

LIST OF TARIFFS FOR INDIVIDUAL PERSONS

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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*	1,25%	0,30%	0,30%
9 months*	3,00%**	/	/
12 months*	1,75%	0,70%	0,40%
24 months*	1,90%	1,20%	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*	1,25%	0,15%	0,05%
12 months*	1,75%	0,40%	0,15%
15 months*	1,90%	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.

**The interest rate is valid for amounts up to 1,800,000.00 mkd

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. 50 MKD
Payment through CIBS ПП50	0,50% min. 60 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. 40 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 ACTIVITES 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 maintainance 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% - 2,50% one-off payment at the approval min. 750 MKD
Super 5 Consumer loan	2,00% - 3,00% 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	3.850 MKD-8.850 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	5,00% of the outstanding principal
Application fee	0-500 MKD
Monthly fee for maintenance	0,00%-0,50%
Purpose consumer loan	
Purpose loans	0,00%- 16,00% 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	5,00% of the outstanding principal
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	

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