



PRICE LIST FOR PRIVATE CLIENTS

Effective date: 06.03.2019

Services

Services included in the monthly fee	Flat fee
Opening, maintenance and closing of current account, FlexSave, FlexSave for children, and term deposits	5.00 EUR
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	
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

Deposit

Currency	FlexSave/FlexSave for Children/TDA with monthly paid interest							
EUR	<p>FlexSave/FlexSave for children</p> <p>0.30%*</p> <p>*Nominal and effective interest rate</p>	<p>TDA 10,000-€500,000 (12,24,36 months)</p> <table border="1"> <tr> <td>12 months</td> <td>24 months</td> <td>36 months</td> </tr> <tr> <td>0.25%*</td> <td>0.40%*</td> <td>0.50%*</td> </tr> </table> <p>*Nominal and effective interest rate</p>	12 months	24 months	36 months	0.25%*	0.40%*	0.50%*
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0.25%*	0.40%*	0.50%*						
Penalty rate for term deposits closed before maturity	1.5 x future interest							

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





Loans

Loan Type	Amount	Maturity (months)	Annual interest rate		Administrative expenses	Penalty interest
			Nominal interest rate	Effective interest rate		
HOUSING LOANS	30,000- 50,000	FIR up to 60 months	5.00%	5.65%	1.00%	0.07%
		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	10,000-30,000	VIR for 60 months	6.00%	6.71%	1.00%	
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

Cards transaction	Fees
Withdrawals at ATMs of other banks in Kosovo (more than 3 withdrawals per month)	2.25% (min 3.00)
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

Transactions

National Payments	Fees
Incoming	Free of charge
Outgoing – with priority	4.00
International payments	Fees
Incoming < 50	Free of charge
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)

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