



# PRICE LIST FOR PRIVATE CLIENTS

Effective date: 19.06.2019

Services included in the monthly fee		Fee
Services	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 ( <a href="#">list</a> )	
	Purchases 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	
	Five 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](#).

Deposit	FlexSave/FlexSave for children	TDA with monthly paid interest			
		12 months	12 months	24 months	36 months
	0.30 %	0.50%	0.70%	1%	1.5 x future interest

The bank is obliged by law to retain a 10% withholding tax on the bank interest  
\*All rates above are effective and nominal EUR



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Loan

Loan type	Amount	Maturity (months)	Interest rate		Administrative expenses	Penalty interest	Prepayment Fee
			Nominal interest rate	Effective interest rate			
Housing loans	30,000-50,000	FIR up to 60 months	5.0%	5.7%	1.0%	0.07%	1). If the period between the loan prepayment and the maturity date of the loan exceeds one year, you shall pay the unpaid principal and 1% of the principal 2). If the period between the loan prepayment and the maturity date of the loan does not exceed one year, you shall pay the unpaid principal and 0.5% of the principal
		VIR more than 60 months	4.5% + EURIBOR 6 months (min 4.5%)	5.1%			
	50,000-250,000	FIR up to 60 months	4.5%	5.0%			
		VIR more than 50 months	4.0%+EURIBOR 6 months (min 4.0%)	4.4%			
Investment loans	10,000 -30,000	VIR up to 60 months	6.0%	6.7%	1.0%	0.07%	1). If the period between the loan prepayment and the maturity date of the loan exceeds one year, you shall pay the unpaid principal and 1% of the principal 2). If the period between the loan prepayment and the maturity date of the loan does not exceed one year, you shall pay the unpaid principal and 0.5% of the principal
Flexfund/ Overdraft	Up to 200% of regular monthly incomes	36 months	8.7%	9.0%	0.0%		Except for the principal and daily interest, the Bank shall not apply additional fee on overdraft prepayment
	100% cash covered	36 months	5.0%	5.1%			
Cash covered loans	100% cash collateralized	Depending on the type of loan	1.50% on deposit interest rates	1.5%	0.0%		The Bank shall apply a fee of 50% of unpaid loan interest

For more information, click on the [link](#).

Transactions

Fees

Cards

Withdrawals at ATMs of other banks in Kosovo (more than 5 withdrawals per month)
Withdrawals at ATMs outside Kosovo
Card payments at POS terminals outside Kosovo
Internet card payments

2.25% (min 3.00)
2.25% (min 3.00)
1.00%
1.00%

For more information, click on the [link](#).

National payments

Fees

Transactions

Hyrëse
Dalëse – me urgjencë

Free of charge
4.00

International payments

Fees

Incoming < 50
Incoming > 50 - 300
Incoming > 300
Outgoing
ProPay outgoing transfers via e-Banking
ProPay outgoing transfers at branch/outlet

Free of charge
8.00 EUR / 0,30% (min15, max 750 USD)
0.30% (min 15, max 750)
0.30% (min 15, max 1,500 EUR/USD)
2.50 EUR/USD
0.15% (min.15 EUR/USD)

For more information, click on the [link](#).

