

**TO WHOM IT MAY CONCERN**

**Subject: Letter of Notification of the Terms and Conditions for International Non-resident's operations**

**Skopje, September 2018**

Dear Sirs,

We have the pleasure to introduce you our latest Terms and Conditions that we are applying for clients account effective as of September, 2018.

Please find enclosed the latest Terms and Conditions, commissions and fees below:

**TERMS AND CONDITIONS FOR CLIENTS ACCOUNT (NONRESIDENT'S)**

<b>Tariffs No:</b>	<b>Description</b>	<b>Tariff</b>
<b>1</b>	<b>ACCOUNT SERVICES</b> Account maintenance, minimum balance, credit interest, overdrafts, debit interest, statements, account closure,...	subject to arrangement
11.1	Opening account per currency (only for Legal Entity)	None
11.2	Pre Analysis of identification documents of a Legal entity in order to establish business relationship (only for Legal Entity)	EUR 25
11.3	Activation of a pre limited account due to not up to date docs. (only for Legal Entity)	EUR 10
11.4	Account maintenance (only for Legal Entity)	EUR 5 monthly per each acct.
11.5	Account closure (only for Legal Entity)	EUR 20 per each acct.
1.3	Additional services, such as standard confirmations of balances, confirmations to auditors, interest tables, commercial and credit information, reporting services, banking correspondence,...	subject to arrangement

**Remark:** *Each one Legal Entity should update current documentation within 2 years.*

**2 FOREIGN CURRENCY PAYMENTS**

2.1	Debit Entry – outgoing payment with charging option "BEN" and "SHA"	0.25% + EUR 5 swift (min EUR 15,00–not. max) <b>(for instance, up to EUR 4.000,00 – EUR 15,00 over EUR 4.000,00 per tariff)</b>
2.2	Debit Entry – outgoing payment with charging option "OUR"	0.40% + EUR 5 swift (min EUR 27-max EUR 1200) <b>(for instance, up to EUR 5.250,00 – EUR 27,00 from EUR 5.250,00 to EUR 280.000,00 per tariff over EUR 280.000,00 - max EUR 1.200,00)</b>
2.3	Debit Entry – outgoing internal payment	EUR 10
2.4	Debit Entry – own transfer to other domestic banks	EUR 20
2.5	Credit Entry – incoming payment with charging option "BEN" and "SHA"	0.10% (min EUR 10,00 – not. max) <b>(for instance, up to EUR 10.000,00 – EUR 10,00 over EUR 10.000,00 per tariff)</b>

2.6	Credit Entry - incoming payment with charging option "OUR"	Free of charge for beneficiary
	<i>(CCB Skopje require fees from ordering bank as per item No.:2.5 plus additional correspondent fees)</i>	
2.7	Internal Payments Order	free of charge for beneficiary
2.8.	Credit Entry - own transfer from other domestics banks	free of charge for beneficiary
2.9	Cash deposit on current acct.	0.30% ( min. EUR 10,00 – not. max. )
2.10	Cash withdrawal from current acct.	0.40% ( min. EUR 10,00 – not. max. )
2.11	Additional services (unclear, incomplete, amendments, recalls, cancellation, confirmation letter, etc. )	MKD 1000 (or equal for other curr.), plus additional correspondent bank fees

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### 3 MKD-PAYMENTS

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3.1	Credit Entry	None
3.2	Debit Entry	0.10% (min. MKD 600,00 or EUR 10,00 – max. MKD 30.000,00 or EUR 500)
3.3	Debit Entry-Internal Payments	MKD 300,00 or EUR 5,00
3.4	MKD-Cash deposit	MKD 300 or EUR 5
3.5	MKD-Cash withdrawal	0.20% (min. MKD 300 or EUR 5 – not max.)
3.6	Additional services (unclear, incomplete, amendments, recalls, cancellation, confirmation letter, etc. )	MKD 1000 (or equal for other curr.), plus additional correspondent bank fees

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#### GENERAL CONDITIONS:

1. Rates for services which are not included in this schedule will be quoted at request.
  2. Postage ,swift, fax, phone and other service expenses involved will be charged additionally.
  3. The Bank reserve the right to change rates and conditions without any previous note to the Client.
  4. Pursuant to the Law on Banks and the Resolution on the Manner and Terms and Conditions for operation of Nonresident account in the Republic of Macedonia the parties hereto agree that the Bank shall open and maintain a Nonresident account to be used for transactions.
  5. These terms and Conditions replace any previously quoted rates which shall no longer apply.
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We are convince that a.m. T&C shall further intensify doing business with us and improve our good relationship and cooperation.

Yours sincerely,

Central Cooperative Bank AD, Skopje  
International Operations Department

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