 per month for Package Classic MKD 200 per month for Package	

			for turnover at POS over MKD 125,000)	for turnover at POS over MKD 125,000			during the year)	Europe Premium
3.3	Monthly membership fee for additional credit card	No fee for the first year; MKD 100 per month for the next years	No fee for the first year; MKD 100 per month for the next years	No fee for the first year; MKD 100 per month for the next years	MKD 150 per month	MKD 150 per month (no fee for annual turnover at POS over MKD 250,000)	MKD 300 (no fee for annual turnover at POS over MKD 350,000 during the year)	No additional credit card

Credit Card – General fees for all cards

Table 10 General fees for credit card operations

b)	Card operations	Fee
1	Reproduction of a stolen/ lost/ damaged card / Change of personal data	
1.1	- For MC Standard, MC GOLD, Visa Classic, Visa Rata, Visa Gold, Visa AMSM co-branded	MKD 600
1.2	- For MC Platinum	MKD 1,000
2	Blocking a card requested by a client	MKD 200
3	Unblocking of previously blocked card requested by a client	MKD 200
4	Unblocking a blocked card due to unpaid minimum installment	MKD 200
5	Unblocking a payment card that has been blocked due to an incorrectly entered OTP password during online payments on websites that use 3D Secure protection	No fee
6	Permanent blocking of a card – Stop List	MKD 1,500
7	Fee for unfounded transaction dispute	MKD 1,500
8	Opening an arbitration procedure with MasterCard / VISA	According to MasterCard / VISA tariffs
9	Processing an arbitration procedure with MasterCard / VISA	According to MasterCard / VISA tariffs
11	Fee for credit card application * (* No fee for Visa AMSM co-branded credit card)	MKD 200
12	Change of a credit limit for all types of credit cards	MKD 300
13	One-off fee for instant production of all types of credit cards (Instant production means that the card should be ready on the same working day if the request is submitted by the client by 9:30 am or the next day if it is submitted from 10:00 am to 4:00 pm on the current working day)	MKD 1,000
14	One-off fee for withdrawal of payment cards by the client in another branch, different from the branch in which the request for the card was submitted. The calculation is made at the client's request	MKD 200
15	One-off fee for changing the daily limit of a MasterCard and VISA brand credit card at the client's request in a branch	MKD 400
16	Changing the daily limit of the payment card if made using the electronic and mobile banking service	No fee

17	Fee for withheld card issued by the Bank	
18	Fee for regular handing over a card withheld through no fault of the client at ATMs of SB within a period according to the Bank's possibilities	No fee
18.1	Fee for regular handing over a card held due to the client's fault at ATMs of SB within a period according to the Bank's possibilities	MKD 150
18.2	Fee for instant handing over a card withheld due to the client's fault at ATMs of SB within 2 working days of the request submitted	MKD 1,000
19	Fee for reissue of PIN requested by cardholders	MKD 180
20	Issue of PIN by emergency procedure	MKD 300
21.1	Balance check at ATMs - one check per month	No fee
21.2	Balance check at ATMs – each following check in the month	MKD 20
22	Change of PIN at ATMs (after a change)	MKD 100
23	Not picked up card for more than 6 months	MKD 300

* One-off fee for instant production of all types of debit cards
Instant production means that the card will be produced outside the standard term for the production and delivery of cards.
For Skopje:
- if a request for instant production is recorded before 9:30 am, the card will be produced and delivered the same working day by 3 pm and it can be picked up at ex. Centrala 2 at 54 Makedonija Str. No 54. If the card is picked up at the branch where the request was submitted, it can be picked up the next day, while the PIN code arrives one day after the delivery of the card.
Maximum time for delivery of a card and PIN – D+2
- If a request for instant production is recorded after 9:30 am, the card will be produced and delivered the next working day
Maximum time for delivery of a card and PIN – D+3
Branches outside Skopje:
- If a request for instant production is recorded before 9:30 am, the card will be produced and delivered 2 days after the date of the request. Maximum time for delivery of a card and PIN – D+2
- If a request for instant production is recorded after 9:30 am, the card will be produced and delivered 3 days after the date of the request Maximum time for delivery of a card and PIN – D+3

Electronic Channels and SMS Notifications

Table 11 Fees for services related to Electronic, Mobile Banking and SMS Notifications

Electronic Channels	Fee amount
I. Internet Banking (Net Banking)	
1. Registration on Electronic Banking	No fee
2. Intervention when installing in the user's premises	MKD 350
3. Regular renewal of USB certificate / blocking unblocking	MKD 300
4. Renewal of destructed USB certificate (issue of a new token)	MKD 1,500
5. Issue of a digital certificate on new PKI token valid for 1 / 2 years (Verba PKI)**	MKD 3.150/ MKD 4.500
6. Issue of a digital certificate on own PKI token valid for 1 / 2 years (Verba PKI)**	MKD 1.950/ MKD 3.000
7. One-off fee for issue of sToken	MKD 200
8. Cancellation of a digital certificate	MKD 500
9. Monthly full access fee (payments)	MKD 35
10. Monthly info access fee	No fee
**Verba PKI Digital certificates in the name of a natural person that can be issued to legal entities and individuals (clients of Sparkasse Bank) who will link the certificate with E-Banking.	
II. Mobile Banking (S- Banking)	
1. User's registration – Passive Profile	No fee
2. User's registration – Active Profile	MKD 150

3. Monthly fee – Active Profile	MKD 80
4. Monthly fee – Passive Profile*	No fee
* For existing clients with an Active Profile, who will obtain privileges on a Passive Profile during the online redistribution of codes, the Bank charges fees in accordance with the decision on fees for the Active Profile	
III. Payments via internet (electronic) and mobile Banking	
1. Payments in favour of an account of individuals within Sparkasse Bank	MKD 7 per order
2. Payments in favour of an account of legal entities within Sparkasse Bank	MKD 7 per order
2. Internal clearing - Transfer within Sparkasse Bank AD Skopje for payments to accounts for overhead costs through predefined orders	
2.1 For predefined orders for overhead costs for PE Water Supply and Sanitation Skopje, EVN Home and PE Water Supply Ohrid.	MKD 7 per order
2.2 For all other predefined orders for overhead costs	MKD 0 per order
3. Payment via KIBS	MKD 15
4. Payment via MIPS	MKD 130
IV. SMS Notification	
1. Monthly fee	MKD 50
2. Fee per SMS notification	No fee

Credit Products - by Product

Table 12 Fees for credit products

Product	Application provision	Administrative charges / Processing fee	Prepayment	Fee for Internal refinancing
Consumer loan	MKD 600	MKD 2.000	No fee	/
Mortgage loans	MKD 700	2%, min MKD 6,000	2% for partial or full prepayment from own funds / 5% of the rest of the debt for refinancing with a loan from another bank	/
Deposit-secured loan	No fee	MKD 1.000	No fee	/
ECO loans	MKD 600	2%	No fee	/
ECO mortgage loan	MKD 700	2%	2% for partial or full prepayment from own funds / 5% of the rest of the debt for refinancing with a loan from another bank	/
Student loan	MKD 500	1.5%, min MKD 800	No fee	/
Housing loan	MKD 800	MKD 4.000	0% for partial or full prepayment from own funds / 5% of the rest of the debt for refinancing with a loan from another bank	/
Subsidised housing loan	MKD 500	1.5%	no fee for repayment with own funds after the 10th year / 3% for partial or full repayment in the first 10 years from own funds or where refinanced with a loan from another bank	/

Credit Products – General fees

Table 13 Fees for credit products

Fee name	Integrated bank
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
Pre-negotiation of interest rate on all types of loans (except housing loans) Only one fee is charged for the combination of requests Pre-negotiation of interest rate + change of term + change of collateral	1%, min MKD 2,000
First request submitted for Pre-negotiation of interest rate on housing loans / Subsidized housing loan Only one fee is charged for the combination of requests Pre-negotiation of interest rate + change of term + change of collateral	0.5% of the undue principal / (after the 5th year Subsidised housing loan)
For each subsequent request submitted for Pre-negotiation of interest rate on housing loans / Subsidized housing loan Only one fee is charged for the combination of requests Pre-negotiation of interest rate + change of term + change of collateral	1.0% of the undue principal / (after the 5th year Subsidised housing loan)
Annex to Agreement for all types of loan (Individual requests for changing collateral or changing the term or changing participants, etc.)	2.000 MKD
Annex to Agreement for all types of loan when adding credit life insurance	No charges
Fee for notifications on the method of settlement of obligations and origin of debt for placements to natural persons	MKD 300
Fee for issuing a new repayment schedule for housing and mortgage loans at the request of the client	No fee
Fee for submitting a request to reduce the interest rate for previously approved consumer, housing and mortgage loans	MKD 700
Fee for reissuing consents by the Bank in the capacity of a pledgee and the reissuance of a statement for the deletion of a pledge (not due to the Bank's fault)	MKD 300
Fee for reissuing a statement of consents for partial release of mortgage / pledge, full early release of mortgage / pledge, next rank mortgage / pledge	MKD 1,000
Fee for issuing a statement for other types of credit approvals for natural persons (legalization, lease, sale, etc.)	MKD 500
Preparation and printing of a calculation for complete liquidation for the necessary funds for the purchase of socially owned apartments	MKD 500
Fee for foreign currency loans for business loans for natural persons from the credit line from DBNM and IFAD for participation in the Project for Rural Development of the Southern and Eastern Regions of the Republic of Macedonia for lending to individual agricultural producers	2.5% for newly approved loans
Loans where the claim is closed following enforced collection procedure (as a result of court proceedings, a procedure before an enforcement agent or a notary public, i.e. a procedure of out-of-court collection of the debt by a direct agreement with employees of the Department)	No fee

Fee for property appraisal

Table 14 Fees for property appraisal

Item	Fee for property appraisal	Fee amount
Initial appraisal of immovable property		
1	Immovable property up to 500m ²	MKD 2,500
2	Immovable property over 500m ²	MKD 4,500
3	Land	MKD 2,500
4	Appraisal of immovable property for subsidised loan	MKD 2,000
Initial appraisal of movable property*		
5	Passenger vehicles, semi-trailers	MKD 2,000
6	Tractors, buses	MKD 3,000
Reappraisal and maintenance of collateral – immovable property*		
7	Immovable property up to 500m ²	MKD 600
8	Immovable property over 500m ²	MKD 600
9	Land	MKD 1,000
Reappraisal and maintenance of collateral –movable property		
10	Passenger vehicles, semi-trailers	MKD 1,000
11	Tractors, buses	MKD 1,000
12	* The appraisal fee applies to all loans except for subsidised housing loans.	

Securities – Trading in domestic market

Table 15 Funds management – Securities trading

Item	Type of service	Fee amount
1	Treasury Securities issued by the Ministry of Finance- all maturities	
1.1	Treasury Securities Transactions' fee	0,12%
1.2	Minimum transaction fee per Request	MKD 300
1.3	Fee for transaction Request for failed transaction	MKD 300
2	Purchase and sale of government securities on the Macedonian Stock Exchange	
	Up to MKD 10,000,000	0.30%min MKD 500
	From MKD 10,000,001 to MKD 100,000,000	0.20%
	Over MKD 100.000.001	0.15%
3	Purchase and sale of securities on the Macedonian Stock Exchange (bonds and stocks)	
	Up to MKD 2,000,000	0.80%
	For transactions realised for clients that in the past period have made turnover between MKD 2,000,001 – MKD 4,000,000	0.60%
	For transactions realised for clients that in the past period have made turnover between MKD 4,000,001 – MKD 10,000,000	0.50%
	For transactions realised for clients that in the past period have made turnover between MKD 10,000,001 – MKD 20,000,000	0.45%
	For transactions realised for clients that in the past period have made turnover between MKD 20,000,001 – MKD 30,000,000	0.4%
	For transactions realised for clients that in the past period have made turnover over MKD 30,000,001	0.3%
	Minimum fee per order	MKD 250
4	Use of E-Trader application	
4.1	Level 2 (sending electronic orders and overview of the market depth)	MKD 700 + VAT

Securities – Custodial services

Table 19 Fees for custodial services – Funds management

	Type of service	Fee
1	Custodial services for foreign natural persons	
1.1	Domestic market – for nonresidents	
	Value of a portfolio to the amount of MKD funds	Annual fee *
	Up to MKD 20,000,000	0.25%
	From MKD 20,000,001 to MKD 40,000,000	0.23%
	From MKD 40,000,001 to MKD 80,000,000	0.20%
	From MKD 80,000,001 to MKD 150,000,000	0.17%
	From MKD 150,000,001 to MKD 300,000,000	0.15%
	Over MKD 300.000.001	0.10%

1.2	Transfer of securities from one account to another in the Central Securities Depository at the request of a client	MKD 1,500
1.3	Correction of offset instructions	MKD 1,500
1.4	Cancelling offset instructions	MKD 1,500
	<ul style="list-style-type: none"> For the service keeping of securities the percentage refers to annual level, and the fee is charged on monthly level 	
2	Offset of securities transactions by ISIN	
2.1	Transaction offset in the domestic market	0.20% (min MKD 300 - max MKD 1,200)
2.2	Offset in the domestic market for the broker's clients	0.10%
3	Notification	
3.1	Special reports on request of the clients	MKD 2,000+ VAT
4	Corporate events	
4.1	Additional tax liabilities	MKD 2,000 + VAT
4.2	Issue of Proxy Voting for representation at annual and extraordinary Shareholders Assemblies – domestic markets	MKD 7,000 + VAT

Securities – Trading in foreign markets

Table 20 Trading of securities in foreign markets

Item	Type of service	Fee amount
	Brokerage services fees	
1	Trading in the markets of US, Germany, France, Great Britain and Austria	
	Up to MKD 1,000,000	0.80%
	From MKD 1,000,001 to MKD 3,000,000	0.60%
	From MKD 3,000,001 to MKD 6,000,000	0.50%
	Over MKD 6.000.000	0.40%
	Minimum fee per order	MKD 1,500
2	Trading in other markets	
	Up to MKD 1,000,000	1.00%
	From MKD 1,000,001 to MKD 3,000,000	0.80%
	From MKD 3,000,001 to MKD 6,000,000	0.70%
	Over MKD 6.000.000	0.60%
	Minimum fee per order	MKD 1,800
3	Fees for trading securities with fixed income in foreign markets (including Eurobonds issued by RSM)	
		0.50%

Securities – Custodial services

Table 21 Fees for custodial services – Funds management

Item	Type of service	Fee amount			
1	Custody of securities from USA, Germany, France, Great Britain and Austria				
	Value of portfolio in MKD amount	Annual fee *			
	Up to MKD 3,000,000	0.50%			
	From MKD 3,000,001 to MKD 6,000,000	0.40%			
	From MKD 6,000,001 to MKD 10,000,000	0.30%			
	Over MKD 10.000.000	0.25%			
	Minimum monthly fee per securities account	MKD 500			
1.1	Transaction charges	0,05% + VAT, min MKD 1,000 + VAT			
2	Custody of securities from all other markets				
	Value of portfolio in MKD amount	Annual fee *			
	Up to MKD 3,000,000	0.70%			
	From MKD 3,000,001 to MKD 6,000,000	0.60%			
	From MKD 6,000,001 to MKD 10,000,000	0.50%			
	Over MKD 10.000.000	0.45%			
	Minimum monthly fee per securities account	MKD 500			
2.1	Transaction charges	0,1% + VAT, min MKD 1,000 + VAT			
3	Custody fee for fixed-yield securities in foreign markets (including euro bonds issued by RSM)				
	Value of portfolio in MKD amount	Annual fee *			
	From MKD 6,000,000 to MKD 60,000,000	0.18%			
	Over MKD 60,000,000	0.15%			
3.1	Transaction charges	0,02% + VAT			
* For the service keeping of securities the percentage refers to annual level, and the fee is charged on monthly level The fee for custody of securities includes fee + VAT.					
4. Transaction charges		Region 1*	Region 2*	Region 3*	Region 4*
4.1	Transaction charges delivery no payment (per instrument)	MKD 4,500 + VAT	MKD 6,000 + VAT	MKD 9,000 + VAT	MKD 12,000 + VAT
4.2	Transaction charges receipt no payment (per instrument)	MKD 2,000 + VAT	MKD 3,000 + VAT	MKD 4,600 + VAT	MKD 7,500 + VAT
* Region 1 includes the following countries: Croatia, Austria, Luxembourg, Germany, USA and Eurobonds held in Clearstream (Eurobond) Region 2 includes the following countries: Australia, Canada, Czech Republic, Finland, France, Italy, Japan, Hungary, Netherlands, Norway, Poland, Sweden, Switzerland and United Kingdom Region 3 includes the following countries: Belgium, Denmark and Spain Region 4 includes the following countries: Portugal and Slovenia					
**Promotional period from 01 November 2023 until 31 December 2023, in which the Bank will not charge a Transaction charges receipt no payment (per instrument)					

Other notes on trading and custody of securities

Apart from the stated fees, the Bank will calculate and collect all fees, taxes and other real costs incurred during the performance of brokerage and custody services (Macedonian Stock Exchange, Central Depository of securities, foreign broker, sub-custodian, etc.).

A reduction of a specific fee for an individual client beyond what is provided in the tariff is carried out by a Decision made by an authorized person/body of the Bank for the client with appropriate reasoning, and based on certain criteria (amount of securities turnover, frequency of trading, value of a portfolio of securities, use of other products and services from the bank, salary recipient, employee in a bank or financial institution, loyal customer, potential for future cooperation, etc.)

For the securities custody service, the fee is expressed as an annual percentage, and the fee is collected monthly. The calculation is based on the daily value of assets and the actual number of days in the calculation period in relation to the number of days in the current year.

When calculating the counter value of the portfolio, the middle exchange rates of the NBRNM are applied, which are valid on the day for which the calculation is made.

The fee for keeping financial instruments is calculated based on the market value of the financial instruments kept in the account.

Safe Deposit Boxes for Individuals

Table 22 Fees for renting safe deposit boxes for individuals

Safe Deposit Boxes for Individuals			Fee amount with 18% VAT included			
Location	MODEL	Dimension	Yearly rental		Monthly rental	
			Salary recipients / pension / deposit holder	Salary non-recipients *	Salary recipients / pension / deposit holder	Salary non-recipients *
Ohrid	A1	/	3,600	4,600	/	/
Ohrid	A2	/	4,100	5,100	/	/
Ohrid	A3	/	4,600	5,600	/	/
Ohrid	A4	/	5,000	6,000	/	/
Ohrid	A5	/	5,500	6,500	/	/
Skopje OB	SK1	7 x 26 x 42 cm	3,000	4,000	300	400
Skopje OB	SK2	7 x 42 x 56 cm	3,000	4,000	340	440
Skopje OB	SK3	15 x 26 x 42 cm	4,500	5,500	450	550
Skopje OB	SK4	15 x 42 x 56 cm	4,700	5,700	500	600
Skopje SBM	ШБМ1	7 x 26 x 39 cm	3,000	4,000	300	400
Skopje SBM	ШБМ2	14.5 x 26 x 39 cm	4,500	5,500	450	550
Skopje SBM	ШБМ3	22 x 26 x 39 cm	5,500	6,500	550	650

* Charges for Non-Salary Recipients are only valid for existing safe deposit box clients who have that status. Not applicable for issuing new safe deposit boxes to new clients.

Item	Other fees	Fee amount
1	Replacement of safe lock due to lost/damaged key	MKD 15.000

Other fees and fees

Table 16 Other fees – not presented elsewhere

Item	Other fees	Fee amount
1	Certificates for closure and termination of service: payment account, debit card, credit card, electronic/mobile banking, package, overdraft, credit and other activities related to product/service	No fee
1.1	Other customer request certificates not related to account closing activities/ or other product or service	MKD 340
2	Execution of enforcement decision	MKD 570 per decision
3	Freezing an account in the Bank	MKD 460
4	Unfreezing an account	MKD 350
5	Correction per account freezing / unfreezing	MKD 350
6	Execution of enforced collection decisions (only for recipients of social welfare for freezing on the basis of broadcasting fee)	No fee
7	Partial execution of enforced collection decision	MKD 460
8	Preparation of interest list upon enforced collection decision	MKD 115
9	Issue of a copy of enforced collection decision, per decision	MKD 340
10	Order transcript	MKD 340
11	Fee for proceeding a Legal Heir Decision (probate court decision)	MKD 1.000
12	Calculation of interest based on request submitted	MKD 200 per item
13	Fee for granting authorisation to another person – per authorisation	MKD 100
14	Fee for providing data to enforcement agents relating to FX deposits, MKD deposits, payment accounts, etc. (enforcement agents with an account in the Bank)	MKD 350
15	Fee for providing data to enforcement agents relating to FX deposits, MKD deposits, payment accounts, etc. (enforcement agents without an account in the Bank)	MKD 1000
16	Fee for providing data to notaries public relating to FX deposits, MKD deposits, payment accounts, etc.	MKD 500

Inactive products – Safe Deposit Boxes for Individuals

Table 17 Inactive fee valid to 28.02.2018

Fee valid to 28.02.2018									
	Fee in MKD	Resident-clients who rents a safe deposit box for the first time				Resident-clients who already have rented a safe deposit box in the Bank			
		Monthly	Quarterly	Semi-annually	Annually	Monthly	Quarterly	Semi-annually	Annually
	Size								
1.1	7 x 24 x 38	100	275	525	1,000	200	550	1,050	2,000
1.2	12 x 12 x 38	100	275	525	1,000	200	550	1,050	2,000
1.3	12 x 24 x 38	150	410	785	1,450	300	820	1,570	2,900
1.4	24 x 24 x 38	200	550	1,050	2,000	400	1,100	2,100	4,000
1.5	8 x 33 x 50	125	350	650	1,250	250	700	1,300	2,500
1.6	12 x 33 x 50	175	500	950	1,750	350	1,000	1,900	3,500
1.7	17 x 33 x 50	200	550	1,050	2,000	400	1,100	2,100	4,000
	Fee in EUR	Non-residents who rent a safe deposit box for the first time				Non-residents who already have rented a safe deposit box in the Bank			
2.1	7 x 24 x 38	6	11	17	30	11	21	34	59
2.2	12 x 12 x 38	6	11	17	30	11	21	34	59
2.3	12 x 24 x 38	6	12	18	33	12	23	36	65
2.4	24 x 24 x 38	8	15	20	36	15	29	39	72
2.5	8 x 33 x 50	7	12	20	33	13	23	39	65
2.6	12 x 33 x 50	8	13	23	40	16	26	46	78
2.7	17 x 33 x 50	10	20	30	46	20	39	59	91
Fee valid from 01.03.2018 to MKD 30.06.2019 in MKD									
Users		Resident - salary / pension recipients				Residents – other clients			
	Size	Monthly		Annually		Monthly		Annually	
1.1	7 x 24 x 38	300		3,000		400		4,000	
1.2	12 x 12 x 38	350		3,500		450		4,500	
1.3	12 x 24 x 38	450		4,500		550		5,500	
1.4	24 x 24 x 38	550		5,500		650		6,500	
1.5	8 x 33 x 50	400		4,000		500		5,000	
1.6	12 x 33 x 50	500		5,000		600		6,000	
1.7	17 x 33 x 50	550		5.500		650		6.500	
Up to 30.06.2019 Fee for lost, damaged safe deposit box key, forced opening: Residents MKD 6,000, non-residents EUR 100									
Up to 01.07.2021 Fee for lost, damaged safe deposit box key, forced opening: All clients MKD 8,000									

18% VAT is included in the price. If an existing user of a safe deposit box - a non-resident natural person, has to pay a fee for the use of the safe deposit box for a period that has expired according to the Safe Deposit Box Agreement, the payment is made at the price for using the safe from "Residents Other Clients" box, expressed in euros at the exchange rate from the exchange rate list of Sparkasse Banka Macedonia. The non-resident will pay only for the period of use of the safe that has been exceeded, while there is no possibility to extend the Safe Deposit Box Agreement. If a foreign natural person who has the treatment of a resident, i.e. temporarily resides in the Republic of Macedonia with a valid residence visa or work visa for at least 6 (six) months, he has to pay a fee for using a safe deposit box for a period that has expired according to the Safe Deposit Box Agreement, and the payment is made at the price for using a safe by a resident - natural persons recipients/non-recipients of salary/pension in the Bank. The foreign person having a

treatment of a resident will pay only for the period of use of the safe deposit box that has been exceeded, while there is no possibility to extend the Safe Deposit Box Agreement.

Inactive products – Packages

Item	Type of service	Fee amount	
1	Business packages for micro customers who undertake to transfer the payment transaction through Sparkasse Bank	Business Package 1	Business Package 2
1.1	Fee for loan repayment	0.5 percentage points less than the regular fee	0.5 percentage points less than the regular fee
1.2	Fee for refinancing credit exposures higher than MKD 1,500,000 / EUR 25,000	No fee	No fee
1.3	Credit card Visa Business	Membership free for three Visa Business cards for the first year	Membership free for three Visa Business cards for the first year
1.4	Electronic Banking	3 months without fee	6 months without fee
1.5	Giro account	3 months without fee	6 months without fee
1.6	POS terminal	0.1% lower fee	0.2% lower fee
1.7	Preferential conditions for salary recipients	Business Package 1	Business Package 2
1.7.1	Fee for loan approval and disbursement	50% lower fee for loan repayment	50% lower fee for loan repayment
1.7.2	Fee for disbursement for the approval of allowed overdraft on a payment account	No fee	No fee
1.7.3	Electronic Banking	6 months without fee	6 months without fee
1.7.4	Credit card Visa	Free debit Visa Electronic for the first year	Free debit Visa Electronic for the first year

Youth Package (intended for clients at the age from 18 to 26 who applied as of 30.06.2019, and at the age from 18 to 28 who applied from 01.07.2019)		Fee amount
1	Fee for use of the Youth Package	MKD 100 per month
2	“Fancy small” Youth Package (intended for clients at the age from 18 to 28)	MKD 50 per month

Packages (valid from 01.10.2018 to 19.02.2019)				
Package	S	M	L	Premium
Package price (monthly)	MKD 80	MKD 130	MKD 150	MKD 200

Discount for administrative costs for consumer loan application	-	20%	50%	50%
Discount for administrative costs for housing loan application	-	20%	50%	50%
Discount for administrative costs for mortgage loan application	-	20%	50%	50%
Fee discount for brokerage services	-	-	-	Up to 50%
The additional benefits and defined monthly fee for using the service packages for natural persons are valid until 31.12.2021 for customers who will apply as of 31.12.2018, for all others they are valid until 31.12.2021.				

Packages (valid from 20.02.2019 to 31.05.2019 and until 31.12.2022)

Package	S	M	L	Premium
Package price (monthly)	MKD 80	MKD 130	MKD 150	MKD 200
Fee discount for processing a consumer loan	-	10%	20%	20%
Fee discount for processing a housing loan	-	10%	20%	20%
Fee discount for processing a mortgage loan	-	10%	20%	20%
Fee discount for brokerage services	-	-	-	Up to 50%

Packages of services for natural persons (valid from 01.06.2019 to 31.12.2019) and until 31.12.2022

Type of service	S	M	L	Premium
Package price (monthly)	MKD 100	MKD 130	MKD 150.00	MKD 200
Fee discount for processing a consumer loan	-	10%	20%	20%
Fee discount for processing a housing loan	-	10%	20%	20%
Fee discount for processing a mortgage loan	-	10%	20%	20%
Fee discount for brokerage services	-	-	-	Up to 50%

Packages of services for natural persons (valid from 01.01.2020 to 31.05.2020) and until 31.12.2022

Type of service	S	M	L	Premium
Package price (monthly)	MKD 100	MKD 130.00	MKD 150	MKD 200
Fee discount for processing a consumer loan	-	10%	20%	20%
Fee discount for processing a housing loan	-	10%	20%	20%
Fee discount for processing a mortgage loan	-	10%	20%	20%
Fee discount for brokerage services	-	-	-	Up to 50%
Credit card with 3.0% fixed interest rate for the first year, then 9.75% flexible interest rate**	-	-	-	Yes

**The additional benefit of a credit card with a 3.0% fixed interest rate for the first year, then a 9.75% flexible interest rate, applies to clients who in the period from 01.01.2020 to 30.06.2020 signed a Securities Trading Agreement through the Bank.

Packages of services for natural persons (validity from 01.06.2020 to 30.06.2020) and until 31.12.2022				
Type of service	S	M	L	Premium
Package price (monthly)	MKD 100	MKD 130	MKD 150	MKD 200
Fee discount for processing a consumer loan		-	10%	20%
Fee discount for processing a housing loan	-	10%	20%	20%
Fee discount for processing a mortgage loan	-	10%	20%	20%
Fee discount for brokerage services				20%
Brokerage services for trading in the Macedonian Stock Exchange				Up to 50%
Brokerage services for trading in foreign stock markets				Up to 20%
Credit card with 3.0% fixed interest rate for the first year, then 9.50% flexible interest rate**				Yes

**The additional benefit of a credit card with a 3.0% fixed interest rate for the first year, then a 9.50% flexible interest rate, applies to clients who in the period from 01.06.2020 to 30.06.2020 signed a Securities Trading Agreement through the Bank.

Packages of services for natural persons (valid from 01.07.2020 to 31.10.2020) and until 31.12.2022				
Type of service	S	M	L	Premium
Package price (monthly)	MKD 100	MKD 130	MKD 150	MKD 200
Fee discount for processing a consumer loan		-	10%	20%
Fee discount for processing a housing loan	-	10%	20%	20%
Fee discount for processing a mortgage loan	-	10%	20%	20%
Fee discount for brokerage services				20%
Brokerage services for trading in the Macedonian Stock Exchange				Up to 50%
Brokerage services for trading in foreign stock markets				Up to 20%

Packages of services (valid from 01.11.2020 to 30.06.2021) and until 24 months as of the application date				
Type of service	S	M	L	Premium
Package price (monthly)	MKD 100	MKD 150	MKD 170	MKD 200
Fee discount for processing a consumer loan		-	10%	20%
Fee discount for processing a housing loan	-	10%	20%	20%
Fee discount for processing a mortgage loan	-	10%	20%	20%
Fee discount for brokerage services				20%
Brokerage services for trading in the Macedonian Stock Exchange		-	-	Up to 50%
Brokerage services for trading in foreign stock markets		-	-	Up to 20%

Item	Package of products*	Fee amount
1	Start Package – monthly fee	MKD 95
2	Start Package – cancellation of a package	MKD 60
3	COOL Package – monthly fee	MKD 130
4	COOL Package – cancellation of a package	MKD 60

Inactive products – Loans

Product	Fee for prepayment
Apartment plan	During the fixed period 5%, in the variable period 1% for partial repayment < 50% of the outstanding principal regardless of the origin of the funds
Compact loan	No fee
Loan for purchasing a business premise	0% own funds, 3% in case of refinancing from another bank
Fee for prepayment (partial or full prepayment) of the loan, if there are no regulatory restrictions on the calculation and collection of fee for short-term and long-term loans	2% for prepayment of no more than 20% of the remaining principal, 5% for prepayment of more than 20% and also 5% in case of refinancing from another bank
Loan for purchasing business premise under mortgage in Sparkasse Bank and foreclosed or pledged for nonperforming receivables	3,0%% for refinancing from another bank, 0% for repayment from own funds, of the principal that is prepaid, in part or in full
Housing loan for purchasing real estate (apartment / house) under mortgage in Sparkasse Bank and foreclosed or pledged for nonperforming receivables	
Housing loan with fixed interest rate for the first three years	
Housing loan with guaranteed interest rate for the first ten years	
Housing loan with a fixed interest rate in the first THREE years intended for natural persons who want to buy an apartment from the company NASTEL DOOEL Skopje, ADORA Engineering DOOEL Skopje, Impexel Engineering DOO Skopje, Impexel 2 DOOEL Gostivar, Euroing DOO Gevgelija, ZSF-KOM DOOEL Skopje, ATLANTIS Invest Group import-export Veles, S-AMC 1 DOOEL Skopje, Nabizi DOO Struga	
Housing loan with a fixed interest rate in the first THREE years intended for natural persons who want to buy an apartment from Kolbiko Engineering LLC Skopje, Niko 2002 LLC Shtip, DGPTU Ranvej Engineering LLC Strumica, Sanik Engineering LLC Skopje, UPM-GRUP LLC Kumanovo, HROMAK Emil LLC Kumanovo, Gradba promet DOO Kavadarci, Deni International Strashko DOOEL Ilinden, BIS OIL DOO	
Housing loan with a fixed interest rate in the first THREE years for employees in budgetary institutions, public enterprises, AD MEPSO, employees in IT companies that are members of MASIT, employees in EVN Macedonia AD Skopje, TEC Negotino, Sokotab DOOEL Bitola, AD ELEM and the companies founded by AD ELEM	
Housing loan with a fixed interest rate in the first FIVE years intended for natural persons who want to buy an apartment from the company S-AMC 1 DOOEL Skopje	
Housing loan with a guaranteed interest rate for the first ten years in cooperation with the company Nastel DOOEL Skopje	
Housing loan with fixed interest rate for the first five years	
Housing loan for persons employed in financial institutions and persons with an annual income over EUR 30,000 employed in companies with a minimum rating of 5A	
Fee for prepayment (partial or full) of housing loans for which the fee is not defined within the existing product	
Subsidised housing loan	4.0% (for loans applied as of 30.08.2019) 3.5% of the principal that is prepaid partially or fully through a loan approved from another bank.
Housing loan with a fixed interest rate in the first TEN years and Housing Loan with a fixed interest rate in the first TEN years intended for users of one of the packages of services for natural persons "M", "L" or "Premium"	4.0% of the principal that is partially or fully prepaid early through a loan approved from another bank, 0% for repayment from own funds
Promotional housing loan with fixed interest rate for the first THREE years, and in the first FIVE years	
Mortgage loans	5% of the portion of the debt with funds from another bank or 0% for closing from own funds
Mortgage loans for energy efficiency	

