

I ACCOUNTS	
TRANSACTION	FEE
Currency	ALL, EUR, USD, GBP, CHF
Funds Accessibility	Daily
Initial minimum deposit	1,000 ALL, 10 EUR/USD/GBP/CHF
Closing the account within the first 6 months	500 ALL / 5 EUR/ 5 USD/ 5 GBP/ 5 CHF
Cash withdrawals without one day prior notification for transactions above the limit of: ALL 1'000'000 / EUR 10'000 / USD 10'000/ / GBP 10'000/CHF 10'000	0,05% of the amount (max. 5.000 ALL, 50 EUR, 50USD,50GBP,50CHF)
Deposit commission above ALL 10.000 in coins	1% of the amount (min ALL 100, max ALL 500)
Funds enumeration in the absence of the customer	
- Cash up to ALL 3.000.000	100 ALL
- Cash ALL 3.000.001-7.000.000	200 ALL
- Cash above ALL 7.000.000	500 ALL
Private individual (with business activity)	
Printing monthly account statements (sent via e-mail)	50 ALL, 0.5 EUR, 0.5 USD/ 0.5 GBP/ 0.5 CHF
Printing annual account statements (sent via e-mail)	500 ALL, 5 EUR, 5 USD/ 5 GBP/ 5 CHF
Account maintenance	200 ALL, 1,5 EUR, 2 USD/ 1,5 GBP/ 2CHF per month
Legal Entities	
Printing monthly account statements (sent via e-mail)	100 ALL , 1 EUR, 1 USD/ 1 GBP/ 1 CHF
Printing annual account statements (sent via e-mail)	1000 ALL, 10 EUR,10 USD/ 10 GBP/ 10 CHF
Account maintenance	250 ALL, 2 EUR, 2.5 USD/ 2 GBP/ 2.5 CHF per month
Account maintenance for Large Business	350 ALL, 3 EUR, 3.5 USD/ 3 GBP/ 3.5 CHF per month

CARDS

GENERAL	DEBIT / CREDIT CARD
Currency	ALL, EUR
Daily limit for withdrawal amount from ATM-s of PCB Albania	75'000 ALL, 500 EUR
Number of daily withdrawals from ATM	10 Withdrawals
PIN replacement fee – all types of cards	100 ALL / 1 EUR
PAYMENTS AND TRANSACTIONS WITH DEBIT CARDS – VISA BUSINESS ELECTRON	
FEE	
Annual Fee	1200 ALL/ 10 EUR
Daily limit for withdrawal amount in ALL and EUR	100.000 ALL/ 1000 EUR
Purchase through PCB – POS terminal in Albania	FREE
Purchase through non PCB POS terminals (in Albania)	1 % of the amount
Purchase through POS terminals outside Albania and via internet	1.5 % of the amount (Min 1 EUR/ 100 ALL)
Daily limit for internet and POS purchase	50.000 ALL/ 500 EUR and optional limit 100.000 ALL/1000 EUR
Cash withdrawals from Branch ATM / bank POS	Free
Cash withdrawals from off site ATMs	0.2 EUR / 25 ALL
Cash withdrawals within PCB network in Macedonia, Kosovo, Bosnja & Hercegovina	1 EUR
Cash withdrawals from ATM/POS in othes banks	2.25% (Min 3 EUR / 350 ALL)
Cash withdrawals from POS terminal in the bank, max amount 10'000 EUR	Free of charge
Printed balance in ATM	0.15 EUR / 20 ALL
Printed balance statements / last 12 transactions from ProCredit Bank ATMs	0.20 EUR / 30 ALL

For further information please contact the Card Unit Tel: (042) 230 499, or consult our Client Advisers.

II. CHEQUES		
ISSUE OF PERSONAL CHEQUES	CLIENT (CURRENT ACCOUNT HOLDERS)	NON CLIENTS
Book of 10 cheques	1,000.—ALL/ 8.—EUR/USD	n/a
For Public institution (book of 10 cheques)	500—ALL/ 4.—EUR/USD	n/a
Cheques in ALL (For cheques over 1.000.000 ALL)	0.05 % of the amount (Max ALL 5.000)	0.05 % of the amount (Max ALL 5.000)
For cheques over 10,000.—EUR/USD/GBP/CHF	0.05 % of the amount (Max 50 EUR/USD/GBP/CHF)	0.05 % of the amount (Max 50EUR/USD/GBP/CHF)
Bad cheques presented to ProCredit Bank	Fixed fee EUR /USD 10, ALL 1200	Fixed fee EUR /USD 10, ALL 1200
Bad cheques presented to others banks	Fixed fee EUR /USD 50, LEK 6000	Fixed fee EUR /USD 50, LEK 6000
Presented from another bank	0,2 % of the amount Min USD 20,-- / EUR 20,-- Max USD 150,-- / EUR 150,--	0,25 % of the amount Min USD 30,-- / EUR 30,-- Max USD 200,-- / EUR 200,--
Bank Cheques		
Issuing Fee	0,1 % Min ALL 500, --/ USD 5, --/ EUR 5, -- Max ALL 1.500, --/ USD 15, --/ EUR 15, --	0,2 % Min ALL 1.000, --/ USD 10, --/ EUR 10, -- Max ALL 3.000, --/ USD 30, --/ EUR 30, --
Accepting cheques of other domestic Banks in ALL	0.15% Min 200, --ALL Max 1.500, -- ALL	0.15% Min 200, --ALL Max 1.500, -- ALL
Accepting cheques of other domestic Banks in foreign currency	0.15% Min USD 5, -- / EUR 5, -- Max USD 50, -- / EUR 50, --	n/a
International Cheques		
For Collection	0.25% Min. USD 5,--/ EUR 5,-- Max. USD 100,--/ EUR 100,--	n/a
To be encashed	0.25% Min. USD 1,--/ EUR 1,-- Max. USD 100,--/ EUR 100,--	n/a
Returning of unpaid cheques	USD 10, -- / EUR 10, --	n/a

PRO E-BANKING

Application fee for individuals	ALL 3'000 / EUR25 / USD 30
Application fee for companies (non-corporate companies)	ALL 4'000 / EUR 35 / USD 40
Transaction limit with PRO E-Banking	ALL 500'000/ EURO 4'000/ USD 5'000
Account maintenance fee – every 3 months for individuals/private entities/legal entities	ALL 250/ EUR 2/USD 3

The application fee is paid at source and is valid until the Token expiry date.

III. MONEY TRANSFERS

INTERNATIONAL MONEY TRANSFERS

OUTGOING	
Transfer fee	0,2 %; (Min 15.--EUR/ USD/GBP/CHF Max 200.-- EUR/USD/GBP/CHF)
Other fees	Charges of third parties, if applicable
"Our" fees (additional)	20.-- USD/GBP/CHF/* Për IOMT në EUR referohu Tab.4.2
Swift Fee	10 EUR/ USD/ GBP/CHF
Fees for 'urgent' payments	0.25 % (Min 25.--EUR/USD/GBP/CHF, Max 300.-- EUR/USD/GBP/CHF)
Outgoing treansfer (PROPAY)	0,1 %; (Min EUR 10.-- / USD 10.--; Max EUR 75.-- / USD 75.--)
INCOMING	
Transfer fee	0,15 %; MIN 5.-- EUR/ USD/GBP/CHF ; Max 70.--EUR / USD/GBP/CHF
Transfer within ProCredit network	Free of charge

PAYMENT AMOUNT	BENEFICIARY IN GERMANY	BENEFICIARY IN EU	BENEFICIARY OUTSIDE EU
Up to EUR 12.500	EUR 15	EUR 20	EUR 30
Over EUR 12.500	EUR 30	EUR 30	EUR 30

NATIONAL MONEY TRANSFERS

OUTGOING	CLIENTS (CURRENT ACCOUNT HOLDERS)	
Transfer fee in ALL	0,15 %; Min 600.-- ALL; Max 2,000 ALL.--	
Transfer fee in foreign currency	0,2 %; Min 15.--EUR / USD/GBP/CHF ; Max 200.--EUR / USD/ GBP/ CHF	
Money transfer to purchase Treasury Bills	0.3%; Min 1,000.--ALL; Max 6,000.--ALL	
"Our" fees (additional)	Costs of beneficiary bank	
Swift fee *	10 EUR/ USD/ GBP/ CHF	
INCOMING		
AECH transfer	300 LEK	
AIPS transfer	1000 LEK	
Money transfer in foreign currency	0.10% of the amount	MIN 5, MAX 30.-- EUR/USD// GBP/ CHF

* These fees apply only to national money transfers in a foreign currency.

Note: **OUR** – the beneficiary pays all fees of third parties involved in the transfer

OTHER FEES

Follow up, alteration or cancellation fees for payment request	EUR/ USD/ GBP/ CHF 10.--
Cancellation of Money Transfers	EUR/ USD/ GBP/ CHF 20.--
Cancelation of transfers in ALL	ALL 800.--
Additional fee when IBAN is missing	EUR/ USD/ GBP/ CHF 10.--

UTILITIES / BILLS PAYMENT TRANSFERS		
	CLIENTS (CURRENT ACCOUNT HOLDERS)	NON-CLIENTS- "CASH" DISBURSEMENT
Transfer fee (for payments to OSSH, Vodafone etc)	Free of charge	ALL 300 for each payment
Payments to AMC	100 ALL per transaction	Non applicable
Fees for payment of taxes/customs/voluntary insurance/budget income	From current account- ALL 50 "Cash" payment 300 ALL per transaction	500 ALL

OTHER SERVICES		
Declarations issued by ProCredit Bank		ALL 500, --
Special confirmations		ALL 1,000.--
Mailing of documents		Within Albania ALL 250,-- Abroad....upon agreement
Sending of information via fax		ALL 200,--
Acceptance of damaged banknotes		ALL 20%,
Automatic delivery of SWIFT		60 EUR/ USD – annual fee
Investigation on 1 month or older information from the bank archives		ALL 500,-- for transaction
Confirming client balances to their auditors		ALL 2500,--/ EUR 20,-- / USD 25,--

LETTER OF CREDIT, BANK GUARANTEE, INKASO

COLLECTION OF DOCUMENTS (INKASO)

Delivery of Documents (Export)	
Upon payment or obligation to pay	0.20% min 50 Eur
Receipt of Document (Import)	
Upon payment or obligation to pay	0.30% min 50 Eur
Other Inkaso Commissions	
Revise/ Return of Documents	25 Eur
Inspection Commission	10 Eur
Courier Fee	According to courier service charges

LETTER OF CREDIT	
COMMISSION ON CREDIT LINE FOR LETTER OF CREDIT AND BANKING GUARANTEE	
Disbursement fee calculated on approved credit limit	0.5% - 1% according to LC/BG amount
Commission on unused funds	Not applicable

IMPORT LETER OF CREDIT	
Pre- Advising fee Issuance	Free of charge
<i>Cash Covered</i>	0.2% of the amount Min 50 Eur
<i>Non cash covered</i>	0.5% - 1% per Quarter Min 50 Eur
Confirmed by other banks	According to the price list of other confirming bank
Documents Handling and Payment	0.3% min 50 Eur
Deferred payment	0.2% min 50 Eur
EXPORT LETER OF CREDIT	
Pre-Advising Fee	Free of charge
Advising without obligation	0.1% min 50 Eur
Confirmation of L/C issued by other banks	0.2% per Quarter min 100 Eur
Documents Refinement and Payment	0.25% min 50 Eur
Transferable Export L/C	0.2% min 50 Eur
OTHER COMMISSIONS ON L/C	
Amendment*	50 Eur
Cancelation	50 Eur
Documents discrepancies	50 Eur
Courier Expenses	According to courier service charges
SWIFT Commissions	10 Eur

*In case the amendment consists of extend of L/C amount and/or validity, issuing charges according to new amount/validity will be applicable.

Note:

1. When the L/C amount is variable by a tolerant percentage, all commissions will be applied to the L/C amount plus the allowed tolerance.
2. Issuing commissions are charged in advance on quarter basis. First quarter commissions are charged in the L/C issuance. Other quarter commissions are charged at the beginning of each quarter of the outstanding period.
3. Charged commissions are not recoverable if L/C expires before the defined period or is cancelled in the remaining period.

BANKING GUARANTEES

ISSUANCE OF BANKING GUARANTEE AND STAND BY LETTER OF CREDIT

National Banking Guarantees

Issuance of cash covered BG Standard	Commission on Tender Guarantees Commission on Performance and Custom Guarantee	500 All 500 All per Quarter
Non Standard	Commission on Tender Guarantees Commission on Performance and Custom Guarantee	700 All 3,000 All per Quarter
Issuance of Non cash covered BG	0.5% - 1% per Quarter	Min 50 Eur
International Banking Guarantees		
Issuance of cash covered BG	Standard Text Non- Standard Text	30 Eur per quarter 50 Eur per quarter
Issuance of Non cash covered BG	0.5% - 1% per quarter	Min 50 Eur
Confirmed by other banks	According to the price list of other confirming bank	
Issuance of BG under counter-Guarantee of other banks	0.5% per quarter	Min 100 Eur
Handling and Payment	0.25% of the amount	Min 50 Eur

ADVISING OF BANKING GUARANTEES AND STAND BY LETTER OF CREDIT

Advising without obligation		50 EUR
Claiming of funds	0.3% of the amount	Min 50 Eur

OTHER BG COMMISSIONS

Pre-Advising	According to text complexity (15-30 EUR)	
Amendment*		50 EUR
Cancelation		50 EUR
Signature verification		25 EUR
Courier expenses	According to courier service charges	
SWIFT commissions		10 EUR

* In case the amendment consists of extend of BG amount and/or validity, issuing charges according to new amount/validity will be applicable..

Note:

Issuing commissions are charged in advance on quarter basis. First quarter commissions are charged in the BG issuance. Other quarter commissions are charged at the beginning of each quarter of the outstanding period.

Charged commissions are not recoverable if BG expires before the defined period or is cancelled in the remaining period.

III. LOAN SERVICES							
Business Loans							
Beneficiaries	Loan amount in ALL	Annual Interest rate	Fee Disbursement	Fee Minimum	Term	Destination	
Income from business	150.000-700.000 ALL	23-24% p.a.	3%	-	12 months	Circulatory Capital	
		22-23% p.a.			36 months	Circulatory Capital	
					60 months	Fixed assets/ mixed purpose	
	700.001- 2.000.000 ALL	20 - 22% p.a.	2%	-	36 months	Circulatory Capital	
					60 months	Fixed assets/ mixed purpose	
	2.000.001-4.000.000 ALL	18-20% p.a.	2%	-	36 months	Circulatory Capital	
					TB+9-11% p.a.	60 months	Fixed assets
						120 months	Fixed assets/ mixed purpose
	4.000.001 – 10.000.000 ALL	15-18% p.a.	1.5%	-	36 months	Circulatory Capital	
					TB+7- 10% p.a.	60 months	Fixed assets
		180 months				Fixed assets/ mixed purpose	
	10.000.001-20.000.000 ALL	13-16% p.a.	1.5%	-	36 months	Circulatory Capital	
TB+4-7% p.a.					60 months	Fixed assets	
		180 months			Fixed assets/ mixed purpose		
Beneficiaries	Loan amount in EUR /USD	Annual Interest rate	Fee Disbursement	Fee Minimum	Term	Destination	
Income from business	15.000 – 30.000 EURO/USD	15-17% p.a.	2%	-	36 muaj	Circulatory Capital	
		Euribor 12m +9 - 11% p.a.			60 muaj	Fixed assets/ mixed purpose	
					120 muaj	Fixed assets/ mixed purpose	
	30.001- 70.000 EURO/USD	12 – 15% p.a.	1.5%	-	36 muaj	Circulatory Capital	
		EB12m+ 7-10% p.a.			60 muaj	Fixed assets/ mixed purpose	
					120 muaj	Fixed assets/ mixed purpose	
	70.001-150.000 EUR/USD	11-14% p.a.	1.5%	-	36 muaj	Circulatory Capital	
		Eb 12m+6-9% p.a.			60 muaj	Fixed assets/ mixed purpose	
					180 muaj	Fixed assets/ mixed purpose	

*The interest rate for Agro loans is 1% lower than standard loan

* Energy Efficiency (Investments in low power consumption businesses) has the interes rate 1% lower than business standard loan.

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OVERDRAFT FOR BUSINESSES

Beneficiaries	Overdraft in ALL	Annual Interest rate	Fee Disbursement	Fee Minimum	Term	Destination
Income from business	150.000-700.000 ALL	23-24% p.a.	0.5% - 1.0%	-	12 months	Circulatory Capital
		22-23% p.a.		-		
	700.001- 2.000.000 ALL	20 - 22% p.a.	0.5% - 1.0%	-		
		18-20% p.a.		-		
	2.000.001-4.000.000 ALL	TB+9-11% p.a.	0.5% - 1.0%	14/9%		
		15-18% p.a.		-		
4.000.001 – 10.000.000 ALL	TB+7- 10% p.a.	0.5% - 1.0%	13%			
	13-16% p.a.		-			
10.000.001-20.000.000 ALL	TB+4-7% p.a.	0.5% - 1.0%	13%			
Beneficiaries	Overdraft in EUR / USD	Annual Interest rate	Fee Disbursement	Fee Minimum	Term	Destination
Income from business	15.000 – 30.000 EURO/USD	15-17% p.a.	0.5% - 1.0%	-	12 months	Circulatory Capital
		Euribor 12m +9 - 11% p.a.		12.5%		
	30.001- 70.000 EURO/USD	12 – 15% p.a.	0.5% - 1.0%	-		
		EB12m+ 7-10% p.a.		11.50%		
	70.001-150.000 EUR/USD	11-14% p.a.	0.5% - 1.0%	-		
		Eb 12m+6-9% p.a.		11%		

* For further information for Annual Interest Rate, terms and amount loan, please refer to price list Credit Section