



FEE INFORMATION DOCUMENT

Name of the payment account provider: **Universal Investment Bank ad Skopje**
 Account name: **Payment account in MKD**
 Date: **July 1, 2025**

This document informs you about the fees for using the main services linked to the payment account. It will help you to compare these fees with those of other accounts.

Fees may also apply for using services linked to the account which are not listed here. Full information is available in the General Terms and Conditions for payment accounts and payment services, the Framework Agreements, the Fees Tariff, as well as in all branches of the Bank.

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

Service	Fee	
General account services		
Maintenance of payment account	Monthly fee: Total annual fee:	MKD 70.00 MKD 840.00
Online use of services linked to the payment account	Online use Monthly fee: Total annual fee:	No fee No fee
	Via mobile app Monthly fee: Total annual fee:	No fee No fee
Payments (excluding cards)		
Domestic credit transfer in MKD	Payment in favor of an account of legal entities and individuals at UNIBank Counter Online Mobile app	MKD 120.00 MKD 15.00 MKD 15.00
	Payment in favor of an account of legal entities and individuals at another payment service provider KIBS Counter Online Mobile app	MKD 120.00 MKD 20.00 MKD 20.00
	MIPS Counter Online	MKD 350.00 MKD 120.00

	Mobile app	MKD 120.00
Foreign credit transfer in EUR	Foreign payment in EUR	
	With SHA option Counter	0.30% min. MKD 600.00 max. MKD 123,000.00
	Online	0.20% min. MKD 300.00 max. MKD 123,000.00
	Mobile app	0.20% min. MKD 300.00 max. MKD 123,000.00
	With BEN option Counter	0.30% min. MKD 600.00 max. MKD 123,000.00
	Online	0.20% min. MKD 300.00 max. MKD 123,000.00
	Mobile app	0.20% min. MKD 300.00 max. MKD 123,000.00
	With OUR option 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
	Online	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 app	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 a currency other than EUR	Foreign payment in a currency other than EUR	
	With SHA option Counter	0.30% min. MKD 600.00 max. MKD 123,000.00
	Online	0.20% min. MKD 300.00 max. MKD 123,000.00
	Mobile app	0.20% min. MKD 300.00 max. MKD 123,000.00
	With BEN option	

	Counter	0.30% min. MKD 600.00 max. MKD 123,000.00
	Online	0.20% min. MKD 300.00 max. MKD 123,000.00
	Mobile app	0.20% min. MKD 300.00 max. MKD 123,000.00
	With OUR option 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
	Online	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 app	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
Incoming payment from abroad	The service is not available	
Standing order	Standing order agreement Counter Online	MKD 200.00 No fee
	Execution of a standing order in favor of an account at UNIBank Counter Online	MKD 15.00 MKD 15.00
	Execution of a standing order in favor of an account at another payment service provider KIBS Counter Online	MKD 20.00 MKD 20.00
	MIPS Counter Online	MKD 120.00 MKD 120.00
Cards and cash		
Debit card issuance	Registration fee Monthly membership fee	No fee MKD 30.00

	Total annual fee:	<p>No membership fee for clients with regular monthly income.</p> <p>MKD 360.00</p> <p>The monthly membership fee for debit cards is charged per client, regardless of the number of cards.</p>
Credit card issuance	<p>Registration fee</p> <p>Monthly membership fee</p> <p>Total annual fee:</p>	<p>No fee</p> <p>EUR 2.50</p> <p>EUR 30.00</p> <p>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</p>
Cash withdrawal at the counter	<p>Up to MKD 1,845,000.00</p> <p>Over MKD 1,845,001.00</p>	<p>0.20% min. MKD 200.00</p> <p>0.60%</p>
Cash withdrawal with debit card at ATM	Cash withdrawal at UniBank ATM	No fee
	Cash withdrawal at an ATM of another domestic payment service provider	<p>2% of the withdrawn amount</p> <p>+ EUR 2.00</p>
	Cash withdrawal at an ATM of another foreign payment service provider	<p>2% of the withdrawn amount</p> <p>+ EUR 2.00</p>
Cash withdrawal with credit card at ATM	Cash withdrawal at UniBank ATM	<p>3% of the withdrawn amount</p> <p>+ EUR 3.00</p>
	Cash withdrawal at an ATM of another foreign payment service provider	<p>3% of the withdrawn amount</p> <p>+ EUR 4.00</p>
	Cash withdrawal at an ATM of another foreign payment service provider	<p>3% of the withdrawn amount</p> <p>+ EUR 4.00</p>
Overdraft		
Overdraft	Annual interest rate	<p>Reference rate for treasury bills that was in effect on the last day of the half-year preceding the current half-year, increased by 8 percentage points, which amounts to 13.35% on July 1, 2025.</p>