

Credit limit contract nr. AS3992821

Dated: November 26th 2020

SECTION 1. INFORMATION ON THE PARTIES AND ON THE LOAN

LENDER Name of the company: TIGO FINANCE DOOEL Skopje Registration number: 7229712 Headquarters: 109A, Jane Sandanski BLVD. floor 3, 1000 Skopje Location of the service / branch: 109A, Jane Sandanski BLVD. floor 3, 1000, Skopje E-mail: tigo@tigo.mk Phone: 13 700	BENEFICIARY Name and surname: Ilija Trajkov Personal identification number: 2309982462663 Registered address: 21, Blagoj Mucheto str. 1327, Novo Selo Permanent address: 21, Blagoj Mucheto str. 1327, Novo Selo E-mail: ile_trajkov@hotmail.com Phone: + (389) 075644480
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SECTION 2 AMOUNT AND LENDING CONDITIONS

Lending __ 30 days * date of the pay back: October 20 th 2020	Loan amount, MKD: 18000.00 Daily interest rate, %: 0.03 Monthly interest rate, %: 0.83 Annual interest rate, %: 10 SWT, %: 35.18 Total amount that the Beneficiary has to pay in denars: 24906 Commission for urgent processing: 1800.00 MKD Commission for issuing a loan: 0.00 MKD
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Depreciation plan

Date of repayment	Nominal amount, MKD	Interest, MKD	Commissions, MKD	Total for repayment, MKD
May 20 th 2021	18000.00	534.00	1800.00	24906.00



Will be late with the repayment of the loan



We offer you a delay of the repayment for 30 or 60 days



Log in your client account profile to check the expenses



Pay now for the extension, and repay the loan later on

Are you unable to pay the loan within the repayment period? Extend your repayment deadline! If you do not have money to repay your loan or installment, you can extend the repayment period, at any time, without any additional approvals from us, for a period of 30 or 60 days. Contact us on the phone 13700, or access your account to find information on the amount you need to pay for the extension. Important: you can extend your loan several times in a row.

By the signature of this Contract, the Beneficiary confirms that: he / she is familiar and that s/he agrees with the amount of the loan limit, i. e. the provisions of Part 2 of the Contract: the amount and the terms of the loan and the provisions of Part 3 of the Contract: General conditions; Furthermore, the beneficiary fully acknowledges all obligations arising from this Contract, in particular the liability to pay the amount owed for the loan, the amount of the legal penalty interest, the penalties and the other agreed payments, as set forth in the Contract. The Beneficiary is a physical entity with a full legal and business capacity to take legal action and to sign this Contract, according to his/her own free will.

* The payment of the loan amount is made according to the request of the Beneficiary.

www.tigo.mk 13700 info@tigo.mk

Overview of cash flows for the purposes of calculating the RTC

Creditor: TIGO FINANCE DOOEL Skopje Address of the creditor: 109A, Jane Sandanski Blvd., floor 3, 1000 Skopje Currency: MKD Total loan amount: 18000.00	EMBS: 7229712 Agreed interest rate%: 10	Fixed for the period: from October 20 th 2020 to May 20 th 2021 Variable for the period: from October 20 th 2020 to May 20 th 2021 RTC (%): 35.18 RTC adjusted (%): 3518
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Order nr.	Date of cash flow	Payment of a loan	Other payments	Installment	Repayment (principal)	Interest	Other fees	Loan Balance	Cash flow based on a warranty	Description	Net cash flow	Discounted net cash flow	Discounted repayment of the loan	Discounted cash flow
1	2	3	4	5	6	7	8	9	10	11	12	14	15	16
0	Oct 20 th 2020	18000.00						0		Pay off				

Notes: The given ARTC (annual rate of total costs) is valid on the date of preparation of this cash flow statement.

The installment includes the amount of the principal, the interest and the other expenses.

The stated RTC does not include the costs that may occur as a result of non-fulfillment, untimely fulfillment or a breach of the contractual obligations, specified in the Credit Limit Contract.

GENERAL CONDITIONS

Definitions

1. The Lender's account is any bank account of the Lender published on the Lender's Website and / or in the Lender's subsidiaries.
2. The loan limit is the maximum amount of credit that the Lender can make available to the loan Beneficiary, which is variable for the duration of the Credit Limit Contract; The Beneficiary can use an approved Loan Amount within the Credit Limit stated in the Credit Limit Contract. The amount of the loan within the Credit Limit that has been paid in full, can be re-borrowed an unlimited number of times during the duration of the Credit Limit Contract. The amount of the Credit Limit does not include the amounts of the commissions determined in the Credit Limit Contract and the commissions from the Tariffs published on the Website and in the Creditor's Branches.
3. The repayment period is the repayment period of the Loan Amount specified in the Credit Limit Contract.
4. The Loan amount is the repaid loan amount, as stated in the Credit Limit Contract, and is within the Credit Limit framework. The Beneficiary can apply for a Loan Amount within the Credit Limit online, through the Website Profile, at the Lender's subsidiaries, through the Lender's SMS System or through the Creditor's credit intermediaries by submitting a Loan Application.
5. The loan application is a request filed by the Beneficiary submitted online through the Website Profile, through the Lender's subsidiaries, through the Creditor's SMS System, or through a credit intermediary, with which the Beneficiary applies for a Credit Limit and / or a Loan Amount within the approved Credit Limit. The parties agree that the submitted Loan Application for payment of the Loan Amount, within the approved Credit Limit, represents a confirmation that the Beneficiary agrees with appropriate amendments to the Credit Limit Contract, which are generated automatically, after a submission and an approval of the Loan Application, whereas the amended Credit Limit Contract will be available to the Credit Beneficiary online via the Website Profile or at the Lender creditor affiliations. For any errors during the filling-in of the information, caused by the fault of the Beneficiary, the FC is not responsible, and all consequences of such errors are borne solely by the Beneficiary.
6. The day for repayment of the loan, is the last day of the repayment period specified in the Credit Limit Contract, when the Beneficiary must repay the loan amount in full with the interest and all the applicable Commissions.

7. The Beneficiary's e-mail is the e-mail address of the Beneficiary, which was specified in the Credit Limit Contract, which is understood that is used exclusively by the Beneficiary. The Beneficiary is fully and solely responsible for any consequences arising from any wrongful use or a misuse of his/her e-mail address by any third parties.

8. The Beneficiary's account is any of his / her bank accounts: (1) that is specified in the Credit Limit Contract; (2) that is reported to the creditor orally or in writing, to one of the creditor's subsidiaries by telephone or on the Profile; and / or (3) any bank account from which the Beneficiary has made a payment to the Lender.

9. A subsidiary is any office of the Lender, other than the head office of the Lender, in which the Lender carries out the activity of issuing loans (a valid list of subsidiaries is available on the Creditor's Website).

10. The term of the Credit Limit Contract is an indefinite period of time, for which the Credit Limit Contract is concluded.

11. The RTC is the rate of the total costs, specified in the Credit Limit Contract.

12. The Creditor SMS System is a system that enables the Beneficiary (i) to apply for a Loan Amount within the approved Credit Limit or (ii) which enables the Beneficiary to accept the Lender's offer to issue a Loan Amount within the frames of the approved Credit Limit, in accordance with the conditions for use of the SMS System established by the Lender.

13. The depreciation plan is a plan that covers the payments of the Loan Amount and the maturities for each payment under the Credit Limit Contract and it is an integral part of the Credit Limit Contract.

14. The cash flow overview is a cash flow overview, given in Appendix nr. 1 to the Credit Limit Contract.

15. The commissions are fees, costs and other payments for the services provided to the Beneficiary by the Lender, specified in the Credit Limit Contract and the current Lender Tariffs available to the Beneficiary on the Website and in the Lender's Subsidiaries.

16. The loan commission fee is an one-time cost for processing and approval of the loan application, which is due in full on the day of loan approval, and is paid with the regular repayment of the loan amount, when the entire loan amount is repaid or in accordance with the Depreciation plan, in a case the Beneficiary requested a change in the loan repayment method, as well as with the payment of the entire loan amount, including as in case of an early repayment, or in a case of termination of the Credit Limit Contract.

17. The total amount that the Beneficiary has to pay (the loan) is a sum of the Loan Amount, increased for the interest and for the commissions, stated in the Credit Limit Contract, that the Beneficiary is obliged to pay on the Credit Repayment Day.

18. A Credit Limit Contract means a Contract consisting of Part 1, Part 2, Part 3 (General Conditions), the attachments and the tariffs, with all their future relevant changes and / or annexes agreed between the parties in writing, by telephone, Electronic mail or on the Profile.

19. A repayment date is the repayment date as stated in the Credit Limit Contract and / or in the Depreciation Plan.

20. The applicable law is the laws of the Republic of North Macedonia.

21. A penalty interest for late repayment is the interest for late payment, as stated in the Credit Limit Contract.

22. A commission for extension of the loan repayment period is the commission for extension of the loan repayment period, as provided by the Tariffs published on the Website - and in the Creditor Branches.

23. An extended loan repayment period is a period for which the loan repayment period is extended.

24. A website - is the website of the Lender www.tigo.mk, where the Beneficiary is identified through his / her Profile and where the Beneficiary and the Lender can communicate and exchange information with each other. The information exchanged through the website and the Profile is binding on the parties and constitutes an integral part of the Credit Limit Contract, unless it is otherwise stated in the information exchanged, or within the Credit Limit Contract. Whenever the Beneficiary clicks on the "I Agree" button on the Website or on the Profile it is considered that the Beneficiary has given his/her consent for the content for which the "I Agree" button is offered.

25. Loan administration fee is a loan administration fee for the entire duration of the Credit Limit Contract, which is paid upon the loan payment.

26. The tariffs consist of all commissions, interests, costs, rates and conditions for payment of the same, as well as the fees for the services provided by the Lender, which are available on the Website (<https://www.tigo.mk/info/tarifi>) and in the subsidiaries of the Lender and create an integral part of the Credit Limit Contract. The lender tariffs may be subject to an occasional amendments. The Beneficiary is considered to have been informed by the Lender, about any changes in the Tariffs on the day when they are published on the Website.

27. Partial repayment is a one-time repayment of more than 20% of the undue loan amount, for which the Beneficiary has notified the Lender that s/he is making a partial or full repayment before the due date, and has explicitly requested from the Lender, to make a new Depreciation Plan, taking into account the one-time repayment above, otherwise the repayment is considered to be a regular repayment of the loan, according to the current Depreciation plan.

28. Any amount paid above the Total amount that the Beneficiary has to repay (a prepayment), is an advance payment for closing any future debts within the credit limit that will occur within 45 days from the date of the prepayment, unless if the Beneficiary explicitly requests a refund of the overpaid amount. The amounts for which a bank fee for the payment of funds to the account of the Beneficiary transfer is higher than the amount returned will not be refunded. - In a case the Beneficiary of the credit, pays a sum in an amount that is not sufficient to repay all due amounts under the Credit Limit Contract, by the payment date (less paid amount), with the amount shall first the costs related to the default, be reimbursed of the Beneficiary for the loan repayment, and with the remaining amount the due interest and the loan principal shall be closed.

29. The interest rate is the amount of the interest rate charged on the Loan Amount, as set forth in the Credit Limit Contract.

30. Profile is the Personal Profile of the Beneficiary created on the Website, which is available after the Beneficiary enters his/her username and password (login). When logging in to the Profile for the first time, the Beneficiary enters an automatically generated password, which must be immediately replaced with a new unique password that will be known only to the Beneficiary. An access to the Profile is allowed only by entering the Beneficiary name and password, which will identify the Beneficiary. The Beneficiary is fully and solely responsible for all consequences arising from any wrong use and the misuse of the Profile by any third party.

31. The Party(ies) are the Beneficiary and the Lender.

32. A telephone number is any telephone number used by the Beneficiary or provided to the Lender by the Beneficiary, specified in the Credit Limit Contract, the Website Profile, the Lender's Subsidiaries or through credit intermediaries.

Subject of the credit limit contract and the issuance of the loan

33. The Lender grants the Credit Limit to the Beneficiary, which enables the Beneficiary to receive and use the Unlimited Credit Amounts, within the Credit Limit a number of times, during the validity of the Credit Limit Contract by submitting a Credit Application.

34. The beneficiary has the right to submit a loan application for the second and each subsequent Loan Amount within the Credit Limit only if the previously approved and repaid Loan Amount has been repaid in full. The Beneficiary submits Credit Requests for each Loan Amount issued within the Credit Limit with the desired repayment period in one of the Lender's Subsidiaries, through its Website Profile, through the Lender's SMS System, or through the Creditor's credit intermediaries.

35. Upon receipt of each subsequent Loan Application from the Beneficiary within the approved Credit Limit and after the Beneficiary has agreed to the amendments to the credit details of the Credit Limit Contract available on the Profile, the Credit Limit Contract shall be deemed to have been modified, by the parties. The Lender submits to the Beneficiary the amended text of the Credit Limit Contract on the Profile. The amended Credit Limit Contract will become valid and binding immediately, unless otherwise agreed in the Credit Limit Contract.

36. The creditor may unilaterally terminate the Credit Limit Contract without notice in the following cases:

1) If the Beneficiary is late with the repayment or the fulfillment of any other obligation from the Credit Limit Contract longer than 5 (five) days from the due date; 2) If the Beneficiary had provided incorrect information when submitting the Loan Application, or did not notify the Lender of their change; 3) If the Beneficiary has overdue liabilities to third parties (impaired creditworthiness); 4) If a Bankruptcy procedure is opened against the Beneficiary; 5) If the Creditor found out that the Beneficiary's employment was terminated, or when the Beneficiary cannot prove that s/he has a regular income; 6) If the Lender can no longer repay the loan to the Beneficiary, for reasons due to the Beneficiary's fault, including, but not limited, to the cases when the Beneficiary's bank account is blocked or closed, so the transfer of the Loan Amount can not be performed; 7) If the Creditor has determined that the Beneficiary has become a holder of a public office. 8) If the Creditor loses the legal and the business capacity to perform financial activities;

The creditor has the right to unilaterally terminate this Credit Limit Contract at any time with a notice period of 30 days.

In a case of unilateral termination of the Credit Limit Contract by the Creditor, all receivables are due immediately and are collectible.

37. In accordance with the request of the Beneficiary and after reviewing and assessing the creditworthiness, approving the request and verifying the submitted information and / or documents (where applicable), the Lender pays each Loan Amount wither in cash to the Creditor Branches, or by bank transfer to the Beneficiary's bank account. The procedure for review and approval of the credit assessment of the credit ability of the Beneficiary and verification of the

information and / or documents takes up to fourteen (14) days from the date of submission of the application for credit. The Beneficiary agrees that the payment of the loan will be made by the Lender upon approval of the Loan Application, and within the working hours of the Lender and the participants in the payment operations exchange (the banks). If the loan is repaid by bank transfer to the Beneficiary's transaction account, in certain cases such as the non-working days, holidays, etc., the payment of the approved loan amount will be made on the next working day. If, at the request of the Beneficiary, the payment of the Loan Amount is made in cash, the Beneficiary agrees that the Loan Amount may be withdrawn from the nearest Branch of the Lender, during the working hours of the Lender. The Beneficiary has the right to choose an additional service for immediate review of the loan application, including the verification of the submitted information and / or documents, by paying a fee for immediate processing of the application in accordance with the Creditor's Tariffs.

38. The loan amount will not be paid to the Beneficiary if the Beneficiary has incorrectly stated the bank account, or if some other data in the Loan Application are untrue and ineligible for verification, and the Credit Limit Contract, i. e. the amendments to the Credit Limit Contract will become invalid, for which the Lender will properly inform the Beneficiary. In a case the loan amount is not issued to the Beneficiary, due to insufficient creditworthiness of the same, the Credit Limit Contract, i. e. the amendments and the amendments to the Credit Limit Contract become invalid and the Lender informs the Beneficiary accordingly. In any case, the Lender may refuse to act on the Credit Application at any time, in accordance with the Lender's internal business policies, by informing the Credit Beneficiary thereof.

39. The Beneficiary pays an interest to the Lender for the actual period of use of the repaid Loan Amount. The interest is calculated in accordance with the interest rate of the Credit Limit Contract, assuming that the year has 360 days. The lender can independently reduce the interest rate at any time.

40. The Beneficiary pays a commission for non-fulfillment of the contractual obligations, which is a compensation for the costs of the Creditor if the Beneficiary does not make the agreed repayments within the deadlines set in the Credit Limit Contract. The commission for a breach of the contractual obligations for the loan repayment is determined by the applicable Tariffs, which are available on the Website - and in the Lender's Subsidiaries.

41. The Beneficiary pays commissions for the Services of the Creditor (including, but not limited to, Fee for the issuing of the loan, the Credit Administration Fee, the Extension Fee, the Fee for Breach of the Contract, etc.), the late payment interest and the penalties, in all cases specified in the Credit Limit Contract, in accordance with the applicable Tariffs.

42. The Beneficiary shall repay to the Lender the Amount of the Loan, the interest and the other agreed payments and commissions in accordance with the terms and conditions set forth in the Credit Limit Contract.

43. If the Beneficiary is late with the repayment of the Loan Amount, a penalty interest for the late payment is calculated and charged on the unpaid part of the loan repayment, for each day of the delay.

44. If the Beneficiary is late with the payment of the interest, calculated on the base of the Interest Rates, from the Credit Limit Contract, a penalty interest is calculated on the unpaid interest amount, for each day of delay.

45. The Beneficiary may defer the repayment of the Loan until the expiry of the Extended Loan Repayment Period or may modify the depreciation plan by paying an extension fee, in accordance with the Lender's internal rules and procedures.

46. The deadlines for extension, and thus the amendments to the Credit Limit Contract will enter into force when the payment of the extension fee is duly received by the Creditor, to a bank account or to a branch office, otherwise the extension deadlines, and therefore the amendments to the Credit Limit Contract will be considered as invalid.

47. If the loan repayment period is extended, during an already extended period, the Beneficiary shall pay interest to the Lender in accordance with the Credit Limit Contract, as well as a fee for the extension, but the payment of the other agreed payments shall be delayed.

48. If the Beneficiary is late in repaying the loan, the Lender has the right to charge a commission for non-fulfillment of the contractual obligations for payment of the loan in accordance with the applicable Tariffs published on the Website and in the Lender's Subsidiaries.

49. The Creditor has the right to request a reimbursement of the costs incurred as a result of the early repayment, in accordance with the relevant applicable law, as well as the applicable Creditor Tariffs. Early repayment is requested in writing with a Request submitted to one of the creditor's subsidiaries.

50. In case when the Creditor independently terminates the Credit Limit Contract, the Beneficiary pays to the Lender the agreed payments for the period until the termination of the Credit Limit Contract, as well as the legal penalty interest in case of delay until the day of payment of all agreed payments. The creditor is entitled to a legal penalty interest for late payment in any case, regardless of what it is stated in paragraph 1 of this article, from the moment when the Beneficiary falls into arrears with any repayment in accordance with the Credit Limit Contract.

Rights and obligations of the contracting parties. Remaining rules.

51. The Beneficiary shall inform the Lender of any change in the data, specified in the Credit Limit Contract (including the Beneficiary's email address, telephone number, bank account), personal identification or the job, within 5 working days, by calling from their telephone number, through their Website Profile, or in the Lender's subsidiaries.

52. The Lender may request a confirmation of the changed information of the Beneficiary, through the Beneficiary's Phone Number, through the Website Profile, at the Lender's Subsidiaries, or otherwise in accordance with the Lender's rules.

53. The Beneficiary Identification through his/her Telephone Number and by telephone conversations with the Beneficiary are binding on both parties, if the Beneficiary has used the reported Telephone number for the telephone call and if during the call the requested information about the Contract has been provided to the Creditor. The lender records the telephone conversations.

54. A Beneficiary Profile is created on the Website, and the initial password is sent via the e-mail and to the Beneficiary Phone Number. At a request of the Beneficiary, the Lender will create a Profile in the name and for the account of the Beneficiary, for which s/he will immediately inform the Beneficiary and provide him/her with the username and the password.

55. The Lender may, at its discretion, suspend the communication by telephone using the registered Telephone number or through the Website Profile, to perform an identification of the Beneficiary and to request the performance of a certain action in the Lender's Branches. The Beneficiary hereby confirms that he accepts this decision.

56. Fourteen (14) days after the signature of the Credit Limit Contract, the Beneficiary may exercise the right to withdraw and to withdraw from the Credit Limit Contract, by notifying the Lender in writing, except in the cases related to a dedicated special loan.

57. The identification of the Beneficiary and the communication with him/her through the Profile and the Website is binding for both parties. By signing the Credit Limit Contract, the Beneficiary confirms that s/he agrees and is aware of the rules for using the Website and the Profile, given in the Credit Limit Contract and on the Website.

58. The Beneficiary may obtain free information on his/her agreed obligations by calling from his/her telephone number, or through his/her Website Profile in the form of a depreciation plan, and for issuing of any other form and type of confirmation and information, the Lender has the right to charge the appropriate

cost, according to the valid tariff at the time of issuing of the confirmation i. e. the information. If the Beneficiary is late with any payment stipulated in the Credit Limit Contract, the Lender may send him/her a warning, and to charge the costs for the warning, in accordance with the Tariffs.

59. The payment by the Beneficiary, which has not been made in accordance with the rules of the Credit Limit Contract, shall not be deemed to have been received until it has been identified. The creditor defines the fulfillment order of the obligations of the Beneficiary from the Contract. The Beneficiary declares that s/he accepts any payment made by a third party, physical entity, in the name and on behalf of the Beneficiary, made in the creditor's subsidiary, and that with such payments, the Creditor may close the Beneficiary's obligations arising from the Credit Limit Contract. The Beneficiary declares and confirms that s/he agrees, the Creditor to provide all necessary and requested information to / from a third party, who makes the payment in the creditor's subsidiary, regarding the amount of the debt for which the third party - physical entity makes the payment, and that s/he will not consider the Lender to be liable on any grounds, neither that s/he will claim any damages from him, for providing the information regarding the amount of the debt to the third party, who is making the payment.

60. At a request of the Beneficiary, the credit limit may be increased by the Lender by assessing the creditworthiness of the Beneficiary.

61. The creditor may decide to change the credit limit, after a fulfillment of the provided internal criteria by the client, at any time, if in his estimation, the creditworthiness of the Beneficiary has changed and by this it notifies the Beneficiary about that.

62. The Beneficiary agrees that the Lender may use the personal data of the Beneficiary, especially the e-mail and telephone number for sending commercial offers to the Beneficiary (marketing activities).

63. In an event of a dispute between the parties, and if it cannot be settled amicably, by settlement or by mediation, it shall be settled in court as provided by the applicable law.

64. The Lender may transfer (assign) claims or parts of claims, which arise out of the Credit Limit Contract to an unlimited number of third parties (creditors), in a whole or in partially, with the possibility for the Lender, to retain the right to service the Credit Limit Contract, at its own discretion.

65. The beneficiary is informed that in a case of deviation of the claims, or the parts of them, arising from the Credit Limit Contract, it remains unchanged and in case of deviation (cession) the third parties (creditors) become creditors of the Creditor, who can assign the claims, or parts of them, which are arising from the Credit Limit Contract, to an unlimited number of other third parties.

66. Based on the offer by the Creditor and of the third parties (the creditors) for acquiring and assigning the claims or parts of the, arising from the contract, to other third parties, they may disclose the incomes, the expenses, the credit history, the gender, the age, the address of the Beneficiary, as well as other information, from the Credit Limit Contract, but may not disclose the name, the surname, the personal identification number and the contact information.

67. The Beneficiary continues to repay the agreed amounts under the Creditor Contract, or to the third parties (the creditors) in case of assignment of the claims without retaining the right on servicing the Contract, unless the Creditor notifies the Credit Beneficiary about the opposite.

68. The Beneficiary agrees that his/her personal data be processed by the Lender (including the period after the loan application is submitted) and allows the Lender to send and transfer the Beneficiary's data to any third party (processors and users) in the country and abroad, including to debt collection agencies, on behalf and for the account of the Creditor, as well as the data related to the Beneficiary and the Contract and to obtain information for assessment of the creditworthiness of the Beneficiary in the Macedonian Credit Bureau and all other available public registers in the Republic of Macedonia.

69. The Lender may develop the Beneficiary's credit history for the Beneficiary's liabilities and may transfer the Beneficiary's data to other Creditors of the Creditor (including the future creditors).

70. The processing of the Beneficiary's data for provision, offering and maintenance of the services, that are subject to the Credit Limit Contract, is registered in the Directorate for Personal Data Protection of the Republic of Macedonia, in which the Creditor is registered as a personal data controller.

71. The organ that will control the compliance with the Law on the Consumer Protection in Consumer Credit Contracts, is the Ministry of Finance and the National Bank of the Republic of North Macedonia.

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National Bank of the Republic of North Macedonia
1, Kuzman Josifovski Pitu, blvd. 1000 Skopje,
Tel: + 389 2 3108108;
Fax: + 389 2 3108357 E-mail: info@nbrm.mk

72. The Beneficiary declares that s/he is aware and agrees that the General Terms and Conditions may be amended at any time by the Lender and that the

