

1. How can I check which operating system am I using?
 - Click on the "Start" button on your computer. Right-click on the "Computer" icon. Click "Properties." The exact version of your Windows operating system is displayed in the System window that appears (ex. Windows 7). You can also check whether you are running a 64-bit or 32-bit version of Windows. If it is not specified it means that it is 32-bit.
2. While signing an order the e-banking appeared the error "An error has occurred. You are trying to sign the order with invalid certificates or the browser is not Internet Explorer".
 - To overcome this problem please do the following checks:
 1. Do you use Internet Explorer. Payments through e-banking can be realized only through the browser Internet Explorer.
 2. The bit-version of Internet Explorer; you need to use 32-bit Internet Explorer
 3. Add pcb.com.mk in Compatibility View List
 4. Add <https://ebank.pcb.com.mk> to the Trusted Sites
 5. Check if the Capicom component is appropriately installed
3. The e-banking appeared the error "Wrong attribute."
 - The error "Wrong attribute" appears if you have not entered the correct account for the payment or if in the number of reference you have entered has a special character (/,% & etc.).
4. How can I check the Compatibility View Settings?
 - Click the "ALT" key and in the upper left corner of the screen the Tools menu will appear. Select the Compatibility view settings option and make sure the website pcb.com.mk is added to Websites you've added to Compatibility View.
5. How can I check the Trusted Sites?
 - Click the "ALT" key and in the upper left corner of the screen the Tools menu will appear. Select Internet options > Security, then select the green checkmark (trusted sites) and click the button "Sites". Make sure ebank.pcb.com.mk is added to the list. If it is not on the list, add it by clicking the button "ADD". Close windows.
6. How do I install Capicom component?
 - In the gray menu on the left side of the e-banking there is a section where all drivers are listed. Click on Capicom Component and run after you have downloaded it. If you are given one of the options: Repair, Remove or Delete, choose the option Repair.

7. The e-banking appeared the error "You have no valid certificate to select from"

- Check the expiry date of the certificate. If the certificate is valid please call the Contact Centre at 02/2446 000.

8. How can I check if the token is installed?

- Click the "ALT" key and in the upper left corner of the screen the Tolls menu will appear; go to Internet options> Content> Certificates; if it displays the certificate in this part the token is installed properly and the computer recognize the certificate.

9. How can I check if I have a valid token / certificate?

- To check the validity of the token / certificate click the ALT keys in the upper left corner of the screen will display the menu Tools; go to Internet options> Content> Certificates, expiration date ja section displays the date of expiry of the certificate.

10. How do I login to the e-banking when I have blocked username or password?

- If you know your password call the Contact Centre on 02/2446000 to unblock it. If you do not know the password you need to go to the nearest branch to take a new one. To reset the password you need to bring a valid documentation (ID or passport). Additionally, for legal entity is required the stamp of the company.

11. In which currencies can I open a bank account?

- In ProCredit Bank you can open an account in the following currencies: MKD, EUR, CHF, USD and GBP.

12. In which currencies can I open a saving account?

- In ProCredit Bank You can open a saving account in MKD, EUR or USD currency or have a term deposit in MKD or EUR currency.

13. What is the difference between savings deposits and term deposit?

- **Savings account** is an instrument for long-term accumulation of financial reserves, ie regular and irregular payments. There is a minimum balance for opening a savings account according to the official pricelist of ProCredit Bank. The savings account interest is calculated on a daily basis according to the applicable interest rate for savings deposits. The accumulated interest is paid on the savings account at the end of the calendar year or when closing the account.

- **Term deposits** are funds that are deposited for a fixed period which is determined at the time of concluding the contract. Term deposit can be opened in the following currencies:

MKD and EUR. The interest rate can be fixed or variable depending on the decision of the client and according to the official pricelist of the bank. The interest can be paid monthly or at maturity of the deposit. If you want to withdraw the funds before the end of the period the Bank pays an interest at sight according to the pricelist of the Bank on the day of the withdrawal.

14. Што значи автоматско реорочување на депозит?

- Автоматско реорочување на депозит значи дека по доспевањето на орочениот депозит средствата ќе се орочат повторно на истиот период со каматната стапка која е валидна во моментот на реорочување.

15. What does Automatic renewal of term deposit means?

- Automatic renewal of term deposit means that after maturity of the term deposit a new contract will be made for the funds for the same period, with an interest rate in compliance with the pricelist of the Bank on the day of maturity.

16. What do I need to open an account?

- To open a resident account as a resident private client You need only a valid identification document (Id or passport).
- Non-resident individual can open a bank account with a valid identification document (passport). An ID card is also acceptable if the person comes from a Member State of the European Union or from a country with which Macedonia has signed a bilateral agreement on cross-border travel.

17. What do I need to open an account for a legal entity?

- The legal representative of the legal entity can open an account in any branch. Documents that are required for opening the account are:
 1. Registration document issued by the Central Registry of R.Macedonia not older than 6 months
 2. Document for registered signatures - notarized. This document is issued also by the Central registry of RM
 3. Identification document of legal representative (ID or passport)
 4. Seal of the legal entity

18. What do I need to open savings account/term deposit for a minor?

- Savings account/term deposit for a minor can be opened only by the parent/legal guardian. Documents required are valid identification document of the parent/legal guardian and birth certificate for the minor.

19. What should I do if I lose my saving account passbook?

- You need to report it in any of our branches to fill a form for annulation of the passbook. The Bank will issue You a new one for the same saving account. The bank charges provision for the new passbook in compliance with the official pricelist.

20. My account is inactive, what does it mean?

- An Account becomes inactive if there was no activity - financial transaction initiated by yourself within a period of 6 months. This means You can receive incomes, but you can not make any bank transfers until the account is activated. If you have a card associated with the account, you can use it for cash withdrawals from ATMs and POS payment regardless of the status inactive.

To activate the account You need to visit any of our branches, with a valid identification document, to fill Application for activating the account and make at least one transfer by the end of the day.

21. Why is my account blocked?

- In order to obtain information why your account is blocked you need to visit any of our branches with a valid identification document (ID card or passport).

22. What kind of debit cards do you have?

- ProCredit Bank offers the following debit cards: Visa Electron, Maestro and ProCard for private individuals. These cards allow you to use the funds from the current account up to the amount of the available balance. Visa electron and Maestro debit cards are internationally accepted, and can be used for cash withdrawals from ATMs and payments on POS - terminals and Internet purchase. ProCard debit card is used only for cash withdrawals from ATMs of ProCredit Bank.

23. What should I do if I lose/forget the pin of my card?

- If you have forgotten/lost the PIN of your debit or credit card You need to visit any of the our branches for annulation of the card and make an application for a new one.

24. Where can I use my debit/credit card?

- Visa and Master cards are internationally accepted, and they can be used for cash withdrawals from ATMs, payments on POS - terminals and Internet purchase.
- ProCard debit card is used only for cash withdrawals from ATMs of ProCredit Bank.

ProCredit debit cards can also be used to deposit funds on your account on the ProCredit Bank's ATMs that offer this option.

25. Who can take my debit/credit card from the branch?

- Your card can be taken by the owner of the card. If you want another person to take the card he/she would need a notarized authorization.

26. What is the procedure for card renewal?

- Доколку ја користите редовно картичката (имате најмалку 5 трансакции во рок од 2 години) таа ќе биде автоматска обновена и доставена во филијалат во која претходно се ја подигнале картичката. Кога ќе биде доставена новата картичка во филијала ќе добиете СМС нотификација на мобилниот број оставен како ваш контакт во ПроКредит Банка. Доколку не сте ја користеле редовно картичката и сакате нова потребно е да аплицирате самите. Апликација за нова картичка може да направите во било која од нашите филијали или преку нашата веб страна www.pcb.com.mk.
- If you use the card regularly (you have at least 5 transactions within 2 years) it will be automatically renewed and delivered in the branch where You previously collected the card. You should receive a SMS notification for the new card. The SMS will be sent on the mobile number left as your contact in ProCredit Bank. If you have not used the card regularly, You need to apply for a new one. Application for a new card can be done personally in any of our branches or online through our website www.pcb.com.mk.

27. I try to make an online payment with my card buy it is declined. What might be the reason for rejection?

- Најчеста причина за одбивање на online трансакции е во случај кога не внесувате CVV# код или во случај кога Вие внесувате CVV# код но страната на која плаќате не ги процесира трансакциите со авторизација на кодот. Поради заштита од злоупотреба Банката не одобрува трансакции кои не се авторизирани. Овие процеси се автоматски и на нив не може да влијаат ниту трговецот, ниту Банката. Други причина за одбивање на online трансакција се погрешно внесени податоци или недоволно средства на сметката за реализација на трансакцијата.
- The most common reason for declining an online transactions is when you are not authorizing the payment with your CVV # code, or when you enter CVV # code but the website's processor send information about the payment without the authorization code. Due to security issues (potential fraud) the Bank does not approve the transactions that are not authorized. These process is automatic and neither the merchant nor the Bank can modify it.
Another reason for declining the online payment might be an error made while entering Your data or insufficient funds on the account.

For a detailed check of the payment please call the Contact Centre on 02/2446 000.

28. What id CVV code?

- Card Verification Value (CVV) code is a three-digit number printed in the signature section on the back of the card. CVV # is a security code that is used to verify the validity of the card in the execution of transactions with debit and credit cards. Code is required for transactions made on virtual POS-terminal or online.

29. What should I do in case of lost/stolen card?

- **Пријавете во Контакт Центар 24/7 на тел 02/2446 000. Картичката ќе биде веднаш блокирана.** Доколку ја најдете картичката потребно е да појдете во било која од нашите филијали за деблокада на истата или доколку сакате нова картичка може да аплицирате во филијала или on-line преку нашата веб страна www.pcb.com.mk.
- Call the 24/7 Contact Center on 02/2446 000. The card will be immediately blocked. If you find the card you need to go to any of our branches to unblock it. If you want a new card, you can apply in any of our branches or online via our website www.pcb.com.mk.

30. What information do I need to receive an income from a foreign country?

- За да добиете прилив од странство потребно е да имате девизна сметка. Податоци кои треба да ги дадете на налогодавачот се вашето име и презиме, вашата адреса, SWIFT на банката (за ПроКредит Банка е PRBUMK22XXX) и IBAN. Вашиот IBAN е всушност бројот на Вашата девизна сметка со префикс MK07 (MK07xxxxxxxxxxxxxxxx), каде x ги претставуваат броевите од Вашата девизна сметка. Доколку користите електронско банкарство можете да ја видите Ваша сметка преку електроснкото банкарсво или преку Договорот за отворена сметка којшто Ви е предаден на денот на отварање на сметката, во спортивно ќе треба да се обратите во најблиската експозитура на Прокредит Банка со валиден документ за идентификација.
- To receive an income from abroad You need to have an account in the appropriate foreign currency. The required data for the transfer are: your name and surname, your address, SWIFT code (ProCredit Bank is PRBUMK22XXX) and IBAN. Your IBAN is the number of your foreign currency account with a prefix MK07 (MK07xxxxxxxxxxxxxxxx), where x represents the numbers from your foreign currency account. The number of your account you can review online of you use the service e-banking, or on the Agreement that you signed when opening the account.

31. How can a make MKD payment from resident to nonresident account? Како да направам денарско плаќање од резидент кон нерезидент?

- For MKD payment from resident to non-resident account is required to enter the debit reference: 1450 /purpose code for international payments / registration number of the principal. As a resident it is necessary to ensure document on which basis the payment is made.

32. How can I make MKD payment from nonresident to resident account?

- For MKD payments from non-resident to resident account you need to fill the order according to the following instructions:

Debit reference: 743/900/9000 xxx (xxx is Identification of the country of origin of the non-resident)

Credit reference: the number of bank account

Account: enter the general account of the receiver bank

Purpose of payment: enter "пренос од приливна на исплатна банка" and then your comment

33. What are the deadlines for registration of national payments?

- Regular payments (KIBS) 14:00
- Emergency payments (MIPS) 16:00
- Internal payments in ProCredit Bank can be realized throughout the day

34. What are the deadlines for registration of international payments?

- ProPay transfers registered in branch until 14:30 pm are processed as T + 0
- Other orders registered in branch until 15:00 pm are processed as T + 0
- ProPay transfers registered in branch after 14.30 are processed as T + 1
- Other payments registered in branch after 15:00 are processed as T + 1
- E-Bank ProPay transfers registered until 15:00 pm are processed as T + 0
- Other E-bank transfers registered until to 14:00 are processed as T + 0

35. Can I apply for a loan if I live/work abroad?

- ProCredit Bank approves loans only to creditworthy individuals who are employed in companies registered in the Republic of Macedonia and pensioners who receive their pensions in the Bank.