



## FEE INFORMATION DOCUMENT

Name of the payment account provider: **Universal Investment Bank ad Skopje**  
 Account name: **Payment account in MKD for non-residents**  
 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	Account with monthly transactions Monthly fee: Total annual fee:	MKD 100.00 MKD 1,200.00
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	0.15 %, min. MKD 25.00 0.15 %, min. MKD 25.00 0.15 %, min. MKD 25.00
	Payment in favor of an account of legal entities and individuals at another payment service provider KIBS Counter Online Mobile app	0.15 %, min. MKD 150.00 0.15 %, min. MKD 150.00 0.15 %, min. MKD 150.00
	MIPS Counter	0.15 %, min. MKD 150.00

	Online Mobile app	0.15 %, min. MKD 150.00 0.15 %, min. MKD 150.00
Foreign <b>credit transfer</b> in EUR	Foreign payment in EUR  With SHA option Counter	0.30% min. MKD 600.00 max. MKD 60,000.00
	Online	0.20% min. MKD 300.00 max. MKD 60,000.00
	Mobile app	0.20% min. MKD 300.00 max. MKD 60,000.00
	With BEN option Counter	0.30% min. MKD 600.00 max. MKD 60,000.00
	Online	0.20% min. MKD 300.00 max. MKD 60,000.00
	Mobile app	0.20% min. MKD 300.00 max. MKD 60,000.00
	With OUR option Counter	0.30% min. MKD 600.00 max. MKD 60,000.00  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 60,000.00  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 60,000.00  PLUS up to EUR 2,000.00 – EUR 15,00 over EUR 2,001.00 – EUR 25.00
Foreign <b>credit transfer</b> 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 60,000.00
	Online	0.20% min. MKD 300.00 max. MKD 60,000.00
	Mobile app	0.20% min. MKD 300.00 max. MKD 60,000.00
	With BEN option	

	Counter	0.30% min. MKD 600.00 max. MKD 60,000.00
	Online	0.20% min. MKD 300.00 max. MKD 60,000.00
	Mobile app	0.20% min. MKD 300.00 max. MKD 60,000.00
	With OUR option Counter	0.30% min. MKD 600.00 max. MKD 60,000.00  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 60,000.00  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 60,000.00  PLUS up to EUR 2,000.00 – EUR 15,00 over EUR 2,001.00 – EUR 25.00
<b>Incoming payment from abroad</b>	The service is not available	
<b>Standing order</b>	The service is not available	
<b>Cards and cash</b>		
<b>Debit card issuance</b>	Registration fee Monthly membership fee	No fee MKD 30.00 No membership fee for clients with regular monthly income.
	<b>Total annual fee</b>	<b>MKD 360.00</b> The membership fee for debit cards is charged per client, regardless of the number of cards.
<b>Credit card issuance</b>	The service is not available	
<b>Cash withdrawal at the counter</b>		0.60% min. MKD 600.00
<b>Cash withdrawal with debit card at ATM</b>	Cash withdrawal at an ATM of the payment service provider	No fee
	Cash withdrawal at an ATM of another domestic payment service provider	2% of the withdrawn amount + EUR 2.00
	Cash withdrawal at an ATM of another foreign payment service provider	2% of the withdrawn amount + EUR 2.00

<b>Cash withdrawal with credit card at ATM</b>	The service is not available	
<b>Overdraft</b>		
<b>Overdraft</b>	<b>Annual interest rate</b>	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.