



## Price list for Business Clients

ProCredit Bank provides transparent fees for the banking services it offers.

Unless otherwise specified, the interest rate shall be calculated based on simple interest by using the formula of actual/actual days. The Bank calculates the effective interest rate on deposits and loans based on CBK Regulation on Effective Interest Rates and Disclosure Requirements, and it is disclosed in the contract signed between the Bank and the Client. Please contact the Bank for further details.

Effective Date: 01.02.2022

1. Banking services	Monthly Commission	
	Business clients	Institutional clients
<b>Accounts</b>		
Opening, maintenance and closing of current, savings and term deposit accounts		
<b>Cards</b>		
Issuance, maintenance, and mailing of one debit card <sup>2</sup>		
Issuing, maintaining and sending by mail for five deposit cards for third parties <sup>21</sup>		
Maintenance and depositing in DropBoxes <sup>3</sup>		
Deposit and withdrawals from ProCredit Bank ATMs with debit card <sup>4</sup>		
Withdrawals at ProCredit Bank POS with debit card <sup>5</sup>		
Five withdrawals per month at the ATMs of other banks in Kosovo with debit card		
Purchases at POS of ProCredit Bank with cards		
Purchases at POS terminals of other banks in Kosovo with cards		
Purchases made at ProCredit Bank Albania POS with cards		
Printing of a mini-statement at ProCredit Bank ATMs		
Return of cards retained by ATMs		
3D Secure – IPIN		
Utility payments made at ProCredit Bank ATMs with cards		
Phone top-up at ProCredit Bank ATMs with cards		
<b>Payments and transfers via e-Banking</b>		
Payment between the accounts of the same client and other accounts with ProCredit Bank		
Setting up and executing payment orders within ProCredit Bank via e-Banking		
Utility payments made via e-Banking		
<b>Other services</b>		
Issuance and maintenance of e-Banking and m-Banking		
Issuance of token (up to two tokens for two users)		
SMS Services contract and Contact Center Services (CIC)		
SMS Notification, SMS Top-up dhe SMS Balance		
Visa confirmation		
Confirmation of bank account		
Confirmation of bank expenses		
Confirmation for audit expenses		
Additon/removal of authorized persons to/from account		
Letter of reference/Letter of intent/ Letter of confirmation of circulation		
	<b>20.00 EUR</b> <b>5.00 USD/CHF<sup>1</sup></b>	<b>20.00</b> <b>EUR/USD/CHF</b>

## 2. Flex Savings account<sup>3</sup>

Flex Savings account	Nominal interest rate	Effective interest rate
	0.15% p.a.	0.15% p.a.

## 3. Term deposits<sup>6</sup>

Term-deposit penalty rate, for active deposits closed prior to maturity	1.5 x future interest
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## 4. Other services

4.1 Cards	Visa Business Electron	Visa Business Enterprise	ProCommerc (for Customs)	Visa Business Globe	Master Credit Card Business	
Fees for application, issuance and delivery by mail					5.00	
Reissuance and mailing of more than one card to card-holder or authorized person	5.00				All fees and other commissions, including fees related to defaults, applicable to the Visa Business Globe card, apply the same for Master Credit Card Business. Through the Master Credit card, you have Wi-Fi access anywhere in the world during Boingo trips and access to waiting areas at airports via LoungeKey.	
Reissuance and mailing of the card to the card-holder or authorized person in case of lost/damage	5.00					
Annual maintenance fee	Free of charge		n/a	20.00		25.00
Penalty rate on the unpaid amount	n/a		n/a	n/a		
Withdrawals on ATMs of ProCredit Bank	Free of charge		n/a	2.0% min 5.00		
Withdrawals on ATMs of other banks in Kosovo and abroad	2.25% min 3.00		n/a	2.5% min 5.00		
Withdrawals on ATMs of ProCredit Bank in Albania, Macedonia and Bosnia and Herzegovina	1.00/transaction		n/a	2.5% min 5.00		
Online payments and POS purchases outside Kosovo <sup>23</sup>	1.00% of the purchase amount		n/a	1.00% of the purchase amount		
Currency exchange for transactions with our cards abroad (Non Euro currency countries)	2.00% of the transaction amount					
Changing the PIN Code on ATMs	1.00					
Changing the PIN Code on POS terminals	1.50					
Card transaction investigation fee	25.00					
Generation of mini-balance at ATMs of other banks	0.50					
Commission for incoming payments via card on the internet (online) <sup>7</sup>	1.00%					
<b>4.1.1 Cards issued by banks outside Kosovo</b>						
Withdrawals with cards issued by banks outside Kosovo <sup>8</sup>	5.00					
The commission for the currency selected by cardholders for withdrawals at ProCredit ATMs and payments at ProCredit POS with MasterCard and Visa cards. <sup>9</sup>	6.00%					

4.2 Payments and transfers	e-Banking	Outlet
Transfers between the accounts of the same client and other accounts within ProCredit Bank	Free of charge	5.00
Transfers between the accounts of the same client (different currencies)		5.00 EUR/USD
<b>National transfers<sup>20</sup></b>		
Outgoing national transfers ≤ 10,000	1.00 EUR	5.00
Outgoing national transfers > 10,000	1.50 EUR	
Outgoing national transfers ≤ 10,000 priority	4.00	N/A
National incoming transfers	Free of charge	
Outgoing transfers through standing orders with other banks	1.50	
Application for standing orders with other banks	Free of charge	1.00/application
<b>International transfers<sup>20</sup></b>		
	<b>e-Banking</b>	<b>Outlet</b>
International outgoing payments towards Germany (EUR-EUR)	OUR 30.00 / SHA-BEN 20.00	0.20% (min 15, max 500)
International outgoing payments towards other countries 0 – 25,000.00	OUR 30.00 / SHA-BEN 20.00	
International outgoing payments towards other countries 25,000.01 – 50,000.00	OUR 45.00 / SHA-BEN 30.00	
International outgoing payments towards other countries 50,000.01 - 100,000.00	OUR 55.00 / SHA-BEN 40.00	
International outgoing payments towards other countries > 100,000.00	OUR 100.00 / SHA-BEN 85.00	
International outgoing payments in other currencies <sup>10</sup> <i>Note: From the 1st of October 2018 the Bank offers international outgoing money transfers with beneficiary currency Chinese Currency CNY</i>	0.15% (Min 10.00 Max 500.00) EUR/USD/CHF/CNY	
ProPay international outgoing payments	5.00 EUR/USD/CHF	0.15% (15.00 min)
Fees of third banks for international outgoing payments	15.00 EUR/25.00 USD/20.00 CHF	
Reclamations for international outgoing transfers (less than one month) <sup>11</sup>	10.00 EUR/USD/CHF	
Reclamations for international outgoing transfers (more than one month)	30.00 EUR/USD/CHF	
ProPay international incoming transfers	Free of charge	
International incoming transfers < 50.00	Free of charge	
International incoming transfers > 50.00 <sup>12, 13</sup>	0.15% (Min 15.00 Max 750.00) USD/EUR 0.15% (Min 20.00 Max N/A) CHF	
Reclamations for international incoming transfers	20.00	
Balance confirmation through SWIFT (full monthly fee for the client)	50.00	
Swift confirmation through email	Free of charge	
<b>Collection payments</b>		
	<b>e-Banking</b>	<b>Outlet</b>
Payments of utilities (electricity, water and phone bills, etc)	Free of charge	5.00
Payments to public institutions, businesses, and other institutions	0.80	5.00
Payments to microfinance institutions	5.00	5.00
<b>Mass payments (salaries)</b>		
	<b>e-Banking</b>	<b>Outlet</b>
Salary payments - list receipt/upload	Free of charge	3.00
Payment of salaries – payroll for another bank	1.00	1.50
Massive payments – a payment for another bank	0.80	2.00
Mass payments - list receipt	Free of charge	3.00
Mass payments - transactions within ProCredit Bank	Free of charge	

<b>4.3 Cash transactions</b>		
<b>Cash deposits</b>	<b>ATM</b>	<b>Outlet</b>
Cash deposits	Free of charge	0.1% ( min 5.00)
Deposit in coins on ATMs < 30.00 EUR <sup>14</sup>	Free of charge	
Deposit in coins on ATMs > 30.00 EUR	5% ( Min 5.00)	
Deposit/withdrawals by code	1.00	n/a
Depositing/Exchange of damaged money, one banknote	n/a	1.00 per banknote
Depositing/Exchange of damaged money, more than one banknote	n/a	0.50 per banknote
Money for collection	3.00% (min 15.00)	
<b>Money withdrawals in outlets <sup>15</sup></b>	<b>EUR</b>	<b>USD/CHF</b>
Money withdrawals < = 10,000.00	0.1% ( min 5.00)	3.00
Money withdrawals > 10,000.00 < = 100,000.00		0.05% of the amount withdrawn
Money withdrawals > 100,000.00		0.1% of the amount withdrawn
<b>Cash-in transit Cash (before 12:00 PM ) <sup>16</sup></b>	<b>Inside Prishtina region</b>	<b>Outside Prishtina region</b>
One-time cash collection from POS terminals with a one day's prior notice	350.00/Location	500.00/Location
Once a week cash collection from POS terminals on contractual basis	200.00/Location	300.00/Location
Once a month cash collection from POS terminals on contractual basis	300.00/Location	400.00/Location
Once a day cash collection from POS terminals on contractual basis at 4 POS terminals/premises during the day.	4,500.00/per month for up to four locations	
<b>Cash withdrawals notice</b>	<b>EUR</b>	<b>USD/CHF</b>
0 - 15,000.00	Without notice	
> 15,000.00 <= 25,000.00	Without notice	Notice one day before the withdrawal
> 25,000.00 <= 30,000.00	Notice one day before the withdrawal	
> 30,000.00 <= 70,000.00	Notice one day before the withdrawal	Notice two days before the withdrawal
> 70,000.00	Notice two days before the withdrawal	
<b>5. Letters of credit</b>	<b>EUR/USD</b>	
Cash-covered letters of credit for import	0.50% p.a., min 50.00	
Financed letters of credit	3.50% p.a., disbursement fee 0.50%, min 50.00	
Financed standby letters of credit	5.00% p.a., disbursement fee 0.50%, min 50.00	
Confirmation through third banks	Based on third banks' confirmation fees	
<b>5.1 Letters of credit for export</b>		
Advising commission	0.50% of LC, min 100.00	
LC transfer expenses	0.50% min 100.00	
Received documents	0.20% of document value, min 50.00	
Confirmation	Cash collateralized on contractual basis, min 50,00	
Dispatch of documents	Courier services (mailing expenses)	
Amendment and cancellation	Min 25.00	
Receipt of documents	0.20 % of document value, min 50.00	
Deferred payment fees	2.00 % of document presented value, min 25.00	
Payment fee under letters of credit	0.10 % of the payment value	

<b>5.2 Documentary collection</b>	
Including presentation of sender's transfers and release of documents	0.4 % of document value, min 50.00
Collection of documents upon the request of money withdrawer	50.00 EUR + mailing costs
Collection amendment	Minimum fee 25.00
Collection cancellation	
Inquiry/tracer at collection bank	
Transfers/acknowledgement of notice	
Outgoing collection	0.20% of document value + mailing expenses, min 100.00
<b>6. Bank guarantees<sup>17</sup></b>	
<b>Minimum fee</b>	
<b>6.1 National guarantees</b>	
Cash cover	0.50% p.a. min 25.00
Financed	3.00% p.a. min 50.00
National guarantees of payments between clients of our bank	2.50%, min 50.00
Customs guarantees - financed	2.50%, min 50.00
Disbursement fee	0.50%, min 50.00
<b>6.2 International guarantees</b>	
Cash - covered, commission	0.50% p.a., min 50.00
Financed - commission	3.50% p.a., min 50.00
Disbursement fee	0.50%, min 50.00
Confirmation through third banks	Based on third banks' confirmation fees
<b>6.3 Guarantees issued by foreign banks</b>	
Advising commission (informing commission)	Min. 50
Verification of signatures and SWIFT messages	Min. 25
Confirmation	Cash collateralized upon agreement
Dispatch of guarantee documents	Extra courier expenses
Amendments to and cancellation of guarantees	Min. 35
Guarantee use fee	0.3 % of the guarantee amount, min. 50
Confirmation through third banks	Based on third banks' confirmation fees
Fee for protested bank guarantee	20.00
<b>6.4 Tender bank guarantee in EUR</b>	
Financed bank guarantee	Min EUR 50.00
Cash - covered bank guarantees	Min EUR 25.00
<b>7. Other services</b>	
Re-issuing of Token in case of loss or damage before the expiration date	25.00
Token (e-Banking) for more than two users	25.00
Commission for execution of courts/private enforcement agents order <sup>18</sup>	10.00
One printed account statement per month	Free of charge
Reprinting of account statement for the same month <sup>19</sup>	2.00
Moveable collateral modification (deregistration/modification)	5.00
Immovable collateral modification (deregistration/modification)	25.00
Change of guarantor	5.00
Copy of documents	< 6 months 2.50   > 6 months 5.00
Confirmation of repaid loan	25.00
Change of the loan installment payment date	2.50
Issuing, maintaining, and sending by mail the deposit card for third parties <sup>22</sup>	2.00

Investing in bonds of the Government of Kosovo	EUR
Monthly maintenance of the Bond account	Free of charge
Successful bidding	0.20% of the investment amount (minus 30.00)
Unsuccessful bidding	15.00

**Notes:** This pricelist is applicable for business and institutional clients.  
 "n/a" refers to "not applicable"  
 "p.a" refers to per annum  
 "ProCredit Bank" refers to "ProCredit Bank Kosova"

1. This applies for existing accounts in CHF. If the client has current account in USD or/and CHF then they pay 5.00 USD/CHF maintenance fee.
2. Clients who have a bank account in USD and CHF must have a current account in EUR so that they may apply for and be issued a debit card. This card enables withdrawal of money in Euro currency from accounts in other currencies (USD, CHF)
3. This service is offered only to the business clients. The Bank does not offer saving accounts in USD currency. For existing saving accounts in this currently we do not calculate any interest on the deposited money. For institutional clients, please reach out to the Contact Center or visit the nearest branch.
4. Daily withdrawal limit in ATM is 2,000 EUR. The limit can be increased to up to 10,000 EUR upon requesting a limit increase at the Contact Center through the Client Identification Code.
5. This service is offered in specific POS terminals.
6. For term deposits in EUR for Institutional and Business clients, please contact the Bank through the Contact Centre/Business Client Advisor or e-banking. The bank does not offer term deposits in USD, CHF currencies. The interest rate for existing deposits with automatic renewal (6 months) will be 0.01%.
7. Return of payment online is excluded from this fee.
8. This commission will not apply to all foreign cards issued by any of the ProCredit network banks, whose transactions will be processed through the Quipu Processing Center (QPC).
9. Applicable only for cards issued by banks outside Kosovo and having currencies other than Euro.
10. Prices are valid for all transfers initiated with a foreign currency including transfers that have EUR as the ordering currency but another currency as recipient currency. In cases when the currency of the ordering account and the transfer currency differ, then the prices based on the account currency are applicable.
11. Third party charges shall be added to the commissions for reclamations.
12. For international incoming transfers with "OUR" commissions, if there are additional fees they will be included in administrative expenses and debited on the receiving account.
13. Price of all international incoming money transfers (IIMT) with "OUR" commissions, which are executed/received through ProCredit Bank Germany will be zero (0.00).
14. This fee shall be charged to the beneficiary account and will be calculated at the cumulative value of all deposits in coins to the client's account, made by all depositors/ holders of depositing cards during the day.
15. When withdrawing cash from account in USD and CHF currency, the money will be received in EUR currency and the commission shall be applied in the counter-value of EUR currency.
16. The fee of 4,500.00 EUR is standard but negotiable in the sense of offering preferential fees for our clients.
17. The disbursement fee has to be calculated once for approval amount and shall be applicable only for financed bank guarantees.
18. The commission is applied to client (not to account).
19. Printing of the balance of an account held in other currencies is 2.00 USD/CHF.
20. Based on the criteria set by the bank and the Hausbank concept of doing business, the bank offers special prices for money transfers. For more details, please contact your business client adviser.
21. If a business client is a large client, then this price includes 10 deposit cards.
22. For small businesses, for each card in addition to the five deposit cards this commission shall apply. Whereas for large businesses, the commission shall apply for each card in addition to the tenth one.
23. Including 'P2P Debit' transactions