

12		CREDIT CARDS - AMERICAN EXPRESS AND VISA CLASSIC	
12.1	Main card fee membership		
12.1.1.	AMEX Green	MKD 1,500,00 yearly	
12.1.1.1	The membership fee for the main card and all additional cards for the first year and for each following year for funds spent and repaid in trade: Amex Green: - For approved credit limit <MKD 30,000.00 and annual turnover (spent and repaid funds in trade in the country and abroad, including internet transactions) of min. MKD 40,000.00 - For approved credit limit > MKD 30,000.00 to ≤ MKD 60,000.00 and annual turnover (spent and repaid funds in trade in the country and abroad, including internet transactions) of min. MKD 70,000.00 - For approved credit limit > MKD 60,000.00 and annual turnover (spent and repaid funds in trade in the country and abroad, including internet transactions) of min. MKD 90,000.00	Free of charge	
12.1.2	AMEX Gold	MKD 2.500,00 yearly	
12.1.3	VISA CLASSIC	annual membership fee in full ( salary recipients in SRB, retirees)	MKD 800,00,00
		annual membership fee in 12 installments( salary recipients in SRB, retirees)	MKD 900,00 (75,00 monthly )
		annual membership fee in full ( non-salary recipients in SRB)	MKD 1.200,00
		annual membership fee in 12 installments( non-salary recipients in SRB)	MKD 1.440,00 (75,00 monthly )
12.1.3	Membership fee for first/second add-on card		
12.1.3.1	AMEX Green	MKD 750,00 yearly	
12.1.3.2	AMEX Gold	MKD 1.250,00 yearly	
12.1.3.3	VISA CLASSIC	annual membership fee in full ( salary recipients in SRB, retirees)	MKD 400,00,00
		annual membership fee in 12 installments( salary recipients in SRB, retirees)	MKD 600,00,00 (50,00 monthly )
		annual membership fee in full ( non-salary recipients in SRB)	MKD 720,00
		annual membership fee in 12 installments( non-salary recipients in SRB)	MKD 900,00 (75,00 monthly )
12.2	Cash withdrawals from ATMs of Silk Road Bank AD Skopje	2% or min. MKD 200,00 -Amex	
		3% or min. MKD 250,00 – Visa Classic	
12.3	Cash withdrawals from ATMs of other domestic banks	2% or min. MKD 200,00 - Amex	
		3% or min. MKD 250,00 – Visa Classic	
12.4	Cash withdrawals from ATMs abroad	3% or min. MKD 250,00 -Amex	
		3,5% min. MKD 300,00 – Visa Classic	
12.5	Cash withdrawal from a credit card at a branch office / transfer of cash from a	3,5% or min. MKD 300,00 – Amex 3% or min. MKD 200,00 - Visa	

	credit card to a customer's payment account at the customer's request	
12.6	Cards deposits	Free of charge -- Amex/Visa Classic
12.7	Re-issuance of lost, stolen, damaged cards / data change	MKD 500,00 -- Amex/Visa Classic
12.8	Re-issuance of PIN code	MKD 200,00 -- Amex/Visa Classic
12.9	Confirmation of financial condition of AMEX and VISA Classic card (for SRB employees)	Free of charge -- Amex/Visa Classic
12.10	Confirmation for closed AMEX and VISA Classic credit card(at the request of the client)	500.00 MKD -- Amex/Visa Classic
12.11	Reminder cost for overdue and unpaid credit card liabilities over 30 days	300.00 MKD - Amex/Visa Classic
12.12	Reminder cost of 1-29 days late payment	100,00 MKD - Amex/Visa Classic
12.13	Cost of submitting monthly reports for AMEX and VISA Classic credit cards by mail	30.00 MKD -- Amex/Visa Classic
12.14	Cost of submitting monthly reports for AMEX and VISA Classic credit cards electronic (by email)	Free of charge - Amex/Visa Classic
12.15	Request for change of credit limit	300,00 MKD – Amex 200,00 MKD - Visa
12.16	Credit card cash transfer to customer transaction account at customer request	150.00 MKD -Amex
12.17	Immediate credit card payment. Possibility to use funds in trade / ATM immediately after the payment (regularly after 19:00)	150.00 MKD -Amex
12.18	Card unblocking	200,00 MKD – Amex 200,00,00 MKD –Visa Classic
12.19	Card / Credit account statement at the request of the client (for previous period)	150.00 MKD-Amex/- 200.00 MKD VisaClassic
12.20	Request for issuance of a new card before expiration	150.00 MKD -Amex
12.21	Credit card closing request (at customer request)	400.00 MKD – Amex/Visa Classic
12.22	Cost for untimely cancellation of a card (2 months before the expiration of the contract)	500.00 MKD –Amex/Visa Classic
12.23	False transaction dispute	1.500,00 MKD – Amex/Visa Classic