

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**

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 account  Online use of payment account - related services | Monthly fee: MKD 70,00  **Total annual fee: MKD 840,00**  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 Bank  Counter MKD 120.00  Internet MKD 15.00  Mobile application MKD 15.00  Payment in favor of an account of legal and natural parties at another payment service provider  KIBS  Counter MKD 120.00  Internet MKD 20.00  Mobile application MKD 20.00  MIPS  Counter MKD 350.00  Internet MKD 120.00  Mobile application MKD 120.00 |

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| Foreign **Credit transfer** in EUR | Foreign payment in EUR  With 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 15.00  Over 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 15.00  Over 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 15.00  Over EUR 2,001.00 EUR 25.00 |
| **Foreign credit transfer,** in currency other than EURO | Foreign payment in currency other than EURO  With 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 15.00  Over EUR 2,001.00 EUR 25.00 |
| **Foreign incoming payment** | The service is not available |  |
| **Standing order** | Contracting standing order  Counter  Internet  C | MKD 200.00  No fee |
| Execution of standing order in favor of UNI Bank account  Counter  Internet  Execution of standing order in favor of other payment services provider account  KIBS  Counter  Internet  MIPS  Counter  Internet | MKD 15. 00  MKD 15.00  MKD 20.00  MKD 20.00  MKD 120.00  MKD 120.00 |
| **Cards and cash** |  |  |
| **Debit card issuance** | Registration fee  Monthly membership fee | No fee  MKD 30.00  No membership fee for clients with regular monthly income. |
| Total annual fee: | MKD 360.00  Monthly fee for debit cards is charged per client, regardless of the number of cards. |
| **Credit card issuance** | Registration fee  Monthly | No fee  EUR 2.50  .  . |
| Total annual fee: | EUR 3.00  No 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 1,845,000.00 | 0.20 %, min. MKD 200.00  0.60% |
| **Withdrawal of cash with debit card at ATM** | Withdrawal of cash at UNI Bank ATM  Withdrawal of cash at other domestic payment services provider’s ATM  Withdrawal of cash at other foreign payment services provider’s ATM | No fee  2% of the withdrawn amount + EUR 2.00  2% of the withdrawn amount + EUR 2.00 |
| **Withdrawal of cash with credit card at ATM** | Withdrawal of cash at UNI Bank ATM  Withdrawal of cash at other domestic payment services provider’s ATM  Withdrawal of cash at other foreign payment services provider’s ATM | 3% of the withdrawn amount + EUR 3.00  3% of the withdrawn amount + EUR 4.00  3% of the withdrawn amount + EUR 4.00 |
| **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 |