



## **Price List**

**- Applicable for Legal Entities -**

**Effective Date: 23/06/2010**

Opening and Maintenance of Accounts											
	EUR	USD	CHF	GBP							
<b>1. Account opening</b>											
Current Accounts	Free of charge	Free of charge	Free of charge	Free of charge							
TDA - Time Deposit Accounts	Free of charge	Free of charge	Free of charge	Free of charge							
<b>2. Minimum Deposit</b>											
Current Accounts	N/A	N/A	N/A	N/A							
TDA - Time Deposit Accounts	50	50	50	50							
<b>3. Account maintenance fee</b>											
Current Accounts	12 <sup>(1)</sup>	12 <sup>(1)</sup>	12 <sup>(1)</sup>	12 <sup>(1)</sup>							
TDA - Time Deposit Accounts	Free of charge	Free of charge	Free of charge	Free of Charge							
<small>(1) Maintenance fee is deducted on half a year basis</small>											
<b>4. Interest rates</b>											
TDA - Time Deposit Accounts	As per section 4.2.	As per section 4.3.	As per section 4.4.	As per section 4.5.							
<b>4.2. Time Deposit Account (EUR)</b>											
<b>Amount</b>	<b>Maturity</b>										
	<b>1 month</b>	<b>3 months</b>	<b>6 months</b>	<b>9 months</b>	<b>12 months</b>	<b>15 months</b>	<b>18 months</b>	<b>24 months</b>	<b>36 months</b>	<b>48 months</b>	<b>60 months</b>
<b>&lt;10,000</b>	1.80%	1.95%	2.25%	2.50%	3.25%	3.30%	3.40%	3.50%	3.60%	3.70%	4.20%
<b>&gt;10,000 - 50,000</b>	2.00%	2.50%	3.10%	3.30%	3.80%	4.00%	4.20%	4.35%	4.50%	4.80%	5.15%
<b>&gt;50,000 - 100,000</b>	2.15%	2.70%	3.30%	3.50%	4.20%	4.30%	4.40%	4.60%	4.75%	5.00%	5.45%
<b>4.3. Time Deposit Account (USD)</b>											
<b>Period</b>	1 months		3 months		6 months		9 months		12 months		
<b>Interest Rate (%)</b>	0.90% p.a.		1.10% p.a.		1.30% p.a.		1.60% p.a.		1.60% p.a.		
<b>4.4. Time Deposit Account (CHF)</b>											
<b>Period</b>	1 month		3 months		6 months		12 months				
<b>Interest Rate (%)</b>	1.00% p.a.		1.15% p.a.		1.25% p.a.		1.50% p.a.				
<b>4.5. Time Deposit Account (GBP)</b>											
<b>Period</b>	1 month		3 months		6 months		12 months				
<b>Interest Rate (%)</b>	1.00% p.a.		1.15% p.a.		1.25% p.a.		1.50% p.a.				

<b>5. Issuance of Account Statement</b>	<b>EUR</b>	<b>USD</b>	<b>CHF</b>	<b>GBP</b>
<b>Current Accounts</b>	Free of Charge	Free of Charge	Free of Charge	Free of Charge
<b>6. Closing Account</b>				
Current Accounts	Free of Charge <sup>(2)</sup>	Free of Charge <sup>(2)</sup>	Free of Charge <sup>(2)</sup>	Free of Charge <sup>(2)</sup>
Time Deposit Account	Penalty fee for cancelation prior to maturity is 1.5 x interest income on remaining period	Penalty fee for cancelation prior to maturity is 1.5 x interest income on remaining period	Penalty fee for cancelation prior to maturity is 1.5 x interest income on remaining period	Penalty fee for cancelation prior to maturity is 1.5 x interest income on remaining period
<sup>(2)</sup> Closing of current account is free of charge pending that the account has no other obligations to the bank, which have to be settled prior to account closure.				
<b>7. Withdrawal Notice</b>				
	<b>EUR</b>	<b>USD</b>	<b>CHF</b>	<b>GBP</b>
<b>Up to 500</b>	Without notice	Without notice	Without notice	Without notice
<b>500 - 1,500</b>	Without notice	Without notice	Without notice	One day notice prior to withdrawal
<b>1,500-15,000</b>	Without notice	Without notice	Without notice	More than two days prior to withdrawal
<b>15, 000 - 25,000</b>	Without notice	1 (one) day notice prior to withdrawal	1 (one) day notice prior to withdrawal	More than two days prior to withdrawal
<b>25,000-30,000</b>	1 (one) day notice prior to withdrawal	1 (one) day notice prior to withdrawal	1 (one) day notice prior to withdrawal	More than two days prior to withdrawal
<b>30,000 - 70,000</b>	1 (one) day notice prior to withdrawal	2 (two) days notice at least	2 (two) days notice at least prior to withdrawal	More than two days prior to withdrawal
<b>Above 70,000</b>	2 (two) days notice at least prior to withdrawal	2 (two) days notice at least prior to withdrawal	2 (two) days notice at least prior to withdrawal	More than two days prior to withdrawal
<b>8. Cash Whithdrawal Fees</b>				
	<b>EUR</b>	<b>USD</b>	<b>CHF</b>	<b>GBP</b>
<b>Up to 50,000.00</b>	No fee is appiled	No fee is appiled	No fee is appiled	No fee is applied
<b>Equal and above 50,000.00 but less than 100,000.00</b>	0.05% of the withdrawn amount	0.05% of the withdrawn amount	0.05% of the withdrawn amount	0.05% of the withdrawn amount
<b>Equal and above 100,000.00</b>	0.1 % of the withdrawn amount	0.1 % of the withdrawn amount	0.1 % of the withdrawn amount	0.1 % of the withdrawn amount

<b>Money Transfers</b>				
<b>8.1. International Money Transfers</b>				
<b>8.1.1. Incoming Money Transfer <sup>1</sup></b>	<b>EUR</b>	<b>USD</b>	<b>CHF</b>	<b>GBP</b>
<b>Transfer Fee</b>	0.20%	0.20%	0.30%	0.30%
<b>Minimum Fee</b>	15	15	20	10
<b>Maximum fee</b>	1500	1500	N/A	N/A
<small><sup>(1)</sup> IIMT payments with charges details OUR, if PCB additional charges emerge, the difference will be charged as handling fee</small>				
<b>8.1.1.2. Reclamation for International Money Transfers</b>				
	<b>EUR</b>	<b>USD</b>	<b>CHF</b>	<b>GBP</b>
<b>Fee</b>	20	20	20	20
<b>8.1.2. Outgoing Money Transfer <sup>2</sup></b>				
<b>Transfer Fee</b>	0.20%	0.20%	0.30%	0.30%
<b>Minimum Fee</b>	15	15	20	10
<b>Maximum fee</b>	1500	1500	N/A	N/A
<small><sup>(2)</sup> IOMT payments with charges details OUR, difference of reimbursed fee from correspondent bank will be charged</small>				
<b>8.2. National Money Transfer between PCB Branches</b>				
<b>8.3.1. Account Holders Only</b>				
<b>Transfer Fee</b>	Free of Charge	Free of Charge	Free of Charge	Free of Charge
<b>Minimum Fee</b>	Free of Charge	Free of Charge	Free of Charge	Free of Charge

<b>8.3. National Money Transfers with other Banks in Kosovc</b>	<b>EUR</b>	<b>USD</b>	<b>CHF</b>	<b>GBP</b>
<b>8.4.1.Incoming Trensfer</b>				
<b>Incoming Transfer Fee</b>	1	N/A	N/A	N/A
<b>Outgoing Transfer Fee</b>	1.5	N/A	N/A	N/A
<b>Outgoing Transfer with priority</b>	5	N/A	N/A	N/A
<small><sup>(3)</sup> National money transfer to other banks in USD, CHF and GBP are not allowed because of CBK rules and regulations, EUR is treated and considered as a local currency.</small>				
<b>8.4. Pro Pay International Money Transfer (Account Holders)</b>				
<b>8.4.1. Incoming Money Transfer</b>	<b>EUR</b>	<b>USD</b>	<b>CHF</b>	<b>GBP</b>
<b>Transfer Fee</b>	Free of Charge	Free of Charge	N/A	N/A
<b>Minimum Fee</b>	N/A	N/A	N/A	N/A
<b>8.4.2. Outgoing Money Transfer <sup>4</sup></b>				
<b>Transfer Fee</b>	0.15%	0.15%	N/A	N/A
<b>Minimum Fee</b>	15	15	N/A	N/A
<small><sup>4)</sup> Free of charge for beneficiary,except PCB-Macedonia that claims 0.05%, min EUR 5.00</small>				
<b>9.0. Confirmation of statement via SWIFT</b>				
<b>Monthly flat fee per client</b>	<b>50 EUR</b>			

<b>10. E-Banking</b>	
<b>10.1. Services</b>	<b>Fee</b>
Access to E-banking	Free of charge
Account Balances	Free of charge
Viewing last orders made by E-banking	Free of charge
RSA Secur ID token for Legal Enteties	Flat EUR 25
Re-issuance of RSA Secur ID token for Private Individuals	Flat EUR 25
<b>11. ProCredit Online</b>	
	<b>Entry fee for new clients (EUR)</b>
Smart Card	30
Smart Card Reader	60
Web pin and password channel	5
	<b>Monthly maintenance fee (EUR)</b>
Web pin and password channel	0.5
Web or offline smart card user	1

<b>Business Cards (EUR)</b>				
<b>12. Business Cards</b>	<b>Visa Business Electron</b>	<b>ProCommerc Customs Only</b>	<b>Visa Business Enterprise</b>	<b>Visa Business Globe</b>
<b>12.1. Issuance and maintenance of card</b>				
Issuance of first card	5	5	5	5
Reissuance of card	5	5	5	5
Issuance to Authorized person	5	5	5	5
Annual maintenance fee	Free	Free	Free	20 p.a.
Replacement of card (in case of lost, stolen, damage, or other)	2.5	2.5	2.5	5
<b>12.2. Cash Withdrawal</b>				
Fee for cash withdrawal inside bank premises ATM	Free	N/A	Free	2% min. 5 EUR
Fee for cash withdrawal outside bank premises ATM	0.15	N/A	0.15	2% min. 5 EUR
Fee for cash withdrawal in other bank's ATM inside and outside Kosovo	2.25% / min. 3	N/A	2.25% / min. 3	2.5 % min. 5 EUR
Withdrawal in PCB ATM's in : Albania, Macedonia & BiH	EUR 1 per Transaction	N/A	EUR 1 per Transaction	2.5 % min. 5 EUR
<b>12.3. POS Terminals</b>				
Fee for purchases from a merchant using our bank's POS terminals	Free	N/A	Free	2% min. 5 EUR
Purchases from a merchant using POS terminals inside and outside Kosovo & online payments (other Banks)	1 % from the total amount	N/A	1 % from the total amount	1 % from the total amount
ProCredit Bank POS terminals installed on Customs Service Terminals	EUR 1 per Transaction	EUR 1 per Transaction	EUR 1 per Transaction	N/A
<b>13. Retained cards and reset of PIN in ATM and POS</b>				
Retained card in ATM at the bank premise				Free of charge
Retained other bank's ATM				Free of charge
Retained card in offsite ATM				2.5
Reset of PIN due to tries exceeded in POS				Free of charge

<b>Letter of Credit</b>						
<b>14. Letter of Credit</b>	<b>Rate</b>		<b>Fees</b>		<b>Minimum</b>	
	<b>EUR</b>	<b>USD</b>	<b>EUR</b>	<b>USD</b>	<b>EUR</b>	<b>USD</b>
LC Commissions	P.A.		4.2 % of LC amount	4.2 % of LC amount	Min. 50	Min. 50
Confirmation through Third Banks	Depending on confirmation fees of Third Bank					
Commitment fee on approved amount	P.A.		0.50%	0.50%	Min. 50	Min. 50
LC commission	P.A.		6 % of Financed LC Amount	6 % of Financed LC Amount	Min. 50	Min. 50
Confirmation through Third Banks	Depending on confirmation fees of Third Bank					
Standby approved LC - with loan cover	P.A.		7 % of Financed LC amount	7 % of Financed LC amount	Min. 50	Min. 50
Commitment fee for Standby approved LC-with loan cover <sup>(1)</sup>	FLAT		0.5 % of Financed amount	0.5 % of Financed amount	Min. 50	Min. 50
<sup>1)</sup> Commitment fee has to be calculated once for approved amount						
Advising Commission	FLAT		0.5 % LC amount	0.5 % LC amount	Min. 100	Min. 100
Charges for transferring of LC			0.50%	0.50%	Min. 100	Min. 100
Receiving documents	FLAT		0.2 % of doc. Value	0.2 % of doc. Value	Min. 50	Min. 50
Confirmation	Depending on country risk		Cash collateralized, upon agreement		Min. 50	Min. 50
Dispatch of documents	Extra courier costs (DHL changes)					
Amendment	FLAT				25	25
Cancellation	FLAT				25	25
Taking up documents	FLAT		0.2 % of doc. Value		Min. 50	Min. 50
Differed payment charges	P.A.		2 % of presented doc. Value		Min. 25	Min. 25
Payment fee under LC	0.1 % on payment amount					
Documentary Collection	Including presentation to drawer payment and release of doc.		0.4 % of doc. Value	0.4 % of doc. Value	Min. 50	Min. 50
	Return of doc at drawee's request		50 + DHL char.			

<b>14.1. Documentary Collection:</b>			
Amendment for collection	FLAT		25
Cancelation of Collection	FLAT		25
Inquiry / Tracer	FLAT		25
Payment / acknowledgment	FLAT		25
Outgoing Collection		0.2% of the documents amount    0.2% of the documents amount	Min. 100
		Plus DHL, UPC charges	

<b>Guarantees issued by PCB</b>						
<b>15. Guarantees issued by PCB</b>						
	Rate		Fees		Minimum Balance	
	EUR	USD	EUR	USD	EUR	USD
<b>14.1. International &amp; LG - with 100% cash cover</b>						
Local Guarantee commission			1.3 % p.a.of guarantee amount	1.3 % p.a.of guarantee amount	Min. 30	Min. 30
International Guarantee and Standby Letter of Credit Commission			1.5 % p.a.of guarantee amount	1.5 % p.a.of guarantee amount	Min. 50	Min. 50
Confirmation through Third Banks <sup>(1)</sup>	Cash collateralized, upon agreement					
<b>15.2. International &amp; Local Guarantees-with loan cover</b>						
Commitment fee on approved amount	P.A.		0.50%	0.50%	Min. 50	Min. 50
Guarantee commission	P.A.		6 % of financed Guarantee amount	6 % of financed Guarantee amount	Min. 50	Min. 50
Confirmation through Third Banks <sup>(1)</sup>	Depending on confirmation fees of Third Bank					
Standby approved Guarantee with loan cover	P.A.		6.6 % of financed Guarantee amount	6.6 % of financed Guarantee amount	Min. 50	Min. 50
International Guarantee and Standby Letter of Credit Commission	P.A.		7%	7%	Min. 50	Min. 50
Standby approved amount of International Guarantee and Standby LC	P.A.		7%	7%	Min. 50	Min. 50

<sup>(1)</sup> Only for International Guarantees

15.3. Guarantees issued by Foreign Banks		Rate	Fees	Minimum Balance	
Advising commission	FLAT		Min. 50	Min. 50	
Verification of signatories and SWIFT message	FLAT		Min. 25	Min. 25	
Confirmation	Cash collateralized, upon agreement				
Dispatch of Guarantee document	Extra courier costs				
15.4. General					
Amendment	FLAT		Min. 25	Min. 25	
Cancellation	FLAT		Min. 25	Min. 25	
Implementation Fee	0.3 % of Guarantee amount		Min. 50	Min. 50	
Confirmation through third bank	Depending on confirmation fees of Third Bank				
<b>Note</b>					
<sup>(1)</sup> Only for International Guarantees					

<b>Cash in Transit Service</b>	
<b>17. Charges for Cash Collection/Cash in Transit Service</b>	<b>Charge/Location</b>
One time cash collection from PoS/Premise with one day prior notice. The notice shall be before 12:00h. Location(s) within Prishtina district	350 EUR/Location
One time cash collection from PoS/Premise with one day prior notice. The notice shall be before 12:00h. Location(s) outside Prishtina district.	500 EUR/Location
Once a week cash collection from PoS/Premise on contractual basis. Location(s) within Prishtina District	200 EUR/Location
Once a week cash collection from PoS/Premise on contractual basis. Location(s) outside Prishtina district	300 EUR/Location
Once a month cash collection from PoS/Premise on contractual basis. Location(s) within Prishtina District	300 EUR/location
Once a month cash collection from PoS/Premise on contractual basis. Location(s) outside Prishtina District	400 EUR/Location
Everyday (Monday to Friday) cash collection from PoS/Premise on contractual basis with maximum 4 POS/Premises per day. Location(s) may be within or outside Prishtina district.	4500 EUR/monthly for maximum 4 locations <sup>(1)</sup>

<sup>(1)</sup> The charge of 4500 EUR is standard but negotiable in terms of proving the benefit for bank to offer preferential charge to the client.

<b>Cheques</b>				
	<b>EUR</b>	<b>USD</b>	<b>CHF</b>	<b>GBP</b>
<b>18.1. ProCredit Cheques Sale (Legal Entities Only)</b>				
Fee	2.50 per set <sup>(1)</sup>	2.50 per set <sup>(1)</sup>	2.50 per set <sup>(1)</sup>	2.50 per set <sup>(1)</sup>
<sup>(1)</sup> One set cheques has 10 ProCredit cheques				
<b>18.2. Cheques for Collection (Account Holders Only)</b>				
Fee	1.50%	1.50%	1.50%	1.50%
Minimum Fee	15	15	15	15
Maximum Fee	250	250	250	250
<b>18.3. Cheques Drawn on ProCredit (sent from abroad) Import cheques</b>				
Fee	0.75%	0.75%	0.75%	0.75%
Minimum Fee	25 (per cheque)	25 (per cheque)	25 (per cheque)	25 (per cheque)
<b>18.4. Cheques Taken for Collection and Remaining Unpaid</b>				
Fee	10 (per cheque)	10 (per cheque)	10 (per cheque)	10 (per cheque)
<b>19. SMS Service <sup>(2)</sup></b>				
<b>SMS service for debit and credit cards</b>		<b>Fee</b>		
Application for SMS Service		Free of Charge		
Maintenance fee		Free of Charge		
Price per one SMS		0.20 EUR		
<sup>(2)</sup> There are three available schemes that clients can apply to receive SMS notifications:				
· To receive SMS for transactions from 50 Euros and above				
· To receive SMS for transactions from 100 Euro and above				
· To receive SMS for transactions from 200 Euro and above				

<b>21. Other Services</b>	
	<b>Fee (EUR)</b>
Visa confirmation	2.5
Copy of documents (special request from clients file, copy of bank transactions different dates)	2.5
Collector payments	1
Collector pension payments	1
Collector pension payments (via transfer)	1
Collector payment zero balance (tax administration)	1
Payment of Kos Gyro bills for KEK and PTK through Barcode in PCB ATMs	Free of Charge
<b>22. CIC (user ID) for Call Center Services</b>	
Issuance fee	5
Issuance fee (for authorized persons)	5
<b>23. Charges for Damaged Money</b>	
	<b>Fee</b>
Damaged Money for Account Holder	1.50%
Damaged Money for Non-Account Holders	3.00%
Damaged Money Taken for Collection Account Holders	min.fee 15 EUR or 1.50 %