



# PRICE LIST FOR PRIVATE CLIENTS

Effective date: 01.10.2018

I Services

Banking services		Commision (EUR)
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		
POS withdrawals at designated shops (list) <a href="https://procreditbank-kos.com/shq/terhiq-kesh-ne-pos-nga-dyqanet/">https://procreditbank-kos.com/shq/terhiq-kesh-ne-pos-nga-dyqanet/</a>		
Payments in POS terminals of ProCredit Bank and other banks in Kosovo		
Three withdrawals per month at ATMs of other banks in Kosovo		
Printing of a mini-bank statement at a ProCredit Bank ATM		
3D Secure IPIN		
Reset of card PIN and one time change of PIN in ATM		
Phone top-up at a ProCredit Bank ATM		
Utility payments at a ProCredit Bank ATM		
Transfers between accounts and to other ProCredit Bank accounts via e-Banking		
Purchases at ProCredit Bank Albania POS terminals		
Activation of a retained card at a ProCredit Bank ATM		
Application and executing standing orders via e-Banking		
Outgoing national transfers via e-Banking		
ProPay incoming international transfers		
Payment of utilities 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 or got to [www.procreditbank-kos.com/sherbimettjera](http://www.procreditbank-kos.com/sherbimettjera)

II Savings

Savings	Savings	Annual interest rate	
	Currency/EUR	12 muaj	
	FlexSave for children	Norma nominale 0.30%	Norma efektive 0.30%
	FlexSave	0.30%	0.30%
	Term deposits 10,000 -< 500,000 (12, 24, 36 months) <sup>14</sup>	0.25% for 12 months 0.40% for 24 months 0.50% for 36 months	0.25% for 12 months 0.40% for 24 months 0.50% for 36 months
	Penalty rate for term deposits closed before maturity	1.5 x future interest	

The bank is obliged by law to retain a 10% withholding tax on the bank interest.





III Lending

Lending services	Amount	Maturity (months)	Interest rate		Administrative expenses	Penalty interest
			Nominal interest rate	Effective interest rate		
HOUSING LOANS	30,000- 50,000	FIR up to 60 months	5.00%	5.65%	1.00%	0.07%
		VIR more than 60 months	4.50% + EURIBOR 6 months (min 4.50%)	5.12%		
	50,000-250,000	FIR up to 60 months	4.50%	4.95%		
		VIR more than 60 months	4.00%+EURIBOR 6 months (min 4.00%)	4.43%		
INVESTMENT LOANS	10,000-30,000	VIR for 60 months	6.00%	6.71%	1.00%	
FLEXFUND/ OVERDRAFT	Up to 200% of regular monthly incomes	36 months	9.00%	9.37%	0.00%	
	100% cash covered	36 months	5.00%	5.11%		
CASH COVERED LOANS	100% cash collateralized	Depending on the type of loan	1.50% on deposit interest rate	1.51%	0.00%	

For more information, click on the link or go to [www.procreditbank-kos.com/kredite](http://www.procreditbank-kos.com/kredite)

IV Cards

Other services	Commision (EUR)
Withdrawals at ATMs of other banks in Kosovo (more than 3 withdrawals per month)	2.25% (min 3.00)
Withdrawals at ATMs outside Kosovo	2.25% (min 3.00)
Card payments at POS terminals outside Kosovo	1.00%
Internet card payments	1.00%

For more information, click on the link or go to [www.procreditbank-kos.com/sherbimettjera](http://www.procreditbank-kos.com/sherbimettjera)

V Transfers

Domestic transfers	Commision (EUR)
Incoming	Free of charge
Outgoing – with priority	4.00
International transfers	Commision
Incoming < 50	Free of charge
Incoming > 50 - 300	8.00 EUR / 0,30% (min15, max 750 USD)
Incoming > 300	0.30% (min 15, max 750)
Outgoing	0.30% (min 15, max 1,500 EUR/USD)
ProPay outgoing transfers via e-Banking	2.50 EUR/USD
ProPay outgoing transfers at branch/outlet	0.15% (min.15 EUR/USD)

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