ProCredit Bank

PRIVATE CLIENTS PRICE LIST

Effective date: 27.04.2026

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

Services	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	€ 5.00/ monthly tariff	€ 2.00/ monthly tariff	€ 0.50/ monthly tariff €0.00 / monthly tariff for customers who belong to the vulnerable group [2]	€ 0.00/ monthly tariff
	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 [1]				
	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)			€ 0,20	
	Phone top-up at ProCredit Bank ATMS using the card			€ 0,50	
	Generating the mini-balance from ProCredit Bank ATMs			€ 0,10	
	Withdrawing with a debit card from POS in certain shops (list)			€ 1,00	
	Application, issuing and mailing of one debit card			€ 5.00 [1]	
	Reissuing and mailing of one debit card after the expiry of the first one			€ 5.00 [1]	
	Changing the PIN after the first time at the ATM			€ 1,00	€ 1,00
	Visa confirmation		€ 2.50	€ 2.50	€ 2.50
	Regular outgoing national transfers via e-Banking, including execution of periodical payments		€ 1.00	€ 1.00	€ 1.00
	Authorizing a person for a current account		€ 2.50	€ 2.50	€ 2.50
	Confirmation that the client has a bank account		€ 2.50	€ 2.50	€ 2.50
	Deferred debit card (annual maintenance)*		€ 20.00	€ 20.00	N/A
	TOP Credit Card with Installments		€ 20.00	€ 20.00	N/A
	Withdrawing from ATMs of other banks in Kosovo using the debit card	Free of charge	3 free withdrawals per month, after the 3rd withdrawal € 0.50	2.25% (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
	Overdraft — 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
12 months	12 months
0.10%	0.00%

Term deposits [4,5]					
6 months	12 months	18 months	24 months	36 months	Punishment rate for term deposits closed before maturity [5]
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 [6]		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	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	Free of charge
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 outside Kosovo	Free of charge
Currency exchange for ProCredit Bank card transactions (countries where EUR is not used)	2.00% of the transaction value
Online card payments	Free of charge
Monthly 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 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	4% min € 5.00
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%

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 offers term deposits starting from EUR 500 and above. The effective interest rate for deposits with automatic renewal of maturities (1, 3, 9, 15, 48, and 60 months), which are not offered with additional benefits, is 0.01% as of December 1, 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	Tariff
Depositing and withdrawing by code at the ATM (EUR)	No Fee
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 usury changeable every 6 months [9]
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)	2.00% 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]	6.00%
Commission for the currency selected by the cardholder for payments at the ProCredit bank POS, with MasterCard cards[14]	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 [15, 16, 17]	e-Banking	Degë
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	Free of charge	€ 3.00
Payments for public institutions, universities, private schools, embassies, and insurance companies	Free of charge	€ 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	€ 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 [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 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 [24]	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	More than 6 months old € 5.00
Commission for cases when payment is required by courts/enforcers [25] <= 100.00 EUR	€ 3.00	
Commission for cases when payment is required by courts/enforcers [25] > 100.00 EUR	€ 5.00	
Changing the movable collateral (deregistration, modification, and any change)	€ 5.00 per unit	
Changing the immovable collateral (deregistration, modification, and any change)	€ 25.00 per unit	
Changing the guarantor	€ 5.00	
Confirmation of paid loan	€ 25.00	
Token (e-Banking) in cases it is lost or damaged [26]	€ 20.00	
Commission for special services for clients abroad	€ 50.00	
Customs payment via SMS	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

1). 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.

2). For loans with a variable interest rate, no prepayment fee shall apply.

3). 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.

4). 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.

5). Loan prepayment provision applies to mortgage loans according to the terms specified in the relevant loan contract.

OVERDRAFT[27]

Types of overdraft	Amount	Fixed	Variable	Fixed period	Variable period	Effective rate	Administrative Expenses
Secured by cash collateral	up to 100% of the investment value	up to 36 months	Not applicable	5,00%	Not applicable	5,11%	0,00%
Standard - Advanced Package	up to three times the net monthly salary	up to 36 months	Not applicable	8,66%	Not applicable	9,00%	0,00%
Standard - Standard Package	up to three times the net monthly salary	up to 36 months	Not applicable	12.29%	Not applicable	13,00%	0,00%
Standard - Basic Package (including the vulnerable category)	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. 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[28]	Tariffs
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.	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	0.20% of the investment value (min 30.00)
Unsuccessful bidding	€ 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.