

Information on fees

**UNI BANK**

Your bank

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

Name of payment account: **Payment account with basic features in MKD- legal right beneficiaries**

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.

|  |  |  |
| --- | --- | --- |
| .**Service** | **Fee** | |
| **General services related to the payment account** | | |
| Maintaining a payment account  Including services consisting of:   1. opening, maintaining and closing the payment account; 2. performing an unlimited number of payment transactions for depositing funds and withdrawing cash from the payment account, at the counters in the premises or through the ATM network of the payment service provider; 3. performing an unlimited number of payment transactions with a debit payment card, including for online payment; 4. performing 5 payment transactions to the recipient's payment account with the payment service provider, through direct debit and credit transfers, including standing orders (through bank terminals, counters in the premises of the payment service provider and through online use); | Monthly fee: no fee  **Total annual fee: no fee** | |
| 1. Online use of the services via a publicly available communication network, such as:   - Internet and/or  - mobile application  Services exceeding these quantities are charged separately.  Online use of services related to a payment account | 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 | |
| Foreign **Credit transfer** in EUR | The service is not available | |
| **Foreign credit transfer,** in currency other than EURO | The service is not available | |
| Foreign incoming payment | The service is not available | |
| **Standing order** | Contracting standing order MKD 200.00  Counter no fee  Internet | |
| 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  Total annual fee: | No fee  No fee  No fee |
| **Credit card issuance** | Registration fee  Monthly  Total annual fee: | No fee  EUR 2.50  EUR 30.00  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** |  | No fee |
| **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** |  |  |
| Permitted overdraft | The service is not available |  |