ProCredit Bank

PRICE LIST FOR PRIVATE CLIENTS

Effective date: 01.10.2026

Banking Packages

Term deposits / FlexSave / FlexSave for children

Cards

Transfers

Accounts in USD

Credit services

Investments in securities of the Government of Kosovo

Other

Banking Services

	Standard Price		Advanced + Package	Standard+ Package	Welcome Package	Basic Package*	Pro- Student Package
	Fee	Description	7.99 €	3.99 €	1.50€	0.50€	0€
Opening of current account, FlexSave, FlexSave for children and term deposit accounts	0.00		✓	✓	✓	✓	✓
Current account maintenance	2.00	Monthly	✓	✓	✓	✓	✓
FlexSave account maintenance	0.75	Monthly	✓	✓	0.50	✓	✓
FlexSave for children account maintenance	0.00		✓	✓	✓	✓	✓
Term deposit account maintenance	0.00		✓	✓	✓	✓	✓
Closure of current account, FlexSave, FlexSave for children and term deposit accounts	0.00		✓	✓	✓	✓	✓
Deposit at ProCredit Bank ATMs in Kosovo with debit card	0.00		✓	✓	✓	✓	✓
PIN change in m-Banking and first-time PIN change at the ATM	0.00		✓	✓	✓	✓	✓
PIN reactivation after failed attempts	0.50	Per transaction	✓	✓	0.50	0.50	✓
Return of a card retained at the ATM	0.00		✓	✓	✓	✓	✓
3D Secure PIN	0.00		✓	✓	✓	✓	✓
Transfers between accounts of the same client via e-Banking	0.00		✓	✓	✓	✓	✓
Transfers within ProCredit Bank via e-Banking	0.00		✓	✓	✓	✓	✓
Application for standing orders within ProCredit Bank via e-Banking	0.00		✓	✓	✓	✓	✓
Application for standing orders with other banks via e-Banking	0.00		✓	✓	✓	✓	✓
Execution of standing order payments within ProCredit Bank	0.00		✓	✓	✓	✓	✓
Monthly bill payments in e-Banking	0.50	Per transaction	✓	✓	0.50	✓	✓
Incoming international ProPay transfers	0.00		✓	✓	✓	✓	✓
Issuance and maintenance of the e-Banking and m-Banking service	0.75	Monthly	✓	✓	0.75	✓	✓
Payments to public institutions, universities, private schools, embassies and insurance companies in e-Banking	0.50	Per transaction	✓	✓	0.50	✓	✓
Application for standing orders at the branch	1.00	Per application	✓	✓	1.00	✓	✓
Transfers between accounts of the same client at the branch	0.00		✓	✓	✓	✓	✓
Transfers within ProCredit Bank at the branch	0.00		✓	✓	✓	✓	✓
Withdrawal at the branch[2]	Up to 10 EUR 0 › 10 EUR 5	Per transaction	✓	Up to 10 EUR 0 › 10 EUR 3	Up to 10 EUR 0 › 10 EUR 3	✓	Up to 10 EUR 0 › 10 EUR 3
Deposit at the branch	3 EUR up to EUR 20,000; 5 EUR above EUR 20,000.	Per transaction	✓	3 EUR up to EUR 20,000; 5 EUR above EUR 20,000.	3 EUR up to EUR 20,000; 5 EUR above EUR 20,000.	✓	3 EUR up to EUR 20,000; 5 EUR above EUR 20,000.
Withdrawal at ProCredit Bank Kosovo ATMs with debit card	0.30	Per transaction	✓	0.30	0.30	✓	0.30
Coin deposit at the ATM	0.00		✓	✓	✓	✓	✓
Coin deposit at the branch	0.00		✓	✓	✓	✓	✓
Application for SMS services (SMS notification, SMS top-up, SMS balance)	1.00	Annual	✓	1.00	1.00	1.00	✓
SMS notification	0.20	Per SMS	✓	0.20	0.20	0.20	0.20
SMS top-up	0.20	Per SMS	✓	0.20	0.20	0.20	0.20
SMS balance	0.20	Per SMS	✓	0.20	0.20	0.20	0.20
Mobile phone top-up at ProCredit Bank ATMs with cards	0.50	Per transaction	✓	0.50	0.50	0.50	✓
Mini-statement generation at ProCredit Bank ATMs	0.10	Per transaction	✓	0.10	0.10	0.10	✓
Cash withdrawals via POS at designated shops with debit card (list)	1.00	Per transaction	✓	1.00	1.00	1.00	✓
Application, issuance and delivery of the debit card by post	5.00	Per Card	✓	5.00	5.00	5.00[1]	✓
Reissuance and delivery of the debit card by post after card expiry	5.00	Per Card	✓	5.00	5.00	5.00[1]	✓
PIN code change at the ATM after the first time, with debit card	1.00	Per transaction	✓	1.00	1.00	1.00	1.00
Visa confirmation	2.50	Per confirmation	✓	2.50	2.50	2.50	2.50
Regular outgoing national transfers via e-Banking/m-Banking	1.00	Per transaction	✓	1.00	1.00	✓	1.00
Execution of national standing order payments	1.00	Per transaction	✓	1.00	1.00	✓	1.00
Authorization of a person on the current account	2.50	Per authorization	✓	2.50	2.50	2.50	2.50
Confirmation that the client holds a bank account	2.50	Per confirmation	✓	2.50	2.50	2.50	2.50
Deferred debit card *	20.00	Annual	✓	20.00	20.00	20.00	20.00
TOP installment credit card	20.00	Annual	✓	20.00	20.00	20.00	20.00
Withdrawal at other banks' ATMs in Kosovo with debit card	2.25% (min 3.00 €)	Per transaction	✓	3 withdrawals at 0.30 EUR/withdrawal After the 3rd withdrawal 2.25% (min 3.00 €)	2.25% (min 3.00 €)	2.25% (min 3.00 €)	3 withdrawals at 0.30 EUR/withdrawal After the 3rd withdrawal 2.25% (min 3.00 €)

1. The fee does not apply to the vulnerable category. To learn who qualifies as a vulnerable category, please refer to the Regulation on Access to Payment Accounts with Basic Services. Clients cannot choose the Basic package if they hold such an account with one of the other banks in Kosovo. The monthly fee of the Basic package will not be higher than 0.12% of the value of the average net monthly wage in the Republic of Kosovo as most recently published by the Kosovo Agency of Statistics.
2. The daily limit for withdrawals at the branch is 15,000 EUR/5,000 USD. Amounts above this must be announced two days in advance.
* Not offered to new clients.
* * This fee (20 EUR) applies only to clients who hold a deferred debit card. This product is no longer offered to new clients.

FlexSave	FlexSave for children	Term deposits [4,5]					
12 months	12 months	6 months	12 months	18 months	24 months	36 months	Punishment rate for term deposits closed before maturity [6]
0.04%	0.00%	0.15%	0.15%	0.30%	0.30%	0.50%	1.5 x next interest

Cards / Information about Debit Master Card

Cash transactions at ATMs		Limits and amounts in Euro [7]		Number of transactions
Withdrawals	Within ProCredit Bank	2,000 per transaction	2,000 Daily limit	20 total transactions (daily)
	Outside ProCredit Bank	500 per transaction in total (daily limit)		
Deposits	Within ProCredit Bank	No deposit limit. For amounts above 10,000 EUR, a declaration on the origin of the funds is required.		
POS withdrawals	At specific traders/shops using ProCredit Bank POS	200 per transaction	200 daily limit	
Purchases at POS	Within ProCredit Bank	4,000 per transaction	8,000 daily limit	
	Outside ProCredit Bank	3,000 per transaction	5,000 daily limit	

TOP Credit Card	Tariff
Initial issuance of the credit card and delivery by mail	€ 2.50
Reissuance in case of renewal after expiry, loss, or damage, and delivery by mail	€ 5.00
Annual card maintenance	€ 20.00
Installment transactions at ProCredit Bank physical and virtual POS terminals	Up to 36 installments
Card payments at ProCredit Bank POS terminals and other banks in Kosovo	Free of charge
Card payments at POS terminals outside Kosovo	Free of charge
Currency exchange for ProCredit Bank card transactions (countries where EUR is not used)	3.00% of the transaction value
Online card payments	Free of charge
Cash withdrawal limit	50% of the approved limit
Penalty rate for late payment of the minimum amount	According to the CBK regulation [10]
Annual interest rate for minimum payments	24%
Installment splitting via mobile app for purchases at POS terminals and online inside* Kosovo	Up to 3 installments free of charge, 4-12 installments 5 EUR one-time fee per transaction
Installment splitting via mobile app for purchases at POS terminals and online outside Kosovo	Up to 3 installments free of charge, 4-12 installments 5 EUR one-time fee per transaction
Card withdrawals at ProCredit Bank ATMs, other banks' ATMs in Kosovo, and abroad	6% min € 10.00
Installment splitting via mobile app for withdrawals at ProCredit Bank ATMs, other banks' ATMs in Kosovo, and abroad	€ 5.00 - up to 12 installments
Minimum payment	15%
Credit Card Limit Increase	€ 5.00

* Installment payments through the application are available only at merchants included in the linked list.
4. The bank is legally required to withhold a 10% tax at source on interest earned. All rates shown above are effective and nominal in EUR. The bank does not offer savings accounts in USD. For existing savings accounts in this currency, no interest is calculated on deposited funds. For existing clients who have only an EUR savings account, the interest rate on deposited funds is 0.04%. The interest earned is credited to the savings account annually.
5. The Bank provides time deposits over the amount of 500 EUR. The interest rate for deposits with automatic renewal of maturity (1,3,9,15,48, 60 months) which are no longer offered, is 0,01% effective from 1 December 2017.
6. In case of closing the time deposit before maturity, the principal of the deposit is not touched under any circumstance.
7. These are standard limits that may be changed via m-banking and in cases when limits specified in this table are not applicable.

Cash services	Tariffs
Depositing by code at the ATM (EUR)	Free of charge
ATM Withdrawals with Code (EUR)	€ 1.00
Depositing/changing a damaged banknote at a branch	€ 1.00
Depositing/changing more than a damaged banknote at a Branch	0.50 per banknote
Money for collection (branch service)	3.00% (min 15)

Cards [8]	Tariffs
Re-issuing in case of lost of damage and mailing	€ 5.00
Issuing the card to the authorized person and mailing	€ 5.00
Applying, issuing, and mailing the card of deferred debit	€ 5.00
Changing the PIN code at the POS inside the bank	€ 1.50
Withdrawing by card with deferred debit at ProCredit Bank ATMs	2.00% (min 5 eur)
Withdrawing by card with deferred debit at ATMs of other banks in Kosovo and abroad [9]	2.50% (min 5 eur)
Withdrawing by debit cards at ProCredit Bank Albania, North Macedonia and Bosnia ATMs	€ 1.00
Withdrawing by debit cards in the country and abroad via Bank-installed POS	2.25% (min 3 eur)
Withdrawing by debit cards at ATMs abroad [9]	2.25% (min 3 eur)
Withdrawing by card with deferred debit in and abroad at Bank-installed POS	2.50% (min 5 eur)
Bill payment at ProCredit Bank ATMs using cards	Free of charge
Penalty rate on the unpaid amount for deferred debit card	According to the CBK regulation for default interest changeable every 6 months [10]
Searching card transactions	€ 25.00
Generating the account balance at ATMs of other banks	€ 0.50
Currency exchange for ProCredit Bank card transactions (countries where Euro is not in use)	3.00% of the transaction amount
Incoming payments commission through Internet card [11]	1.00%
Payment with cards at ProCredit Bank and other banks in Kosovo POS	Free of charge
Withdrawals from other banks VISA cardholders in ProCredit POS	Free of charge
Payment with card at POS outside of Kosovo	Free of charge
Payment with card on Internet [12]	Free of charge
Withdrawing using cards issued by other banks outside of Kosovo from ProCredit Bank Kosovo ATMs [13]	€ 5.00
Commission for the currency selected by the cardholder for withdrawals at ProCredit ATMs with MasterCard and Visa cards [14]	8.00%
Commission for the currency selected by the cardholder for payments at the ProCredit bank POS, with MasterCard cards[14]	8.00%

8. All commissions for cards and card limits are valid for the digital wallet too.
9. When withdrawing funds from ATMs abroad, in addition to the ProCredit bank tariffs, additional commissions may be applied by the banks or institutions that provide the service.
10. Based on the Regulation for the Default interest of Loan Instruments, CBK published on regular six-month basis data on the reference rate as part of the default interest. Find the reference rate in the following link: https://bqk-kos.org/financial-supervision-2/banking-supervision-2/late-payment-on-credit-instruments/?lang=en

Example:
(500 Eur x 0.033% x 4 late days) = 0.66 Eur

If the client makes the payment within the first three days after becoming overdue, no penalty will be charged. If the client remains overdue for more than 3 days for a deferred debit card, or more than 15 days for a TOP credit card, the penalty will be charged for the entire period during which the client was overdue.

11. The return of the online payment is excluded from this tariff.
12. Includes the 'P2P Debit' transactions.
13. This commission is not applied for foreign cards issued by the ProCredit bank network, transactions that will be processed by the Quipu Processing Centre (QPC).
14. Applicable only for cards issued outside of Kosovo in a currency other than the Euro.

Transfers / National transfers [15, 16, 17]	e-Banking	Branch
Incoming national transfers	Free of charge	n/a
Outgoing national transfers	According to the respective package	€ 3.00
Transfers within the accounts of the same client in different currencies	Free of charge	3.00 EUR/USD
Urgent outgoing national transfers (=<10,000) initiated by e-Banking from a EUR account	€ 4.00	n/a
Urgent outgoing national transfers (>10,000) initiated by e-Banking from a EUR account	According to the respective package	n/a
Payment of monthly bills	According to the respective package	€ 3.00
Payments for public institutions, universities, private schools, embassies, and insurance companies	According to the respective package	€ 3.00
Payments for micro-finance institutions	€ 5.00	€ 5.00

Accounts in USD / National outgoing transfers from USD accounts [15, 16, 17, 18, 19]	e-Banking	Branch
Outgoing national transfers =<10.000	€ 0.80	€ 3.00
Outgoing national transfers >10.000	€ 1.20	€ 3.00
Priority outgoing national transfers =<10.000	€ 4.00	n/a
Priority outgoing national transfers >10.000	€ 1.20	n/a

15. Each payment amounting to more than 10,000 EUR initiated by priority shall be considered a regular outgoing payment and shall have the same price as with the regular outgoing payment after it is settled in real time. Priority payments may be realized only through e-banking.
16. Outgoing national transfers under the amount of 10.00 EUR/USD at the branch are free of charge.
17. The limit for transfers between banks in E-banking is 50,000 EUR/USD. For amounts exceeding this sum, you need to request an increase in the limit at the E-banking Mailbox.
18. National/International transfers can be initiated in USD currency, while the fee will be applied in EUR currency counter-value and the receipt of converted funds is realized in the EUR account.
19. The client may not have more than one account in USD currency.

Transfers / International transfers [20,21,22,23]	EUR	USD
Incoming international transfers =<50.00	1.00	
Incoming international transfers 50.01 - 300.00	8.00	15.00
Incoming international transfers > 300.00	0.25% (min 15, max 750)	
	e-Banking	**Branch**
Outgoing international transfers	0.30% (min15, max 1.500 EUR/USD)	
Outgoing Propay transfers	2.50 EUR/USD	0.15% (min.15 EUR/USD)
Outgoing international transfers (intermediary banks' fee)	15.00 EUR / 25.00 USD	
Complaint/modification of outgoing international transfers	(Newer than 1 month: 10.00 + third-party costs EUR/USD)	(Older than 1 month: 30.00 + third-party costs EUR/USD)
Complaint/return of outgoing international transfers [24]	20.00 EUR/USD	
Complaint/return of incoming international transfers	20.00 EUR/USD	

Other	Fees	
Change of installment loan repayment date	€ 2.50	
Printing a monthly account statement	Free of charge	
Re-printing the account statement for the same month	2.00 EUR/USD	
Addition/Authorization of a person on a FlexSave account	€ 2.50	
Addition/Authorization of a person on a current account	€ 2.50	
Copy of documents	up to 6 months old € 2.50	more than 6 months old € 5.00
Fee for processing requests from courts/bailiffs [25] <= 100.00 EUR	€ 3.00	
Fee for processing requests from courts/bailiffs [25] > 100.00 EUR	€ 5.00	
Amendment of movable collateral (registration, modification, and any change)	€ 20.00 per unit	
Amendment of immovable collateral (registration, modification, and any change)	€ 50.00 per unit	
Change of guarantor	€ 5.00	
Confirmation of a fully repaid loan	€ 25.00	
e-Banking token in case of loss or damage [26]	€ 20.00	
Fee for special services for clients residing abroad	€ 50.00	
Customs payment via SMS	€ 0.50	
Automatic SWIFT notification	€ 0.25	
Fee for reminders (letter notice) regarding delayed payments of credit card products (CC)	€ 5.00	

20. For outgoing international transfers with the "OUR" fee, in addition to the ProCredit Bank fee, the fees of the banks involved in the transfer are also covered (fees for third parties).
21. These fees are applicable to incoming transfers with the "SHA" and "BEN" fee.
22. The daily limit for transfers outside ProCredit Bank in E-banking is 50,000 EUR/USD. For values above this amount, you must submit a request for a limit increase in the E-banking Mailbox.
23. Incoming international transfers in the EUR and USD currency in an amount above => 1 million euro which are received at the correspondent bank after 16:00 will be credited to the beneficiary's account on the next working day.
24. Third-party charges are added to the fees for complaints regarding outgoing international transfers.
25. The fee applies per client (not per account).
26. This applies to clients who cannot activate SMS Tan or KTMAS.

CREDIT SERVICES

Loan types		Amount	Duration: Fixed	Duration: Variable	Interest rate: Fixed period	Interest rate: Variable period	Interest rate: Effective rate	Administrative costs
Real estate purchase loans**	For resident clients (recipients of income in Kosovo)	Up to 100% of the investment value	up to 60 months	up to 360 months	8,20%	7.90% + 6-month Euribor (minimum 8.20%)	8.57%	0.50%
	For clients who generate and receive income abroad	From EUR 50,000 up to 80% of the investment value	up to 60 months	up to 180 months	9,70%	9.40% + 6-month EURIBOR (minimum 9.70%)	10,07%	0.50%
Investment loans (intended for house renovation and improvement of living conditions)		EUR 10.001 up to EUR 100,000	up to 60 months	up to 120 months	8,20%	7.90% + 6-month Euribor (minimum 8.20%)	8,76%	1%
Consumer loans		up to EUR 10,000	up to 60 months	Not applicable	8,20%	Not applicable	8,97%	1%
Consumer loans approved through the automatic loan approval system LOS		up to EUR 10,000	up to 84 months	Not applicable	7,90%	Not applicable	8,53%	1%
Consumer / Investment loans		EUR 10.001 up to EUR 100,000	up to 84 months	Not applicable	8,20%	Not applicable	8,85%	1%
Cash-secured loans		Up to 100% of the deposit value	Depending on the loan type	Not applicable	1.75% above the deposit interest rate		5,31%	1%
	0.30% lower than the standard interest rate, for each loan type						7,04%	Depending on the loan type

***In cases where the investment in immovable property is carried out abroad, a surcharge of 1.50% is applied on the base interest rate. It is also worth noting that clients from the diaspora, if they wish to invest in immovable property abroad, can do so only through partners with which the bank has a cooperation agreement (currently only in Albania).*

Prepayment fee

1. **For loans with a combined interest rate (fixed + variable), the fee is applied as follows:**
   - 1% of the principal amount being prepaid – applicable only if the loan prepayment is made during the period in which the fixed interest rate is being applied, and if the remaining maturity of the loan is longer than 1 year
   - 0.5% of the principal amount being prepaid – applicable only if the loan prepayment is made during the period in which the fixed interest rate is being applied, and if the remaining maturity of the loan is less than 1 year
   - 0% fee (no fee) in cases where the loan prepayment is made during the period in which the variable interest rate is being applied
2. **For loans with a variable interest rate, no prepayment fee is applied.**
3. **For loans with a fixed interest rate, the following applies:**
   - If the period between the loan prepayment and its regular maturity date is over one year, you will pay the outstanding principal as well as 1% of that principal.
   - If the period between the loan prepayment and the regular maturity date of the loan does not exceed one year, you will pay the outstanding principal as well as 0.5% of that principal.
4. **For Residential mortgage loans, the loan prepayment fee is applied according to the following rule:**
   - If the borrower submits a request to close the loan in the first year, five percent (5%) of the principal amount.
   - If the borrower submits a request to close the loan in the second year, four percent (4%) of the principal amount.
   - If the borrower submits a request to close the loan in the third year, three percent (3%) of the principal amount.
   - If the borrower submits a request to close the loan in the fourth year, two percent (2%) of the principal amount.
   - If the borrower submits a request to close the loan in the fifth year, one percent (1%) of the principal amount.
   - No penalty fee will be charged after the fifth year.
5. **The loan prepayment fee is applied to mortgage loans according to the conditions specified in the respective loan contract.**

BANK OVERDRAFT [27]

Overdraft types	Amount	Fixed	Variable	Fixed period	Variable period	Effective rate	Administrative costs
Secured with cash	Up to 100% of the deposit value	Up to 36 months	Not applicable	5,00%	Not applicable	5,11%	0,00%
Overdraft	Up to three times the net monthly salary***	Up to 60 months	Not applicable	18,00%	Not applicable	Effective 19.73% with 60 months	0,50%

*** The total of short-term credit limits does not exceed 5 times the salary

Additional information about credit services

1. As of March 10, 2017, the bank no longer offers loans with a variable interest rate that is based on the WAIR index, an index calculated based on the weighted average annual interest rate of the bank's time deposits. The bank will continue to publish here:
https://www.procreditbank-kos.com/shq/rreth-nesh/publikimet-financiare/indeksi-wair/
the reference rate of the WAIR index (Weighted Average Interest Rate) until the settlement of the last loan that uses this index.

2. The effective interest rate is calculated in accordance with the guidelines of the regulation on effective interest rate and disclosure requirements, issued by the Central Bank. For the calculation of the NEI, the nominal rate for the fixed period, maximum administrative expenses, maximum duration are taken into account. Meanwhile, any changes that may occur are due to the date taken as the starting point for the calculation and consequently this guides the inclusion/non-inclusion of the leap year in the duration of the loan.

3. For the calculation of the effective interest rate (NEI) of credit exposures covered by cash, the WAIR index of time accounts for June 2026, respectively 3.22%, is taken into account and 1.75% nominal interest rate for this product is added to it, as well as the maximum maturity of investment loans and a 1% administrative fee has been applied. For the calculation of the effective interest rate (NEI) of EKO Credit credit exposures, the nominal rate for the fixed period of investment loans (minus 0.30% as a result of the EKO investment), the maximum administrative expenses and the maximum maturity for these loans are taken into account.

4. Property valuation fees vary depending on the type of property being valued and are paid by the loan applicant. For more information, contact the bank.

5. EURIBOR is the abbreviation of Euro Interbank Offered Rate and refers to the interest rate based on the supply and demand of money in the European market as well as based on daily quotes sent by the largest European banks. When clients take out loans with a variable interest rate linked to Euribor, they should take into account possible changes in Euribor, which ProCredit Bank applies every six months for the duration of the loan.

6. Based on the Regulation on Default Interest on Credit Instruments, the CBK publishes on a regular six-monthly basis data on the reference rate as part of the default interest. Find the reference rate in the following link
https://bqk-kos.org/mbikeqyrja-financiare/mbikeqyrja-bankare/kamatevonesat-ne-instrumentet-kreditore/
Formula for calculating late payment: Late principal x daily late interest x number of days late Example: (500 Eur x 0.033% x 4 days late) = 0.66 Eur If the client pays during the first three days after being late then the penalty will not be calculated. If the client is late for more than 3 days the penalty will be calculated for the entire period that the client was late.

27. Apart from the utilized principal and interest for the days used, the bank does not apply additional reserve early repayment of overdraft.

Accounts in USD[28]	Tariffs
Opening, maintaining the current account in USD. Issuing, maintaining and mailing the debit card. Authorization for the current account, only at the time the account was opened.****	2.00 USD
Withdrawing money using a debit card at the ATM	1.00 USD
Depositing money using a debit card at the ATM	1.00 USD
Changing the card PIN at the ATM	1.00 USD
Changing the card PIN at the POS	1.50 USD
Issuing a card for the authorized person and mailing it	Free of charge
Re-issuing the card in case it is lost or damaged and mailing it to the account holder	Free of charge
Re-issuing the card in case it is lost or damaged and mailing it to the authorized person	Free of charge
Controling the balance of a USD account at ProCredit Bank ATMs	Free of charge
Generating a mini-balance in USD at ProCredit Bank ATMs	Free of charge
Making banknote deposits at the branch	Free of charge
Withdrawing at the branch <=10,000	3.00 USD
Withdrawing at the branch >10,000 <= 100,000	0.05% of the withdrawn amount
Withdrawing at the branch >100,000	0.10% of the withdrawn amount

****In cases where a second person is authorized on the account later, it is charged at the amount of €2.50

28. For service values presented in EUR, the debit to the dollar account is made in the EUR equivalent on the day of the transfer.

Government of Kosovo investment in securities	EUR
Monthly maintenance of Bono account	Free of charge
Successful bidding	€ 20.00
Unsuccessful bidding	€ 20.00

Note: “n/a” means “not provided”
“ProCredit Bank” refers to “ProCredit Bank Kosovo”, the others are specified in the

Additional information about services of the monthly commission:

- The validity of the debit card is 5 years. If the client did not receive the card within two months, the Bank shall destroy the card.
- ATMs providing services in USD currency are located in two spots: Area 24/7 in Ferizaj and Area 24/7 in Gjilan.
- Cash POS withdrawals are provided by some specific traders/shops.
- For student accounts that were opened prior to 23 February 2021 the commissions for banks services shall be applied in accordance with the
- current price list.
- In case of moving from one package to another, the changes in the card transaction tariffs shall become effective from the following day.

Transfers: The price of all incoming international payments (IIMT) with "OUR" commissions, which are made/accepted by other banks from abroad, is zero.
The exception is the specific cases in which additional commissions are presented, in these cases they will be included in administrative expenses and
will be debited from the beneficiary account.

- Propay:
refers to the Banks within the ProCredit network.

Banking Services

(For existing clients)

	Advanced* 5.00 €	Standard* 2.00 €	Zero Package* 0.00 €
Opening of current account, FlexSave, FlexSave for children and term deposit accounts	✓	✓	✓
Current account maintenance	✓	✓	✓
FlexSave account maintenance	✓	✓	✓
FlexSave for children account maintenance	✓	✓	✓
Term deposit account maintenance	✓	✓	✓
Closure of current account, FlexSave, FlexSave for children and term deposit accounts	✓	✓	✓
Deposit at ProCredit Bank ATMs in Kosovo with debit card	✓	✓	✓
PIN change in m-Banking and first-time PIN change at the ATM	✓	✓	✓
PIN reactivation after failed attempts	✓	✓	✓
Return of a card retained at the ATM	✓	✓	✓
3D Secure PIN	✓	✓	✓
Transfers between accounts of the same client via e-Banking	✓	✓	✓
Transfers within ProCredit Bank via e-Banking	✓	✓	✓
Application for standing orders within ProCredit Bank via e-Banking	✓	✓	✓
Application for standing orders with other banks via e-Banking	✓	✓	✓
Execution of standing order payments within ProCredit Bank	✓	✓	✓
Monthly bill payments in e-Banking	✓	✓	✓
Incoming international ProPay transfers	✓	✓	✓
Issuance and maintenance of the e-Banking and m-Banking service	✓	✓	✓
Payments to public institutions, universities, private schools, embassies and insurance companies in e-Banking	✓	✓	✓
Application for standing orders at the branch	✓	✓	✓
Transfers between accounts of the same client at the branch	✓	✓	✓
Transfers within ProCredit Bank at the branch	✓	✓	✓
Withdrawal at the branch [29]	Up to 10 EUR free of charge › 10 EUR, 3 EUR	Up to 10 EUR free of charge › 10 EUR, 3 EUR	Up to 10 EUR free of charge › 10 EUR, 3 EUR
Deposit at the branch	✓	✓	✓
Withdrawal at ProCredit Bank Kosovo ATMs with debit card	0.20 /per transaction	0.30 /per transaction	✓
Coin deposit at the ATM	✓	✓	✓
Coin deposit at the branch	✓	✓	✓
Application for SMS services (SMS notification, SMS top-up, SMS balance)	✓	✓	✓
SMS notification	0.20 /per SMS	0.20 /per SMS	0.20 /per SMS
SMS top-up	0.20 /per SMS	0.20 /per SMS	0.20 /per SMS
SMS balance	0.20 /per SMS	0.20 /per SMS	0.20 /per SMS
Mobile phone top-up at ProCredit Bank ATMs with cards	✓	✓	✓
Mini-statement generation at ProCredit Bank ATMs	✓	✓	✓
Cash withdrawal via POS at designated shops with debit card (list)	✓	✓	✓
Application, issuance and delivery of the debit card by post	✓	✓	✓
Reissuance and delivery of the debit card by post after card expiry	✓	✓	✓
PIN code change at the ATM after the first time, with debit card	✓	✓	✓
Visa confirmation	✓	2.50	2.50
Regular outgoing national transfers via e-Banking/m-Banking	✓	1.00	1.00
Execution of national standing order payments	✓	1.00	1.00
Authorization of a person on the current account	✓	2.50	2.50
Confirmation that the client holds a bank account	✓	2.50	2.50
Deferred debit card	✓	20.00(annual)	20.00(annual)
TOP installment credit card	✓	20.00(annual)	20.00(annual)
Withdrawal at other banks' ATMs in Kosovo with debit card	0.20 EUR	3 withdrawals at 0.30 EUR/withdrawal After the 3rd withdrawal 2.25% (min 3.00 €)	2.25% (min 3.00 €)

29. The daily limit for withdrawals at the branch is 15,000 EUR/5,000 USD. Amounts above this must be announced two days in advance.
* The Advanced, Standard and Zero packages remain available only for existing clients. As of 01.10.2026, these packages will not be offered to new clients.