PRIVATE INDIVIDUALS PRICE LIST



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Services included within the monthy fee	Flat fee
Current account in LEI	
Optional current account in EUR/USD/GBP	
Savings account - FlexSave (LEI or EUR)	
Visa debit card issuance and maintenance (LEI or EUR)	
Internet Banking and Mobile Banking	25 LEI/month
Info SMS Service - Encashment and Card Transactions (LEI or EUR)	25 22.7
Unlimited, free national normal payments <50.000 lei odered via Internet or Mobile Banking (LEI)	
Free unlimited cash withdrawals from any ATM in Romania (LEI cards) and at ProCredit ATMs (LEI or EUR cards issued by ProCredit Bank)	
Free cash deposits at ProCredit terminals (LEI and EUR)	
FlexFund Overdraft	

	FlexSave - Savings Account / Term Deposits							
	Currency	FlexSave	Term Deposit					
ıgs			3M	6M	12M	18M	24M	36M
Savin	LEI	3.00%	6.30%	7.30%	7.50%	7.00%	7.00%	
Ц	EUR	0.20%	-	1.00%	1.20%	1.80%	2.00%	2.00%

	Loan facility	Currency	Maturity (months)	Yearly Interest Rate
	•			· ·
Loans	Housing loan with	LEI		IRCC + 2.20%*
	Housing loan with variable interest		Up to 240	
	variable interest	EURO		EURIBOR 6 months+ 3.00%*
	Investment Loan	LEI	Up to 60	IRCC + 5%*
	FlexFund Overdraft	LEI	Up to 60	12%*

^{*} Interest rates are valid as long as the income is received within the account opened at ProCredit Bank. If this condition is not met, the interest rate is increased by one percentage point.

^{*}EIR calculation examples here
Taxes and fees for loan facilities here



Card Transactions Cash withdrawals at any ATM in Romania Cash withdrawals from any ATM in Romania, for the Basic Account Cash withdrawals from ATMs abroad Additional card Payments inquiries, per transaction

Fees						
LEI	EUR					
	-	EUR 1				
	1%+LEI 2.5	1%+EUR 2.5				
	1%+EUR 2.5	1%+EUR 2.5				
	LEI 5/card	EUR 1/card				
		EUR 10/equivalent				
		1%+EUR 2.5				

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National payments garnished account
Normal national payment or payments < LEI 50,

National Payments

Cash withdrawals of LEI from ATMs in Romania,

using EUR cards

Urgent national payment or payments >= LEI 50,000

International Payments

International payment EU, amount < LEI 50.000, SHARE

International payment EU, amount >= LEI 50.000, SHARE

Any amount, SHARE/BEN

Urgent payment, SHARE/BEN

Any amount, OUR

Urgent payment, OUR

Propay payments, amount < LEI 50.000, SWIFT included

Propay payments, amount >= LEI 50.000, SWIFT included

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Fees

LEI 100

LEI 5.51

LEI 15

LEI 5.51 /equivalent for EUR / LEI					
	5 LEI	15 /equivale	ent for EUR / I	.EI	
EUR		USD	GBP	LEI	
	5	10	10	50	
	60	65	50	275	
	20	30	20	100	
	75	85	60	325	
LEI 5.51 /equivalent					
LEI 15 equivalent					

Cut off times here
Other fees here

Price list valid from 19th of September 2022

- 1 The fee will be applied as of the fifth cash withdrawal transaction
- 2 Only for the Basic Account, for which every service is commissioned according to the price list
- 3 The commission is monthly charged, starting with the 2nd card
- 4 for Urgent payments in EU, the fee will be EUR 60 / GBP 50
- 5 Correspondent bank fees are not included in the bank fees and may be charged after payment is made
- 6 Service available in EUR and USD for ProCredit group banking clients (Romania, Serbia, Macedonia, Georgia, Bosnia and Herzegovina, Kosovo, Albania, Bulgaria, Moldova, Germania, Ukraine, Greece). The fee applies for the payments done through Internet Banking.





