



ProCredit Bank

PRIVATE CLIENTS PRICE LIST

Effective date: 12.10.2022

**Banking services
packages**

**Time deposits/FlexSave/
FlexSave for children**

Cards

Transfers

Accounts in USD

Loan services

**Government of Kosovo
investment in securities**

Others

Banking services packages

Advanced package

Standard package

ProStudent package

Services

Opening, maintaining and closing a current account, FlexSave, FlexSave for children and term deposits

Issuing, maintaining and mailing the debit card

Depositing with a debit card to the ATMs of ProCredit Bank Kosovo

Withdrawing with a debit card from POS in certain shops (list)

Generating the mini-balance from ProCredit Bank ATMs

Changing the PIN for m-Banking and for the first time at the ATM

Re-activating the PIN after wrong attempts

Returning the card stuck in the ATM

Phone top-up at ProCredit Bank ATMS using the card

3D Secure PIN

Transfers between accounts of the same client and within the ProCredit Bank using e-Banking

Application for periodical payment order within ProCredit Bank and with other banks using e-Banking

Incoming international transfers ProPay

Issuing and maintaining the e-Banking and m-Banking services

Application for the SMS services (SMS notification, SMS top up, SMS balance)

Payments for public institutions, universities, private schools, embassies, and insurance companies via e-Banking

Withdrawing from ProCredit Bank Kosovo ATMs using the debit card

Visa confirmation

Regular outgoing national transfers via e-Banking, including execution of Periodical payments

Authorizing a person for a current account

Confirmation that the client has a bank account

Withdrawing from ATMs of other banks in Kosovo using the debit card

Deferred debit card (annual maintenance)

€ 5.00/
monthly
tariff€ 2.00/
monthly
tariff€ 0.00/
monthly
tariff

€ 0.20

€ 0.20

€ 2.50

€ 2.50

€ 1.00

€ 1.00

€ 2.50

€ 2.50

€ 2.50

€ 2.50

€ 0.50

€ 0.50

€ 20.00

N/A

Nominal
annual
rateEffective
annual
rateNominal
annual
rateEffective
annual
rate

N/A

Overdraft-FlexFund

8.66%

9.00%

12.29%

13.00%

FlexSave/FlexSave
for childrenTerm deposits^{1,2}

12 months

12 months

24 months

36 months

Punishment rate for term deposits
closed before maturity³

0.15%

0.15%

0.30%

0.50%

1.5 x next interest

1. The Bank is obligated by law to hold a tax at source of 10% over the bank interest. All rates above are effective and nominal in EUR. The Bank does not provide savings accounts in USD. For existing savings accounts in this currency no interest is calculated over the deposited money. For the existing clients who only have savings accounts in EUR, the interest rate on deposited money is 0.01%. The earned interest is credited in the savings account on annual basis.

2. The Bank provides time deposits over the amount of 10,000 EUR. The interest rate for deposits with automatic renewal of maturity (1,3,6,9,15,18,48,60 month) which are no longer offered, is 0,01% effective from 1 December 2017.

3. In case of closing the time deposit before maturity, the principal of the deposit is not touched under any circumstance.

Cards ⁴

Re-issuing in case of lost of damage and mailing
Issuing the card to the authorized person and mailing
Applying, issuing, and mailing the card of deferred debit
Issuing the adhesive card and mailing it for the first time
Changing the PIN code at the POS inside the bank
Changing the PIN code at the ATM after the first time
Withdrawing by card with deferred debit at ProCredit Bank ATMs
Withdrawing by card with deferred debit at ATMs of other banks in Kosovo and abroad
Withdrawing by debit cards at ProCredit Bank Albania, North Macedonia and Bosnia ATMs
Withdrawing by debit cards in the country and abroad via Bank-installed POS
Withdrawing by debit cards at ATMs abroad
Withdrawing by card with deferred debit in and abroad at Bank-installed POS
Bill payment at ProCredit Bank ATMs using cards
Penalty rate on the unpaid amount for deferred debit card
Searching card transactions
Generating the account balance at ATMs of other banks
Currency exchange for ProCredit Bank card transactions (countries where Euro is not in use)
Incoming payments commission through Internet card ⁶
Payment with cards at ProCredit Bank and other banks in Kosovo POS
Payment with card and adhesive card at POS outside of Kosovo
Payment with card on Internet ⁷
Withdrawing using cards issued by other banks outside of Kosovo from ProCredit Bank Kosovo ATMs ⁸
Commission for the currency selected by the card holder for withdrawals from ProCredit ATMs and payments at POS of the ProCredit Bank, using MasterCard and Visa cards ⁹

Tariffs

5.00 €
5.00 €
5.00 €
Free of charge
1.50 €
1.00 €
2.00% (min 5 eur)
2.50% (min 5 eur)
1.00 €
2.25% (min 3 eur)
2.25% (min 3 eur)
2.50% (min 5 eur)
Free of charge
According to the CBK regulation for usury changeable every 6 months ⁵
25.00 €
0.50 €
2.00% of the transaction amount
1.00%
Free of charge
Free of charge
Free of charge
5.00 €
6.00%

4. All commissions for cards and card limits are valid for the digital wallet too.

5. Based on the Regulation for the Usury of Loan Instruments, CBK published on regular six-month basis data on the reference rate as part of the usury. Find the reference rate in the following link: <https://bqk-kos.org/financial-supervision-2/banking-supervision-2/late-payment-on-credit-instruments/?lang=en>
The formula to calculate late payment:

The principal of usury x usury x number of late days) Example:
(500 Eur x 0.033% x 4 late days) = 0.66 Eur

If the client pays during the first three days after being late then the penalty shall not be calculated.

If the client is late for more than 3 days the penalty shall be calculated for the entire period the client was late.

6. The return of the online payment is excluded from this tariff.

7. Includes the 'P2P Debit' transactions.

8. This commission is not applied for foreign cards issued by the ProCredit bank network, transactions that will be processed by the Quipu Processing Centre (QPC).

9. Applicable only for cards issued outside of Kosovo in a currency other than the Euro.

Cards / Information about Debit Master Card

Cash transactions at ATMs		Limits and amounts in Euro ¹⁰		Number of transactions
Withdrawals	Within ProCredit Bank	2,000 per transaction	2,000 Daily limit	20 total transactions (daily)
	Outside ProCredit Bank	500 per transaction in total (daily limit)		
Deposits	Within ProCredit Bank	For amounts over 10,000 a statement on the origin of funds is required		20 total transactions (daily)
POS withdrawals	At specific traders/shops using ProCredit Bank POS	200 per transaction	200 daily limit	
Purchases at POS	Within ProCredit Bank	4,000 per transaction	8,000 daily limit	
	Outside ProCredit Bank	3,000 per transaction	5,000 daily limit	

Cash services

Branch withdrawal ¹¹
Depositing and withdrawing by code at the ATM (EUR)
Branch deposit
Branch/ATM deposit of coins < 30.00 EUR
Branch/ATM deposit of coins > 30.00 EUR ¹²
Depositing/changing a damaged banknote at a branch
Depositing/changing more than a damaged banknote at a Branch
Money for collection (branch service)

Tariff

0.10% (min 5.00)
1.00€
0.10% (min 5.00)
Free of charge
3.75% (min 5.00)
1.00 €
0.50 per banknote
3.00% (min 15)

10. These are standard limits that may be changed via m-banking and in cases when limits specified in this table are not applicable.

11. Daily withdrawal limit at the branch is 15,000 EUR/5,000 USD. Notice for higher amounts should be made two days in advance.

12. This commission is charged to the account of the beneficiary and is calculated in the cumulative amount of all coin deposits in the client's account, made by all depositors/bearers of the card within the day.

Transfers / National transfers ^{13, 14}	e-Banking	Degë
Incoming national transfers	Free of charge	n/a
Outgoing national transfers	According to the respective package	5.00 €
Transfers within the accounts of the same client and within ProCredit	Free of charge	5.00 €
Transfers within the accounts of the same client in different currencies	Free of charge	5.00 EUR/USD
Urgent outgoing national transfers ($\leq 10,000$) initiated by e-Banking from a EUR account	4.00 €	n/a
Urgent outgoing national transfers ($> 10,000$) initiated by e-Banking from a EUR account	According to the respective package	n/a
Application for periodical payment order	Free of charge	1.00 €
Payment of monthly bills	Free of charge	5.00 €
Payments for public institutions, universities, private schools, embassies, and insurance companies	Free of charge	5.00 €
Payments for micro-finance institutions	5.00 €	5.00 €

Accounts in USD / National outgoing transfers from USD accounts ^{13, 14, 15}	e-Banking	Branch
Outgoing national transfers $\leq 10,000$	0.80 €	5.00 €
Outgoing national transfers $> 10,000$	1.20 €	5.00 €
Priority outgoing national transfers $\leq 10,000$	4.00 €	n/a
Priority outgoing national transfers $> 10,000$	1.20 €	n/a

13. Each payment amounting to more than 10,000 EUR initiated by priority shall be considered a regular outgoing payment and shall have the same price as with the regular outgoing payment after it is settled in real time. Priority payments may be realized only through e-banking.

14. Outgoing national transfers under the amount of 10.00 Euro at the branch are free of charge.

15. Outgoing national transfers are initiated in USD while the beneficiary receives them in EUR.

Transfers / International transfers ^{16,17}	EUR	USD
	Incoming international transfers =< 50.00	1.00
Incoming international transfers 50.01 - 300.00	8.00	15.00
Incoming international transfers > 300.00	0.25% (min 15, max 750)	
Outgoing international transfers	0.30% (min 15, max 1.500 EUR/USD)	
Outgoing transfers Propay	2.50 EUR/USD	0.15% (min.15 EUR/USD)
Outgoing international transfers (intermediary bank commissions)	15.00 EUR / 25.00 USD	
Reclamation/modification of outgoing international transfers	“More recent that 1 month 10.00 + expenses of third parties EUR/USD”	“Older than 1 month 30.00 + expenses of third parties EUR/USD”
Reclamation/return of outgoing international transfers	20.00 EUR/USD	

Others	Tariff
Changing the date of loan installment payment	2.50 €
Printing one account statement a month	Free of charge
Re-printing the account statement for the same month	2.00 EUR/USD
Changing/authorizing a person for a FlexSave account	2.50 €
Changing the authorized person for the current account	2.50 €
Copy of documents	Up to 6 months old 2.50 € More than 6 months old 5.00 €
Commission for cases when payment is required by courts/enforcers ¹⁸	10.00 €
Changing the movable collateral (de-registration, modification)	5.00 €
Changing the immovable collateral (de-registration, modification)	25.00 €
Changing the guarantor	5.00 €
Confirmation of paid loan	25.00 €
Token (e-Banking) in cases it is lost or damaged ¹⁹	20.00 €
Commission for special services for clients abroad	50.00 €

16. For outgoing international transfers with the commission “OUR”, apart from the ProCredit Bank commission, it covers the commissions of banks involved in the transfers (commissions for third parties).

17. These tariffs are applicable for incoming transfers with the commission “SHA” and “BEN”, whereas for incoming international transfers with the commission “OUR”, in case additional commissions emerge, to include administrative expenses that are debited from the beneficiary account.

18. The commission is applied for clients (not for accounts).

19. This is valid for clients who cannot activate SMS Tan or KTMS.

LOAN SERVICES						
Types of loans	Amount	Duration	Interest rate		Administrative expenses	Pre-payment provision
			Nominal interest rate	Effective interest rate		
Loan for house/apartment	30,000 - 49,999	Up to 240 months	5.50% + EURIBOR 6 months (min 5.50%)	6.06%	1.0%	1) For loans with combined interest rate (fixed + varied) and loans with a variable interest rate no provision is applied for prepayment of loans 2) For loans with fixed interest rate the following is applied: <ul style="list-style-type: none"> • If the period between the prepayment of the loan and its regular maturity time is over one year, you shall pay the unpaid principal and 1% of such principal • If the period between the prepayment of the loan and the regular maturity time does not exceed one year you shall pay the unpaid principal and 0.5% of such principal
	50,000-250,000		5.20% + EURIBOR 6 months (min 5.20%)	5.74%		
Investment loan	10,000-30,000	Up to 60 months	6.00 % + EURIBOR 6 months (min 6.00 %)	6.90%	1.0%	
Loans obtained with cash	100% that have cash as collateral	Depending on the type of the loan	1.50% over the deposit interest rate	2.84%	0.0%	The bank applies a provision of 50% of unpaid loan interest

Overdraft-FlexFund ²⁰					
	Advanced package		Standard package		
	Nominal interest rate	Effective interest	Nominal interest rate	Effective interest	
Up to 200% of regular monthly income	8.66%	9.00%	12.29%	13.00 %	
100% covered with cash	5.00%	5.11%	5.00%	5.11%	

20. The duration is up to 36 months. The administrative expenses are at 0.00%. Apart from the used principal and the interest for the used days, the bank shall not apply additional provision for overdraft prepayment.

Additional information on loan services:

- The provision of loan prepayment is applied on mortgage loans as per the conditions specified in the respective loan contract. As of 10 March 2017, the Bank no longer provides loans at a variable interest rate based on the WAIR index, which is calculated based on the average annual weighted rate of time deposit accounts of the bank. The bank shall continue to publish here ([link](#)) the reference rate of the WAIR index (Weighted Average Interest Rate) until the settlement of the last loan using this index.
- The effective interest rate is calculated in accordance with the instructions of the regulation on an effective interest rate and the disclosure requirements issued by the Central Bank. To calculate the NIE the nominal rate, the maximum administrative expenses, the maximum duration and EURIBOR for the period of 01 July 2022-31 December 2022, respectively 0.278% were taken into account. Meanwhile, the eventual changes that may emerge are a consequence of the date that is considered as the starting point for calculations, and consequently, this guides the inclusion/non-inclusion of the leap year in the loan duration.
- To calculate the effective interest rate (NEI) of loan exposure covered by cash, the WAIR index of time deposit accounts with a time deposit for June 2022 is calculated, namely 1.310%.
- The expenses for asset appreciation depend on the type of the asset being appreciated and are paid by the loan applicant. For more information, contact the bank.
- EURIBOR is the abbreviation for Euro Interbank Offered Rate and refers to the interest rate based on the offer and demand for money in the European market, and based on daily quota, as submitted by the largest European banks. When clients get a loan with a variable interest rate linked with Euribor, they should keep in mind the possible changes of Euribor, which ProCredit Bank applies every six months for the loan duration.
- Based on the Regulation for the Usury of Loan Instruments, the CBK publishes on regular basis data on the reference rate as part of the usury. You may find the reference rate in the following link <https://bqk-kos.org/financial-supervision-2/banking-supervision-2/late-payment-on-credit-instruments/?lang=en>
The formula to calculate the late payment:
Late principal x usury x number of late days)
Example:
(500 Eur x 0.033% x 4 late days) = 0.66 Eur
If the client pays within the first three days of delay then the penalty is not calculated.
If the client is late for more than 3 days the penalty is calculated for the entire period the client was late.

Accounts in USD

Opening, maintaining and closing the current account in USD Issuing, maintaining, and mailing the debit card. Authorization for the current account

Withdrawing money using a debit card at the ATM

Depositing money using a debit card at the ATM

Changing the card PIN at the ATM

Changing the card PIN at the POS

Issuing a card for the authorized person and mailing it

Re-issuing the card in case it is lost or damaged and mailing it to the account holder

Re-issuing the card in case it is lost or damaged and mailing it to the authorized person

Controlling the balance of a USD account at ProCredit Bank ATMs

Generating a mini-balance in USD at ProCredit Bank ATMs

Making banknote deposits at the branch

Withdrawing at the branch $\leq 10,000$

Withdrawing at the branch $> 10,000 \leq 100,000$

Withdrawing at the branch $> 100,000$

Tariffs

2.00 USD

1.00 USD

1.00 USD

1.00 USD

1.50 USD

Free of charge

Free of charge

Free of charge

Free of charge

Free of charge

Free of charge

3.00 USD

0.05% of the withdrawn amount

0.10% of the withdrawn amount

Government of Kosovo investment in securities

EUR

Monthly maintenance of Bono account

Free of charge

Successful bidding

0.20% of the investment value (min 30.00)

Unsuccessful bidding

15.00 €

Note: “n/a” means “not provided”

“ProCredit Bank” refers to “ProCredit Bank Kosovo”, the others are specified in the

Additional information about services of the monthly commission:

- The validity of the debit card is 5 years. If the client did not receive the card within two months, the Bank shall destroy the card. The prices for debit card services are applied also for the contactless adhesive card.
- POS purchases and ATM withdrawals from pension accounts are free of charge.
- ATMs providing services in USD currency are located in two spots: Area 24/7 in Ferizaj and Area 24/7 in Gjilan.
- Cash POS withdrawals are provided by some specific traders/shops, for more, click the [link](#).
- For student accounts that were opened prior to 23 February 2021 the commissions for banks services shall be applied in accordance with the current price list.
- In case of moving from one package to another, the changes in the card transaction tariffs shall become effective from the following day.

Transfers: The price for all incoming international transfers (IIMT) with the commission “OUR”, which are received/executed by ProCredit Bank Germany is zero.

- Propay:
refers to the Banks within the ProCredit network.