



# *ProCredit Bank*

## *PRIVATE CLIENTS PRICE LIST*

Effective date: 19.01.2026

**Banking services  
packages**

**Time deposits/FlexSave/  
FlexSave for children**

**Cards**

**Transfers**

**Accounts in USD**

**Loan services**

**Investment in securities of  
the Government of Kosovo**

**Others**

## Banking services packages

## Advanced Package

## Standard Package

## Basic Package

## ProStudent Package

Opening, maintaining and closing a current account, FlexSave, FlexSave for children and term deposits

Depositing with a debit card to the ATMs of ProCredit Bank Kosovo

Changing the PIN for m-Banking and for the first time at the ATM

Re-activating the PIN after wrong attempts

Returning the card stuck in the ATM

3D Secure PIN

Transfers between accounts of the same client and within the ProCredit Bank using e-Banking

Application for periodical payment order within ProCredit Bank and with other banks using e-Banking

Utility payments in e-Banking

Incoming international transfers ProPay

Issuing and maintaining the e-Banking and m-Banking services

Payments for public institutions, universities, private schools, embassies, and insurance companies via e-Banking

Application for periodical payment in branch

Transfers between accounts of the same client and within ProCredit Bank in branch

Withdrawals in branch <sup>1</sup>

Depositing in branch

Withdrawing from ProCredit Bank Kosovo ATMs using the debit card

Depositing coins in branch/ATM

Application for the SMS services(SMS notification,SMS top up,SMS balance)

SMS services (SMS notification, SMS top up, SMS balance)

Phone top-up at ProCredit Bank ATMS using the card

Generating the mini-balance from ProCredit Bank ATMs

Withdrawing with a debit card from POS in certain shops (list)

Application, issuing and mailing of one debit card

Reissuing and mailing of one debit card after the expiry of the first one

Changing the PIN after the first time at the ATM

Visa confirmation

Regular outgoing national transfers via e-Banking, including execution of periodical payments

Authorizing a person for a current account

Confirmation that the client has a bank account

Deferred debit card (annual maintenance)\*

TOP Credit Card with Installments

Withdrawing from ATMs of other banks in Kosovo using the debit card

€ 5.00/  
monthly  
tariff€ 2.00/  
monthly  
tariff€ 0.50/  
monthly  
tariff€ 0.00/  
monthly  
tariff€0.00 /  
monthly  
tariff for  
customers  
who belong  
to the  
vulnerable  
group <sup>2</sup>

€ 0,20

€ 0,50

€ 0,10

€ 1,00

€ 5.00 <sup>1</sup>€ 5.00 <sup>1</sup>

€ 1,00

€ 1,00

€ 2.50

€ 2.50

€ 1.00

€ 1.00

€ 1.00

€ 2.50

€ 2.50

€ 2.50

€ 2.50

€ 2.50

€ 2.50

€ 20.00

€ 20.00

N/A

€ 20.00

€ 20.00

N/A

Free of  
charge3 free  
withdrawals  
per month,  
after the 3rd  
withdrawal  
€ 0.502.25%  
(min 3.00)3 free  
withdrawals  
per month,  
after the 3rd  
withdrawal  
€ 0.50

## Overdraft

Nominal annual rate

8.66%

12.29%

12.29%

N/A

Effective annual rate

9.00%

13.00%

13.00%

1. For the Basic Package 2, this fee does not apply.

2. Daily withdrawal limit at the branch is 15,000 EUR/5,000 USD. Notice for higher amounts should be made two days in advance.

3. To read more who qualifies for the category of vulnerable group see the Regulation on access to payment account with basic services.

<https://bqk-kos.org/wp-content/uploads/2024/10/Rregullore-per-qasje-ne-llogari-pagese-me-sherbime-bazike-.pdf>

Note:

• The Standard Package is free of charge for the first 12 months.

• Customers cannot choose the Basic Package if they hold such an account in one of the other banks in Kosovo. The monthly fee of the Basic package will not exceed 0.12% of the value of the average net monthly salary in the Republic of Kosovo as recently published by the Statistics Agency of Kosovo.

\*Clients who have "Pako Zero", please refer to the link for package details: <https://www.procreditbank-kos.com/eng/news/procredit-banks-zero-package-lifetime-free-ma-1869/>

\*This fee (EUR 20) 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 <sup>4,5</sup>					Punishment rate for term deposits closed before maturity <sup>5</sup>
12 months	12 months	12 months	6 months	12 months	18 months	24 months	36 months	
0.10%	0.00%	0.00%	0.15%	0.15%	0.30%	0.30%	0.50%	

## Cards / Information about Debit Master Card

Cash transactions at ATMs		Limits and amounts in Euro <sup>6</sup>		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	There is no 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	
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

Initial issuance of the credit card and delivery by mail
Reissuance in case of renewal after expiry, loss, or damage, and delivery by mail
Annual card maintenance
Installment transactions at ProCredit Bank physical and virtual POS terminals
Card payments at ProCredit Bank POS terminals and other banks in Kosovo
Currency exchange for ProCredit Bank card transactions (countries where EUR is not used)
Currency exchange for ProCredit Bank card transactions (countries where EUR is not used)
Online card payments
Monthly cash withdrawal limit
Penalty rate for late payment of the minimum amount
Annual interest rate for minimum payments
Installment splitting via mobile app for purchases at POS terminals and online outside Kosovo
Card withdrawals at ProCredit Bank ATMs, other banks' ATMs in Kosovo, and abroad
Installment splitting via mobile app for withdrawals at ProCredit Bank ATMs, other banks' ATMs in Kosovo, and abroad
Minimum payment

## Tariff

Free of charge
€ 5.00
€ 20.00
Up to 36 installments
Free of charge
Free of charge
2.00% of the transaction value
Free of charge
50% of the approved limit
According to the CBK regulation <sup>10</sup>
24%
Up to 3 installments free of charge, 4-12 installments 5 EUR one-time fee per transaction
4% min € 5.00
€ 5.00 - up to 12 installments
15%

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 0.10%. The interest earned is credited to the savings account annually.

5. The Bank provides time deposits over the amount of 10,000 EUR. The interest rate for deposits with automatic renewal of maturity (1,3,6,9,15,18,48,60 month) 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

Depositing and withdrawing by code at the ATM (EUR)
ATM Withdrawals with Code (EUR)
Depositing/changing a damaged banknote at a branch
Depositing/changing more than a damaged banknote at a Branch
Money for collection (branch service)

## Tariff

No Fee
€ 1.00
€ 1.00
0.50 per banknote
3.00% (min 15)

Cards<sup>8</sup>

Re-issuing in case of lost of damage and mailing
Issuing the card to the authorized person and mailing
Applying, issuing, and mailing the card of deferred debit
Changing the PIN code at the POS inside the bank
Withdrawing by card with deferred debit at ProCredit Bank ATMs
Withdrawing by card with deferred debit at ATMs of other banks in Kosovo and abroad <sup>9</sup>
Withdrawing by debit cards at ProCredit Bank Albania, North Macedonia and Bosnia ATMs
Withdrawing by debit cards in the country and abroad via Bank-installed POS
Withdrawing by debit cards at ATMs abroad <sup>9</sup>
Withdrawing by card with deferred debit in and abroad at Bank-installed POS
Bill payment at ProCredit Bank ATMs using cards
Penalty rate on the unpaid amount for deferred debit card
Searching card transactions
Generating the account balance at ATMs of other banks
Currency exchange for ProCredit Bank card transactions (countries where Euro is not in use)
Incoming payments commission through Internet card <sup>11</sup>
Payment with cards at ProCredit Bank and other banks in Kosovo POS
Withdrawals from other banks VISA cardholders in ProCredit POS
Payment with card at POS outside of Kosovo
Payment with card on Internet <sup>12</sup>
Withdrawing using cards issued by other banks outside of Kosovo from ProCredit Bank Kosovo ATMs <sup>13</sup>
Commission for the currency selected by the cardholder for withdrawals at ProCredit ATMs with MasterCard and Visa cards <sup>14</sup>
Commission for the currency selected by the cardholder for payments at the ProCredit bank POS, with MasterCard cards <sup>14</sup>

## Tariffs

€ 5.00
€ 5.00
€ 5.00
€ 1.50
2.00% (min 5 eur)
2.50% (min 5 eur)
€ 1.00
2.25% (min 3 eur)
2.25% (min 3 eur)
2.50% (min 5 eur)
Free of charge
According to the CBK regulation for usury changeable every 6 months <sup>9</sup>
€ 25.00
€ 0.50
2.00% of the transaction amount
1.00%
Free of charge
Free of charge
Free of charge
Free of charge
€ 5.00
6.00%
6.00%

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 Usury of Loan Instruments, CBK published on regular six-month basis data on the reference rate as part of the usury. 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>

The formula to calculate late payment:

The principal of usury x usury x number of late days) Example:

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

If the client pays during the first three days after being late then the penalty shall not be calculated.

If the client is late for more than 3 days the penalty shall be calculated for the entire period the client was late.

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 <sup>15, 16, 17</sup>	e-Banking	Degë
Incoming national transfers	Free of charge	n/a
Outgoing national transfers	According to the respective package	€ 5.00
Transfers within the accounts of the same client in different currencies	Free of charge	5.00 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	Free of charge	€ 5.00
Payments for public institutions, universities, private schools, embassies, and insurance companies	Free of charge	€ 5.00
Payments for micro-finance institutions	€ 5.00	€ 5.00

Accounts in USD / National outgoing transfers from USD accounts <sup>15, 16, 17, 18, 19</sup>	e-Banking	Branch
Outgoing national transfers ≤10.000	€ 0.80	€ 5.00
Outgoing national transfers >10.000	€ 1.20	€ 5.00
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 <sup>20, 21, 22, 23</sup>	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)	
Outgoing international transfers	0.30% (min15, max 1.500 EUR/USD)	
Outgoing transfers Propay	2.50 EUR/USD	0.15% (min.15 EUR/USD)
Outgoing international transfers (intermediary bank commissions)	15.00 EUR / 25.00 USD	
Reclamation/modification of outgoing international transfers	(More recent that 1 month 10.00 + expenses of third parties EUR/USD)	(Older than 1 month 30.00 + expenses of third parties EUR/USD)
Reclamation/return of outgoing international transfers <sup>24</sup>	20.00 EUR/USD	
Reclamation/return of ingoing international transfers	20.00 EUR/USD	

Others	Tariff
Changing the date of loan installment payment	€ 2.50
Printing one account statement a month	Free of charge
Re-printing the account statement for the same month	2.00 EUR/USD
Changing/authorizing a person for a FlexSave account	€ 2.50
Change/Authorization of a person in the current account	€ 2.50
Copy of documents	Up to 6 months old € 2.50
Commission for cases when payment is required by courts/enforcers <sup>25</sup>	More than 6 months old € 5.00
Changing the movable collateral (deregistration, modification, and any change)	€ 10.00
Changing the immovable collateral (deregistration, modification, and any change)	€ 5.00 per unit
Changing the guarantor	€ 25.00 per unit
Confirmation of paid loan	€ 5.00
Token (e-Banking) in cases it is lost or damaged <sup>26</sup>	€ 25.00
Commission for special services for clients abroad	€ 20.00
Customs payment via SMS	€ 50.00
	Free of charge

20. For outgoing international transfers with the commission "OUR", apart from the ProCredit Bank commission, it covers the commissions of banks involved in the transfers (commissions for third parties).

21. These fees are applicable to incoming transfers with "SHA" and "BEN" commission.

22. 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.

23. Incoming international transfers in EUR and USD currency in the amount above => 1 Million Euros which are received at the corresponding bank after 16:00, will be credited to the beneficiary's account on the next working day.

24. Third-party fees are added to the commissions for complaints of outgoing international transfers.

25. The commission is applied for clients (not for accounts).

26. This is valid for clients who cannot activate SMS Tan or KTMS.

## CREDIT SERVICES

Types of loans	Amount	Duration		Interest Rate			Administrative Expenses	
		Fixed	Variable	Fixed Period	Variable Period	Effective Rate		
Immovable purchase loan*	For resident clients (recipients of income in Kosovo)	up to 100% of the investment value	up to 60 months	up to 360 months	6,20%	5.90%+6-month Euribor (minimum 6.20%)	6,43%	0.50%
	For non-resident clients (generating income abroad)	from EUR 50,000 to 80% of the investment value	up to 60 months	up to 180 months	7,70%	7.40%+6-month Euribor (minimum 7.70%)	8,06%	0.50%
Investment Loans (renovation and improvement of housing conditions)	EUR 10,001 up to EUR 100,000	up to 60 months	up to 120 months	6.90%	6.60%+6-month Euribor (minimum 6.90%)	7,36%	1%	
Consumer Loans	up to EUR 10,000	up to 60 months	Not applicable	7,50%	Not applicable	8,21%	1%	
Consumer Loans (approved through automated loan approval system LOS)	up to EUR 10,000	up to 60 months	Not applicable	6,90%	Not applicable	7,57%	1%	
Consumer/Investment loans	EUR 10,001 up to EUR 100,000	up to 84 months	Not applicable	6,90%	Not applicable	7,45%	1%	
Cash covered loans	up to 100% of the Investment value	Depending on the type of loan	Not applicable	1.50% over the interest rate of deposit		4,83%	0%	
Eco Loans	0.30% less than the standard interest rate, for each type of loan					7,04%	Depending on the type of loan	

\* In cases where the investment in immovable property is carried out abroad, an additional 1.50% on top of the base interest rate shall apply. Furthermore, it should be noted that clients from the diaspora, if they wish to invest in immovable property abroad, may do so only through partners with whom the Bank has concluded cooperation agreements (currently only in Albania).

## Prepayment Provision

- For loans with a combined interest rate (fixed + variable), the commission shall be applied as follows:
  - 1% of the prepaid principal amount – applicable only if the loan prepayment is made during the fixed interest rate period and the remaining loan maturity is longer than 1 year.
  - 0.5% of the prepaid principal amount – applicable only if the loan prepayment is made during the fixed interest rate period and the remaining loan maturity is less than 1 year.
  - 0% commission (no commission) – applicable when the loan prepayment is made during the variable interest rate period.
- For loans with a variable interest rate, no prepayment fee shall apply.
- For loans with a fixed interest rate, the following shall apply:
  - If the period between the prepayment of the loan and the time of its regular maturity is over a year, you will pay the unpaid principal as well as 1% of this principal.
  - If the period between the prepayment of the loan and the time of its regular maturity is less than a year, you will pay the unpaid principal as well as 0.5% of this principal.
- For Residential mortgage loans, a prepayment fee is applied according to the following rule:
  - If the borrower submits a request for loan closure in the first year, five percent (5%) of the principal amount.
  - If the borrower submits a request for loan closure in the second year second, four percent (4%) of the principal amount.
  - If the borrower submits a request for loan closure in the third year, three percent (3%) of the principal amount.
  - If the borrower submits a request for loan closure in the fourth year, two percent (2%) of the principal amount.
  - If the borrower submits a request for loan closure in the fifth year, one percent (1%) of the principal amount.
  - No penalty fee will be charged after the fifth year.
- Loan prepayment provision applies to mortgage loans according to the terms specified in the relevant loan contract.

OVERDRAFT<sup>27</sup>

Types of overdraft	Amount	Fixed	Variable	Fixed period	Variable period	Effective rate	Administrative Expenses
<b>Secured by cash collateral</b>	up to 100% of the investment value	up to 36 months	Not applicable	5,00%	Not applicable	5,11%	0,00%
<b>Standard - Advanced Package</b>	up to three times the net monthly salary	up to 36 months	Not applicable	8,66%	Not applicable	9,00%	0,00%
<b>Standard - Standard Package</b>	up to three times the net monthly salary	up to 36 months	Not applicable	12,29%	Not applicable	13,00%	0,00%
<b>Standard - Basic Package (including the vulnerable category)</b>	up to three times the net monthly salary	up to 36 months	Not applicable	12,29%	Not applicable	13,00%	0,00%

## Additional information about loan 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 term deposits. The bank will continue to publish here: <https://www.procreditbank-kos.com/shq/rreth-nesh/publkimet-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 the effective interest rate and disclosure requirements, issued by the Central Bank. For the calculation of the EIR, the nominal rate for the fixed period, the maximum administrative costs, and the maximum duration have been taken into account. Meanwhile, possible changes that may appear are a consequence of the date taken as the starting point for the calculation and consequently this guides the inclusion/non-inclusion of the leap year in the loan duration.
3. For the calculation of the effective interest rate (EIR) of credit exposures covered by cash, the WAIR index of term accounts for December 2025, respectively 3.23% is taken into account and 1.50% nominal interest rate for this product is added to it, as well as the maximum maturity of investment loans. For the calculation of the effective interest rate (NEI) of EC Loan credit exposures, the nominal rate for the fixed period of investment loans (minus 0.30% as a result of the ECO 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 for the Euro Interbank Offered Rate and refers to the interest rate based on the supply and demand for money in the European market as well as on the daily quotes sent by the largest European banks. When clients take loans with a variable interest rate linked to Euribor, they should bear in mind the 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 for Credit Instruments, the CBK publishes, on a regular six-month basis, data on the reference rate as part of the default interest. Find the reference rate at the following link: <https://bqk-kos.org/mbikeqyrja-financiare/mbikeqyrja-bankare/kamatevonesat-ne-instrumentet-kreditore/>  
Formula for calculating the late payment: Outstanding principal × daily default interest × number of days in delay Example: (500 EUR × 0.033% × 4 days in delay) = 0.66 EUR If the client pays within the first three days after being in delay, no penalty will be calculated. If the client is in delay for more than 3 days, the penalty will be calculated for the entire period during which the client has been in delay.

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<sup>28</sup>

Opening, maintaining and closing 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.

Withdrawing money using a debit card at the ATM

Depositing money using a debit card at the ATM

Changing the card PIN at the ATM

Changing the card PIN at the POS

Issuing a card for the authorized person and mailing it

Re-issuing the card in case it is lost or damaged and mailing it to the account holder

Re-issuing the card in case it is lost or damaged and mailing it to the authorized person

Controlling the balance of a USD account at ProCredit Bank ATMs

Generating a mini-balance in USD at ProCredit Bank ATMs

Making banknote deposits at the branch

Withdrawing at the branch  $\leq 10,000$

Withdrawing at the branch  $>10,000 \leq 100,000$

Withdrawing at the branch  $>100,000$

## Tariffs

2.00 USD

1.00 USD

1.00 USD

1.00 USD

1.50 USD

Free of charge

Free of charge

Free of charge

Free of charge

Free of charge

Free of charge

3.00 USD

0.05% of the withdrawn amount

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**

<sup>28</sup>. 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

Successful bidding

Unsuccessful bidding

Free of charge

0.20% of the investment value (min 30.00)

€ 15.00

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 more, click the [link](#).
- 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.