

LIST OF TARIFFS FOR LEGAL ENTITIES

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Click on the product or the service in order to see the fee.

1.DEPOSITS*				
Period/Currency	MKD	EUR	USD	CHF
Sight deposit	0%	0%	0%	0%
7 days (min. 1.000.000 MKD)*	0,02%	/	/	/
14 days (min. 1.000.000 MKD)*	0,03%	/	/	/
Non-purpose deposits				
1 month*	0,05%	0,01%	0,10%	/
3 months*	0,30%	0,05%	0,15%	/
6 months*	0,60%	0,25%	0,25%	/
12 months*	1,80%	0,60%	0,40%	/
24 months	2,30% (6M SCIBOR+ 0,30%)	1,00%	0,60%	/
36 months	2,90% (6M SCIBOR+ 0,90%)	1,00%	0,80%	/
48 months	3,00% (6M SCIBOR + 1,00%)	1,00%	1,00%	/
60 months	4,00% (6M SCIBOR + 2,00%)	1,00%	1,20%	/
Denar deposit with a foreign currency clause	As agreed	/	/	/

* The interest rate for deposits in MKD up to 12 months and for all deposits in EUR and USD is fixed, annual interest rate,

6M SKIBOR = 2.00%

6M EURIBOR = -0,271% (if the EURIBOR rate is negative, it is considered to be 0).

* For deposits of financial companies (funds, insurance companies and other financial companies) with larger amounts, contracting interest rates apply, determined in accordance with the Decisions of the Board of Directors of Capital Bank AD Skopje. This provision covers all previously concluded current and future agreements.



2.PAYMENT OPERATIONS IN THE COUNTRY	
Service description	Fee
Opening a transaction account	
Opening a denar account	Without a commission
Opening a denar account with a quick procedure – on the same day	200 MKD
Keeping a transaction account	
Account which has up to 10 statements in the month	400 MKD
Account which has more than 10 statements in the month	600 MKD
Change of account information (status changes, change of signatories, etc.)	200 MKD
Closing a transaction account	
At the request of the client	1.000 MKD
In accordance with the Law	Without a fee
Cash payment operations	
Payment from the account	0,30 % min. 50 MKD
Payment in favor of an account for performance of payment operations in the Bank	0,06 % min. 50 MKD
Transactions from the Bank to the Client and from the Client to the Bank	Without a fee
Issuance of regular statements	Without a fee
Statement at the request of the account owner	50 MKD
Non-cash payment operations	
Internal clearing	Fixed 20 MKD
Internal clearing in favor of Capital Bank	Without a fee
Small payment CIBS	0,03 % min. 30 max. 150 MKD
Large and urgent payments MIPS	0,03 % min. 150 MKD max. 500 MKD
Payment in favor of an account for performance of payment operations in the Bank	Without a fee
Denar inflow from a non-resident	0,10% min. 500 MKD
Setting up a standing order	200 MKD
Modification of a standing order	200 MKD



Other services	
Service description	Fee
Execution of a judicial decision, decisions from the Public Revenue Office, from the Customs Administration and other orders for forced collection	1.000 MKD
Partial execution of a judicial decision, decisions from the Public Revenue Office, from the Customs Administration and other orders for forced collection	250 MKD
Preparation of information at the request of the Ministry of Labour and Social Policy, Employment Agency and Health Insurance Fund, on the basis of a signed Exchange Protocol	3.000 MKD
Preparation of interest calculations (by an individual item) at someone else's request	200 MKD + VAT
Sending a blocking record in KIBS	500 MKD per record
Sending a deblocking record in CIBS	500 MKD per record
Issuance of different certificates and other documents at the request of the client	400 MKD + VAT
Issuance of a solvency certificate at the request of the client	400 MKD + VAT
Copy of documents	50 MKD per page + VAT
Withdrawal of an order from CIBS for legal entities	100 MKD
Issuance of a certificate for holders of accounts in Capital Bank to an executor	400 MKD + VAT
VIP status – Client – national legal entity with a specific way of services	As agreed, min. 3.000 MKD per month
Execution of a debenture	1.200 MKD
Submission of a debenture for collection by the creditor	1.000 MKD
Withdrawal of a debenture by the creditor	1.000 MKD
Transactions with government securities	
Purchase of government securities	0.10 % min. 200 MKD (of the nominal amount)



3.ELECTRONIC BANKING	
Service description	Fee
Monthly fee	Without a fee
Sending statements by e-mail	Without a fee
Payments	
Internal clearing	Fixed 18 MKD
Internal clearing in favor of Capital Bank	Without a fee
Small payment CIBS	0,02 % min. 20 max. 100 MKD
Large and urgent payments MIPS	0,02 % min. 120 max. 250 MKD
Digital certificate	
Issuance	500 MKD one-off payment
Reissuance	300 MKD
Reissuance at the request of the client	1.000 MKD + VAT
Blocking of a digital certificate at the request of the client	500 MKD + VAT
Issuance of a TAN code	Without a fee
Additional issuance of a TAN code	Without a fee
Issuance of digital certificates by an authorized company – CIBS	
VERBA K2 for 2 years	2.560 MKD
VERBA K2 for 3 years	3.220 MKD
VERBA Pro 2 for 2 years	3.560 MKD
VERBA Pro 2 for 3 years	4.580 MKD
Renewal of digital certificates by an authorized company – CIBS	
VERBA K2 for 2 years	1.470 MKD
VERBA K2 for 3 years	2.130 MKD
VERBA Pro 2 for 2 years	2.470 MKD
VERBA Pro 2 for 3 years	3.490 MKD



4. INTERNATIONAL PAYMENT OPERATIONS – RESIDENTS	
Service description	Fee
NOSTRO AND LORO REMITTANCES	
Nostro remittances for legal entities	0,30% min. 500 MKD + costs for a foreign bank
Nostro remittances within the bank	0,10% min. 500 MKD max. 3.000 MKD
Nostro remittances in other national banks	0,30% min. 500 MKD max. 6.000 MKD
Nostro remittances for legal entities - currency T+0	0,35% min. 750 MKD + costs for a foreign bank
Payment of cash for a business trip	0,50% min. 600 MKD
Payment of cash for exploitation expenses	0,40% min. 1.000 MKD
SWIFT-costs	250 MKD
Loro remittances for legal entities from abroad	0,10% min. 500 MKD max. 15.000 MKD
Loro remittances for legal entities through national banks	0,10% min. 500 MKD max. 15.000 MKD + fee for the national bank
Payment of cash in a foreign currency for payment on the account of national legal entities – cash collection	0,50% min. 600 MKD
Conversion of currencies in cash payment for cash collection	0,10 denars per unit currency EUR/USD/CHF min. 1.000 MKD
Processing of a foreign currency inflow for a founding capital up to 20.000 EUR	0,20% min. 500 MKD
Processing of a foreign currency inflow for a founding capital of more than 20.000 EUR	0,18% max. 3.000 MKD
All types of complaints (lack of information) in regard to loro and nostro remittances	1.000 MKD
Transfer of foreign currencies in other national banks for the same client	0,10% min. 500 MKD
OTHER ACTIVITIES IN FOREIGN EXCHANGE OPERATIONS	
Preparation of ND and NP-forms for registration of international credit operations for an account of a national legal entity	5.000 MKD per year per loan application and 1.000 MKD per an individual document
Debits and credits of foreign currency cash from certified exchangers for clients whose total turnover for the past 30 days is up to 200.000 EUR or other counter-value	0,20 % min. 500 MKD after transaction
Debits and credits of foreign currency cash from certified exchangers for clients whose total turnover for the past 30 days is more than 200.000 EUR or other counter-value	0,10 % min. 500 MKD after transaction
Change of instructions according to an order	1.000 MKD
Various certificates, reports etc. at the request of the client	300 MKD + VAT
OPERATION WITH FOREIGN CURRENCY ACCOUNTS	
Opening a foreign currency account	Without a fee
Keeping a foreign currency account	Without a fee
Closing a foreign currency account at the request of the client	600 MKD



5. WORK WITH NON-RESIDENTS	
Service description	Fee
Opening an account	
Opening a denar account	Without a fee
Opening a denar account – urgent on the same day	150 MKD
Opening a foreign currency	Without a fee
Keeping an account	
Account which has up to 10 statements in the month	400 MKD
Account which has more than 10 statements in the month	600 MKD
Closing a denar account at the request of the client	1.000 MKD
Keeping a foreign currency account	Without a fee
Closing a foreign currency account at the request of the client	10 EUR
Loro and nostro remittance	
Transfer of foreign currencies in other national banks for the same client	0,10% min.10 EUR
Loro remittance to an account of a non-resident legal entity	0,10% min. 10 EUR max. 300 EUR
Inflow from payment of cash in a foreign currency	0,50% min. 10 EUR
Inflow from payment of cash in denars	0,50 % min. 600 MKD
In accordance with the Law	
Payment in denars	0,50 % min. 10 EUR
Payment in cash in foreign currency	0,50% min. 10 EUR
Nostro remittance abroad	0,30 % min. 15 EUR max. 500 EUR + cost for a foreign bank
Nostro remittance abroad for T+O	0,35% min. 20 Euros + cost for a foreign bank
Nostro remittance within the bank	0,20 % min. 10 EUR max. 50 EUR
Nostro remittance in other national banks	0,30% min. 10 EUR max. 100 EUR
Letters of credit	In accordance with the fees defined in the letters of credit operations
Guarantee operations	In accordance with the fees defined in the letters of credit operations
Currency conversion	In accordance with the sales and purchase rates of the bank
Denar payments in the Republic of Macedonia	0,20 % min. 50 MKD max.500 MKD
VIP status – Client foreign legal entity with a specific way of services	As agreed, min. 100 EUR per month
Swift (fax) expenses	250 MKD
All types of complaints (lack of information) in regard to loro and nostro remittances	1.000 MKD
Loro remittances for legal entities through national banks	0.10% min.10 EUR max. 300 EUR + commission for the national bank
OTHER ACTIVITIES IN FOREIGN EXCHANGE OPERATIONS	
Preparation of ND and NP-forms for registration of international credit operations for an account of a national legal entity	5.000 MKD per year per loan application and 1.000 MKD per an individual document
Debits and credits of foreign currency cash from certified exchangers for clients whose total turnover for the past 30 days is up to 200.000 EUR or other counter-value	0,20 % min. 500 MKD per transaction
Debits and credits of foreign currency cash from certified	0,10 % min. 500 MKD per transaction



exchangers for clients whose total turnover for the past 30 days is more than 200.000 EUR or other counter-value	
Change of instructions according to an order	1.000 MKD
Various certificates, reports etc. at the request of the client	300 MKD + VAT



6.CREDIT OPERATIONS		
Service description	Denars	With a foreign currency clause
Short-term loans with a repayment period up to 1 year (loans with annuity repayment, lines of credit, bullet loans)		
- With a coverage 100% funds in deposit	Up to 2,50% points above the interest rate of the deposit	Up to 2,50% points above the interest rate of the deposit
- With a coverage monetary assets and precious metals in a safe deposit box	From 9,16% (From 6M SCIBOR + 7,16%)	From 9,00% (From 6M EURIBOR+ 9,00%)
- With a coverage mortgage on a real estate	From 8,11% up to 9,91% (From 6M SCIBOR + 6,11% to 6M SCIBOR + 7,91%)	From 7,95% up to 9,80% (From 6M EURIBOR + 7,90%, to 6M EURIBOR+ 9,80%)
- With a coverage pledge on movable property (vehicles, machines, stock)	From 8,51% up to 10,51% (From 6M SCIBOR + 6,51%, to 6M SCIBOR + 8,51%)	From 8,30% up to 10,30% (From 6M EURIBOR + 8,30%, to 6M EURIBOR+ 10,30%)
- With a bank guarantee	From 6,01% up to 7,91% (From 6M SCIBOR + 4,01%, to 6M SCIBOR + 5,91%)	From 5,90% up to 7,90% (From 6M EURIBOR + 5,90%, to 6M EURIBOR+7,90%)
- With a coverage securities	11,01% (6M SCIBOR + 9,01%)	10,90% (6M EURIBOR+10,90%)
- With a coverage bill of exchange in a form of notarial acts	From 8,11% up to 9,91% (From 6M SCIBOR + 6,11%, to 6M SCIBOR + 7,91%)	From 7,95% up to 9,90% (From 6M EURIBOR + 7,90%, to 6M EURIBOR+ 9,90%)
- With a coverage pledge on claims	From 8,11% up to 9,91% (From 6M SCIBOR + 6,11%, to 6M SCIBOR + 7,91%)	From 7,90% up to 9,90% (From 6M EURIBOR + 7,90%, to 6M EURIBOR+ 9,90%)
Long-term loans with a repayment period of more than 1 year (loans with annuity repayment, lines of credit, bullet loans)		
- With a coverage 100% monetary assets in a deposit	Up to 2,50% points above the interest rate of the deposit	Up to 2,50% points above the interest rate of the deposit
- With a coverage monetary assets and precious metals in a safe deposit box	9,06% (6M SCIBOR+7,06%)	9,00% (6M EURIBOR+9,00%)
- With a coverage mortgage on a real estate	From 7,01% up to 8,91% (From 6M SCIBOR + 5,01%, to 6M SCIBOR + 6,91%)	From 6,90% up to 8,80% (From 6M EURIBOR + 6,90%, to 6M EURIBOR+ 8,80%)
- With a coverage pledge on movable property (vehicles, machines, stock)	From 8,01% up to 9,91% (From 6M SCIBOR + 6,01%, to 6M SCIBOR + 7,91%)	From 7,80% up to 9,80% (From 6M EURIBOR + 7,80%, to 6M EURIBOR+ 9,80%)
- With a bank guarantee	From 6,01% up to 7,91% (From 6M SCIBOR + 4,01%, to 6M SCIBOR + 5,91%)	From 5,85% up to 7,80% (From 6M EURIBOR + 5,80%, to 6M EURIBOR+7,80%)



- With a coverage securities	11,01% (6M SCIBOR + 9,01%)	10,80% (6M EURIBOR + 10,80%)
- With a coverage bill of exchange in a form of a notarial act	From 8,01% up to 9,91% (From 6M SCIBOR + 6,01%, to 6M SCIBOR + 7,91%)	From 7,80% up to 9,80% (From 6M EURIBOR + 7,80%, to 6M EURIBOR+ 9,80%)
- With a coverage pledge on claims	From 8,01% up to 9,91% (From 6M SCIBOR + 6,01%, to 6M SCIBOR + 7,91%)	From 7,80% up to 9,80% (From 6M EURIBOR + 7,80%, to 6M EURIBOR+9,80%)
Short-term and long-term loans on the basis of an Agreement on Framework Loan Limit		
With a coverage 100% monetary assets in a deposit	Up to 2,50% points above the interest rate of the deposit	Up to 2,50% points above the interest rate of the deposit
With a coverage monetary assets in a safe deposit box	9,06% (6M SCIBOR + 7,00%)	9,00% (6M EURIBOR + 9,00%)
With a coverage pledge on real estate	From 7,01% up to 8,91% (From 6M SCIBOR + 5,01%, to 6M SCIBOR + 6,91%)	From 6,90% up to 8,80% (From 6M EURIBOR + 6,90%, to 6M EURIBOR+ 8,80%)
With a coverage pledge on movable property (vehicles, machines, stock)	From 8,01% up to 9,91% (From 6M SCIBOR + 6,01%, to 6M SCIBOR +7,91%)	From 7,80% up to 9,80% (From 6M EURIBOR + 7,80%, to 6M EURIBOR+9,80%)
With a coverage pledge on securities	11,01% (6M SCIBOR + 9,01%)	10,80% (6M EURIBOR+10,80%)
With a coverage bank guarantee	From 6,01% up to 7,91% (From 6M SCIBOR + 4,01%, to 6M SCIBOR + 5,91%)	From 5,80% up to 7,80% (From 6M EURIBOR + 5,80%, to 6M EURIBOR+7,80%)
With a coverage bill of exchange in a form of a notarial act	From 8,01% up to 9,91% (From 6M SCIBOR+ 6,01%, to 6M SCIBOR+7,91%)	From 7,80% up to 9,80% (From 6M EURIBOR + 7,80%, to 6M EURIBOR+9,80%)
With a coverage pledge on claims	From 8,01% up to 9,91% (From 6M SCIBOR + 6,01%, to 6M SCIBOR + 7,91%)	From 7,80% up to 9,80% (From 6M EURIBOR + 7,80%, to 6M EURIBOR+ 9,80%)
Sale of property owned by the Bank		
Sale of property owned by the Bank	per contract	per contract
Fees for credit operations		
Service description	Fee	
Processing of a loan application	1,00% one-off payment	
Loan maintenance	0,50% per year	
Loans approved with a coverage monetary assets in a deposit	0,50% one-off payment, min. 3.000 MKD	
Application for continuation of the period for loan maturity	0,75% from the amount of the prolongation, min. 3.500 MKD	
Application for restructuring of a claim	0,75% one-off payment of the amount of the restructuring, min. 3.500 MKD	



Application for a new dynamic to return the loan	1,00% min. 3.000 MKD one-off payment
Purchase of receivables	As agreed one-off payment
Running an arrangement as agreed for a framework loan limit	0,50% per year at the beginning of the annual cycle
Certificate, notification about a loan status at the request of the client	300 MKD + VAT
Issuance of other certificates and documents related to loan operations	300-1.000 MKD
Copy of documents, statements, cards, interest list, at the request of the client	300,00 MKD + VAT
Fee for early loan payment (of undue principal)	Up to 3,00 % of the outstanding part one-off payment
Fee of unused part of the line of credit	1,00 % per year
Fee of used part of the line of credit	0,50% per year of the used part
Loan application	500 MKD
Fee for running a loan – unpaid part	0,50% of the outstanding part
First notice for unpaid debt	600 MKD
Second notice for unpaid debt	900 MKD
Notification on activation of AZ	600 MKD
Fee for other services	3.000 MKD one-off payment



7. FOREIGN CURRENCY LENDING	
Service description	Fee
Foreign currency loans from bank's own funds	
Running an arrangement for a long-term loan	2,00% one-off payment in advance min. 3.000 MKD
Lines of credit from the country and abroad	
Check and assessment of investment program for approval of a sub-loan from lines of credit from the country and abroad	2,00% one-off payment in advance min. 6.000 MKD
Running an arrangement for approved sub-loan from lines of credit from the country and abroad	As agreed
Approved, and unused funds from approved sub-loans and loans from lines of credit from the country and abroad	Fees which are stipulated in framework agreements which the Bank concluded on these lines of credit
For early repayment of funds for sub-loans and loans from lines of credit from the country and abroad	Fees for early repayment which are stipulated with framework agreements which the Bank concluded on these lines of credit
Other works	
Processing of a claim for approval of a foreign-currency loan from the Bank's funds	0,50%-1.00% min. 3.000,00 MKD to 100.000,00 EUR, 0.50% more than 100.000,00 EUR
Early repayment of a long-term foreign-currency loan from Bank's own funds	2,00% of the remaining part of the loan
Issuance of different certificates and other documents at the request of the client	300 MKD + VAT



8.GUARANTEE OPERATIONS - DENARS	
Service description	Fee
Guarantee secured with a deposit	
Tender guarantee	0,20% one-off payment min.2.000 MKD
Performance guarantee	0,50 % quarterly min. 2.000 MKD
Payment guarantee	0,50 % quarterly min. 2.000 MKD
Guarantee secured with a pledge of movable and immovable property	
Tender guarantee	0,50% one-off payment min.1.000 MKD
Performance guarantee	1,00% quarterly min. 2.000 MKD
Payment guarantee	1,25% quarterly min. 3.500 MKD
Guarantee secured with a bill of exchange	
Tender guarantee	1,00% one-off payment min. 2.000 MKD
Performance guarantee	1,25% quarterly min. 3.500 MKD
Payment guarantee	1,50% quarterly min. 5.000 MKD
Denar guarantees secured with bank guarantees	
Tender guarantee	0,20% one-off payment min. 2.000 MKD
Performance guarantee	0,70% quarterly min. 2.000 MKD
Payment guarantee	0,70% quarterly min. 2.000 MKD
Denar guarantees secured with securities	
Tender guarantee	0,50% one-off payment min. 1.000 MKD
Performance guarantee	0,90% quarterly min. 1.000 MKD
Payment guarantee	0,90% quarterly min. 1.000 MKD
Application for a guarantee	500 MKD
Change of conditions for all types of guarantees	3.000 MKD one-off payment
Costs for a foreign bank for guarantees issued through a SWIFT	In accordance with a tariff of a foreign bank



9.GUARANTEES OPERATIONS-FOREIGN CURRENCY	
Service description	Fee
NOSTRO GUARANTEE	
Secured by a denar deposit in the Bank in a minimum amount 1:1.10 with a period up to 12 months, denar deposit in a ratio 1:1.4 for a period of more than 12 months and foreign-currency deposit in a ratio min. 1:1.05	
Tender guarantees	0,20 % one-off payment min. 2.000 MKD
Performance guarantees	0,50 % quarterly min. 2.000 MKD
Payment guarantees for other purposes as well	0,50 % quarterly min. 2.000 MKD
Secured with a bill of exchange	
Tender guarantees	1,00 % quarterly min. 2.000 MKD
Performance guarantees	1,25 % quarterly min. 3.000 MKD
Payment guarantees	1,50 % quarterly min. 5.000 MKD
Secured with a mortgage on real estate or pledge of movable items minimum 1:1,2	
Tender guarantees	0,50 % quarterly min. 2.000 MKD
Performance guarantees	1,00 % quarterly min. 3.000 MKD
Guarantees for payment and other purposes	1,25 % quarterly min. 3.500 MKD
With another type of security	
Tender guarantees secured with a bank guarantee, check, etc.	0,20 % one-off payment min. 2.000 MKD
Guarantees for payment and other purposes secured with a bank guarantee, check, etc.	0,70 % quarterly min. 2.000 MKD
Guarantees for payment and other purposes secured with long-term securities (own shares) issued by a bank in the country or abroad in a relation of at least 1:1.50	0,90% quarterly min. 2.000 MKD
Other services for guarantees	
Change of conditions for all types of quarantees	3.000 MKD one-off payment
Confirmation of guarantees secured with denar or foreign currency deposit	0,60% quarterly
Confirmation of guarantees with other security	1,50 % quarterly min. 1.500 MKD
Check of documents by guarantees	0,20 % one-off payment min. 1.000 MKD
Costs for a foreign bank for guarantees issued through a SWIFT	In accordance with the tariff of the foreign bank
Costs for guarantees issued through a SWIFT	2.000 MKD
LORO GUARANTEES	
Notification without obligations	0,10 % one-off payment min. 1.000 MKD
Confirmation of a guarantee with another security	1,00 % quarterly min. 1.000 MKD
Change of conditions of a guarantee	1.000 MKD
Sending documents	0,10 % one-off payment min. 1.000 MKD + postal costs



10. LETTERS OF CREDIT OPERATION	
Service description	Fee
NOSTRO LETTERS OF CREDIT	
Secured with a deposit - denar deposit min. 1:1.10 - foreign-currency deposit min. 1:1.05	0,30% quarterly min. 1.000 MKD
Secured with a bank guarantee, bank cheques, loro letter of credit	0,35% quarterly min. 1.000 MKD
Secured with long-term securities (own shares) issued by a bank in the country or abroad in ratio 1:1.50	1,00% quarterly min. 1.000 MKD
Secured with a mortgage of a real estate or pledge on movable property	1,00 % quarterly min. 1.000 MKD
Secured with a bill of exchange	1,20 % quarterly min. 1.000 MKD
Confirmation of a letter of credit - With a coverage	0,20 % one-off payment
- With another security	2,50 % quarterly min. 2.000 MKD
Check of letter of credit documents	0,20 % min. 2.000 MKD
Change of the conditions of a letter of credit	3.000 MKD
Foreign costs for letter of credit operations borne by the client	Costs of foreign banks
Costs for letters of credit issued through SWIFT	2.000 MKD
LORO LETTERS OF CREDIT	
Notification without obligations	0,30 % quarterly min. 500 MKD
Confirmation	1,00 % quarterly min. 1.000 MKD
Change of conditions of loro letters of credit	1.000,00 MKD
Transfer of a letter of credit	0,15 % one-off payment min. 1.000 MKD
Undertaking and processing of documents	0,20 % one-off payment min. 1.000 MKD
Sending documents	Postal costs



11. CASH CARDS	
Service description	Denar
MasterCard Business with a coverage of monetary assets	3,00% points above an interest rate of the deposit
MasterCard Business without a coverage of monetary assets	12,00% (6M SCIBOR+10,00%)

12. OPERATION WITH CASH CARDS	
Service description	Fee
Membership fees for business cards	
Issuance of MasterCard Business credit card	2.000 MKD
Issuance of MasterCard Business debit card	1.000 MKD
Continuation of MasterCard Business credit card	1.000 MKD
Continuation of MasterCard Business debit card	1.000 MKD
Reproduction of a destroyed, lost or damaged MasterCard Business credit card	1.000 MKD
Reproduction of a destroyed, lost or damaged MasterCard Business debit card	1.000 MKD
Use of cash cards	
Non-cash payments of points of sale	Without a fee
Cash withdrawal	
From ATMs of the Bank with Maestro	Without a fee
From ATMs of the Bank with MasterCard	2,00%+ 90 MKD
From ATMs of UniBank and Eurostandard Bank (CASYS International network) with Maestro	Without a fee
From ATMs of UniBank and Eurostandard Bank (CASYS International network) with MasterCard	2,00% +90 MKD
From the Bank's counters with MasterCard and MasterCard Business	2,00% + 150 MKD
From ATMs of other banks with Maestro	2,00% + 180 MKD
From ATMs of other banks with MasterCard	3,00% + 180 MKD
From counters of other banks	3,00% + 180 MKD
From exchange offices and counters served by Capital Bank	2,00% + 150 MKD
Statement from the Bank's ATMs	Without a fee
Statement from ATMs of other banks	60 MKD
Check of account from an ATM with MasterCard	25 MKD
Other services for cash cards	
Cards blocking	
- through KASIS	180 MKD
- temporary	Without a fee
- Stop list	3.000 MKD plus an amount which MasterCard will charge
Reissuance of a PIN	180 MKD
Processing and other works	
- of administrative ban	300 MKD
- of a first notice	100 MKD
- of a second notice and next notices	300 MKD
Fee for production and reproduction of cards in 24 hours	Increased by 100% from the basic fee



Unfounded claim (for a transaction of a terminal or ATM of another bank)	1.000 MKD + costs for denial of a transaction
Unfounded claim (for a transaction of a terminal or ATM of Capital Bank)	100 MKD
Founded claim (for transaction of a terminal or ATM of another bank)	Without a fee + costs for denial of a transaction
Certificate for an account balance at the request of the client	300 MKD + VAT
Sending a statement by mail	0 MKD
Sending regular monthly statement by mail	Without a fee
Copy of a monthly statement at a counter	20 MKD
Returning a limit of blocked card due to delayed settlement of obligations	500 MKD



13. WORK WITH POS TERMINALS	
Item description	Fee
Fee with a special clause – monthly maintenance fee	50 - 500 MKD
Fee from a transaction with Master and Maestro card with a special clause	1-10 MKD
Fee at an investment of the legal entity with a special clause	50% of the value of POS
Fee per transaction for acceptance of payment cards	In accordance with an agreement
Use of POS terminals	Without a fee
Fee due to damaged, lost POS terminal	In accordance with an agreement
Installation of a POS terminal	Without a fee

