

Information on fees

**UNI BANK**

Your bank

Name of the payment account provider: **Universal Investment bank AD Skopje**

Name of payment account: **Payment account in MKD UNI Flex**

Date: January 2nd 2025

This document contains information on fees charged for use of the main services related to the payment account. It enables you to compare these costs with the costs of other accounts.

Fees may also be charged for using services that are not listed in the present document. Complete information can be found in the General Terms for Payment Accounts and Payment Services, the Framework Agreement, the Fee Tariff, as well as in all Bank’s subsidiaries.

The glossary containing the terms used in this document is available free of charge.

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| .**Service** | **Fee** |
| **General services related to the payment account** |
| Maintaining a payment accountOnline use of payment account-related services | Account with monthly turnover:Monthly fee: MKD 149,00 **Total annual fee: MKD 1.788,00** Internet use:Monthly fee: no fee**Total annual fee: no fee**Mobile application use:Monthly fee: no fee**Total annual fee: no fee** |
| **Payment (except with cards)** |
| Domestic **Credit transfer** in MKD | Payment in favor of an account of legal and natural parties at UNI BankCounter MKD 120.00 Internet no feeMobile application no feePayment in favor of an account of legal and natural parties at another payment service provider KIBSCounter MKD 120.00 Internet no feeMobile application no feeMIPSCounter MKD 350.00 Internet no feeMobile application no fee |

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| Foreign **Credit transfer** in EUR | Foreign payment in EURWith ЅНА costs |  |
|  | Counter | 0.30% min. MKD 600,00 max. MKD 123,000.00  |
|  | Internet | 0.20% min. MKD 300.00 max. MKD 123,000.00  |
|  | Mobile application With BEN costs | 0.20% min. MKD 300.00 max. MKD 123,000.00  |
|  | Counter | 0.30% min. MKD 600.00 max. MKD 123,000.00  |
|  | Internet | 0.20% min. MKD 300.00 max. MKD 123,000.00  |
|  | Mobile application With OUR costs | 0.20% min. MKD 300.00 max. MKD 123,000.00  |
|  | Counter | 0.30% min.MKD 600.00 max. MKD 123,000.00 PLUS up to EUR 2,000.00 EUR 15.00Over EUR 2,001.00 EUR 25.00  |
|  | Internet | 0.20% min. MKD 300.00 max. MKD 123,000.00 PLUS up to EUR 2,000.00 EUR 15.00Over EUR 2,001.00 EUR 25.00 |
|  | Mobile application  | 0.20% min. MKD 300.00 max. MKD 123,000.00 PLUS up to EUR 2,000.00 EUR 15.00Over EUR 2,001.00 EUR 25.00 |
| **Foreign credit transfer,** in currency other than EURO | Foreign payment in currency other than EUROWith ЅНА costs |
| Counter | 0.30% min. MKD 600,00 max. MKD 123,000.00  |
| Internet | 0.20% min. MKD 300.00 max. MKD 123,000.00  |
| Mobile application With BEN costs | 0.20% min. MKD 300.00 max. MKD 123,000.00  |
| With BEN costs |  |
| Counter | 0.30% min. MKD 600.00 max. MKD 123,000.00  |
| Internet | 0.20% min. MKD 300.00 max. MKD 123,000.00  |
| Mobile application  | 0.20% min. MKD 300.00 max. MKD 123,000.00 PLUS up to EUR 2,000.00 EUR 15.00Over EUR 2,001.00 EUR 25.00 |
| With OUR costs |  |
| Counter | 0.30% min. MKD 600.00 max. MKD 123,000.00  |
| Internet | 0.20% min. MKD 300.00 max. MKD 123,000.00  |
| Mobile application  | 0.20% min. MKD 300.00 max. MKD 123,000.00 PLUS up to EUR 2,000.00 EUR 15.00Over EUR 2,001.00 EUR 25.00 |
| **Foreign incoming payment**  | The service is not available  |  |
| **Standing order** | Contracting standing order CounterInternet C | MKD 200.00 No fee |
| Execution of standing order in favor of UNI Bank accountCounterInternetExecution of standing order in favor of other payment services provider accountKIBSCounterInternetMIPSCounterInternet | MKD 15. 00MKD 15.00 MKD 20.00MKD 20.00MKD 120.00MKD 120.00 |
| **Cards and cash** |  |  |
| **Debit card issuance**  | Registration feeMonthly membership fee | No feeNo fee  |
| **Credit card issuance**  | Registration feeMonthly | No feeEUR 2.50..  |
|  | Total annual fee: | EUR 30.00No membership fee in the first year for clients with regular monthly income as well as those with monthly turnover of min. MKD 6,000.00 in POS |
| **Withdrawal of cash at counter** | Up to MKD 1,845,000.00 Over MKD 1,845,001.00 | 0.20 %, min. MKD 200.000.60 % |
| **Withdrawal of cash with debit card at ATM** | Withdrawal of cash at UNO bank ATMWithdrawal of cash at other domestic payment services provider’s ATMWithdrawal of cash at other foreign payment services provider’s ATM | No feeNo fee2% of the withdrawn amount + EUR 2.00 |
| **Withdrawal of cash with credit card at ATM** | Withdrawal of cash at UNIBank ATMWithdrawal of cash at other domestic payment services provider’s ATMWithdrawal of cash at other foreign payment services provider’s ATM | 3% of the withdrawn amount + EUR 3.003% of the withdrawn amount + EUR 4.003% of the withdrawn amount + EUR 4.00 |
| **Permitted overdraft** |  |  |
| **Permitted overdraft** | Annual interest rate | Reference rate for treasury bills valid on the last date of the semi-year preceding the current semi-year, increased for 8 percentage points, which amounts to 13.55% on January 2nd 2025 |