



Pursuant to Article 47 paragraph 1 item 6 and Article 71 paragraph 2 of the Law on the National Bank of the Republic of North Macedonia (Official Gazette of the Republic of Macedonia No. 158/10, 123/12, 43/14, 153/15, 6/16 and 83/18 and Official Gazette of the Republic of North Macedonia No. 110/21), the National Bank of the Republic of North Macedonia Council has adopted the following

**DECISION**  
**on the type and amount of the fees for services rendered by the**  
**National Bank of the Republic of North Macedonia**  
**(Official Gazette of the Republic of North Macedonia No. 1/23)**

1. The National Bank of the Republic of North Macedonia (hereinafter referred to as: the National Bank) shall charge fees for the services it provides while operating according to the single tariff provided in this Decision (hereinafter referred to as: the tariff).
2. The National Bank shall charge the fees for the services under item 1 of this Decision by service type according to the following tariff:

**I. PAYMENT SERVICES**

**I–A SERVICES IN THE PAYMENT SYSTEM MIPS**

<b>Tariff Number</b>	<b>Service type</b>	<b>Fee</b>
	<b>1. Direct participation in the Macedonian Interbank Payment System (hereinafter referred to as: MIPS)</b>	
1.1	Connecting and testing the MIPS participation according to the method number 1	50,000 denars
1.2	Connecting and testing the MIPS participation according to the method number 2	50,000 denars
	<b>2. Indirect participation in MIPS</b>	
2.1	Testing the participation according to the method of transmitting number 1	10,000 denars
2.2	Testing the participation according to the method of transmitting number 2	10,000 denars
	<b>3. Change in the method of transmitting transfer orders in MIPS</b>	
3.1	Change in the method of transmitting number 1	2,000 denars

3.2	Change in the method of transmitting number 2	2,000 denars
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#### **4. Monthly membership fee for MIPS participants**

4.1	Monthly membership fee for the payment services provider referred to in Article 9 paragraph (1) items 1 and 3 of the Law on Payment Services and Payment Systems (hereinafter referred to as: the Law) according to the method of transmitting number 1	72,000 denars
	Monthly membership fee for the payment services provider referred to in Article 9 paragraph (1) items 1 and 3 of the Law according to the method of transmitting number 2	36,000 denars
4.2	Monthly membership fee for the payment system operator	free of charge
4.3	Monthly membership fee for other direct participants according to the method of transmitting number 1	24,000 denars
	Monthly membership fee for other direct participants according to the method of transmitting number 2	12,000 denars
4.4	Monthly membership fee for other direct participants who do not make payments	3,000 denars

#### **5. Fees for the execution of transfer orders in denars in MIPS**

Transfer order to calculation unit ratio for the purposes of the calculation of the fee for the transfer order received in MIPS shall be the following:

- for receipt in the period until 14:00 PM, one transfer order shall be one calculation unit;
- for receipt in the period from 14:00 to 15:00 PM, one transfer order shall be two calculation units;
- for receipt in the period from 15:00 to 16:00 PM, one transfer order shall be five calculation units;
- for receipt in the period after 16:00 PM, one transfer order shall be ten calculation units.

The time of receipt of the transfer orders in MIPS shall be considered:

- for method No. 1, when SWIFT submitted the transfer order to MIPS;
- for method No. 2, when MIPS confirmed the receipt of the transfer order with a confirmation.

If the transfer order stops in the queue, then the time when the settlement is made shall be taken. Single valid time shall be the time of MIPS. All other times on the participants' local computers shall not be relevant to the calculation. The periods of receipt shall also include the closing times.

If the payment services provider has a smaller number of payment units than the minimum prescribed number of payment units, then they shall be charged the minimum prescribed number of payment units.

The minimum number of payment units is prescribed to be equal to the number of the accounts of legal entities reported to ERTS by the payment services provider at the end of the last day in the collecting month.

5.1	For the first 1,000 calculation units in the month according to the method of transmitting No. 1	12 denars per calculation unit
5.2	For the first 1,000 calculation units in the month according to the method of transmitting No. 2	6 denars per calculation unit
5.3	For the following 5,000 calculation units in the month according to the method of transmitting No. 1	9 denars per calculation unit
5.4	For the following 5,000 calculation units in the month according to the method of transmitting No. 2	5 denars per calculation unit
5.5	For the following unlimited number of calculation units according to the method of transmitting No. 1	7 denars per calculation unit
5.6	For the following unlimited number of calculation units according to the method of transmitting No. 2	4 denars per calculation unit
5.7	For transfer orders that credit the treasury account and the National Bank account for regular operations, regardless of the number of calculation units (these calculation units are not included in the total sum) according to the method of transmitting No. 1	7 denars per calculation unit
5.8	For transfer orders that credit the treasury account and the National Bank account for regular operations, regardless of the number of calculation units (these calculation units are not included in the total sum) according to the method of transmitting No. 2	4 denars per calculation unit

5.9	For transfer orders that debit the settlement account of the payment system operator, regardless of the number of transfer orders according to the method of transmitting No. 1	7 denars for the calculation unit
5.10	For transfer orders that debit the settlement account of the payment system operator, regardless of the number of transfer orders according to the method of transmitting No. 2	free of charge

## **6. Fees for the execution of transfer orders in euros through MIPS**

6.1	For transfer order in the TARGET2 payment system with a label BEN/SHA	180 denars
6.2	For transfer order in the TARGET2 payment system with a label OUR	180 denars + the fee of the foreign bank if it is forwarded to the National Bank
6.3	For transfer order in the country	100 denars
6.4	For a rejected transfer order from the TARGET2 payment system	15 denars

## **7. Fees for information messages in MIPS**

7.1	For message MTn92 sent according to the method of transmitting number 1	15 denars
7.2	For message MTn92 sent according to the method of transmitting number 2	5 denars
7.3	For message MTn95 sent according to the method of transmitting number 1	15 denars
7.4	For message MTn95 sent according to the method of transmitting number 2	5 denars
7.5	For message MT920 sent according to the method of transmitting number 1	15 denars
7.6	For message MT920 sent according to the method of transmitting number 2	5 denars
7.7	For message MT985 sent according to the method of transmitting number 1	15 denars

7.8	For message MT985 sent according to the method of transmitting number 2	5 denars
7.9	For messages MT999 and MT199 sent according to the method of transmitting number 1	10 denars
7.10	For messages MT999 and MT199 sent according to the method of transmitting number 2	5 denars
7.11	For messages MT999 sent to all MIPS participants according to the method of transmitting number 1	800 denars
7.12	For messages MT999 sent to all MIPS participants according to the method of transmitting number 2	750 denars

## **8. Fees for information messages received in MIPS**

8.1	For messages MT900 received according to the method of transmitting number 1	free of charge
8.2	For messages MT900 received according to the method of transmitting number 2	free of charge
8.3	For messages MT910 received according to the method of transmitting number 1	10 denars
8.4	For messages MT910 received according to the method of transmitting number 2	5 denars
8.5	For messages MT942 received according to the method of transmitting number 1	10 denars
8.6	For messages MT942 received according to the method of transmitting number 2	5 denars
8.7	For messages MT940 received according to the method of transmitting number 1	15 denars
8.8	For messages MT940 received according to the method of transmitting number 2	5 denars

## **9. Other services**

9.1	Non-performed testing of the backup connection with the main location for messages in MIPS (connection with MIPS) according to the method of transmitting number 2 (for each started day after the expiration of the time for checking the connection)	1,000 denars
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9.2	<p>Fee for extension of the MIPS working hours at request of the participant in that system:</p> <ul style="list-style-type: none"> <li>- for extension up to 60 minutes</li> <li>- for extension over 60 minutes (with the exception of the last working day in the year when no fee is charged for extension of the working hours over 60 minutes).</li> </ul>	<p>600 denars per minute; 1,200 denars per minute;</p>
9.3	Entering transfer orders from a transportable permanent medium of the participant (orders are charged as if they arrived in the method of transmitting number 2)	1,000 denars
9.4	<p>Processing of the paper transfer order</p> <p>Paper transfer orders shall be received by 14:00 in the current working day. By way of derogation, up to five (5) paper payment orders can be received from each participant that debit their settlement account based on this period, but within thirty (30) minutes before the closure of MIPS.</p>	1,000 denars
9.5	Processing of the paper transfer order that debits the reserve requirement account	free of charge
9.6	Processing of the paper transfer order that debits a foreign account, in accordance with law	1% of the amount of the transfer order, but not less than 5,000 denars, and shall be charged from the account from which the debiting is made
9.7	Processing of the forced collection order	100 denars for each amount for which interest is calculated (minimum for one specification for orders for forced collection is 1,500 denars) and shall be charged from the account from which the debiting is made
9.8	Entering payment orders for forced collection in the payment system	50 denars for one order, shall be

		charged from the account from which the debiting is made
9.9	Notification on calculating interest on the basis of a forced collection order	500 denars for one amount
9.10	Fee for returning an order for forced collection to a bailiff due to irregular completing according to the applicable regulations	1,000 denars
9.11	Additional submission of a statement in hardcopy	50 denars by statement
<b>10. Issuing a confirmation of the account balance</b>		
10.1	For one (1) day	200 denars
10.2	For a period of up to five (5) days	400 denars
10.3	For a period of up to thirty (30) days	600 denars
10.4	For a period of up to sixty (60) days	1,000 denars
10.5	For a period of over sixty (60) days	1,000 denars for the period of up to sixty (60) days and 10 denars for each next day
<b>11. Fee for maintaining a settlement account in denars in MIPS based on the amount of the transfer order</b>		
11.1	For order for transfer of the funds from the settlement account of the payment services provider referred to in Article 9 paragraph (1) items 1, 2, 3, 5 and 7 of the Law with MT103 or MT202.	0.006%
	As an exception to paragraph 1 of this sub-item, the fee for maintaining an account based on the amount of the order for transfer of the funds from the settlement account of the payment services provider referred to in Article 9 paragraph (1) items 1, 2, 3, 5 and 7 of the Law with MT103 or MT202 is:	
	- for interbank trading on the overnight deposit market and for placing funds in overnight deposit facilities with the National Bank;	0.002%

- for trading in securities (outright and repo-transactions) on the OTC markets between market participants, with the exception of the transactions related to the monetary instruments of the National Bank. 0%

The payment shall be made at the beginning of each month for the previous month.

11.2 For the order for transfer of the funds from the settlement account of the payment services provider referred to in Article 9 paragraph (1) items 1, 2, 3, 5 and 7 of the Law with MT204 0.032%

As an exception to paragraph 1 of this sub-item, for the order for transfer of the funds from the settlement account of the payment services provider referred to in Article 9 paragraph (1) items 1, 2, 3, 5 and 7 of the Law with MT204 for trading in securities (outright and repo-transactions) on the OTC markets between market participants, with the exception of the transactions related to the monetary instruments of the National Bank. 0%

The payment shall be made at the beginning of each month for the previous month.

The fees from this Section shall be charged on the basis of an issued invoice or notification within fifteen days from the day of the issuance of the invoice, i.e. the notification.

## **I-B SERVICES FOR THE GOVERNMENT AND GOVERNMENT AUTHORITIES<sup>1</sup>**

<b>Tariff Number</b>	<b>Service type</b>	<b>Fee</b>
<b>12. Foreign currency credit transfers</b>		
12.1	Outgoing foreign currency credit transfer in paper-based form	for payment order amount up to 500,000 euros: 0.15%, at least 250 denars, a maximum of 10,000 denars; for payment order amount over 500,000 euros: 0.08%, a maximum of 30,000 denars

<sup>1</sup> The fees specified in Section I – B SERVICES FOR THE GOVERNMENT AND GOVERNMENT AUTHORITIES of this Decision, shall apply from 1 April 2017.

12.2	Outgoing foreign currency credit transfer through e-banking	for payment order amount up to 500,000 euros: 0.07%, at least 250 denars, a maximum of 10,000 denars; for payment order amount over 500,000 euros: 0.05%, a maximum of 30,000 denars
12.3	Outgoing foreign currency credit transfer with charging option OUR (foreign costs borne by the payer) The fee from this sub-item shall be charged as an additional fee of sub-item 12.1 or 12.2 if the remittance is with charging option OUR.	650 denars
12.4	SWIFT-costs for an outgoing foreign currency credit transfer	500 denars
12.5	Post-payment amendment to an outgoing foreign currency credit transferr	1,500 denars + the fee of the foreign bank
12.6	Post-payment cancellation of an outgoing foreign currency credit transfer	500 denars
12.7	Conditional foreign currency credit transfer	0.2%, at least 250 denars, a maximum of 30,000 denars
12.8	Incoming foreign currency credit transfer with charging option BEN/SHA (National Bank costs borne by the recipient in the country)	for payment order amount up to 100 euros: free of charge; for payment order amount over 100 euros: 600 denars
12.9	Incoming foreign currency credit transfer with charging option OUR (costs of the National Bank borne by the payer abroad, i.e. by the payment services provider of the payer abroad)	for payment order amount up to 100 euros: 10 euros; for payment order amount over 100 euros: 20 euros
12.10	Incoming foreign currency credit transfer with charging option BEN/SHA (National Bank costs borne by the recipient in the country, when the payment services provider in the country received foreign currency credit transfer in favor of the recipient with a payment account in the National Bank)	for payment order amount up to 100 euros: free of charge; for payment order amount over 100 euros: 600 denars

		+ the fee of the payment service provider in the country
12.11	Incoming foreign currency credit transfer with charging option OUR (National Bank costs borne by the payer abroad, i.e. by the payment services provider in the country, when the payment services provider in the country received the foreign currency credit transfer in favor of the recipient with a payment account in the National Bank)	for payment order amount up to 100 euros: 10 euros; for payment order amount over 100 euros: 20 euros
12.12	Incoming foreign currency credit transfer with charging option OUR (National Bank costs borne by the payer abroad, i.e. by the payment services provider in the country, when the National Bank received the foreign currency credit transfer in favor of the recipient with a payment account with the payment services provider in the country)	for payment order amount up to 100 euros: 10 euros; for payment order amount over 100 euros: 20 euros
12.13	Incoming foreign currency credit transfer with charging option BEN/SHA (National Bank costs borne by the recipient in the country, i.e. by the payment services provider in the country, when the National Bank received the foreign currency credit transfer in favor of the recipient with a payment account with the payment services provider in the country)	the fee of the payment service provider abroad

### **13. Foreign currency banknotes**

13.1	Selling foreign currency banknotes to authorized commercial banks on the initiative of the National Bank	free of charge with the foreign currency transfer to the payment accounts abroad
13.2	Purchasing foreign currency banknotes from authorized commercial banks on the initiative of the National Bank	free of charge with the foreign currency transfer to the payment accounts abroad
13.3	Selling foreign currency banknotes to the government authorities	2.0%, at least 1,000 denars, a maximum of 5,000 denars
13.4	Purchasing foreign currency banknotes from the government authorities	1.0%, at least 1,000 denars

13.5	Purchasing definitely confiscated foreign currency banknotes	3%, at least 1,000 denars, a maximum of 5,000 denars
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#### **14. Documentary collection**

14.1	Nostro and loro documentary collection	0.5%, at least 1,000 denars, a maximum of 100,000 denars
14.2	Nostro and loro documentary collection (the fee shall be borne by the foreign bank)	0.5%, at least 20 euros, a maximum of 2,000 euros
14.3	Sending documents abroad without paying and receiving documents from abroad without any obligation for the National Bank	5,000 denars
14.4	Amendment to the instructions for nostro documentary collection and notification on amendment to the instructions for loro documentary collection	1,200 denars
14.5	Sending a cheque / bill of exchange in foreign currency for collection	0.3%, at least 1,000 denars, a maximum of 10,000 denars of the total amount of cheques /bills of exchange from one issuing bank
14.6	Checking a cheque in foreign currency	2,000 denars for a shipment from one issuing bank

#### **15. Foreign exchange guarantees**

15.1	Issuing a nostro foreign exchange guarantee with cover in the form of deposit on an account with the National Bank	1%, at least 10,000 denars, a maximum of 300,000 denars (charged quarterly)
15.2	Issuing a nostro foreign exchange guarantee with cover in the form of deposit on an account with the National Bank (the fee shall be borne by the foreign bank)	1%, at least 170 euros, a maximum of 5,000 euros (charged quarterly)
15.3	Amendment to the conditions of the issued nostro foreign exchange guarantee	5,000 denars
15.4	Notification on the loro foreign exchange guarantee without obligations for the National Bank	0.1%, at least 5,000 denars, a maximum of 10,000 denars
15.5	Notification on the loro foreign exchange guarantee without obligations for the National	0.1%, at least 85 euros, a maximum of 170 euros

	Bank (the fee shall be borne by the foreign bank)	
15.6	Checking the authenticity of the loro foreign exchange guarantee issued in the original	0.1%, at least 5,000 denars, a maximum of 10,000 denars
15.7	Notification on the amendment to the conditions of the loro foreign exchange guarantee	5,000 denars
15.8	Notification on the amendment to the conditions of the loro foreign exchange guarantee (the fee shall be borne by the foreign bank)	85 euros
15.9	Release from liabilities of the loro foreign exchange guarantee	1,000 denars
15.10	Forwarding the loro foreign exchange guarantee to another bank	2,000 denars
15.11	Checking the documentation of the request for payment and sending request for payment under the loro foreign exchange guarantee	10,000 denars
15.12	Sending request for payment under the loro foreign exchange guarantee (the fee shall be borne by the foreign bank)	170 euros
15.13	Preparation of a draft-text of the loro foreign exchange guarantee	10,000 denars
15.14	Giving an opinion on the proposed text of the loro foreign exchange guarantee	5,000 denars

#### **16. Foreign currency letters of credit**

16.1	Opening a nostro foreign currency letter of credit with cover in the form of deposit on an account with the National Bank	0.3%, for an amount up to 500,000 euros: at least 5,000 denars, a maximum of 100,000 denars; for an amount over 500,000 euros: a maximum of 300,000 denars; (charged quarterly before the beginning of each quarter)
16.2	Opening a nostro foreign currency letter of credit with cover in the form of deposit with the foreign bank	0.5% for an amount up to 500,000 euros: at least

		5,000 denars, a maximum of 100,000 denars; 0.4% for an amount over 500,000 euros: a maximum of 300,000 denars; (charged quarterly before the beginning of each quarter)
16.3	Opening a nostro foreign currency letter of credit with cover in the form of deposit (fee borne by the foreign bank)	0.5%, at least 85 euros (charged quarterly before the beginning of each quarter)
16.4	Receiving and checking documents	5,000 denars for an individual shipment of documents
16.5	Confirmation of the nostro foreign currency letter of credit	5,000 denars
16.6	Amendment to the conditions of the nostro foreign currency letter of credit (including transfer and cancellation)	5,000 denars for amendment
16.7	Presentation of documents with discrepancy	85 euros for a shipment of documents
16.8	Notification on the loro foreign currency letter of credit without an obligation for the National Bank	0.1%, at least 5,000 denars, a maximum of 10,000 denars
16.9	Notification on the loro foreign currency letter of credit without an obligation for the National Bank (fee borne by the foreign bank)	0.1%, at least 85 euros, a maximum of 170 euros
16.10	Notification on amendment to the conditions of the loro foreign currency letter of credit	5,000 denars
16.11	Notification on amendment to the conditions of the loro foreign currency letter of credit (fee borne by the foreign bank)	85 euros
16.12	Transfer of the loro foreign currency letter of credit	5,000 denars for performed transfer
16.13	Receiving and forwarding the documents on the basis of a loro foreign currency letter of credit	5,000 denars for a shipment of documents

16.14	Cancellation of the foreign currency letter of credit / unused foreign currency letter of credit	5,000 denars
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Regarding the nostro and loro foreign currency letter of credit, the applicant shall be obliged to pay all fees and costs that the payment service provider charges to the National Bank.

### **17. Credit transfers in Denars**

17.1	Outgoing credit transfer in denars in favor of non-resident (paper based payment order)	payment order amount up to 100,000 denars: 500 denars remittance amount over 100,000 denars 1,500 denars
17.2	Outgoing credit transfer in in denars in favor of non-resident (e-banking payment order)	payment order amount up to 100,000 denars: 300 denars payment order amount over 100,000 denars 900 denars

### **18. Resident and nonresident foreign currency payment accounts**

18.1	Opening and maintaining nonresident foreign currency accounts	7,000 denars per month
18.2	Opening resident foreign currency payment accounts	free of charge
18.3	Maintaining resident foreign currency account	300 denars per month

The basis for calculating the fees for payment services for the government and government authorities represents the denar counter-value calculated by applying the selling exchange rate that the National Bank uses when performing payment services for the government and government authorities valid on the day of concluding the transaction. The fee shall be charged in denars when concluding the transaction. The term "concluding a transaction" shall mean receiving the documentation related to the payment services by the National Bank.

If the denar counter-value of definitely confiscated foreign currency, calculated by applying the selling exchange rate on the date of concluding the transaction is less than Denars 3,000, the National Bank shall not charge fee for the definitely confiscated foreign currency.

Regarding the foreign exchange guarantees and letters of credit, the fee for the first quarter shall be charged in advance, and the fee for each next quarter within fifteen days from the date of the written notice of the fee. Each started quarter shall be considered as whole. In cases when the letter of credit shall not be used in full or in part, i.e. the foreign exchange guarantee is released before the expiration of the validity period, the calculated fee for the corresponding started quarter shall not be refundable.

If the payment service provider abroad pays fee to the National Bank for incoming foreign currency credit transfers with charges option OUR from the tariff number 12.9 in the amount of the maximum fee in accordance with its own tariff, the National Bank shall use the reciprocity principle with the payment service provider abroad, i.e. pay the maximum amounts for outgoing credit transfers with charges option OUR, applying the tariff determined by the payment service provider abroad.

If the claim for payment of fee on the basis of outgoing credit transfer to the payment service provider abroad exceeds three months of the transaction date on the basis of which the fee is required, the claim shall be considered obsolete and paid only in case of a bilateral agreement between the National Bank and the payment service provider abroad that regulates this matter.

The fee from the tariff number 18.3 shall be charged annually, after the end of the year, on the basis of an issued invoice or notification within fifteen days from the day of the issuance of the invoice, i.e. the notification.

## **II. VAULT SERVICES**

<b>Tariff Number</b>	<b>Service type</b>	<b>Fee</b>
<b>19. Depository safekeeping</b>		
19.1	Closed (sealed) depository labeled with the value	free of charge
19.2	Closed (sealed) depository not labeled with the value	free of charge
19.3	Sealed depository with spare keys (only from banks)	8,000 denars for a depository per annum (charged in advance on an annual basis)
19.4	Safekeeping of precious metal objects, and cash foreign currencies in a depository on the basis of a court order	free of charge

19.5	Safekeeping of precious metal objects, and cash foreign currencies in a depository without a court order	5,000 denars per month
<b>20. Distribution and replacement of cash</b>		
20.1	Issuance of banknotes to banks and cash centers	0.3% of the nominal value of the issued cash.
20.2	Return of banknotes from banks and cash centers	0.1% of the nominal value of the returned cash
20.3	Issuance of coins to banks and cash centers	0.9% of the nominal value of the issued cash
20.4	Replacement of damaged denar banknotes	free of charge
20.5	Replacement of damaged coins	free of charge
20.6	Sale of banknotes for numismatic purposes to domestic and foreign persons	10% of the nominal value of the money sold
20.7	Sale of coins for numismatic purposes to domestic and foreign persons	1 denar per piece
20.8	Sale of coin sets	202 denars for a set
20.9	Replacement of damaged banknotes from an attempt for theft and activating anti-theft devices with a document from the Ministry of Interior	free of charge
20.10	Replacement of damaged banknotes from an attempt for theft and activating anti-theft devices without a document from the Ministry of Interior	3 denars per unit banknote submitted for replacement
20.11	Testing of the banknote and coin processing machine, except in cases when the test is performed for the purpose of issuing new banknotes or coins into circulation	5,000 denars for testing the machine in the National Bank, i.e. 10,000

		denars for testing the machine at its location
20.12	Training of employees in banks and cash centers that will process cash	1,000 denars per employee

### III. ISSUING LICENSES, APPROVALS AND REPORTS

Tariff Number	Service type	Fee
	<b>21. Services with banks, savings houses, trade companies and natural persons</b>	
21.1	Considering a request for issuing a license for founding a bank, foreign bank branch	600,000 denars
21.2	Considering a request for issuing a license for status changes of banks and transformation of a savings house into a bank	200,000 denars
21.3	Considering a request for issuing prior approval for opening a representative office of a foreign bank	150,000 denars
21.4	Considering a request for obtaining prior approval for acquisition of shares/stakes whose total cumulative nominal amount equals or exceeds 5%, 10%, 20%, 33%, 50% or 75%, of the total number of shares or the total number of issued voting shares/stakes, in a bank/ savings house	300,000 denars
21.5	Considering a request for obtaining an approval for acquisition of shares/stakes whose total cumulative nominal amount equals or exceeds 5%, 10%, 20%, 33%, 50% or 75%, of the total number of shares or the total number of issued voting shares/stakes, in a bank/savings house on the basis of a decision of a competent authority in accordance with law	300,000 denars
21.6	Considering a request for obtaining prior approval for: <ul style="list-style-type: none"> <li>- Changes and/or amendments to a statute/ contract/ bank's statement/ savings house;</li> <li>- appointing a member of the supervisory board of bank/ savings house;</li> </ul>	90,000 denars

- founding a subsidiary, branch, or bank's representative office abroad or acquiring equity holdings in a bank;
- establishing or acquiring equity holdings, directly or indirectly, in a non-banking financial institution or non-financial institution worth more than 10% of the bank's own funds;
- cease of operations of the bank/savings house when the shareholders/partners will make a decision to cease the operations of the bank/ savings house, and there are no conditions for bankruptcy;
- transformation of a savings house into a financial company.

21.7	Appointing a member of the management board/ manager of a bank/ savings house	100,000 denars
21.8	Considering a request for obtaining prior approval from a bank to start performing the activities: <ul style="list-style-type: none"> <li>- issuance of e-money, if regulated by special law;</li> <li>- domestic and international payment services, including purchase and sale of foreign currency;</li> <li>- trade in foreign assets, including trade in precious metals;</li> <li>- trade in securities;</li> <li>- trade in financial derivatives;</li> <li>- asset and securities portfolio management by order and for account of clients;</li> <li>- providing services to a bank property custodian;</li> <li>- purchasing and selling, underwriting and placement of securities issue;</li> <li>- other financial services specified by law allowed to be performed exclusively by a bank.</li> </ul>	100,000 denars
21.9	Considering a request for obtaining a license for performing currency exchange operations	30,000 denars
21.10	Considering a request for amending the license for performing currency exchange operations for a new exchange office	20,000 denars

21.11	Considering a request for amending the license for performing currency exchange operations in case of change in the address of the exchange office except in case of change in the name and/or the number of the street on the basis of a decision of a competent authority	10,000 denars
21.12	Considering a request for obtaining a license and approval for providing fast money transfer services	90,000 denars
21.13	Considering a request for obtaining prior approval for providing fast money transfer services, due to new premises in which the fast money transfer services will be performed	50,000 denars
21.14	Considering a request for obtaining prior approval for providing fast money transfer services, due to change of the address of the premises where the fast money transfer services are performed	30,000 denars
21.15	Considering a request for obtaining prior approval for any change in the documentation, information and data for obtaining a license for providing fast money transfer services, except for the applications stated in items 21.13 and 21.14 of this Decision	4,000 denars
21.16	Registration of the agreement concluded between the fast money transfer service provider and the subagent, in the Registry of fast money transfer service providers	10,000 denars
21.17	Registration of an amendment to agreement concluded between the fast money transfer service provider and the subagent, in the Registry of fast money transfer service providers	5,000 denars
21.18	Considering a request for obtaining an approval for opening and holding an account with a foreign bank	3,000 denars

21.19	Considering a request for issuing an approval for paying in cash foreign currencies	0.2% of the value of the request, but not less than 300 denars
	The basis for calculating the fee from the tariff number 21.19. shall be the denar counter-value of the amount of the application calculated by applying the middle exchange rates of the foreign currencies from the National Bank Exchange Rate List valid on the day of the submission of the request. The fee shall be charged in denars, on the day of the submission of the request.	
21.20	Providing report to natural persons from the Registry of data on the exposure to credit risk of legal entities and natural persons to banks and savings houses (Credit Registry)	Free of charge
21.21	Considering a request for registration of the settlement account	3,000 denars
21.22	Providing report on the outstanding amount of registered loans with nonresidents, in order to instigate a procedure at the Central Registry of the Republic of North Macedonia regarding a conversion of loans into share capital.	1,500 denars
21.23	Manual entry of the monthly reports on the stock and flows on the residents' accounts held abroad and on the accounts for settlement of the mutual claims and liabilities with nonresidents, submitted in hard copy instead of electronic form, as prescribed in guidelines	500 denars, per form
21.24	Giving an expert opinion on the manner of applying the regulations on the basis of an application from third parties, who are not statistical data providers and are not controlled by the National Bank	5,000 denars
21.25	Confirmation for the achieved turnover, i.e. share of the authorized commercial bank in the domestic foreign currency market	5,000 denars, per each data

## **22. Licenses and approvals for payment/ e-money institutions**

22.1	Considering a request for obtaining a license for providing payment services	120,000 denars
22.2	Considering a request for obtaining a license for issuing e-money	200,000 denars
22.3	Considering a request for obtaining a license for providing easy access payment services	90,000 denars
22.4	Considering a request for obtaining a license for issuing e-money with easy access	120,000 denars
22.5	Considering a request for obtaining a license for performing payment services from Article 8 paragraph 1 item 8 of the Law on Payment Services and Payment Systems (payment account information services)	120,000 denars
22.6	Considering a request for amending the license for providing payment services, i.e. e-money issuance	90,000 denars
22.7	Considering a request for revoking the license for providing payment services and obtaining a license for issuing e-money	120,000 denars
22.8	Considering a request for obtaining a license for status changes of the payment institution, i.e. e-money institution	100,000 denars
22.9	Considering a request for obtaining prior approval for appointing a member of a governing body	60,000 denars
22.10	Considering a request for obtaining prior approval for acquiring or increasing qualified holding in the payment institution, i.e. e-money institution;	90,000 denars
22.11	Considering a request for obtaining prior approval for establishing a subsidiary in a third country	60,000 denars
22.12	Registration of change in payment institution, i.e. e-money institution data in the Register of payment institutions, i.e. the Register of electronic money institution	20,000 denars
22.13	Considering a request for registration of a payment institution, i.e. e-money institution agent in the Register of payment institutions, i.e. the Register of electronic money institution	30,000 denars (per agent)

22.14	Considering a request for deregistration of a payment institution, i.e. e-money institution agent in the Register of payment institutions, i.e. the Register of electronic money institution	10,000 denars (per agent)
22.15	Registration of change in data of a payment institution, i.e. e-money institution agent in the Register of payment institutions, i.e. the Register of electronic money institution	10,000 denars (per agent)
22.16	Registration of a payment instruments issuer/ electronic communications network operator or electronic communications service provider in the Register of payment institutions, based on a notification sent in accordance with Article 3 of the Law on Payment Services and Payment Systems	5,000 denars

### **23. Licenses and approvals for payment system operators**

23.1	Considering a request for obtaining a payment system operator license	400,000 denars
23.2	Considering a request for obtaining prior approval for acquiring or increasing qualified holding in the payment system operator	90,000 denars
23.3	Considering a request for obtaining prior approval for appointing a member of the Managing board, i.e. executive member of the Board of Directors in the payment system operator.	60,000 denars
23.4	Considering a request for obtaining prior approval for amendments to the payment system operating rules	90,000 denars

## **IV. OTHER SERVICES**

<b>Tariff Number</b>	<b>Service type</b>	<b>Fee</b>
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### **24. Issuing data at the request of legal entities and natural persons**

24.1	Confirmation of the exchange rates of the foreign currencies from the Exchange Rate List of the National Bank for a period up to 30 days	500 denars
24.2	Confirmation of the exchange rates of the foreign currencies from the Exchange Rate List of the National Bank for a period over 30 days	1,000 denars
24.3	Confirmation of the exchange rates of the foreign currencies from the Exchange Rate List of the National Bank issued at the request of courts, ministries and other government authorities and institutions	free of charge
24.4	<p>Issuing copies of the notifications on registered credit operation with nonresidents or other documents submitted for recording, loans with nonresidents, as well as other types of statistical reporting for which a paper-based form is being submitted, at the request of the reporter or one of the contracting parties</p> <p>Notwithstanding paragraph 1 of this tariff number, the fee shall not be paid with the first submitted request, when the requester is a natural person the required information refer to Any additional request by the natural person shall be charged.</p>	<p>Denars 200 per page, but not less than 500 denars per separate reporting</p> <p>500 denars for separate reporting and 20 denars per page</p>
24.5	Issuing copies of the notifications on registration of the settlement account or other submitted documents, at the request of the reporter	50 denars per page, but not less than 500 denars per request
24.6	Issuing copies of the payment services documentation	200 denars per page, but not less than 500 denars per request
24.7	Preparation and submission of additional data, with contents and details different from the publicly available data, on the basis of an application submitted to the National Bank	Depending on the working hours, from 1,000 denars to 5,000 denars
24.8	Issuing a confirmation of received inflow on the basis of equity	5,000 denars

24.9	Equity transfer	0.15%, at least 250 denars, a maximum of 30,000 denars
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## **25. Other services for commercial banks**

- 25.1 The National Bank shall charge all real costs incurred when purchasing, i.e. selling foreign currencies from foreign banks, realized for the purpose of selling, i.e. purchasing foreign currencies to the domestic authorized commercial banks.

3. Besides the fee for services provided for in this tariff, the National Bank shall charge all real costs incurred when carrying out works with third parties.
4. With the effectuation of this Decision, the Decision on the single tariff for charging fees for services rendered by the National Bank of the Republic of Macedonia (Official Gazette of the Republic of Macedonia No. 218/16, 58/18 and 198/18 and (Official Gazette of the Republic of North Macedonia No. 69/20, 116/20, 178/20, 225/21 and 153/22).
5. This Decision shall enter into force on the date of publication in the Official Gazette of the Republic of North Macedonia, and shall apply from 1 January 2023.

**D. No. 02-15/XXII-14/2022  
28 December 2022  
Skopje**

**Governor and Chairperson  
of the National Bank of the  
Republic of North Macedonia  
Council  
Anita Angelovska Bezhoska**