



ProCredit Bank

PRIVATE CLIENTS PRICE LIST

Effective date: 14.03.2025

**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
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)
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)

€ 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 ²

€ 0,20

€ 0,50

€ 0,10

€ 1,00

€ 5.00

€ 5.00

€ 1,00

€ 1,00

€ 2.50

€ 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

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

Effective annual rate

9.00%

13.00%

13.00%

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

FlexSave/FlexSave for children	Term deposits ^{3,4}			
12 months	12 months	24 months	36 months	Punishment rate for term deposits closed before maturity ⁵
0.15%	0.15%	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	For amounts over 10,000 a statement on the origin of 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	

Cash services	Tariff
Depositing and withdrawing by code at the ATM (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)

3. The Bank is obligated by law to hold a tax at source of 10% over the bank interest. All rates above are effective and nominal in EUR. The Bank does not provide savings accounts in USD. For existing savings accounts in this currency no interest is calculated over the deposited money. For the existing clients who only have savings accounts in EUR, the interest rate on deposited money is 0.01%. The earned interest is credited in the savings account on annual basis.

4. 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.

5. In case of closing the time deposit before maturity, the principal of the deposit is not touched under any circumstance.

6. These are standard limits that may be changed via m-banking and in cases when limits specified in this table are not applicable.

Cards ⁷	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
Issuing the adhesive card and mailing it for the first time	Free of charge
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 ⁸	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 ⁸	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 ¹⁰	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 and adhesive card at POS outside of Kosovo	Free of charge
Payment with card on Internet ¹¹	Free of charge
Withdrawing using cards issued by other banks outside of Kosovo from ProCredit Bank Kosovo ATMs ¹²	€ 5.00
Commission for the currency selected by the cardholder for withdrawals at ProCredit ATMs with MasterCard and Visa cards ¹³	6.00%
Commission for the currency selected by the cardholder for payments at the ProCredit bank POS, with MasterCard cards ¹³	6.00%

7. All commissions for cards and card limits are valid for the digital wallet too.

8. 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.

9. 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.

10. The return of the online payment is excluded from this tariff.

11. Includes the 'P2P Debit' transactions.

12. 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).

13. Applicable only for cards issued outside of Kosovo in a currency other than the Euro.

Transfers / National transfers ^{14, 15, 16}	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 ^{14, 15, 16, 17, 18}	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

14. 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.

15. Outgoing national transfers under the amount of 10.00 EUR/USD at the branch are free of charge.

16. 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.

17. 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.

18. The client may not have more than one account in USD currency.

Transfers / International transfers ^{19, 20, 21, 22}		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 ²³		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 ²⁴	€ 10.00
Changing the movable collateral (de-registration, modification)	€ 5.00
Changing the immovable collateral (de-registration, modification)	€ 25.00
Changing the guarantor	€ 5.00
Confirmation of paid loan	€ 25.00
Token (e-Banking) in cases it is lost or damaged ²⁵	€ 20.00
Commission for special services for clients abroad	€ 50.00
Customs payment via SMS	Free of charge

19. 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).

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

21. 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.

22. 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.

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

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

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

Loan Services								
Types of loans			Duration		Interest Rate			Administrative Expenses
			Fixed	Variable	Fixed Period	Variable Period	Effective Rate	
Loan for real estate purchase	For resident clients (income earners in Kosovo)	up to 100% of the investment value	up to 36 months	up to 360 months	5,20%	4.80%+6-month Euribor (minimum 5.20%)	5,37%	0.50%
	For clients who generate and receive income abroad	from EUR 50,000 to 80% of the investment value	up to 36 months	up to 180 months	6,00%	5.60%+6-month Euribor (minimum 6.00%)	6,25%	0.50%
Investment Loans		up to EUR 100,000	up to 36 months	up to 120 months	6.20%	5.80%+6-month Euribor (minimum 6.20%)	6,61%	1%
Consumer Loans		up to EUR 10,000	up to 60 months	Not applicable	6,90%	Not applicable	7,57%	1%
Loans obtained with cash		up to 100% of the deposit value	According to the type of loan	Not applicable	1.50% above the deposit interest rate		4,45%	0%
Eco Loans	0.30% less than the standard interest rate, for each type of loan						6,11%	0,20%

Prepayment Provision
1). For loans with a combined interest rate (fixed + variable) and for loans with a variable interest rate, no prepayment provision is applied.
2). For loans with a fixed interest rate, the following applies: <ul style="list-style-type: none">- If the period between the prepayment of the loan and its regular maturity is over one year, you will pay the unpaid principal plus 1% of this principal- If the period between the prepayment of the loan and the regular maturity of the loan does not exceed one year, you will pay the unpaid principal plus 0.5% of this principal
3). For Residential Mortgage Loans, the prepayment provision is applied, according to the following rule: <ul style="list-style-type: none">- 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."
4). The provision for prepayment of loans is applied to mortgage loans according to the terms specified in the respective loan contract.

OVERDRAFT²⁶

Types of overdraft	Amount	Fixed	Variable	Fixed period	Variable period	Effective rate	Administrative Expenses
Secured with cash	up to 100% of the deposit value	up to 36 months	Not applicable	5,00%	Not applicable	5,12%	0,00%
Standard - Advanced Package	up to three times the net monthly salary	up to 36 months	Not applicable	8,66%	Not applicable	9,01%	0,00%
Standard - Standard Package	up to three times the net monthly salary	up to 36 months	Not applicable	12,29%	Not applicable	13,01%	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	13,01%	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 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 December 2024, respectively 2.86%, 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 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.

26. 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 ²⁷	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
Controlling 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
*If the authorization occurs later, a fee of €2.50 will be charged.	
27. 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.
 - The prices for debit card services are applied also for the contactless adhesive 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.