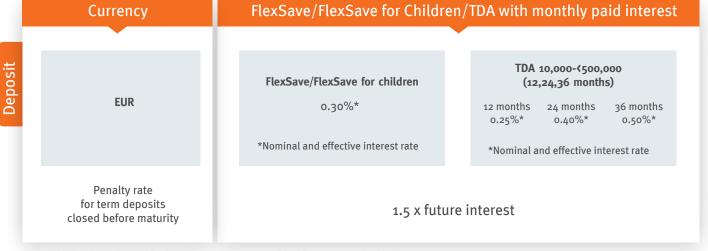


## PRICE LIST FOR PRIVATE CLIENTS

Effective date: 06.03.2019

Services included in the monthly fee	Flat fee
Opening, maintenance and closing of current account, FlexSave, FlexSave for children, and term deposits	
Issuance, maintenance and delivery of one debit card by post	
Deposits and withdrawals at a ProCredit Bank ATM with debit card	
POS withdrawals at designated shops with debit card (list)	
Payments in POS terminals of ProCredit Bank and other banks in Kosovo with cards	
Purchases at ProCredit Bank Albania POS terminals with cards	
Printing of a mini-bank statement at a ProCredit Bank ATM	
Three withdrawals per month at ATMs of other banks in Kosovo with debit card	
First time change of card PIN in ATM	
Reactivation of PIN code after wrong attempts	5.00 EUR
Return of a retained card at a ProCredit Bank ATM	
Phone top-up at a ProCredit Bank ATM with cards	
Utility payments at a ProCredit Bank ATM with cards	
3D Secure IPIN	
Transfers between accounts of the same client and to other ProCredit Bank accounts via e-Banking	
Application and executing standing orders within ProCredit Bank and other banks via E-Banking	
Outgoing national transfers via e-Banking	
ProPay incoming international transfers	
Payment of utilities and collector payments via e-Banking	
E-Banking (SMS TAN) and m-Banking-Contact Centre Services (CIC)	
SMS notifications, SMS top-up and SMS balance	
Authorization of one additional person on current account	
Confirmation that the client holds a bank account and Visa confirmation	

For more information, click on the link or go to www.procreditbank-kos.com/otherservices



The bank is obliged by law to retain a 10% withholding tax on the bank interest.



	Loan Type	Amount	Maturity (months)	Annual interest rate		Administrative expenses	Penalty interest
<b>)</b>	-			Nominal interest rate	Effective interest rate		
5		30,000- 50,000	FIR up to 60 months	5.00%	5.65%	1.00%	
	HOUSING LOANS		VIR more than 60 months	4.50% + EURIBOR 6 months (min 4.50%)	5.12 %		
		50,000-250,000	FIR up to 60 months	4.50%	4.95%		
			VIR more than 60 months	4.00%+EURIBOR 6 months (min 4.00%)	4.43%		
	INVESTMENT LOANS	10,000-30,00 0	VIR for 60 months	6.00%	6.71%	1.00%	0.07%
	FLEXFUND/ OVERDRAFT	Up to 200% of regular monthly incomes	36 months	8.66%	9.00%	0.00%	
		100% cash covered	36 months	5.00%	5.11%		
	CASH COVERED LOANS	100% cash collateralized	Depending on the type of loan	1.50% on deposit interest rate	1.51%	0.00%	

For more information, click on the link or go to www.procreditbank-kos.com/loans

	Cards transaction	Fees
sb	Withdrawals at ATMs of other banks in Kosovo ( more than 3 withdrawals per month )	2.25% (min 3.00)
Cards	Withdrawals at ATMs outside Kosovo	2.25% (min 3.00)
	Card payments at POS terminals outside Kosovo	1.00%
	Internet card payments	1.00%

For more information, click on the link or go to www.procreditbank-kos.com/otherservices

	National Payments	Fees
	Incoming	Free of charge
S	Outgoing – with priority	4.00
Transactions	International payments	Fees
Isac	Incoming < 50	Free of charge
Trai	Incoming > 50 - 300	8.00 EUR / 0,30% (min15, max 750 USD)
	Incoming > 300	0.30% (min 15, max 750)
	Outgoing	0.30% (min 15, max 1,500 EUR/USD)
	ProPay outgoing transfers via e-Banking	2.50 EUR/USD
	ProPay outgoing transfers at branch/outlet	0.15% (min.15 EUR/USD)

For more information, click on the link or go to www.procreditbank-kos.com/otherservices

Loans