

CORPORATE CLIENTS TARIFF

Effective: 01.08.2019

DOMESTIC PAYMENTS OPERATIONS

I.		ACCOUNTS		TARIFF	
1	Opening of mkd account	Free of charge			
2	Maintenance of an account	For clients that are not users of packages for legal entities		For clients - users of packages for legal entities	
2.1.	To the clients with monthly turnover from 1 - 100.000	150 mkd per month		0 mkd per month	
2.2.	To the clients with monthly turnover from 100.001 - 500.000	250 mkd per month		0 mkd per month	
2.3.	To the clients with monthly turnover from 500.001 - 1.000.000	600 mkd per month		350 mkd per month	
2.4.	To the clients with monthly turnover over 1.000.001	900 mkd per month		650 mkd per month	
2.5.	To the purpose accounts of authorized exchange-offices	Free of charge		/	
3	Closing of the account				
3.1.	Closing an account at client's request (charged for closing of any account, except for closing the last account at the client's request)	500 mkd			
3.2.	Closing of the additional account at the client's request	1000 mkd			
3.3.	Closing an account (last or other account) based on a court order	Free of charge			
4	Bloking of an account	500 mkd			
5	Unblocking of an account	500 mkd			
6	Urgent activation of account	500 mkd			
7	Reprint an order	120 mkd			
8	Receipt of statement on counter/fah	20 mkd per statement			
9	Reprint of an statement	20 mkd per statement			
10	Creating of daily statements	5 mkd per statement			
11	Daily statements for the purpose accounts of the authorized exchange offices	Free of charge			
II.		CASH OPERATIONS		TARIFF	
12	Cash deposits				
12.1.	To accounts in OBSG till 12 a.m.	0,06% min. 20 mkd			
12.2.	To accounts in OBSG after 12 a.m.	0,06% min. 20 mkd			
12.3.	To the client's account in other Bank	0,30% min.100 mkd			
13	Cash withdrawal				
13.1.	Cash withdrawals from OBSG's account	0,35% min. 50 mkd			
13.2.	Cash withdrawals from authorised exchange offices over the accounts for exchange work	Free of charge			
III.		DOMESTIC PAYMENT OPERATIONS		TARIFF	
		paper orders	e-bank orders		
14	PP- 30 orders				
14.1.	Internal Clearing	0.03% min. 12 mkd	0,02 % min.10 mkd		
14.2.	MIPS - RTGS	0.03% min. 65 mkd	0,022 % min. 60 mkd		
14.3.	MIPS - RTGS orders for executors	0.03% min. 65 mkd max.1500 mkd	0,022 % min. 60 mkd max. 1500 mkd		
14.4.	CLEARING – KIBS orders	0.03% min. 25 mkd	0,02 % min. 22 mkd		
14.5.	Withdrawal of the orders from KIBS as per client's request	100 mkd per order	100 mkd per order		
15	PP- 32 orders				
15.1.	Internal Clearing	0.03% min. 12 mkd per item	0,02 % min.10 mkd per item		
15.2.	KIBS orders	0.03% min. 25 mkd per item	0,02 % min. 22 mkd per item		
15.3.	MIPS orders-basic charge	0.03% min. 65 mkd per item	0,022 % min. 60 mkd per item		
16	PP- 53 orders				
16.1.	Internal Clearing	4 mkd per item	4 mkd per item		
16.2.	KIBS orders	16 mkd per item	12 mkd per item		
16.3.	MIPS orders-basic charge	80 mkd per item	55 mkd per item		

IV.	MISCELLANEOUS - DOMESTIC PAYMENTS	TARIFF
17	Issuing of certificates and reports	
17.1.	Issuing of certificates and reports as per client's request	500 mkd
17.2.	Calculation of interest rate by clients request	200 mkd
17.3.	Electronically submitted certificates to PRO for VAT refund (its is charged automatically from the clients transactional account)	150 mkd per account
17.4.	Electronically submitted certificates to PRO for VAT refund for purpose accounts of authorized exchange offices	Free of charge
17.5.	Fee for providing data to the executors and Tax executors regarding clients data, foreign exchange deposits, mkd deposits, transactional accounts etc.	350 mkd (VAT inclusive)
17.6.	Fee for providing data to the Notaries	350 mkd
18	Execution of the court's decisons and others executive settelments	
18.1.	Execution of the Court's decisons and executors orders	1000 mkd
18.2.	Exection of decisions from Public Revenue Office's and other authorities and execution of direct payment order	1000 mkd
18.3.	Submitting of direct payment order for payment (the fee is paid by the creditor)	300 mkd
18.4.	Retreat of direct payment order	300 mkd
18.5.	Calculation of interest rate after executive order	50 mkd per calculations item
18.6.	Execution of an accept order and direct payment order	200 mkd
18.7.	Order for enforced recovery after order, decision or direct payment order	50 mkd
18.8.	Fee for lost key of tray box	200 mkd
19	Execution of orders by received MT 101 via SWIFT	
19.1.	Execution of orders by received MT 101 via SWIFT	1500 mkd per month per account
19.2.	Activation of the service for execution of orders by received MT 101 via SWIFT	3000 mkd (one time fee)
20	E-banking	
20.1.	Monthly maintenance fee*	90 mkd
20.2.	Issuing of digital certificate	1500 mkd
20.3.	Regular renewal of digital certificate	300 mkd
20.4.	Reissuing of a lost/stolen certificate	1500 mkd
20.5.	Replacement of damaged digital certificate	1.500mkd
21	Auction of Government securities	
21.1.	Processing of request	300 mkd
21.2.	Participating on auction	0,1% min. 400 mkd
22	SMS notification	
22.1.	Monthly maintainance	60 mkd
22.2.	Fee per SMS notification sent	5 mkd
22.3.	SMS notifications defined by the Bank	Free of charge
23	Sending of warning letters for credit products*	
23.1.	Warning letter sent for a delay of up to 30 days	100 mkd per warning letter sent
23.2.	Warning letter sent for a delay of 30 to 225 days	200 mkd per warning letter sent
23.3.	Warning letter sent for a delay of over 225 days	1200 mkd per warning letter sent
	Note: * the fee is charged for each sent warning letter to all parties concerned, i.e. the debtor, the joint debtor, the pledge debtor and the guarantor are liable.	
V.	PACKAGES FOR LEGAL ENTITIES	TARIFF
24	Business smart	
24.1.	Monthly maintenance*	310 mkd per month
24.2.	Closing of package	640 mkd
25	Business superior	
25.1.	Monthly maintenance*	510 mkd per month
25.2.	Closing of package	1040 mkd
	* The discount on the fees for the products whin a package can be obtained only if the client has opened all the mandatory products for the corresponding package. The discount received when applying for the package can not be combined with other discounts related to the product included in the package.	

VI.	BUSINESS CARDS	TARIFF		
		Master Card	VISA	
26.1.	Devices of Ohridska Banka	ATM cash withdrawal	2,5% min. 1 eur	0,3% min. 10 mkd
26.2.		Balance statement query	First two in the month free of charge, every next query 10 mkd	First two in the month free of charge, every next query 10 mkd
26.3.		Payments/ Transactions via POS terminals	0 mkd	0 mkd
27.1.	Devices of other banks	ATM cash withdrawal	3% min. 2 eur	2% min. 200 mkd
27.2.		Payments/ Transactions via POS terminals	0 mkd	0 mkd
27.3.		Cash withdrawal at a POS terminal	3 % min. 6 eur	3% min. 360 mkd
28	Annual fee for issuance of basic card		0 mkd	0 mkd
29	Annual fee for issuance of additional card		3000 mkd on 12 monthly instalments**	1200 mkd on 12 monthly instalments
30	Reisunace of damaged / broken card, changes of name, address etc.		600 mkd	600 mkd
31	Reprint of the PIN code		150 mkd	150 mkd
32	PIN change on ATM		100 mkd	100 mkd
33	Monthly statement		free of charge	N/A
34	Reprint of the monthly statement as per clients request		50 mkd per statement	N/A
35	Grounded claims for transactions		free of charge	free of charge
36	Ungrounded claims for transactions*		1.000 mkd	1.000 mkd
37	Cancelation of already ordered card		360 mkd	360 mkd
38	Blokage of the card at the stop list		1500 + Master Card costs	1500 + Visa costs
39	Change of limits daily/ credit upon clients request		150 mkd	150 mkd
40	Fees for picking up of the card in other Branch then the one in which the client has submitted application		150 mkd	150 mkd
Remarks Unblocking of a card that has been previously blocked under client request is not allowed. In this case the Bank reissues the card and charges the client as in item 29 from this Tariff. * The fee enters in force on 08.08.2019				
VII.	POS TERMINALS	TARIFF		
41	Regular fee charged per transactions	1,7% per transaction		
42	Fee for POS generating less than 25 transactions or with turnover less than 25 K mkd during the previous quarter	1500 mkd		
43	Fee for damaged and/or lost POS terminal	Real costs according book keeping value		
44	Fee for damaged and/or lost adapter of POS terminal	1800 mkd		
45	Closing of the POS terminal	900 mkd		
46	Fee for reversing or re-presenting a POS transaction	150 mkd per request		

FOREIGN PAYMENT OPERATIONS																				
VIII.	FX ACCOUNTS	TARIFF																		
1	Opening of the foreign currency account	Free of charge																		
2	Sending of paper statements of foreign currency account	30 mkd per statement																		
IX.	OUTGOING AND INCOMING FOREIGN PAYMENTS	TARIFF																		
		<table border="1"> <thead> <tr> <th>paper orders</th> <th>e-banking orders</th> </tr> </thead> <tbody> <tr> <td>0,30% min.600 mkd</td> <td>0,20% min. 600 mkd</td> </tr> <tr> <td>0,17% min. 450 mkd</td> <td>0,15% min. 450 mkd</td> </tr> <tr> <td>0,10% min. 450 mkd</td> <td></td> </tr> <tr> <td>1500 mkd</td> <td></td> </tr> <tr> <td>0,12% min. 450 mkd</td> <td></td> </tr> <tr> <td>1000 mkd</td> <td></td> </tr> <tr> <td>0.1% min. 100 mkd in amount of the paid fee</td> <td></td> </tr> <tr> <td>1500 mkd</td> <td></td> </tr> </tbody> </table>	paper orders	e-banking orders	0,30% min.600 mkd	0,20% min. 600 mkd	0,17% min. 450 mkd	0,15% min. 450 mkd	0,10% min. 450 mkd		1500 mkd		0,12% min. 450 mkd		1000 mkd		0.1% min. 100 mkd in amount of the paid fee		1500 mkd	
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3	Outgoing payment transfers from fx market and nostro cheques																			
4	Outgoing payments- from own foreign exchange (paper orders)																			
5	Outgoing payments- from account to account in OBSG																			
6	Additional fee for remittance with OUR costs*																			
7	Incoming payments																			
7.1.	Incoming payments from foreign and domestic banks with a clause BEN, SHA.																			
7.1.1.	An additional cost for the incoming payments over 50,000 EUR with OUR clause																			
7.2.	Incoming payments from foreign banks to clients in other domestic bank with a clause BEN, SHA,OUR																			
8	Investigation costs																			
*In case of additional requests from the foreign bank, Ohridska Banka has the right to charge the difference between the amount of the fee provided in the Tariff and the amount received by the foreign bank for the fee.																				
X.	CASH OPERATIONS	TARIFF																		
9	Cash deposits	0.30% min. 200 mkd																		
10	Cash deposits on non-resident account	0,10% min. 350 mkd																		
11	Cash withdrawal	0.35% min. 600 mkd																		
12	Cash withdrawals from OBSG's non-resident account	0,27% min. 350 mkd																		
XI.	DOCUMENTARY COLLECTION	TARIFF																		
13	Import and Export Documentary Collection	0,25% min.600 mkd																		
14	Amendments of documentary collection	1200 mkd																		
15	Delivery of documents without payment	1200 mkd																		
16	Acceptance of Bill of Exchange	0,03%																		
17	Protest of Bill of Exchange	0,03%																		
18	Collection of Bill of Exchange without protest	0,55% min. 450 mkd																		
19	Acceptance and review of incaso documents	0,12% min. 450 mkd																		

XII.	LETTER OF CREDIT	TARIFF
20	Nostro (import) Letters of Credit	
20.1.	Issuance for Letter of Credit without collateral	0,30% min.1.500 mkd
20.2.	Issuance for Letter of Credit with delayed collateral	0,60% min.2.000 mkd
20.3.	Pre- advising for Letter of Credit	1500 mkd
20.4.	Amendments or cancellation	Real costs, min.1.200 mkd
20.5.	Confirmation with collateral	0,10% quarterly min.1.200 mkd
20.6.	Confirmation with delayed collateral	0,30% quarterly min. 2.000 mkd
20.7.	Taking up and checking of documents	0,30% min.1.200 mkd
20.8.	(Real) OUT of pocket expenses (postage, fax charges)	subject to actual cost
20.9.	Discrepances fee	3000 mkd (counter-value of 50 EUR)
21	Loro (export) Letter of Credit	
21.1.	Notification of the client	0,10% min. 1.500 mkd
21.2.	Confirmation with collateral of foreign bank	0,10% quarterly min.1.200 mkd plus real costs
21.3.	Confirmation without collateral of foreign bank	0,30% quarterly min. 2.000 mkd plus real costs
21.4.	Amendments or cancellation	1.200 mkd
21.5.	Taking up and checking of documents	0,30% min. 1.200 mkd
21.6.	Transfer of Letter of Credit	0,12% min. 1.200 mkd
21.7.	Processing of the inflows from the Loro L/C	0,12% min. 1.200 mkd
XIII.	LETTER OF GUARANTEE	TARIFF
22	Bid guarantee	
22.1.	covered with deposit	0,3% quarterly min. 3000 mkd
22.2.	within framework	0,6% quarterly min. 3000 mkd
22.3.	with B/E	0,6% quarterly min. 3000 mkd
22.4.	Bid guarantee in amount of 9000 mkd	1000 mkd quarterly
23	Performance guarantee	
23.1.	covered with deposit	0,3% quarterly min. 3000 mkd
23.2.	within framework	1% quarterly min. 3000 mkd
23.3.	with B/E	1% quarterly min. 3000 mkd
24	Payment guarantee	
24.1.	covered with deposit	0,3% quarterly min. 3000 mkd
24.2.	within framework	1,2% quarterly min. 3000 mkd
24.3.	with B/E	1,2% quarterly min. 3000 mkd
25	Guarantee for custom duty	
25.1.	covered with deposit	0,3% quarterly min. 3000 mkd
25.2.	within framework	1% quarterly min. 3000 mkd
25.3.	with B/E	1% quarterly min. 3000 mkd
26	Advance payments guarantee	
26.1.	covered with deposit	0,3% quarterly min. 3000 mkd
26.2.	within framework	1% quarterly min. 3000 mkd
26.3.	with B/E	1% quarterly min. 3000 mkd
27	Amendments	1.500 mkd
28	Activation of Letter of guarantee	0,25% min. 700 mkd
29	Issuance of a financial identification	500 mkd
30	Issuance of letter of intent	500 mkd
31	OUT of pocket expenses (postage, fax charges)	subject to actual cost
32	Loro guarantees	
32.1.	Advising and notification without Bank's obligations	0,10%, min. 1.250 mkd
32.2.	Forwarding the letter of guarantee	0,10 %, min.1.200 mkd

32.3.	Amendments or cancellation	1.500 mkd
32.4.	Taking up and checking of documents	0,30%, min.1.000 mkd
32.5.	OUT of pocket expenses (postage, fax charges)	subject to actual cost
33	L/G issued under received counter-guarantee	
33.1.	Pre- advising of counter- guarantee	600 mkd
33.2.	Notification of the foreign bank of issuing L/G under counter- guarantee	SWIFT costs
33.3.	Fee for issuing of L/G under counter-guarantee	The fee is same as the fee for issuing L/G 100 % covered with cash collateral. The fee is paid by the foreign bank
34	Foreign credit operations	
34.1.	Taking up and checking of documents for credit registration in the NBRM ND/NP templates	3.000 mkd
34.2.	Amendments (usage / payment / recovery / repayment plan)	500 mkd per document
34.3.	Amendments in the loan application	2.000 mkd

XIV. MISCELLANEOUS - FOREIGN PAYMENTS		TARIFF
35	SWIFT costs	400 mkd
36	MT 940, MT 942	200 mkd per message
37	Receiving MT 101, MT 300 orders via SWIFT	1500 mkd per month per account
38	Activation of the service MT 101 orders via SWIFT	3000 mkd (one time fee)
39	Package of services: MT 940, MT 942 and receiving MT 101 and MT 300 via SWIFT	6000 mkd per month (5 accounts included)
40	Using exchanged RMA for forwarding messages at the request of other institutions	1200 mkd
41	Urgencies for nostro and loro remittances upon clients request	400 mkd plus costs of the foreign bank
42	Electronically submitted certificates to PRO for VAT refund (its is charged automatically from the clients transactional account)	150 mkd per account
43	Filling in 1450 order by the bank	200 mkd
44	Reprint of statement and documentation for payment abroad and reprint of foreign payment income to corporate clients (residents and non-residents)	500 mkd per statement or document
LOANS		
XV. LOAN ADMINISTRATION FEES		TARIFF (for loans funded from OBSG sources) ¹⁾
1) Fees without minimum or maximum/different fees may be charged for FCL-funded loans in accordance with the articles of the agreements for FCL funding concluded between the Bank and the financial institutions		
1	Fee for estimation of real estate property - charged upon loan approval	3000 mkd
2	Fee for estimation of movable property -charged upon loan approval	3000 mkd
3	Fee for issuing consent for second instance mortgage	3000 mkd
4	Amendment fee - charged for all modifications of loan documentation (annexes) upon the client's request	0,25%; min. 5.000 mkd, max.150.000 mkd
FRL ≤ 7 years		
5	Evaluation fee - one time fee, charged upon loan approval	0 mkd
6	Increase of amount - one time fee, charged on the incremental amount	0,50% min. 6000 mkd
7	Prolongation fee - charged on outst. amount subject to prolongation	0,50% min. 6000 mkd
8	Fee for prolongation and increase of amount of FRL (both at the same time) - one time fee charged of the new amount of the FRL subject to prolongation	0,50% min. 6000 mkd

STL < 1 year		
9	Evaluation fee	
9.1.	Stand - alone STL - charged upon the loan approved	0,50% min. 5000 mkd
9.2.	STL under FRL	0,25% min. 5000 mkd
9.3.	STL reimbursed within 10 days	N/A
9.4.	STL with 100% cash collateral	N/A
10	Disbursement fee - charged upon loan disbursement (for standalone and STL under FRL)	0.70%
10.1.	Loan with partial cash collateral (min. 30% cash)	0.70% on the uncovered part, min. 2.000 mkd
10.2.	Loan with 100% cash collateral	1.000 mkd
10.3.	Loan reimbursed within 10 days	5.000 mkd
11	Evaluation fee for STL Revolving loan	
11.1.	Stand - alone ST Revolving Loan - charged upon the loan approved	0,70% min.5000 mkd
11.2.	ST Revolving Loan under FRL	N/A
11.3.	ST Revolving Loan with 100% cash collateral	N/A
11.4.	Loan reimbursed within 10 days	N/A
12	Maintenance fee for ST Revolving loan - onetime fee	0.70%
12.1.	Loan with partial cash collateral (min.. 30% cash)	0.70% on the uncovered part, min. 2.000 mkd
12.2.	Loan with 100% cash collateral	1.000 mkd
12.3.	Loan reimbursed within 10 days	5.000 mkd
13	Increase of amount (for STL and ST Revolving loan), one time fee, charged on the incremental amount	0,70% min. 5000 mkd
14	Prolongation fee (for STL and ST Revolving loan) charged on outst. amount subject to prolongation	0,70% min. 5000 mkd
14.1.	STL and ST Revolving loan under FRL	0,70% min. 5000 mkd
14.2.	STL reimbursed within 10 days	0,70% min. 5000 mkd
14.3.	STL and ST Revolving loan with 100% cash collateral	1000 mkd
15	Fees for both prolongation and increase of amount (for STL and ST Revolving loan) charged on outst. amount subject to prolongation	0,70% min. 5.000 mkd
16	Fees for business overdraft	
16.1.	Evaluation & Maintenance fee	0,25% min. 600 mkd
16.2.	Amendment fee: - charged for all modifications (annexes) upon the client's request; increase/decrease of amount and term reducing/ term	0,75% min. 600 mkd
LTL > 1 year		
17	Evaluation fee - one time fee, charged upon loan approval	
17.1.	Evaluation fee- Stand alone LTL	1.00% min. 5000 mkd ²⁾
17.2.	Evaluation fee- LTL under FRL	1.00% min. 5000 mkd ²⁾
17.3.	Evaluation fee for LT Loan with 100% cash collateral	N/A
18	Disbursement fee - charged upon loan disbursement	0.70%
18.1.	LTLs under FRL	0.70%
18.2.	Loan with partial cash collateral (min. 30% cash)	0.70% on the uncovered part, min. 2.000 mkd
18.3.	Loan with 100% cash collateral	1.000 mkd
19	Maintenance fee - charged yearly upon the actual amount of the loan, starting from the next year	0,25% min. 5000 MKD ²⁾
19.1.	Maintenance fee LTL under FRL	0,25% min. 5000 MKD ²⁾
19.2.	Maintenance fee LTL with 100% cash colateral	1000 MKD
20	Fees for Lift loans	
20.1.	Fee for approval of Lift loan- one time fee, charged upon loan approval	1% min. 5000 MKD
20.2.	Disbursement fee for Lift loans - charged upon loan disbursement	1% min. 5000 MKD
20.3.	Maintenance fee for Lift loans - charged yearly upon the actual amount of the loan, starting from the next year	0,25% min. 5000 MKD
21	Prepayment fee	≤ 3% upon the outstanding balance