



PRICE LIST FOR PRIVATE CLIENTS

Effective date: 05.11.2020

Services	Services included in the monthly fee	Fee
	<ul style="list-style-type: none"> Opening, maintenance and closing of current account, FlexSave, FlexSave for children, and term deposits Issuance, maintenance and delivery of one debit card by post Deposits and withdrawals at a ProCredit Bank ATM with debit card POS withdrawals at designated shops with debit card (list) Purchases in POS terminals of ProCredit Bank and other banks in Kosovo with cards Purchases at ProCredit Bank Albania POS terminals with cards Printing of a mini-bank statement at a ProCredit Bank ATM Five withdrawals per month at ATMs of other banks in Kosovo with debit card First time change of card PIN in ATM Reactivation of PIN code after wrong attempts Return of a retained card at a ProCredit Bank ATM Phone top-up at a ProCredit Bank ATM with cards Utility payments at a ProCredit Bank ATM with cards 3D Secure IPIN Transfers between accounts of the same client and to other ProCredit Bank accounts via e-Banking Application and executing standing orders within ProCredit Bank and other banks via E-Banking Outgoing national transfers via e-Banking ProPay incoming international transfers Payment of utilities and collector payments via e-Banking E-Banking (SMS TAN) and m-Banking-Contact Centre Services (CIC) SMS notifications, SMS top-up and SMS balance Authorization of one additional person on current account Confirmation that the client holds a bank account and Visa confirmation 	5.00 EUR

For more information, click on the [link](#).

Deposit	FlexSave/FlexSave for children	TDA with monthly paid interest			
	<div>12 months</div> <div>0.30 %</div>	<div>12 months</div> <div>0.50%</div>	<div>24 months</div> <div>0.70%</div>	<div>36 months</div> <div>1.00%</div>	<div>Penalty rate for term deposits closed before maturity</div> <div>1.5 x future interest</div>

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

*All rates above are effective and nominal EUR

The bank does not offer savings accounts in USD. For existing savings accounts in this currency, no interest is accrued on deposited funds.

Effective date: 05.11.2020

Loan

Types of loans	Amount	Maturity (months)	Interest rate		Expenses administrative	Prepayment Commission
			Nominal interest rate	Effective interest rate		
House/ Apartment Loan	30,000 - 49,999	Fixed Interest Rate up to 60 months	5.00%	5.68%	1.00%	<p>1). If the period between the loan prepayment and its regular loan maturity exceeds one year, you will pay the outstanding principal as well as 1% of this principal.</p> <p>2). If the period between the loan prepayment and the regular loan maturity does not exceed one year, you will pay the outstanding principal as well as 0.5% of this principal.</p>
		Variable Interest rate over 60 months	4.5%+EURIBOR 6 months (min. 4.5%)	4.74 %		
	50,000-250,000	Fixed Interest Rate up to 60 months	4.50%	5.14%		
		Variable Interest rate over 60 months	4.0%+ EURIBOR 6 months (min. 4.0%)	4.22%		
Investment Loan	10,000-30,000	Fixed rate up to 60 months	6.0%	6.76%	1.00%	<p>1).If the period between the loan prepayment and the maturity date of the loan exceeds one year, you shall pay the unpaid principal and 1% of the principal</p> <p>2).If the period between the loan prepayment and the maturity date of the loan does not exceed one year, you shall pay the unpaid principal and 0.5% of the principal.</p>
Flex fund/ Overdraft	Up to 200% of regular monthly incomes	36 months	8.7%	9.00%	0.00%	<p>Except for the used principal and the interest for the used days, the Bank shall not apply additional commission for Overdraft prepayment.</p>
	100% cash covered	36 months	5.0%	5.10%		
Cash covered loans	100% cash collateralized	Depending on the type of loan of loan	1.5% over the deposit interest rate	1.50%	0.00%	The Bank shall apply a fee of 50% of unpaid loan interest

For more information, click on the [link](#).

Cards

Transactions

Commissions

Withdrawal in ATMs of other banks in Kosovo (after fifth withdrawal within a month)
Withdrawal in ATMs outside Kosovo
Payment with cards and sticker cards in POS outside Kosovo
Online payment with cards

2.25% (min 3.00)
2.25% (min 3.00)
1.00%
1.00%

For more information, click on the [link](#).

Domestic transfers

Commission

Incoming
Outgoing with priority ($\leq 10,000$) initiated with e-Banking from the account in EUR
Outgoing with priority ($> 10,000$) initiated with e-Banking from the account in EUR
Outgoing with priority ($\leq 10,000$) initiated with e-Banking from the account in USD
Outgoing with priority ($> 10,000$) initiated with e-Banking from the account in USD

Free of charge
4.00 EUR
Free of charge
4.00 EUR
1.20 EUR

International transfers

Commission

Incomig < 50
Incoming $> 50 - 300$
Incoming > 300
Outgoing
ProPay outgoing transfers with e-Banking
ProPay outgoing transfers in branches

EUR	USD
	1.00
8.00	0.25% (min15, max 750)
	0.25% (min 15, max 750)
	0.30% (min 15, max 1,500)
	2.50
	0.15% (min.15)

For more information, click on the [link](#).



+383 38 555 555



+383 49 555 555



www.procreditbank-kos.com