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: 01.10.2026

* Contact the bank to find out in which category you belong to

1. Banking services for accounts in EUR	Monthly Commission			
Accounts	**Advance*** (20.00)	**Smart*** (10.00)	**Standard*** (4.99)	**Institutional clients** (20.00)
Opening, maintenance and closing of current, savings [1] and term deposit accounts				
Cards				
Debit card maintenance				
Issuance and mailing of one debit card		**5.00**	**5.00**	**5.00**
Deposit and withdrawals from ProCredit Bank ATMs with debit card[2]		**0.20**	**0.30**	**0.20**
Withdrawals at ProCredit Bank POS with debit card[1]				
Return of a card retained by ATM				
Printing of a mini-statement at ProCredit Bank ATMs	**0.05**	**0.10**	**0.10**	**Free**
Payments and transfers via e-Banking				
Transfers between the same client's accounts and other accounts in ProCredit Bank				
Payment of electricity and water bills [4]				
Setting up and executing payment orders within ProCredit Bank via e-Banking				
Other services				
POS maintenance[9]	**0.99**	**2.99**	**3.99**	**2.99**
Issuance and maintenance of e-Banking			**0.99**	
Application for SMS Services and Contact Center Services (CIC)				
3D secure - IPIN				
Additon/removal of authorized persons to/from account			**2.50**	
Letter of reference/Letter of intent/ Letter of confirmation of circulation	**5.00**	**10.00**	**15.00**	
Phone Top-up at ProCredit Bank ATM via card				
Visa confirmation		**2.50**	**2.50**	
Confirmation of bank account		**2.50**	**2.50**	
Confirmation of bank expenses		**2.50**	**5.00**	**5.00**
Confirmation for audit expenses		**2.50**	**5.00**	**10.00**

1.2 Banking services for accounts in other currencies	Monthly Commission			
Accounts	**Business Clients***	**Micro Business Clients***	**Micro Business Clients – Basic Package***	**Institutional clients**
Opening, maintenance and closing of current account				
Payments and transfers via e-Banking				
Payment between the accounts of the same client and other accounts with ProCredit Bank				
Other Services				
Payment between the accounts of the same client and other accounts with ProCredit Bank	**5.00 USD/CHF/GBP** [5]	**5.00 USD/CHF/GBP** [5]	**5.00 USD/CHF/GBP** [5]	**20.00 USD/CHF/GBP** [5]
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				

* The packages have been renamed as follows: "Business Clients" to "Advance", "Business Clients – Micro" to "Smart", and "Business Clients Micro – Basic Package" to "Standard", while all package terms and conditions remain unchanged. Please contact the Bank to be informed which package/category you belong to.

* Applicable to merchants that do not have an agreement for the TOP credit card.

2. Flex Savings account [1]		
Flex Savings account	Nominal interest rate 0.10% p.v.	Effective interest rate 0.10% p.v.

3. Term deposits [7]	
Term-deposit penalty rate, for deposits closed prior to maturity	1.5 x future interest

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	According to the package			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	According to the package		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		
Withdrawals by debit card inside the country and abroad through POS placed in the bank:	2.25% (min. 3EUR).				
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]	8.00%				
Commission for the currency selected by the cardholder for payments at the ProCredit bank POS, with MasterCard cards [14]	8.00%				
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	3.00 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	3.00
Outgoing national transfers > 10,000	3,0	
Outgoing national transfers ≤ 10,000 priority	4.00	N/A
National incoming transfers	Free of charge	
Outgoing transfers through standing orders with other banks	3,0	
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	6.50 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	**Comission**	
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/Non-Clients**
Payment of electricity and water bills [4]	Free of charge	3.00
Payments for Kos Gyro bills [22]	0.80	3.00
Payments of bills for Public Service Companies, Universities, Private Companies / Institutions [23]	0.80	3.00
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	0.60% p.a., min 50.00
Financed letters of credit	3.50% p.a., min 50.00
Financed standby letters of credit	5.00% p.a., min 50.00
Confirmation through third banks	Based on third banks' confirmation fees
Administrative fees	**0.50%, min 50.00**
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	3.50% p.a. min 50.00
National guarantees of payments between clients of our bank	3.50%, min 50.00
Customs guarantees - financed	3.50%, min 50.00
Administrative fees	0.50%, min 50.00
6.2 International guarantees	
Cash - covered, commission	0.50% p.a., min 50.00
Financed - commission	4.00% p.a., min 50.00
Administrative expenses	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] <=100 EUR	3.00
Commission for execution of courts/private enforcement agents order[26] >100 EUR	5.00
Payment of bills by card at ProCredit Bank ATM	Free of charge
One printed account statement per month	Free of charge
Monthly E-Commerce service maintenance	5.00
E-Commerce service activation fee	100.00
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, and any change)	5.00 per unit
Immovable collateral modification (deregistration, modification, and any change)	25.00 per unit
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	2.50
Customs payment via SMS	0.80 EUR/SMS
SMS Notification, SMS Top-up and SMS Balance	0.20 EUR/SMS
Annual Dropbox service maintenance	50 EUR
DropBox bag fee	0.25 EUR per unit
Consent to mortgage	5 EUR

Investing in bonds of the Government of Kosovo	EUR
Monthly maintenance of the Bond account	Free of charge
Successful bidding	20.00
Unsuccessful bidding	20.00

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"

1. This service is only offered to business clients/micro business clients. The bank does not provide savings accounts in USD/CHF/GBP.
For existing savings accounts in these currencies, no interest is calculated on the deposited funds. Institutional clients should reach out to the Contact Centre or their Bank advisor for assistance.

2. 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 and through the Mobile Application.

3. Cash withdrawal is available from some specific traders/stores.

4. KESCO, KRU - Prishtina SH.A, Mitrovica SH.A and Hidromorava SH.A.

5. 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 is 20.00 USD/CHF/GBP. To have an account in a foreign currency, clients must have an account in EUR.

6. 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 cash withdrawal in EUR from the EUR account.

7. 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 term deposits of Institutional, Business, Micro Business clients, please contact the Bank through the Contact Centre/Business Advisors or e-banking.

8. No new cards are being issued: Visa Business Globe.

9. Applicable to merchants that do not have an agreement for the TOP credit card.

10. Upon withdrawing money from ATMs abroad, additional fees may be incurred from the banks or institutions providing the service, in addition to ProCredit Bank fees.

11. Including "P2P Debit" transactions.

12. This fee does not apply to the return of money in cases of online payments.

13. This fee does not apply to foreign cards issued by ProCredit network banks whose transactions are processed through the Quipu Processing Center (QPC).

14. Applicable only for cards issued by banks outside Kosovo and denominated in a currency other than Euro.

15. National transfers may be initiated in four currencies: EUR/USD/CHF/GBP, while the fee will be applied in the EUR equivalent, and the converted money is received in the EUR account.

16. Based on the criteria determined by the bank and the Hausbank concept, 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.

17. The limit for transfers outside of ProCredit Bank via e-banking is 500,000 EUR/USD and the daily limit is 1,000,000 EUR/USD. For amounts above this, you must submit a request via the e-banking mailbox to increase the limit.

18. International transfers are initiated and received in four currencies: EUR/USD/CHF/GBP, while the commissions are calculated based on the currency of the account that initiates or respectively receives the transfer in question. 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 recipient account is in the same currency as the ordering account or in EUR.

19. Incoming international transfers in EUR and USD in the amount of => 1 million Euro, which are received by the correspondent bank after 16:00 hrs will be credited to the recipient's account on the following working day.

20. Third-party charges are added to the fees for reclamations for outgoing international transfers.

21. The price of all incoming international payments (IIMT) with "OUR" commissions, which are executed/received by other banks from abroad, is zero.
Specific cases in which additional commissions arise are an exception and in such cases, they will be included in administrative expenses and debited from the beneficiary account.

22. Customs, Insurance Company, and Kosovo Insurance Bureau.

23. Tax Administration, Pension Contribution, Ministry, Municipality, IPKO Telecommunication LLC, Artmotion SHPK, Telkos LLC, public universities, and private universities.

24. A fee of 4,500 EUR is standard but may be negotiated in the sense of offering preferential commission rates to our clients.

25. The guarantees offered by the bank include: performance guarantees, payment guarantees, advance payment guarantees, tender guarantees, and customs guarantees. Administrative fees are calculated once on the approved amount and are applicable only to bank-financed guarantees and/or letters of credit.

26. The fee is applied per client (not per account).