

## Product Catalogue of NLB Banka- Price List

CURRENT ACCOUNT		PRIVAT INDIVIDUAL	BUSINESS
Account opening		Free of charge	Free of charge
Account authorization		2.00 €	2.00 €
Account maintenance (Monthly)		0.60 € (payable 6 months in advance)	1.00 € (payable 6 months in advance)
Fee for over the counter cash withdrawal (excludes account types for Pensioners, Students and Social assistance)		Up to 5.00€ - free of charge From 5.01€ up to 1000 € 1.50€ 1000.01€ - 100,000€ 1.00€ Over 100,000€ 0.1% of the amount	
Coins withdrawal over 100 pieces 0.01, 0.02, 0.05 (CBK Charge)		0%	
Deposit of coins (over 100 pieces) (CBK Charge)		5%	
Deposit of coins (over 100 pieces) for VIP clients from the "List of NLB clients exempted from COINS DEPOSITS fee"		5.00 €	5%
Deposit over the counter of children		Free	5.00 €
Deposit / Replacement of old GBP bankNates		1 % min. 0.50 GBP	n/a
Maturity	Term deposits up to 60 months	Term deposits with monthly payable interest	Term deposits for Personal Banking clients
12 months	0.10%	0.00%	0.20%
13 months	0.15%	0.05%	0.25%
24 months	0.20%	0.10%	0.30%
36 months	0.70%	0.60%	0.80%
48 months	1.00%	0.90%	1.10%
60 months	1.50%	1.40%	1.60%
<b>Remark:</b> Term deposits amounts in Euro for a period of 13 to 60 months withdrawn ahead of schedule, a vista interest rate is NAT calculated			
<b>Remark:</b> The minimum amount of cash Term Deposit (TDA), for all types of term deposits is EUR 100.			
<b>NAte:</b> For legal entities, interest rates on term deposits, savings etc. are negotiable			

Interest rate structure for Saving Account (Only for Private Individuals)	
Account opening	Free of charge
Minimum sum deposited	10 €
Account maintenance	Free of charge
Interest rate of Private Individual Saving Account	0.10%
Interest rate of Children's Saving Account	0.11%
<b>NAte:</b> For legal entities, interest rates on term deposits, savings etc. are negotiable	
<b>Remark:</b> Private individual Saving Account is conditioned by opening current account. Payments / international transactions (MT) and domestic payments (inter-bank) canNAT be performed from savings. Permissible transactions from savings account are only to current account and vice versa as well as cash withdrawals and deposits.	

Interest rates on Loans			
Cash cover Business Loans	Term	Interest rate	Management costs
Cash cover Loan / Loan based on blocking TDA	For the duration of TDA	1.50%	0.00%
Cash cover Loan / Loan based on blocking TDA but receiving interest rate from TDA	For the duration of TDA	1.50% above interest rate of deposit	0.00%
<b>NAte:</b> The effective interest rate will be calculated based on the regulation of CBK			

Business Loans	Amount in EUR	Term	Interest rate	Fee
Credit Line – Revolving	Up to 50,000	Up to 12 months	12.50%	1.00%
Overdraft	Up to 50,000	Up to 12 months	12.50%	1.00%
Loans for working capital	Up to 50,000	Up to 36 months	11.00%	1.00%
Loans for asset investment	Up to 50,000	Up to 84 months	10.00%	1.00%
Eco loans		Up to 84 months	7.20%	0.40%
<b>NAte:</b> The effective interest rate will be calculated based on the regulation of CBK				

BUSSINESS PACKAGES		
Product	Premium ( Micro businesses)	Premium Plus ( Small and medium businesses)
Account opening	Free of charge	Free of charge
Monthly maintenance of current account	Free of charge	Free of charge
Bussines Debit Card	Issuance Free of charge, Monthly maintenance: 0.15€	Issuance Free of charge, Monthly maintenance: 0.15€
Visa Debit Card	By pricelist	By pricelist
E-klik	By pricelist	By pricelist
Overdraft	9.00%	8.00%
Credit line	9.00%	8.00%
Loans for asset investment	7.20%	7.00%
Loans for working capital	7.80%	7.30%
Management costs	0.40%	0.40%
Financed international Guaranties	2.50% yearly interest, min. 50€	2.00% yearly interest, min. 50€

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Management costs for Guaranties	0.30%, min. 50€	0.30%, min. 50€
NAstro Payments	0.10%	0.09% with SHARE option
Monthly price for package	2.00€	3.00€

Private individual Loans	Term	Interest rate	Management costs
Private individual cash loans for salary receivers	Up to 60 months	10.50%	1.00%
24 Hour Loan	Up to 60 months	10.50%	1.00%
Cash cover Loan / Loan based on blocking TDA	For the duration of TDA	1.50%	0.00%
Cash cover Loan / Loan based on blocking TDA but receiving interest rate from TDA	For the duration of TDA	1.50% above interest rate of deposit	0.00%
Consumer Loans at business partners	Upto 60 months	10.00%	1.00%
Car Loans at business partners	Upto 60 months	9.50% new car 10.00% used car	1.00% 1.00%
Loans for house purchase and construction, land or residential apartment purchase upto 150.000€	Upto 240 months	9.50%	1.00%
Loans for house or apartment reNAvation upto EUR 50.000	Upto 96 months	10.20%	1.00%
Overdraft for Private individuals (Upto 200% of net salary)	Upto 36 months	14.00% - 100% of salary 16.00% - 200% of salary	1.50%
Penalty interest		0.08 % daily	

**NAte: The effective interest rate will be calculated based on the regulation of CBK**

Agriculture loans based on the guarantee scheme – DCA Programme		
Investment Loans	NLB Banka	USAID DCA
Minimum amount	200 €	5,000 €
Amount up to	According to procedures	160,000 € ( 200,000 USD)
Maximum amount	12- 60 months	12- 60 months
Interest	10%	9%
Fee	1%	1%
Loans for working capital		
Minimum amount	200 €	5,000 €
Amount upto	According to procedures	160,000 € ( 200,000 USD)
Maximum amount	6-36 months	6-36 months
Interest	11%	10%
Fee	1%	1%
Credit lines and overdraft		
Maximum amount	1/10 of turNAver with NLB	1/10 of turNAver with NLB ( max 160,000 € or 200,000 USD)
Term	12 months	12 months
Interest	12.50%	10%
Fee	1%	1%

**NAte: The effective interest rate will be calculated based on the regulation of CBK**

PERSONAL BANKING PACKAGES				
Products – services		Premium	Premium Plus	Private Banking
Personal account	P. Banking account	Free of charge	Free of charge	Free of charge
Term deposit account	For all maturities in price list	Preferential interest rates for min. 12 month deposits	Preferential interest rates for min. 12 month deposits	Preferential interest rates for min. 12 month deposits
Debit Cards	Visa Classic Debit – Personal Banking	Issuance and maintenance Free of charge. With unique design Daily limit for ATM withdrawal 1000€	Issuance and maintenance Free of charge. With unique design Daily limit for ATM withdrawal 1500€	Issuance and maintenance Free of charge. With unique design Daily limit for ATM withdrawal 2000€
Loan products	Loan up to 3,000 €, up to 3 years	Interest rate: 5.99% Management costs: 0.50%	Interest rate: 5.99% Management costs: 0.50%	Interest rate: 5.99% Management costs: 0.50%
	Loan up to 5,000 €, above 3 years	Interest rate: 6.50% Management costs: 0.50%	Interest rate: 6.50% Management costs: 0.50%	Interest rate: 6.20% Management costs: 0.50%
	Overdraft	100% of salary Interest rate: 14.00% 200% of salary Interest rate: 16.00% Management costs: 0.00%	100% of salary Interest rate: 14.00% 200% of salary Interest rate: 16.00% Management costs: 0.00%	100% of salary Interest rate: 14.00% 200% of salary Interest rate: 16.00% Management costs: 0.00%
	Credit Cards	Issuance Free of charge. Maintenance: 3 months Free of charge. Interest: By price list	Issuance Free of charge. Maintenance: 6 months Free of charge. Interest: By price list	Issuance Free of charge. Maintenance: 12 months Free of charge. Interest: By price list
Credit Cards	Visa Revolving, Master Card/Comfort Card	Issuance fee -Free of charge Maintenance Fee- First year fee of charge	Issuance fee -Free of charge Maintenance Fee- First year fee of charge	Issuance fee -Free of charge Maintenance Fee- First year fee of charge
Electronic services	E-banking – Token	Token Free of charge	Token Free of charge	Token Free of charge
	Maintenance Fee - View Option	First year Free of charge, 0.10€	First year Free of charge, 0.10€	First year Free of charge, 0.10€
	Maintenance Fee – Full Option	First year Free of charge, 0.25€	First year Free of charge, 0.25€	First year Free of charge, 0.25€
	M- Klik	0.60€	0.60€	0.60€
	SMS Banking	0.10€ for SMS	0.10€ for SMS	0.10€ for SMS
Other	IVR	Free of charge	Free of charge	Free of charge
	Direct Debit	Free of charge	Free of charge	Free of charge

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	Standing order	Free of charge	Free of charge	Free of charge
Maintenance fee		1.50€	2.00€	2.50€

OTHER PACKAGES						
Products/ services	Elders		Active population	War veterans	Students	Children and Youth
Current account	Withdrawal of cash at the counter and ATM - Free of charge		0.60€	0.60€	Monthly maintenance, Withdrawal of cash at the counter and ATM	0.50€
Savings account	By pricelist		By pricelist	By pricelist	By pricelist	Savings account for children and youth 0-18 years old
Debit Cards	Maestro Card	NA	By pricelist	NA	NA	Teenage Maestro Card
	Visa Electron	Issuance and Maintenance Free of charge	By pricelist	By pricelist	Personalised card for students	NA
	Visa Classic debit	NA	By pricelist	By pricelist	NA	NA
Loan products	Loan	NA	Interest rate: Up to 36 months: 5.99% Above 36 months: 6.99% Management costs: 1.00%	Interest rate:: 5.99% Management costs: 0.00%	Interest rate:: 0% Management costs: 0.00%	NA
	Overdraft	NA	Interest rate: 14.00% Management costs: 0.00%	Interest rate: 14.00% Management costs: 0.00% Up to 100% of salary	NA	NA
	Credit Cards	NA	By pricelist	NA	NA	NA
Electronic services	E-banking	NA	By Super Package	Token- Free of charge Monthly maintenance: 1€	By pricelist for students	NA
	SMS Banking	NA	Free of charge	0.10€ for SMS	By pricelist	NA
	IVR	NA	By pricelist	By pricelist	By pricelist	NA

SME PACKAGE	
PRODUCTS IN PACKAGE	COMPENSATION
Account opening	Free of charge
Account monthly maintenance	Free of charge
Issuance of Debit card	Free of charge
Debit card monthly maintenance	0.15 €
Visa Credit Card	Free of charge
E-klik with Token (20% deduction)	16 €
E-klik monthly maintenance	1 €
Overdraft	12.50%, Up to 10,000 € NA fee, Over 10,000 € - 0.5%
Investment capital Loan	10.00%, Up to 10,000 € NA fee, Over 10,000 € - 0.5%
Working capital Loan	11.00%, Up to 10,000 € NA fee, Over 10,000 € - 0.5%
Car Loan	9.00%, Up to 10,000 € NA fee, Over 10,000 € - 0.5%
<b>Monthly package maintenance</b>	<b>2 €</b>

Type of Loan	Budgetary and stable company	Other	Budgetary and stable company
	Interest	Interest	Fee
Cash Loan up to 5000€, up to 36 months	5.99%	8.99%	0.50%
Cash Loan over 5000€, over 36 months	6.99%	8.99%	0.50%
Consumer Loans at business partners	6.99%	7.99%	1.00%
Car Loans at business partners	6.99%	7.99%	1.00% - Based on agreement with business partners
Loans for house purchase and construction, land or residential apartment purchase	6.99%	7.99%	0.50% Uo to 5 years 1.00% Above 5 years
Loans for house or apartment reNAvation	6.99%	7.99%	0.50% Uo to 5 years 1.00% Above 5 years
Overdraft	14.00%- 100% of salary 16.00%- 200% of salary	14.00%- 100% of salary 16.00%- 200% of salary	0.00%
Llogari Escrow për kreditë hipotekare	Deri në 30,000€ - falas, Mbi 30,000€ - 10.00€		
<b>Kartela kreditore</b>	<b>Interesi vjetor</b>		<b>Mirëmbajtja mujore në Pako</b>
Visa Revolving Master Card Comfort Card	By pricelist		First year free of charge/ 1.00€
<b>E-KLIK</b>	<b>Mirëmbajtja mujore</b>		
Full Option	First 6 months Free of charge , than 0.50		
View Option	First 6 months Free of charge , than 0.30		
M-KLIK ( Mobile Banking)	0.60€		
E-KLIK , M-KLIK	1.10€		

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<b>SMS Banking</b>	<b>Shërbimi brenda Pakos</b>	<b>Çmimet për transaksion sipas Pakos</b>	
SMS Notification	Falas	0.05€	
<b>SMS Top Up</b>	<b>Shërbimi sipas Pakos</b>	<b>Çmimet për transaksion sipas Pakos</b>	
Duo Tv, Prepaid Refill	Falas	0.10€	
<b>TRANSFERS</b>			
<b>National Transfer</b>	<b>At counters/ From Account</b>	<b>At counters/ with Cash</b>	<b>E-klik/ M-klik</b>
Transfers within NLB Banka Pristina	0.20 € per transaction	n/a	Free of charge
Payments to beneficiaries within the Bank	1.00€	1.00€	Free of charge
<b>Outgoing</b>			
Inter-bank transfers	1.50€	2.00€	0.50€
Priority transfers and transfers above 10,000 €	3.50€	4.50 €	3.00€
Utility bill payments (public services)	Up to 10.00 € 0.50€ Over 10.00 € 1.50€	Up to 10.00€ 1.00€ Over 10.00€ 2.00€	0.50€
Payment of taxes and pension contributions	Up to 10.00 € 0.50€ Over 10.00 € 1.00€	Up to 10.00€ 1.00€ Over 10.00€ 2.00€	0.50€
Payment for University Semester and Library	Up to 10.00 € 0.50€ Over 10.00 € 1.00 €	Upto 10.00 € 0.50€ Over 10.00 € 1.00€	0.50€
GIRO payments for Public service company (KEDS, PTK, Regional water supply)	Free of charge	Free of charge	Free of charge
GIRO payments for customs	1.50€	2.50€	0.50€
GIRO payments for Insurance Company	1.00€	1.00€	n/a
<b>Incoming</b>			
Inter-Bank Transfer – incoming	1.00 €		
Inter-Bank transfer incoming through ICS massive module			
Salaries	Free of charge		
Damages and other	1.00€ per transaction		
<b>Other</b>			
Direct Debit for Debtor	Within CBK scheme for DD - Free of charge Within bank but outside CBK scheme for DD - 0.10€		
Direct Debit for Creditor	According to the prior agreement		
Claims initiated by customers	5.00€		
<b>International transfer</b>			
Outgoing transfer	0.2% Minimum 15€ (the same in equivalent) max. € 1.000 (the same in equivalent)		
Outgoing transfer with e-banking	0.15% Minimum 15€ (the same in equivalent) max. € 1.000 (the same in equivalent)		
<b>Outgoing transfer, option OUR</b> Upto 5,000 € From 5,000 up to 12,500 € From 12,501 up to 25,000 € From 25,501 up to 50,000 € Over 50,000 €	Plus 5€ Plus 8€ Plus 12€ Plus 20€ Plus 50€		
<b>Outgoing transfer, option OUR for Turkey</b> Upto 5,000 € From 5,000 upto 12,500 € From 12,500 upto 50,000 € Over 50,000 €	Plus 10 € Plus 15 € Plus 20 € Plus 30 €		
Payments to private individuals within NLB Group	Payment order upto €3,000.00 – fee: 6.00 € Payment order from €3,000.00 upto €100,000.00- fee: 0.2% of amount. Payment order over €100,000.00 – max fee : 200.00 €		
Payments to Legal entities within NLB Group	0.1%, min.€10.00, max €200		
Payments to Legal entities within NLB Group (e-banking)	0.09%, min.€10.00, max €200		
Payments to Legal entities with NLB Banka Skopje i Beograd (e-banking)	Incoming and Outgoing - 5€, regardless of the amount		
<b>Incoming transfer – BEN and SHARE</b>			
Upto 200.00 €	€5.00		
201.00 upto 10,000.00 €	€10.00		
Over 10,000.00 €	0.1% max 1,000 euro		
Payments of NLB Group for legal entities	0.1% max. 750 €		
Claims initiated by clients	€10.00 + third party costs		

<b>NLB Group member Banks</b>	<b>SWIFT code</b>
NLB D.D.	LJBASI2X
NLB BANKA D.D., TUZLA	TBTUBA22
NLB BANKA A.D., SKOPJE	TUTNMK22
NLB BANKA A.D., PODGORICA	MNBAMEPG
NLB BANKA A.D., BANJA LUKA	RAZBBA22
NLB BANKA A.D., BEOGRAD	CONARS22

<b>LETTERS OF CREDIT</b>	
<b>Documentary L/Cs</b>	
<b>1. L/C for import with 100 % cash cover</b>	
a) L/C Issuance	0.60% yearly, min €50+ Foreign banks' charges (Correspondent and/ or other)
b) L/C confirmation from any correspondent bank	According to the correspondent bank tariff
c) Handling documents (for each set of set of documents)	€ 50.00 + correspondent bank charges
d) Payment of L/C (for each set of documents)	€ 35.00 + correspondent bank charges
e) L/C for import with TDA	0.80% yearly, min €50 + Foreign banks' charges (Correspondent and/ or other)
<b>2. L/C for import financed by the bank</b>	

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a) LC Issuance	4.00% yearly, min €100 + Foreign banks' charges (Correspondent and/ or other)
b) Management fee	0.3 % min. € 50.00
c) L/C Confirmation from any correspondent Bank	According to the correspondent bank tariff
d) Handling documents (for each set of documents)	€ 50.00 + correspondent bank charges
e) Payment of L/C (for each set of documents)	€ 35.00 + correspondent bank charges
f) Transfer of L/C	0.3% in the amount , min.€100.00

<b>3. Export L/C (Loro)</b>	
a) Advising	0.2 % min. € 50.00
b) Transfer of L/C	0.3% in the amount , min.100.00€
c) Handling documents (for each set of set of documents)	€ 50.00
d) Return of documents based on issuer/beneficiary's request	€ 30.00 + DHL charges
<b>4. General</b>	
Cancelation of L/C prior to its expiry date	€ 25.00
Amendment of LC	€ 25.00 + commission on the increased amount and/or extended validity (based on the approved rate)
SWIFT charges	€ 5.00
L/C confirmation	Based on the agreement
Discrepancies (for import and export L/Cs)	€ 50.00 for each set of documents – for the account of presenting party

<b>GUARANTEES</b>	
I. Local Guarantees – cash covered (blocked funds)	0.50% yearly, min. € 25.00, max. EUR 200.00
II. Local Guarantees – with TDA	0.60% yearly, min € 25.00
III. Local Guarantees – financed by bank	3.00% yearly, min € 50.00
Management fee for all Guarantees financed by bank	0.3% min. € 50.00
<b>IV. Local Tender guarantees</b>	
Cash covered	€ 25.00 flat
With TDA	€ 35.00 flat
Financed	€ 50.00 flat
Special, without cash and collateral	Up to € 25,000.00 - € 70.00, Over € 25,000.00 – 0.30%, Max. € 500.00
Amendment of Local guarantee terms	€ 25.00 flat
<b>V. Letter of Intent</b>	
	€ 25.00 flat
<b>VI. International Guarantees</b>	
a) Cash covered Guarantees (blocked funds)	0.50% yearly min. € 50.00+ Foreign banks' charges (Correspondent and/ or other)
b) Guarantees covered with TDA	0.60% yearly, min € 50.00 + Foreign banks' charges (Correspondent and/ or other)
c) Guarantees financed by bank	3.50 % yearly, min € 50.00 + Foreign banks' charges (Correspondent and/ or other)
Management fees for all guarantees financed by bank	0.30% min. € 50.00
<b>General – Amendment of guarantee terms – EXTENSION OF VALIDITY TERM AND/OR INCREASE OF THE AMOUNT</b>	
Cash covered	based on the approved rate (min. € 25.00, max. EUR 200.00 for local guarantees, while min. € 50.00, max. EUR 200.00 for International guarantees + Foreign banks' charges (Correspondent and/ or other))
With TDA	based on the approved rate (min. € 25.00 for local guarantees, while min. € 50.00 for International guarantee + Foreign banks' charges (Correspondent and/ or other))
Financed (with collateral)	based on the approved rate (min. € 50.00 for local guarantees. while min. € 50.00 for International guarantees + Foreign banks' charges (Correspondent and/ or other))
<b>General – Amendment of other guarantee terms – (excluding the extension of the validity term and/or increase of the amount)</b>	
Cash covered	€ 25.00 flat
With TDA	€ 25.00 flat
Financed (with collateral)	€ 25.00 flat
SWIFT charges	€ 5.00
Payment under protested local guarantees	€ 10.00
Payment under protested International guarantees	€ 20.00

<b>Advising of Guarantee received by the bank (without obligation for NLB Banka)</b>	
Advising without commitment	0.1%, min. € 35.00, max. € 250.00
Guarantee amendment	€ 35.00
Request for payment and/or NATification etc.	€ 35.00

<b>Issuance / Confirmation of Guarantee (with obligation for NLB Banka):</b>	
Commission	1.5 % yearly, min. EUR 100.00 or as priory agreed
Guarantee issuance	€ 50.00 flat
Guarantee amendment	€ 35.00
Request for payment and/or NATification etc.	€ 35.00
Verification of signatures ( for all documentary business products)	€ 25.00+ correspondent bank charges

<b>Documentary collection</b>	
Documentary collection – against payment (D/P) (includes presentation to the importer, payment and release of documents)	0.4% min. € 50.00 max. € 300.00
Documentary collection - Released from payment	0.2% min. € 35.00 max. € 100.00

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Amendments	€ 10.00
Investigations based on Importer's request	€ 10.00
Return of unaccepted documents	€ 10.00 + postal charges
Documents sent for collection Sending Instructions / Documents	€ 100.00 + postal charges
Amendments of collection instructions	€ 35.00
Investigations based on exporter's request	€ 10.00
Payment	€ 10.00
Cancellation of doc. collection	€ 35.00

Cheques for collection	
International Cheques up to 100.00 EUR	EUR 10.00 per cheque Up to EUR 100.00 or equivalent + foreign banks' charges (for private and legal entities)
International Cheques over 100.00 EUR	<b>Legal persons:</b> Over EUR 100.00 or equivalent to this amount, 1.5% of the amount, minimum EUR 15.00 + foreign banks' charges <b>Legal entities:</b> Over EUR 100.00 or equivalent to this amount, 0.5 of the amount, minimum EUR 15.00 + foreign banks' charges
Return of unpaid cheques	10.00 € + foreign banks' tariff
Sending Cheque for collection	Ordinary mail – free of charges, By DHL registered mail or other – depending on the courier charges
ESCROW Agreements	
ESCROW agreement fee	Legal persons: 0.08% min. EUR 15.00 or based on the agreement Legal entity: 0.08% min. EUR 20.00 or based on the agreement

Services for Securities – Custody	
Commission for buying Securities in the primary market	Eur 5.00 ( price per transaction)
Commission for buying Securities in the international market	Eur 5.00 + corresponding bank fee
Custody fee- monthly	0.08% of Bond market value (Security portfolio) min. € 25.00 (min. 15€ for private clients)

Debit Cards	Maestro Cards	Visa Cards
Issuance	Free of charge	Free of charge
Monthly card maintenance	0.15 €	0.15 €
Card replacement (damaged, lost/stolen)	2.50 €	2.50 €
Card replacement (expired)	Free of charge	Free of charge
Issuance of card for authorized person	2.50 €	2.50 €
Re-issuance of PIN code	1.00 €	1.00 €
Fee of Exchange rate abroad	1%	1%
Chargeback procedure	20 €	20 €
ATM withdrawal (in bank premises)	0.10 €	0.10 €
ATM withdrawal (outside bank premises)	0.15 €	0.15 €
ATM withdrawal (NLB Group)	1€	1€
POS payment	0 %	0 %
ATM withdrawal (other banks home and abroad)	2%, min 3€	2%, min 3€
Withdrawal at banks abroad (cash counter, exchange bureaus)	2%, min 3€	2%, min 3€
Daily limit for withdrawal on ATM	1000€	1000€
Account balance	Free of charge	Free of charge

**Remark:** The maximum amount available for withdrawal by card within 24 hours is upto 500 EUR, while POS payment is 1000 EUR.

Credit Cards	Comfort Card	Master Card	Visa Credit Business	Visa Credit Revolving	Master Card Cash Cover
Issuance of card and reissuance after expired	Free of charge	Free of charge	Free of charge	Free of charge	Free of charge
Monthly card maintenance	1.50 €	1.50 €	1.50 €	1.50 €	Free of charge
ATM withdrawal (in NLB Banka ATM)	2%, min 3€	2%, min 3€	2%, min 5€	2%, min 5€	2%, min 3€
ATM withdrawal (other banks home and abroad)	2%, min 5€	2%, min 5€	2%, min 5€	2%, min 5€	2%, min 5€
POS and internet payment	0%	0%	0%	0%	0%
Fee of Exchange rate abroad	1%	1%	1%	1%	1%
Chargeback procedure	20.00 €	20.00 €	20.00 €	20.00 €	20.00 €
Interest on ATM withdrawal	24%	16%		24%	12%
Interest on POS payment	With instalments: 0% Without instalments: 24%	15%	12%	24%	4%
First warning	5.00 €	5.00 €	5.00 €	5.00 €	5.00 €
Second warning	10.00 €	10.00 €	10.00 €	10.00 €	10.00 €
Penalty interest	0.08% daily	0.08% daily	0.08% daily	0.08% daily	0.08% daily
Card replacement (damaged, lost/stolen)	5.00 €	5.00 €	5.00 €	5.00 €	5.00 €
Re-issuance of PIN code	2.50 €	2.50 €	2.50 €	2.50 €	2.50 €
Issuance of card for authorized person	5.00 €	5.00 €	5.00 €	5.00 €	5.00 €
Card balance	Free of charge	Free of charge	Free of charge	Free of charge	Free of charge
3D Secure	1€ - One-time fee	1€ - One-time fee	1€ - One-time fee	1€ - One-time fee	1€ - One-time fee
<b>NAt: The effective interest rate will be calculated based on the regulation of CBK</b>					

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**Remark:** VISA CREDIT CARD, COMFORT CARD – without instalments: minimum payment 5% of the total outstanding balance, grace period max. 45 days

<b>ELECTRONIC SERVICES</b>		
<b>Product – Services for Private individual and legal entities</b>	<b>E-KLIK</b>	<b>M- KLIK</b>
Account opening	Free of charge	Free of charge
M-Token/ M-klik	5 €	Free of charge
M- Token for students	Free of charge	Free of charge
Re-activation fee (unblocking the token)	Free of charge	Free of charge
Monthly maintenance for Web package	0.80 € for View option 1.00 € for Full option	0.60€
Monthly maintenance for students	0.65 € Full option	

<b>SMS BANKING</b>	
<b>Product-Service</b>	<b>Fee</b>
User registration for SMS services	Free of charge
SMS TopUp (mobile, DUO TV, Internet, Fix)	0.10 €
SMS account balance	0.10 €
SMS NAfication for TopUp	0.04 €
SMS NAfication	0.10 €

<b>CALL CENTER SERVICE</b>	
Client identification code ( Automatic service)	1.00€ one-time fee

<b>OTHER SERVICES</b>	
Visa confirmation – for embassy	2.50 €
Special request by the client for documents	Within 6 months - 2 €, After 6 months - 5 €
Proof of clients credit obligations	5 €
Letter recommendation – reference on account turNAver	5 €
Statement confirmation – on auditors request	5 €
Proof of bank expenses	5 €
Salary payment list	10€ per hard copy
Change of colateral or garantors	5 €
Change of mortgages	10€