

PRIVATE CLIENTS PRICELIST



ProCredit Bank

Set of Banking Services		Flat Monthly Fee
Services	Account opening and maintenance	300 MKD
	One debit card - issuance and maintenance	
	E-banking maintenance and domestic payments/ M-banking	
	SMS Notification	
	Unlimited deposits and withdrawals from ProCredit ATMs in MKD and EUR	
	3 free withdrawals from ATMs of other banks in Macedonia	
Pricelist for individual services outside the package – Set of Banking Services		

Trendy packages*		Flat Monthly Fee
Package S	Trendy Account (Transaction account in one currency and debit card)	0 MKD
	Trendy Account + (Transaction account in both currencies MKD/EUR, debit card, E-banking/ M-banking, SMS notifications, FlexSave)	120 MKD

*Trendy packages are for young people - students within age range of 18 to 25 years and the accounts do not include credit services

Deposits	FlexSave		TDA opened via e-banking, with monthly paid interest			
	Sight deposits		12 months	18 months	24 months	36 months
	MKD	0.8%	0.9%	1.2%	2%	1.5%
	EUR	0.4%	0.4%	0.6%	1%	0.8%

• Minimum term deposit amount is EUR 5.000 / MKD 300.000

• The interest rate for premature cancel of the term deposit amounts 0.01%

[As of 01.06.2019 the bank makes adjustments to the fluctuating interest rate for the current deposits in accordance with the following pricelist](#)

Loans	Loan types	Currency	Maturity	Annual interest rate	
				NIR	EIR
	Housing Loan	EUR	20 years	3.5% (fixed for the first 10 years) 4.5% + 6m. EURIBOR	3.61%
	<u>Housing Loans</u> for salary receivers in ProCredit Bank with income above 30.000 MKD	EUR	20 years	3.35% (fixed for the first 10 years) 4% + 6m. EURIBOR	3.45%
	<u>Eco Housing Loan</u> • for salary receivers in ProCredit Bank with income above 30.000 MKD and • for investments in house/ apartment with energy efficient certificate	EUR	20 years	3.25% (fixed for the first 10 years) 4% + 6m. EURIBOR	3.35%
	Investment Loan	EUR	5 years	6% (fixed for the first 2 years) 6% + 6m EURIBOR	6.72%
		MKD		6% (fixed for the first 2 years) 4,5%+ monthly interest rate of treasury bills of NBRNM	6,77%
	FlexFund	MKD	1 years	7,5%	/
	Credit Card (Standard/ Revolving)	MKD	2 years	9%*	/

*An interest-free period of up to 45 days

[Please check additional fees connected with loans at the following link](#)

01.07.2022



Card transactions		Fees - Debit cards	Fees - Credit cards (Standard/Revolving)
Cards	Annual fee	0 MKD	1.500 MKD
	Withdrawal from ProCredit ATMs	No Fee	2% + 4 EUR
	Withdrawal from ATMs of other banks in Macedonia	3 free withdrawals during the month, each following MKD 100	2% + 4 EUR
	Withdrawal from ATMs of other banks abroad	2% +2 EUR	2% + 4 EUR
	Payments on POS and internet to domestic merchants	0 MKD	0 MKD
	Payments on POS and internet abroad	0.5%	0.5%
	PIN Reset	200 MKD	200 MKD
	Issuance of additional debit card	MKD 500 annually	MKD 500 annually
	Permanent blocking of a card, with publishing it on a stop list	0 MKD	0 MKD
	Changing the PIN on an ATM	0 MKD	0 MKD
	ProCash withdrawals on PCB ATMs in Bosnia and Herzegovina, Albania and Kosovo	1 EUR	2% + 4 EUR
	Money Send domestic transfers / international incoming	20 MKD/ 6 EUR	20 MKD/ 6 EUR

Domestic payments		E-banking Fees	Service Point Fees
Transactions	Regular payments	0 MKD	60 MKD
	Urgent payments	80 MKD	300 MKD
	Cancellation of KIBS payment order upon client request (up to status "конечно реализиран")	100 MKD	/

International payments		Fees	Fees
Transactions	INCOMING TRANSFERS	through ProCredit Germany	through another correspondent bank
	ProPay	0 EUR	-
	Regular	0 EUR	10 EUR/GBP 12 USD/CHF
	OUTGOING TRANSFERS	E-banking	Service Point
	ProPay (up to 15.00 h.) ben/sha/our	2.5 EUR/USD	0.15% or min. 5 EUR/USD
	Regular (up to 13.00 h.) ben/sha/our	12 EUR/USD/CHF, 10 GBP 29 EUR/USD/CHF, 25 GBP	0.3% or min. 24 EUR/USD/CHF, 20 GBP 0.45% or min. 49 EUR/USD/CHF, 42 GBP