



ProCredit Bank

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: 30.05.2024

1. Banking services for accounts in EUR	Monthly Commission		
Accounts	Business clients*	Micro business clients*	Institutional clients
Opening, maintenance and closing of current, savings ¹ and term deposit accounts	20.00		
Cards			
Issuance, maintenance, and mailing of one debit card			
Issuing, maintaining and sending by mail for five deposit cards for third parties			
Maintenance and depositing in DropBoxes		n/a	n/a
Deposit and withdrawals from ProCredit Bank ATMs with debit card ²			
Withdrawals at ProCredit Bank POS with debit card ³			
Five withdrawals per month at the ATMs of other banks in Kosovo with debit card			
Printing of a mini-statement at ProCredit Bank ATMs			
Return of cards retained by ATMs			
Payments and transfers via e-Banking			
Payment between the accounts of the same client and other accounts with ProCredit Bank			
Payment of electricity and water bills ⁴			
Setting up and executing payment orders within ProCredit Bank via e-Banking			
Other services			
Issuance and maintenance of e-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			
3D secure - IPIN			
Additon/removal of authorized persons to/from account			
Letter of reference/Letter of intent/ Letter of confirmation of circulation			
Charging your phone at ProCredit Bank ATM via card			
Visa confirmation		2.50	
Confirmation of bank account		2.50	
Confirmation of bank expenses		2.50	
Confirmation for audit expenses		2.50	
1.2 Banking services for accounts in other currencies		Monthly Commission	
Accounts	Business Clients*	Micro Business Clients*	Institutional clients
Opening, maintenance and closing of current account	5.00 USD/CHF/GBP ⁵	5.00 USD/CHF/GBP ⁵	20.00 USD/CHF/GBP ⁵
Payments and transfers via e-Banking			
Payment between the accounts of the same client and other accounts with ProCredit Bank			
Other Services ⁶			
Payment between the accounts of the same client and other accounts with ProCredit Bank			
SMS Services contract and Contact Center Services (CIC)			
Additon/removal of authorized persons to/from account			
Letter of reference/Letter of intent/Letter of confirmation of circulation			
Visa confirmation			
Confirmation of bank account			
Confirmation of bank expenses			
Confirmation for audit expenses			

2. Flex Savings account ¹

Flex Savings account	Nominal interest rate 0.15% p.v.	Effective interest rate 0.15% p.v.
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3. Term deposits ⁷

Term-deposit penalty rate, for 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	ProCommerce (for Customs)	Visa Business Globe ⁸	Master Credit Card Business
Fees for application, issuance and delivery by mail ⁹	Free of charge			n/a	5.00
Reissuance and mailing of more than one card to card-holder or authorized person	5.00				
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	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.
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 ¹⁰	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	
Purchases at POS of ProCredit Bank with cards	Free of charge				
Purchases at POS terminals of other banks in Kosovo with cards	Free of charge				
Online payments and POS purchases outside Kosovo ¹¹	Free of charge		n/a	Free of charge	
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) ¹²	1.00%				
Card withdrawals in other banks POS ³	n/a	0.50	n/a		
4.1.1 Cards issued by other banks					
Withdrawals with cards issued by banks outside Kosovo ¹³	5.00				
Commission for the currency selected by the cardholder for withdrawals at ProCredit ATMs with MasterCard and Visa cards ¹⁴	6.00%				
Commission for the currency selected by the cardholder for payments at the ProCredit bank POS, with MasterCard cards ¹⁴	6.00%				
Withdrawals from other banks VISA cardholders in ProCredit POSs ³	Free of charge				

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 EUR/USD/GBP/CHF
Transfers between the accounts of the same client (different currencies)		
National transfers ^{15, 16, 17}		
Outgoing national transfers ≤ 10,000	1.00	5.00
Outgoing national transfers > 10,000	1.5	
Outgoing national transfers ≤ 10,000 priority	4.00	N/A
National incoming transfers	Free of charge	
Outgoing transfers through standing orders with other banks	1.5	
Application for standing orders with other banks	Free of charge	1.00/application
International transfers ^{16, 17, 18, 19}	e-Banking	Outlet
International outgoing payments towards Germany	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	0.15% (Min 10.00 Max 500.00) EUR/USD/CHF/GBP	0.20%(min 15, max 500) EUR/USD/CHF/GBP
ProPay international outgoing payments	5.00 EUR/USD	0.15% (15.00 min) EUR/USD
Fees of third banks for international outgoing payments	15.00 EUR/25.00 USD/20.00 CHF/ 15 GBP	
Reclamations for international outgoing transfers (less than one month) ²⁰	10.00 EUR/USD/CHF/GBP	
Reclamations for international outgoing transfers (more than one month) ²⁰	30.00 EUR/USD/CHF/GBP	
ProPay international incoming transfers	Free of charge	
International incoming transfers ≤ 50.00	Free of charge	
International incoming transfers > 50.00 ²¹	0.15% (Min 15.00 Max 750.00) USD/EUR 0.15% (Min 20.00 Max N/A) CHF/GBP	
Reclamations for international incoming transfers	20.00 EUR/USD/CHF/GBP	
Balance confirmation through SWIFT (full monthly fee for the client)	50.00	
Swift confirmation through email	Free of charge	
MT 101	Fee	
Transfers within the accounts of the same client and other accounts within Procredit Bank	Free of charge	
Outgoing national transfers ≤ 10,000	1.00	
Outgoing national transfers > 10,000	1.50	
International outgoing payments	0.15% (Min 10.00, Max 500.00)	
International outgoing payments ProPay	5.00	
Fees of third banks for international outgoing payments	15.00	
Collection payments	e-Banking	Outlet
Payment of electricity and water bills ⁴	Free of charge	5.00
Payments for Kos Gyro bills ²²	0.80	5.00
Payments of bills for Public Service Companies, Universities, Private Companies / Institutions ²³	0.80	5.00
Payments to microfinance institutions	5.00	5.00

Mass payments (salaries)	e-Banking	Outlet
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	
4.3 Cash transactions		
Cash deposits	ATM	Outlet
Cash deposits	Free of charge	0.1% (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)	
Money withdrawals in outlets	EUR	USD/CHF
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
Cash-in transit Cash (before 12:00 PM) ²⁴	Inside Prishtina region	Outside Prishtina region
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	
Cash withdrawals notice	EUR	USD/CHF
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 at least two days before the withdrawal
> 70,000.00	Notice at least two days before the withdrawal	
5. Letters of credit	EUR/USD	
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	
5.1 Letters of credit for export		
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	

5.2 Documentary collection	
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
6. Bank guarantees ²⁵	Minimum fee
6.1 National guarantees	
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
6.2 International guarantees	
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
6.3 Guarantees issued by foreign banks	
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
6.4 Tender bank guarantee in EUR	
Financed bank guarantee	Min EUR 50.00
Cash - covered bank guarantees	Min EUR 25.00
7. Other services	
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 ²⁶	10.00
One printed account statement per month	Free of charge
Monthly E-Commerce service maintenance	5.00
Utility payments by card at ProCredit Bank ATM	Free of charge
Reprinting of account statement for the same month	2.00 EUR/USD/CHF/GBP
Moveable collateral modification (deregistration/modification)	5.00
Immovable collateral modification (deregistration/mofdication)	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	2.00
Customs payment via SMS	0.80 EUR/SMS

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 (min 30.00)
Unsuccessful bidding	15.00

Notes: This price list is applicable for business and institutional clients.
The fees without a specified currency mean that fees are in the official currency, EUR.
“n/a” means “not applicable”
“p.y.” means “per year”
“ProCredit Bank” refers to “ProCredit Bank Kosovo”

- This service is only offered to business customers, micro business customers.
The bank does not provide savings accounts in USD/CHF/GBP. For existing savings accounts in these currencies, no interest is calculated for the deposited money. Institutional clients should reach out to the Contact Centre or their bank counsellor for assistance.
- The daily ATM withdrawal limit is 2,000 EUR. This limit may be increased up to 10,000 EUR by requesting a limit increase from the Contact Centre through the Client Identification Code.
- Cash withdrawal is available from some specific traders/stores.
- KESCO, KRU - Prishtina SH.A , Mitrovica SH.A and Hidromorava SH.A.
- Clients with current accounts in USD or/and CHF/GBP will pay a commission of 5.00 in USD/CHF/GBP for an account in foreign currency. For institutional clients, this commission fee is 20.00 USD/CHF/GBP. To have an account in foreign currency, clients must have an account in EUR.
- To obtain a debit card, clients with accounts in USD, CHF and GBP must have a current account in EUR to be able to apply for and be issued the card. To withdraw money from accounts in foreign currencies, funds should initially be transferred to the EUR account. This card enables the withdrawal of amounts in Euro from the EUR account.
- The bank does not provide term deposits in USD, CHF, GBP. The interest rate for existing time deposits with automatic renewal (6 months) is 0.01%.
For time deposits of Institutional, Business, Micro Business and Very Small Business clients, please contact the Bank through the Contact Centre/Business Ad
- No new cards are being issued: Visa Business Globe
- The first debit card is offered free of charge. Any additional cards of any type are charged according to the official price list.
- Upon withdrawing money from ATMs abroad, additional fees may be incurred from the banks or institutions providing the service.
- Including the “P2P Debit” transactions.
- This fee does not apply to the return of money in cases of online payments.
- This fee does not apply to all foreign cards issued by the ProCredit Network banks, whose transactions are processed through the Quipu Processing Center (QPC).
- Applicable only for cards issued by banks outside of Kosovo in a currency different than Euro.
- National transfers may be initiated in four currencies: EUR/USD/CHF/GBP. The fee is applicable for the EUR equivalent, and the converted money is received in the EUR account.
- Based on the criteria determined by the bank and the Hausbank concept of doing business, business clients are offered special prices for the banking transfer services.
For more details, please contact the advisors in charge of clients at our bank.
- The limit for transfers outside of ProCredit Bank via e-banking is 500,000 EUR/USD with a daily limit of 1,000,000 EUR/USD. For amounts above this, you must submit a request via the e-banking mailbox to increase the limit.
- International transfers are initiated and received in four currencies: EUR/USD/CHF/GBP. The commission fees are calculated based on the currency of the account that initiates or receives the transaction at issue. Outgoing international transfers from a EUR account may be initiated in other currencies like USD/CHF/GBP. Outgoing payments from accounts in foreign currencies like USD/CHF/GBP can be carried out when the receiving account is in the same currency as the ordering account or in EUR.
- Incoming international transfers in EUR and USD in the amount of over ≥ 1 million Euro received by the correspondent bank after 16:00 hrs will be credited to the recipient's account on the following working day.
- Third-party charges are added to the fees for complaints for outgoing international transfers.
- The fee for all incoming international payments (IIMT) with the “OUR” commission carried out/received by other banks from abroad, is zero. Specific cases in which additional commissions are charged will be included in administrative expenses and debited from the receiving account, are an exception.
- Customs, Insurance Company, and Kosovo Insurance Bureau.
- Tax Administration, Pension Contribution, Ministry, Municipality, IPKO Telecommunication LLC, Artmotion SHPK, Telkos LLC, public universities, and private universities.
- A fee of 4,500 EUR is standard but may be negotiated in the sense of offering preferential commission rates to our clients.
- The commitment fee must be calculated once for the approved amount and is only applicable for bank funded guarantees.
- The fee is applied per client (not per account).