

TO WHOM IT MAY CONCERN
Our Ref: Letter of Notification of the Terms and Conditions for Non-Resident account

Skopje, May 2013

We have the pleasure to introduce you our latest Terms and Conditions that we are applying for non-resident account effective of 1st May 2013.

We hope that our new Terms and Conditions will satisfy your needs.

Please find enclosed the latest Terms and Conditions below:

TERMS AND CONDITIONS FOR NON-RESIDENT ACCOUNT

Tariffs No:	Description	Tariff
1	ACCOUNT SERVICES	
1.2	Account maintenance, minimum balance, credit interest, overdrafts, debit interest, statements, account closure,,,	subject to arrangement
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
2	FOREIGN CURRENCY PAYMENTS	
2.1	Debit Entry - Payments with charging option "BEN" and "SHA"	0.25% + EUR 5 swift (min EUR 12 - max EUR 1000)
2.2	Debit Entry - Payments with charging option "OUR"	0.40% + EUR 5 swift (min EUR 27 - max EUR 1200)
2.3	Debit Entry - Payments with charging option "BEN", "SHA" and "OUR" for CCB GROUP Clients (Bulgaria, Macedonia, Russia and Cyprus)	0.10% (min EUR 5 – max EUR 35)
2.4	Debit Entry – Internal payment (debit entry)	EUR 5
2.5	Debit Entry – own transfer to other domestics banks	EUR 20
2.6	Credit Entry	0.10% (min EUR 5 – max EUR 200)
2.7	Credit Entry - Payments with charging option "BEN", "SHA" and "OUR" from CCB GROUP Clients (Bulgaria, Macedonia, Russia and Cyprus)	None
2.8	Credit Entry-Internal Payments Order	None
2.9.	Credit Entry – own transfer from other domestics banks	None

2.10	Cash deposit on current acct.	0.20% (min EUR 2.5 - max EUR 200)
2.11	Cash withdrawal from current acct.	0.30% (min EUR 2.5 - max EUR 200)
2.12	Additional services (unclear, incomplete, amendments, recalls, cancellation, confirmation letter, etc.)	EUR 15 plus additional real fees

3 MKD-PAYMENTS

3.1	Credit Entry	None
3.2	Debit Entry	0.10% (min MKD 300 or EUR 5 – max MKD 30000 or EUR 500)
3.3	Debit Entry-Internal Payments	MKD 150 or EUR 2.50
3.4	MKD-Cash deposit	MKD 300 or EUR 5
3.5	MKD-Cash withdrawal	MKD 300 or EUR 5
3.6	Additional services (unclear, incomplete, amendments, recalls, cancellation, confirmation letter, etc.)	MKD 1000 or EUR 15 plus additional fees

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 Non-resident account in the Republic of Macedonia the parties hereto agree that the Bank shall open and maintain a Non-resident 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.

Sincerely,

Central Cooperative Bank AD, Skopje
International Operations Department,
Correspondent Banking and SWIFT