

LIST OF TARIFFS FOR INDIVIDUAL PERSONS

Contents

| | |
|---|----|
| 1. DEPOSITS..... | 3 |
| 2. PAYMENT OPERATIONS IN THE COUNTRY..... | 4 |
| 3. ELECTRONIC BANKING | 5 |
| 4. INTERNATIONAL PAYMENT OPERATIONS – RESIDENTS | 6 |
| 5. OPERATIONS WITH NON-RESIDENTS | 7 |
| 6.CREDIT OPERATIONS..... | 8 |
| 7.GUARANTEES – DENAR AND FOREIGN CURRENCY | 10 |
| 8. OPERATION WITH CASH CARDS | 11 |
| 9. SAFE DEPOSIT BOXES FOR CITIZENS..... | 13 |

1. DEPOSITS

1.1 STANDARD DENAR AND FOREIGN CURRENCY DEPOSITS

| Period/Currency | MKD | EUR | USD |
|-----------------|-------|-------|-------|
| At sight | / | / | 0,00% |
| 1 month* | / | / | 0,10% |
| 3 months* | / | / | 0,20% |
| 6 months* | 0,50% | 0,30% | 0,30% |
| 12 months* | 1,60% | 0,70% | 0,40% |
| 24 months* | 2,20% | 1,25% | 0,70% |
| 36 months | / | / | 0,80% |
| 48 months | / | / | 1,00% |
| 60 months | / | / | 1,25% |

1.2 DEPOSITS WITH ANTICIPATIVE INTEREST PAYMENT

| Period/Currency | MKD | EUR | USD |
|-----------------|-------|-----|-----|
| 3 months* | 0,15% | / | / |
| 6 months* | 0,50% | / | / |
| 12 months* | 1,50% | / | / |

1.3 DEPOSIT WITH MONTHLY INTEREST PAYMENT

| Period/Currency | MKD | EUR | USD |
|-----------------|-------|-------|-------|
| 3 months* | / | / | / |
| 6 months* | 0,40% | 0,15% | 0,05% |
| 12 months* | 1,30% | 0,40% | 0,15% |
| 15 months* | 2,00% | 1,00% | / |
| 24 months | / | / | 0,45% |
| 36 months | / | / | 0,55% |
| 48 months | / | / | 0,75% |
| 60 months | / | / | 1,00% |

1.4 ELASTIC DEPOSIT*

| Currency | MKD | EUR | USD |
|---------------|-------|-------|-------|
| Interest rate | 0,60% | 0,30% | 0,10% |

*The interest rate for deposits in MKD up to 24 months and for all deposits in EUR and USD the annual interest rate is fixed.

| 2. PAYMENT OPERATIONS IN THE COUNTRY | |
|--|------------------------------------|
| Service description | Fee |
| Opening a transaction account | |
| Opening an account | Without a fee |
| Opening an account – urgent – on the same day | 150 MKD |
| Keeping a transaction account | |
| An account which has at least 1 statement per month | 30 MKD |
| Change of account information (change of signatories, etc.) | 50 MKD |
| Closing a transaction account | |
| At the request of the client | 150 MKD |
| In accordance with the law | Without a fee |
| Cash payment operations | |
| Cash payment | |
| - for an amount up to 300.000 MKD by order | 10 MKD |
| - for amounts of more than 300.000 MKD | 0,20% min. 10 MKD max. 2.000 MKD |
| Payment of cash from transaction account from funds transferred from a deposit/loan | Without a fee |
| Cash payment | Without a fee |
| Internal payments from individual person to other individual person in Capital Banka | Fixed 20 MKD |
| Internal payments from individual persons to legal entities | 0,03% min. 30 MKD max. 100 MKD |
| Payment through CIBS ПП10 | 0, 50% min. 35 MKD |
| Payment through CIBS ПП50 | 0,50% min. 40 MKD |
| Payment through MIPS | 0,50% min. 200 MKD, max. 1.000 MKD |
| Non-cash payment operations | |
| Internal payments | Fixed 20 MKD |
| Internal clearing in favor of Capital Bank | Without a fee |
| Payments through CIBS | 0,03% min. 30 MKD max. 100 MKD |
| Large and urgent payment through MIPS | 0,03% min. 200 MKD max. 1.000 MKD |
| Inflow on a transaction account | Without a fee |
| Inflow on a denar transaction account from a non-resident | 0,10% min. 100 MKD |
| Other services | |
| Issuance of a copy of documents at the request of the client | 100 MKD +VAT |
| Issuance of a copy – account statement | 100 MKD + VAT |
| Execution of a judicial decision, decisions from the Public Revenue Office, from the Customs Administration and other orders for forced collection | 800 MKD |
| Partial execution of a judicial decision, decisions from the Public Revenue Office, from the Customs Administration and other orders for forced collection | 200 MKD |
| Sending a blocking and unblocking record | 300 MKD |
| Withdrawal of an order from CIBS at the request of the client | 100 MKD |
| Replacement of lost, stolen card for payment operations / for an authorized person | 50 MKD |
| Preparation of interest calculations (per an individual rate) at someone else's request | 200 MKD + VAT |
| Preparing and verification of certificate for holders of accounts in the Capital Bank at the request of the enforcement agent's | 400 MKD + VAT |

| 3. ELECTRONIC BANKING | |
|---|--|
| Service description | Fee |
| Monthly compensation | Without a fee for passive users 300 MKD one time fee + 30 MKD monthly fee for active users |
| Sending statements by e-mail | Without a fee |
| Payments | |
| Internal non-cash payments | Fixed 10 MKD |
| Internal clearing in favor of Capital Bank | Without a fee |
| Payments through CIBS | 0,015% min. 15 max. 80 MKD |
| Large and urgent payments through MIPS | 0,020% min. 80 max. 200 MKD |
| Lost PIN number | 200 MKD |
| 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 |
|---|--|
| Loro remittances | |
| - Loro remittances and purchase of foreign currency inflows | 0,10% min. 300 MKD |
| - Loro remittances through other national banks | 0.10% min. 300 MKD |
| Nostro remittances | |
| - Nostro remittances abroad by order of an individual person | 0,30% min. 300 MKD +foreign costs |
| - Nostro remittances within the bank | 0,10% min. 300 MKD max 3.000 MKD |
| - Nostro remittances in other national banks | 0,30% min. 300 MKD |
| Purchase of foreign currency checks | 0,50% min. 300 MKD per check |
| Payment of cash in foreign currency | |
| - up to 5.000 Euros | Without a fee |
| - more than 5.000 Euros (is calculated on the amount of the difference over 5,000 euros) | 0,20% |
| - from deposit funds | Without a fee |
| Acceptance of checks for collection abroad | 0,30% during undertaking of the check and 0,30% when the check is collected min. 300 MKD |
| Transfer of foreign currency in other banks for the same client | 0,10% min. 300 max. 1.000 MKD |
| SWIFT – costs | 250 MKD |
| All types of complaints (lack of information) for loro and nostro remittances | 1.000 MKD |
| Status of a VIP Client – domestic individual person with a separate way of services | As agreed min. 3.000 MKD per month |
| Change of status from a resident into a non-resident | 3.000 MKD |
| OTHER WORKS IN FOREIGN CURRENCY OPERATIONS | |
| Preparation of ND and NP-forms for registration of international credit operations | 5.000 MKD. per year per loan application and 1.000 MKD and per 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 EUR. 200.000.00 or another counter-value | 0,20 % min. 500 MKD per transaction |
| Debits and credits of foreign currency cash from certified exchangers for clients whose total turnover for the past 30 days is more than EUR. 200.000.00 or another counter-value | 0,10 % min. 500 MKD per transaction |
| Change of instructions according to an order | 1.000 MKD |
| Various certificates, reports etc. at the request of the client | 200 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 | Without a fee |

| 5. OPERATIONS WITH NON-RESIDENTS | |
|---|--|
| Service description | Fee |
| Opening a denar account | |
| Opening a denar account | Without a fee |
| Opening a denar account – urgent on the same day | 150 MKD |
| Keeping a denar account | |
| Monthly compensation for maintenance | 600 MKD |
| Closing a denar account | |
| At the request of a client | 600 MKD |
| Loro remittances for individuals – non-residents | 0,10% min. 20 EUR |
| Loro remittances through national banks | 0,10% min. 20 EUR |
| Inflow from payment of foreign currency cash and checks | 0,25 % min. 10 EUR |
| Inflow from payment of cash in denars - in accordance with the law | 0,25 % min. 600 MKD |
| Payment in denars | 0, 20 % min. 250 MKD |
| Payment in foreign currency cash | 0, 50 % min. 10 EUR |
| Payment in denars and foreign currency cash transferred from a deposit | Without a fee |
| Nostro remittances abroad | 0,30 % min. 15 EUR max. 500 EUR + cost for a foreign bank |
| Nostro remittances abroad T+0 | 0,35% min. 20 EUR max. 500 EUR + cost for a foreign bank |
| Payment on accounts in the Bank | 0,15 % min. 5 EUR. max. 30 EUR |
| Payment on accounts in other national banks | 0,25% min. 10 EUR. max. 100 EUR |
| Foreign currency transfer to other banks for the same client | 0,10% min. 15 EUR max. 50 EUR |
| Denar payments in the Republic of Macedonia | 0,20 % min. 50 MKD max. 500 MKD by order |
| Currency conversion | In accordance with the buying and selling rates of the Bank |
| VIP Status – Client with a special way of services | As agreed, min. 100 EUR per month |
| Swift (fax) costs | 5 EUR |
| All types of complaints (lack of information) in regard to loro and nostro remittances | 1.000 MKD |
| Change of status from a non-resident into a resident | 50 EUR |
| OTHER ACTIVITIES IN FOREIGN EXCHANGE OPERATIONS | |
| Preparation of ND and NP-forms for registration of international credit operations | 5.000 MKD per year per credit application and 1.000 MKD and per an individual document |
| Issuing of payment cards | 10 EUR |
| 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 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 per transaction |
| Change of instructions according to an order | 1.000 MKD |
| Various certificates, reports etc. at the request of the client | 200 MKD +VAT |
| OPERATION WITH FOREIGN CURRENCY ACCOUNTS | |
| Opening a foreign currency account | 10 EUR |
| Keeping a foreign currency account | 10 EUR |
| Closing a foreign currency account at the request of the client | 10 EUR |
| One time fee of e-banking | 50 EUR |
| One time fee for maintenance of non-active account | 20 EUR |
| Various certificates, reports etc. at the request of the client | 200 MKD +VAT |

6. CREDIT OPERATIONS

| Service description | Fee |
|--|--|
| Interest rates for loans | |
| Non-purpose consumer loans | 0,00%-10,25% |
| Purpose consumer loans | 3,90%-6,00% |
| Non-purpose consumer loan | |
| SUPER Consumer loan | 2,00% one-off payment at the approval min. 750 MKD |
| Super 5 Consumer loan | 2,00% one-off payment at the approval min. 750 MKD |
| Consumer loan "New beginning" | 2,99% one-off payment at the approval min. 750 MKD |
| Consumer loan for employees in banking sector | 1,00% one-off payment at the approval min. 750 MKD |
| Interest-free loans | 900 MKD-9.900 MKD |
| Super Fast Loan | 4.200 MKD-9.900 MKD |
| Provided by cash in an amount of up to MKD 600.000 | 1,00% one-off payment at the approval min. 500 MKD |
| Provided by cash in an amount of over MKD 600.000 | 0,50% one-off payment at the approval |
| Provided by real estate mortgage | 1,50% one-off payment at the approval, min. 1.000 MKD |
| Compensation for prematurely partly or full loan payment | 1,00-3,00% of prematurely paid loan |
| Compensation for prematurely full payment of the consumer loans provided by mortgage | 4,00% of the outstanding principal if paid through other banks and 0% if paid through Capital Bank |
| Application fee | 0-500 MKD |
| Monthly fee for maintenance | 0,00%-0,50% |
| Purpose consumer loan | |
| Purpose loans | 5,00% of outstanding principal |
| Housing loan with a coverage mortgage on a real estate | 1,00% one-off payment at the approval |
| With points of sale and organizations where the Bank has concluded an Agreement | In accordance with an agreement on credit mediation |
| For sale of property owned by the Bank на рати | Per contract |
| Running an arrangement for a framework loan limit | 0,30% per year at the beginning of each annual cycle –of the total amount |
| Compensation of prematurely full payment of housing loans | 4,00% of outstanding principal if paid through other banks and 0% if paid through Capital Bank |
| Allowed account overdraft | |
| Allowed account overdraft for salary recipients through Capital Bank | 1,00% one-off payment at the approval min. 350 MKD |
| Return of borrower from SSP of regular receivables | 500 MKD |
| Other loan services | |

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| Issuance of various certificates and other documents at the request of the client | 300 MKD +VAT |
| Processing of first notice | 200 MKD |
| Processing of second notice | 500 MKD |
| Loan prolongation | 1,00% from outstanding principal, min.1.000 MKD, max.10.000 MKD |
| Preparation of new dynamics of loan return | 1,00% from outstanding principal, min. 1.000 MKD, max.10.000 MKD |
| Change of conditions of loan repayment (change of guarantor, security, etc.) | 700 MKD |
| Provision of different consents and statements from the legal office for loans | 700 MKD |
| Notifications and notices for nonperforming loans | |
| Notification to the client and the guarantors on termination of the loan agreement | 500 MKD |
| Last notice to the client and the guarantors before termination of the loan agreement | 500 MKD |
| Termination of a loan agreement with the client and the guarantors | 500 MKD |

| 7.GUARANTEES – DENAR AND FOREIGN CURRENCY | |
|---|--|
| Service description | Fee |
| Guarantee secured with a deposit | |
| - tender | 0,50% one-off from the amount of the guarantee or min. 1.000 MKD |
| - performance | 0,60% quarterly or min. 1.500 MKD |
| - payment | 0,70% quarterly or min. 2.000 MKD |
| Guarantee secured with a bill of exchange | |
| - tender | 0,60% one-off from the amount of the guarantee or min. 1.000 MKD |
| - performance | 1,00 % quarterly or min. 1.500 MKD |
| - payment | 1,20 % quarterly or min. 2.000 MKD |
| Guarantee secured with a pledge – movable and unmovable property | |
| - tender | 0,60% one-off from the amount of the guarantee or min. 1.000 MKD |
| - performance | 1,20 % quarterly or min. 2.000 MKD |
| - payment | 1,20 % quarterly or min. 2.000 MKD |
| Application for a guarantee | 500 MKD |
| Change of conditions for a guarantee | 2.000 MKD |

| 8. OPERATION WITH CASH CARDS | |
|--|---|
| Service description | Fee |
| Membership fees for a debit card – MasterCard Debit | |
| Card production | 300 MKD |
| Card production for recipients of salary in Capital Bank AD Skopje | Without a fee |
| Additional card | 300 MKD |
| Reissuance of a destroyed, lost or damaged card | 300 MKD |
| Annual fee | Without a fee |
| Membership fees for a credit card MasterCard | |
| Production of MasterCard Standard | 300 MKD |
| Production of MasterCard Gold | 600 MKD |
| Production of an additional MasterCard Standard/Gold | 300 MKD |
| Reproduction of destroyed, lost or damaged MasterCard Standard | 300 MKD |
| Reissuance of a destroyed, lost or damaged MasterCard Gold | 600 MKD |
| Annual fee for a MasterCard Standard | Without a fee for the first year of usage, 400MKD for each next year |
| Annual fee for a MasterCard Gold | Without a fee for the first year of usage, 700 MKD for each next year |
| Use of cash cards | |
| Non-cash payments at points of sale | Without a fee |
| Cash withdrawal | |
| - From ATMs of the Bank with MasterCard Debit | Without a fee |
| - From ATMs of the Bank with MasterCard Standard/Gold | 2,00%+ 90 MKD |
| From ATMs of UniBank (CASYS International network) with MasterCard Debit | Without a fee |
| From ATMs of UniBank (CASYS International network) with MasterCard Standard/Gold | 2,00%+ 90 MKD |
| - From the counters of the Bank with MasterCard Standard/Gold | 2,00% + 150 MKD |
| - From ATMs of other banks with MasterCard Debit | 2,00% + 180 MKD |
| - From ATMs of other banks with MasterCard Standard/Gold | 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 ATMs of the Bank | Without a fee |
| Statement from ATMs of other banks | 60 MKD |
| Check of an account from an ATM of the Bank with MasterCard | 25 MKD |
| Other services for cash cards | |
| Card blocking | |
| - through KASIS | 180 MKD |
| - temporary | Without a fee |
| - Stop list | 3.000 MKD plus the amount which will be charged by MasterCard |
| PIN reissuance | 180 MKD |
| Processing and other works | |

| | |
|--|---|
| Processing of an administrative ban | 300 MKD |
| Processing of a first notice | 100 MKD |
| Processing 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) | 1000 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 |
| Confirmation of an account balance at the request of the client | 300 MKD +VAT |
| Sending regular monthly statement by mail | Without a fee |
| Sending regular monthly statement by mail | Without a fee |
| Copy of a monthly statement at a counter | 20 MKD |
| Returning a limit of a blocked card due to delayed settlement of obligations | 500 MKD |

| 9. SAFE DEPOSIT BOXES FOR CITIZENS | |
|------------------------------------|-------------------------|
| Service description | Fee |
| FOR RESIDENTS | |
| Small safe deposit box | |
| 8x24x35 | 150 MKD +VAT per month |
| 8x24x35 | 1500 MKD +VAT per year |
| 6x24x35 | 150 MKD +VAT per month |
| 6x24x35 | 1500 MKD +VAT per year |
| Medium safe deposit box | |
| 13x24x35 | 250 MKD +VAT per month |
| 13x24x35 | 2500 MKD +VAT per year |
| Large safe deposit box | |
| 21x24x35 | 350 MKD+VAT per month |
| 21x24x35 | 3500 MKD +VAT per year |
| FOR NON-RESIDENTS | |
| Small safe deposit box | |
| 8x24x35 | 5 EUROS+VAT per month |
| 8x24x35 | 50 EUROS+VAT per year |
| 6x24x35 | 5 EUROS+VAT per month |
| 6x24x35 | 50 EUROS+VAT per year |
| Medium safe deposit box | |
| 13x24x35 | 8 EUROS+VAT per month |
| 13x24x35 | 80 EUROS+VAT per year |
| Large safe deposit box | |
| 21x24x35 | 12 EUROS+VAT per month |
| 21x24x35 | 100 EUROS +VAT per year |