



ProCredit Bank

PRICE LIST BUSINESS CLIENTS

- **BANK ACCOUNTS**
- **CASH TRANSACTIONS**
- **CASHLESS TRANSACTIONS**
- **CREDIT FACILITIES**
- **BANK GUARANTEES AND LETTERS OF CREDIT**
- **ADDITIONAL COMMISSIONS**



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1. BANK ACCOUNTS

TRANSACTIONS ACCOUNT

Opening a transactions account		NO COMMISSION
Urgent opening of a transactions account		MKD 200
Document analysis for opening a transactions account for non-resident legal entities or legal entities founded in the country where founder/manager/real owner is a non-resident private individual		MKD 3,000
Set of banking services for resident legal entities (monthly fee) – PACKAGE 1		MKD 1,700
Services included in the set of banking services: <ul style="list-style-type: none">› Maintenance fee for MKD account› E-banking, token and annual certificate› MasterCard business card fee for the first year› Issuing confirmations to third parties› Issuance of creditworthiness› Submitting information to UJP		
Set of banking services for resident legal entities (monthly fee) – PACKAGE 2		MKD 1100
Services included in the set of banking services: <ul style="list-style-type: none">› Maintenance fee for MKD account› E-banking, token and annual certificate		
Set of banking services for resident legal entities with yearly turnover up to MKD 6,000,000 (monthly fee) – PACKAGE 3		MKD 600
Services included in the set of banking services: <ul style="list-style-type: none">› Maintenance fee for MKD account› E-banking, token and annual certificate		
Set of banking services for associations, non-profit organizations and other institutions (monthly fee)		MKD 2,900
Set of banking services for non-resident legal entities (monthly fee)		MKD 2,900
Preparation of interest rate list upon client request	Up to 10 items	MKD 2,000
	From 11-50 items	MKD 4,000
	Above 50 items	MKD 6,000
Closing of current account upon client request		MKD 1,200

TRANSACTIONS ACCOUNT WITH INTEREST ON SIGHT

	MKD	EUR
Interest rate	0.5%	0.3%
Maximum balance for calculation of interest	MKD 120,000,000	EUR 2,000,000

TERM DEPOSITS

For term deposits for legal entities interest rate will be negotiable and payment of interest can be done monthly		
Interest for early cancellation of term	0.01%	0.01%
Minimal balance for term deposit	MKD 300,000	EUR 5,000

2. CASH TRANSACTIONS

24/7 ZONE SERVICES

Daily deposit of cash on ATM	MKD 20
Depositing cash in Safe for daily turnover	0.1%, max MKD 200
Printing account transactions	NO COMMISSION

OPERATIONS IN SERVICE POINT



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Withdrawal of cash in domestic currency	0.45% min MKD 300
Deposit of cash in domestic currency	MKD 300
Deposit/Withdrawal of cash in foreign currency	0.25% min MKD 300

3. CASHLESS TRANSACTIONS

PAYMENT OPERATIONS IN THE COUNTRY

	via e-banking			in a branch
Internal payments (including PP53)	NO COMMISSION			MKD 60
KIBS payments:	Package 1*	Package 2	Package 3	
payments registered up to 10:00	MKD 11	MKD 15	MKD 15	MKD 60
payments registered from 10:00 up to 12:00	MKD 17	MKD 22	MKD 22	
payments registered from 12:00 up to 14:00	MKD 21	MKD 27	MKD 27	
MIPS urgent payments	MKD 99	MKD 120	MKD 120	MKD 300
Cancellation of KIBS payment order upon client request (up to status "конечно реализиран")	MKD 100			

INTERNATIONAL PAYMENT OPERATIONS

Opening an FX account	NO COMMISSION		
Monthly fee for international payments (for residents)	MKD 300		
Maintenance of account in foreign currency (for non-residents)	MKD 600		
INFLOWS		through ProCredit Germany	through another correspondent bank
ProPay inflow		EUR 0	-
Inflows through other foreign banks		EUR 0	EUR 10
Own transfers and inflows through other domestic banks		-	EUR 0

REMITTANCES		e-banking	in a branch
ProPay for clients with yearly turnover above MKD 10,000,000 (by 15:00 h.)	ben/ sha/ our	2.5 EUR/USD	0.15% or 5 EUR / USD min.
Regular for clients with yearly turnover above MKD 10,000,000 (by 13:00 h.) (payment currency: EUR/GBP/USD/CHF/CNY*)	ben/ sha	12 EUR/USD/CHF 10 GBP	0.3 % or min 24 EUR/USD/CHF 20 GBP
	our	Min. 29 EUR/ USD/CHF 25 GBP	0.45 % or min 49 EUR/USD/CHF 42 GBP
ProPay for clients with yearly turnover up to MKD 10,000,000 (by 15:00 h.)	ben/ sha/ our	2.5 EUR/USD	0.15% or min 5 EUR/USD
	ben/ sha	0.2% or min 12 EUR	0.3% or min 24 EUR/USD/CHF 20 GBP



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Regular for clients with yearly turnover up to MKD 10,000,000 (by 13:00 h.) (payment currency: EUR/GBP/USD/CHF/CNY*)		our	0.3% or min 29 EUR	0.45% or min 49 EUR/ USD/CHF 42 GBP
Conditioned remittances	ProPay	0.4% or 10 EUR (min)		
	Regular	0.5% or 29 EUR (min)		
Return of not used funds for international payments		MKD 300 per transaction		



4. CREDIT FACILITIES FOR BUSINESS CLIENTS

BUSINESS LOANS FOR INVESTMENTS AND SHORT-TERM NEEDS FOR CLIENTS WITH YEARLY TURNOVER ABOVE MKD 10,000,000

Currency	MKD/EUR
Maximum maturity	15 years
Interest rate	4.5%-5.75%
Commission for disbursement	1% or min 12.000 MKD/ 200 EUR

BUSINESS LOANS FOR INVESTMENTS AND SHORT-TERM NEEDS FOR CLIENTS WITH YEARLY TURNOVER UP TO MKD 10,000,000

Currency	MKD/EUR
Maximum maturity	5 years
Interest rate	9%
Commission for disbursement	1% or min 12.000 MKD/ 200 EUR



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SHORT TERM CREDIT LINES AND PERMITTED OVERDRAFT

For clients with yearly turnover above MKD 10,000,000

	Permitted overdraft	Credit line
Currency	MKD/EUR	MKD/EUR
Maximum maturity	1 year	1 year
Interest rate	6.25% - 6.75%	4.50% - 5.75%
Commission for disbursement	1% or min 12.000 MKD/ 200 EUR	1% or min 12.000 MKD/ 200 EUR
Commission for unused amount		0.25%-0.4%

For clients with yearly turnover up to MKD 10,000,000

	Permitted overdraft
Currency	MKD
Amount	EUR 3,000 – EUR 10,000
Maximum maturity	1 year
Interest rate	7.00%

LOANS WITH A DEPOSIT COVERAGE

Currency	MKD/EUR
Maximum maturity	1 month less than the term period
Interest rate	1%-2%
Commission for disbursement	1% or min 12.000 MKD/ 200 EUR

CREDIT CARDS

Currency	MKD
Maximum maturity	24 months
Interest rate	Up to 45 days interest-free period, after which a penalty interest for credit products is charged

FRAMEWORK LIMIT

Opening a contract for framework limit	MKD 12,000
Change of contract for framework limit (except change of collateral) (fee will be valid from 01.01.2019)	MKD 6,000
Change of collateral as part of framework limit upon client request (fee for change of collateral as part of framework limit is not applicative for construction companies)	MKD 6,000
Premature closure of Framework limit agreement upon client request	0.75% of the framework limit amount max MKD 300,000



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5. BANK GUARANTEES LETTERS OF CREDIT

GUARANTEE

	For Corporate and Medium companies	For Small and Very Small companies
NOSTRO GUARANTEES	CONFIRMED / NON-CONFIRMED	CONFIRMED / NON-CONFIRMED
Tender guarantees	1.00% annually or EUR 30 minimum + expenditures for confirmation	1.40% annually or EUR 30 minimum + expenditures for confirmation
Customs (free trade) and performance guarantees	1.00% annually or EUR 50 minimum + expenditures for confirmation	1.70% annually or EUR 50 minimum + expenditures for confirmation
Payment and advance guarantees	1.40% annually or EUR 50 minimum + expenditures for confirmation	2.00% annually or EUR 50 minimum + expenditures for confirmation
Transit and other customs guarantees	1.20% annually or EUR 50 minimum + expenditures for confirmation	1.80% annually or EUR 50 minimum + expenditures for confirmation
Change of guarantee	60EUR + foreign bank expenditures	
Cancelling the applied guarantee	20 eyp	
Early closing	30 eyp	
LORO GUARANTEES	CONFIRMED / NON-CONFIRMED	CONFIRMED / NON-CONFIRMED
Reporting	0.1% or 20 EUR (min) / 200 EUR (max)	
Protest per guarantee	EUR 40	
CONFIRMATION FOLLOW-UP		
With monetary security	0.2% per month or 40 EUR (min)	
With another type of security	0.25% - 0.45% per month or 40 EUR (min)	
Forwarding to another bank	0.1% or 20 EUR (min) / 100 EUR (max)	

LETTERS OF CREDIT

CONFIRMED / NON-CONFIRMED	For Corporate and Medium companies	For Small and Very Small companies
Disbursement fee	EUR 40	
Annual fee	1.20% or EUR 40 minimum + expenditures for confirmation	1.80% or EUR 40 minimum + expenditures for confirmation



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LORO LETTERS OF CREDIT	CONFIRMED / NON-CONFIRMED	CONFIRMED / NON-CONFIRMED
Reporting	0.1% or 20 EUR (min) / 200 EUR (max)	
Document processing	0.2% or 20 EUR (min)	
Real costs (post / third banks)	as per received invoice	
CHANGE OF LETTERS OF CREDIT	CONFIRMED / NON-CONFIRMED	CONFIRMED / NON-CONFIRMED
Change of letter of credit	EUR 40	
Forwarding to another bank	0.1% or 20 EUR (min) / 100 EUR (max)	
Early payment	EUR 20	
Cancelling an application	EUR 10	
Forfeiting a letter of credit	3.5% annually calculated on a daily basis	
INCASO for letters of credits / guarantees	0.1% or 20 EUR (min) / 200 EUR (max) + costs for remittances	

6. ADDITIONAL COMMISSIONS RELATED TO BANKING OPERATIONS

ADDITIONAL COMMISSIONS LINKED TO CARDS	CARDS	
	MasterCard Business	MasterCard Business Credit Card
Annual membership	fee for the first year, following years MKD 600	MKD 3,000
Withdrawal from ATMs of ProCredit	0.45% min MKD 60	3% min MKD 250
Withdrawal from ATMs of other banks in Macedonia	0.45% min MKD 60	4% min MKD 400
Withdrawal from ATMs of other banks abroad	2% + 2 EUR	4% min MKD 400
Payments on POS and internet to domestic merchants	MKD 0	MKD 0
Payments on POS and internet to foreign merchants	0.5%	0.5%
Changing the PIN on an ATM	MKD 0	MKD 0
Urgent delivery of a withheld card from another bank in a ProCredit ATM	MKD 300	
Withdrawal on ATM with cards issued by other domestic or foreign banks	MKD 300	
PIN Reset	MKD 200	

ADDITIONAL COMMISSIONS LINKED WITH LOAN PRODUCTS

Application fee for loan products	MKD 4,000
Payment of a higher installment	0.15% of the amount of the higher installment min MKD 6,000
Decreasing of interest rate upon client request	0.15% of the outstanding or min MKD 6,000
Decreasing of interest rate on bank initiative after acceptance by the client	MKD 6,000
Fee for prolongation of credit lines maturity and BOVD	MKD 6,000
Fee for overtaking of debt	MKD 6,000
Fee for change of collateral of loan product when not part of FW agreement upon clients request	MKD 6,000



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Fee for renewal of revolving credit products	MKD 2,000	
Fee for premature closure for ongoing credit exposures	0.15% - 4%, at the discretion of the bank	
Fees for not submitted documents upon Banks' request on time	MKD 6,000	
Consents statements related to the credit exposure <ul style="list-style-type: none"> - Consent for rent - Consent to privatization of land - Consent to legalize an object - Consent to changes during construction - Consent for the transfer of real estate from the list for conditional registration in the property list - Remaining consents - consents for deletion of pledge related with loan exposures 	MKD 1,800	
Urgent consents statements related to the credit exposure <ul style="list-style-type: none"> - Consent for rent - Consent to privatization of land - Consent to legalize an object - Consent to changes during construction - Consent for the transfer of real estate from the list for conditional registration in the property list - Remaining consents - consents for deletion of pledge related with loan exposures 	MKD 3,600	
Appraisal / re-appraisal of real estate:	Cost of appraisal	Cost of re-appraisal*
Construction / agricultural land and office space	MKD 4,000	MKD 4,000
Residential or business – residential premises, buildings under construction with land	MKD 6,000	MKD 3,000
Multiple apartments in the same collective building	MKD 9,000	MKD 4,000
Multiple shops in the same collective building	MKD 12,000	MKD 4,000
Business facilities up to 2000 m ²	MKD 12,000	MKD 4,000
Business facilities of / over 2001 m ²	MKD 20,000	MKD 4,000
Appraisal / re-appraisal of moveable property (cost per item)		
Appraisal of 1 item	MKD 4,000	
Appraisal of 2 to 10 items	MKD 2,000 (max. MKD 15,000)	
Appraisal of 11 to 30 items	MKD 1,000 (max. MKD 30,000)	
Appraisal of / over 31 item	MKD 900 (max. MKD 45,000)	
Reappraisal of movable property**	MKD 3,000	
Appraisal / re-appraisal of the market value of shares	Cost for appraisal per item 0.8% of the value of the share (max. MKD 61,500)	Cost of re-appraisal* 0.6% of the value of the share



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		(max. MKD 52,000)
Penalty interest for MKD loans		18.000%
Penalty interest for FX loans		14.238%
Penalty interest for loans paid with the EIB fund 1,2,3		9.492%
<p>* The appraisal is performed by a certified appraiser, at least once a year for a residential area. For other types of real estate / moveable objects, the appraisal is also performed by a certified appraiser every three years, and re-appraisal is performed by the Bank, for each of the two intermediate years. If changes have occurred to the asset that is the object of appraisal, another appraisal is performed by a certified appraiser instead of a re-appraisal.</p> <p>**Price will be paid per type of collateral, so if the client has "cars" and "equipment" as types of collateral, without matter of the number of items, price for reappraisal will be paid for each type of collateral which means in this case MKD 4,000</p> <p>***Penalty interest rates are in accordance with Law on obligations and are valid as of 01.07.2022</p>		

OTHER ADDITIONAL COMMISSIONS

Deposit/withdrawal on an ATM with a specialized bank card			MKD 300
Safety bags for a safety deposit box			up to 17 bundles
			MKD 10
Standing order in domestic payment operations	< MKD 10,000	up to 40 bundles	MKD 15
			MKD 9
FX transfer to/from one's own account in another domestic bank	EUR 25	> MKD 10,000	MKD 12
Inflow of FX pensions from a domestic bank			EUR 5
International transfer reclamations			EUR 25 + third party commission
Return of non-allocated inflow			0.15% or EUR 10
Delivery of SWIFT for an incoming transaction			MKD 200
Enforcing court decisions and executive decisions			
Blocking / de-blocking / change of blocking		MKD 200	MKD 1,200
Urgent de-blocking			MKD 3,000
Information letters/warning letters for loan products in arrears			MKD 480 - MKD 2,400
Issuing confirmations to third parties			MKD 550
Buying treasury bills and state bonds			0.1% or MKD 200 (min)
SMS notification for domestic and international inflow			1 MKD per SMS
Premature replacement of damaged/lost token			MKD 1,500

*Price for domestic payments in Package 1 are also applicable in the Set of banking services for associations, non-profit organizations and other institutions