



# PRICE LIST FOR PRIVATE CLIENTS

Effective date: 01.02.2022

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](#).

	FlexSave/FlexSave for children	TDA with monthly paid interest			
Deposit	12 months	12 months	24 months	36 months	Penalty rate for term deposits closed before maturity
	0.15%	0.15%	0.30%	0.50%	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

The bank does not offer savings accounts in USD. For existing savings accounts in this currency, no interest is accrued on deposited funds.

For the existing clients who have only savings accounts in EUR, the interest rate of deposited money is 0.01%. The acquired interest is credited to the savings account on annual basis.

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Types of loans	Amount	Maturity (months)	Interest rate		Expenses administrative	Prepayment Commission
			Nominal interest rate	Effective interest rate		
House/ Apartment Loan	30,000 - 49,999	Fixed Interest Rate up to 60 months	5.00%	5.68%	1.00%	<p>1). If the period between the loan prepayment and its regular loan maturity exceeds one year, you will pay the outstanding principal as well as 1% of this principal.</p> <p>2). If the period between the loan prepayment and the regular loan maturity does not exceed one year, you will pay the outstanding principal as well as 0.5% of this principal.</p>
		Variable Interest rate over 60 months	4.5%+EURIBOR 6 months (min. 4.5%)	4.74 %		
	50,000-250,000	Fixed Interest Rate up to 60 months	4.50%	5.14%		
		Variable Interest rate over 60 months	4.0%+ EURIBOR 6 months (min. 4.0%)	4.22%		
Investment Loan	10,000-30,000	Fixed rate up to 60 months	6.0%	6.76%	1.00%	<p>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</p> <p>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.</p>
Flex fund/ Overdraft	Up to 200% of regular monthly incomes	36 months	8.7%	9.00%	0.00%	<p>Except for the used principal and the interest for the used days, the Bank shall not apply additional commission for Overdraft prepayment.</p>
	100% cash covered	36 months	5.0%	5.10%		
Cash covered loans	100% cash collateralized	Depending on the type of loan of loan	1.5% over the deposit interest rate	1.50%	0.00%	The Bank shall apply a fee of 50% of unpaid loan interest

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

### Transactions

### Commissions

Withdrawal in ATMs of other banks in Kosovo (after fifth withdrawal within a month)
Withdrawal in ATMs outside Kosovo
Payment with cards and sticker cards in POS outside Kosovo
Online payment with cards*

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

\*Including P2P Debit transactions  
For more information, click on the [link](#).

### Domestic transfers

### Commission

Incoming
Outgoing with priority ( $\leq 10,000$ ) initiated with e-Banking from the account in EUR
Outgoing with priority ( $> 10,000$ ) initiated with e-Banking from the account in EUR

Free of charge
4.00 EUR
Free of charge

### International transfers

### Commission

	EUR	USD
Incoming $\leq 50.00$	1.00	
Incoming 50.01 - 300.00	8.00	15.00
Incoming $> 300.00$	0.25% (min 15, max 750)	
Outgoing	0.30% (min 15, max 1,500)	
ProPay outgoing transfers with e-Banking	2.50	
ProPay outgoing transfers in branches	0.15% (min.15)	

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



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