

ACCOUNTS

CURRENT 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. ALL 5.000, EUR 50, USD 50, GBP 50, CHF 50)
Deposit commission above ALL 10.000 in coins	1% of the amount (min ALL 100, max ALL 500)
Printing individual annual account statements (sent via e-mail)	300 ALL, 3 EUR, 3 USD/ 3 GBP/ 3 CHF
Account maintenance fee (except for the ProStudent package, non-adults, and Pensioner accounts)	ALL 100, EUR 1, USD 1 / GBP 1 / CHF 1 per month

CURRENT ACCOUNT PACKAGES

1.1 ProStudent Package	Free of charge
- Current Account in	ALL, EUR
- Debit Card Visa Electron	
- Saving Account	
1.2 Prosalary Package	100 ALL, 1 Eur per month
- Current Account in	ALL, EUR
- Debit Card Visa Electron, Maestro	
- Saving Account	

SAVINGS ACCOUNT

Currency	Account	INTEREST RATE (% yearly)
<i>Currency ALL</i>	<i>Initial deposit ALL 1.000</i> PROSavings / PROKid / PROStudent PROBonus Savings Plan	3.30
<i>Currency EUR</i>	<i>Initial deposit EUR 10</i> PROSavings / PROKid / PROStudent PROBonus Savings Plan	2.30
<i>Currency USD</i>	<i>Initial deposit USD 10</i> PROSavings	1.20
<i>Currency GBP</i>	<i>Initial deposit GBP 10</i> PROSavings	0.10
<i>Currency CHF</i>	<i>Initial deposit CHF 10</i> PROSavings	0.10

PROSAVING Account, PROKID Account and PROBONUS Savings Plan

Savings Account Currencies.....	ALL/ EUR/ USD
ProKid Account Currencies.....	ALL/ EUR
Funds Availability	Daily
Initial minimum deposit.....	ALL 1.000, 10 EUR/USD/GBP/CHF
Monthly Maintenance commission.....	Free of charge
Cash withdrawal or deposit	Free of charge
Printing account statement from Savings Book	Free of charge

ProBonus Savings Plan is a savings account which offers a yearly Bonus, on top of the normal interest, calculated as a Fixed percentage over the total accumulated amount during a 12 month period term. The Savings Plan ProBonus agreement requires Fixed monthly transfers by the client from their current account to the Savings Account by Standing Order.

Currency.....	ALL.....	EUR
Bonus Rate	ALL.....	EUR
1 st Year	1.5 %.....	1 %
2 nd Year	3 %.....	2 %
3 rd Year	6 %.....	4 %

TIME DEPOSIT

Minimum Deposit amount: ALL 50.000 / EUR 500 / USD 500

Standard deposit accounts

Maturity terms offered for deposits in ALL/ EUR/ USD are:
 1, 3, 5, 6, 7, 9, 11, 12, 15, 18, 24, 36, 48 and 60 months.

ProComfort

Maturity terms offered for deposits in ALL/ EUR/ USD are:
 3, 5, 6, 7, 9, 11, 12, 15, 18, 24, 36, 48, and 60 months

Interest rates are made available on a monthly basis.

Penalty for (premature) closure of ProKomfort time deposit. The client must pay back the interest earned during the previous months.

SEASONS

Maturity terms for the Seasons Deposit in ALL/EUR/USD are:
 3, 6, 9, 12, 15, 18, 21, 24, 27, 30, 33, and 36 months.

Interest rates are made available on a quarterly basis.

Deposit withdrawal is possible within the above set quarter periods. Partial withdrawal of funds during the deposit term is not possible

SEASONS DEPOSIT

CURRENCY	INTEREST RATES PER QUARTER (IN %)											
	Quarter I	Quarter II	Quarter III	Quarter IV	Quarter V	Quarter VI	Quarter VII	Quarter VIII	Quarter IX	Quarter X	Quarter XI	Quarter XII
ALL	3.00	3.05	4.00	5.00	5.50	6.00	6.50	7.00	7.50	8.00	8.50	9.00
EUR	2.00	2.50	3.00	3.50	3.70	3.80	3.90	4.00	4.50	4.80	5.00	6.00
USD	0.50	0.60	0.70	0.80	0.90	1.00	1.10	1.20	1.30	1.40	1.45	1.50

TIME DEPOSIT IN ALL	PROCOMFORT DEPOSIT IN ALL	STANDARD DEPOSITS			
		LEVEL I (50.000 – 3.000.000)	LEVEL II (3.000.001 – 7.000.000)	LEVEL III (7.000.001 – 12.000.000)	> 12.000.000
1-month	N/A	2.60	2.70	2.80	negotiable
3-months	4.40	4.70	4.80	4.90	negotiable
5-months	4.50	4.80	4.90	5.00	negotiable
6-months	5.20	5.50	5.60	5.70	negotiable
7-months	5.30	5.60	5.70	5.80	negotiable
9-months	5.50	5.80	5.90	6.00	negotiable
11-months	5.70	6.00	6.10	6.20	negotiable
12 months	6.20	6.50	6.60	6.70	negotiable
15-months	6.50	6.80	6.90	7.00	negotiable
18-months	6.70	7.00	7.10	7.20	negotiable
24-months	7.20	7.40	7.50	7.60	negotiable
36-months	7.30	7.50	7.60	7.70	negotiable
48-months	7.40	7.60	7.70	7.80	negotiable
60-months	7.60	7.80	7.90	8.00	negotiable
DEPOSITS IN EUR	EUR	500-30.000 EUR	30.001-70.000 EUR	70.001-120.000 EUR	>120.000 EUR
1-month	N/A	1.80	1.85	1.90	negotiable
3-months	2.40	2.50	2.55	2.60	negotiable
5-months	2.70	2.80	2.85	2.90	negotiable
6-months	3.10	3.20	3.25	3.30	negotiable
7-months	3.20	3.30	3.35	3.40	negotiable
9-months	3.30	3.40	3.45	3.50	negotiable
11-months	3.40	3.50	3.55	3.60	negotiable
12-months	3.70	3.80	3.85	3.90	negotiable
15-months	3.80	3.90	3.95	4.00	negotiable
18 months	3.90	4.00	4.05	4.10	negotiable
24-months	4.10	4.20	4.25	4.30	negotiable
36-months	4.20	4.30	4.35	4.40	negotiable
48-months	4.30	4.40	4.45	4.50	negotiable
60-months	4.40	4.50	4.55	4.60	negotiable
DEPOSITS IN USD	USD	500-30.000 USD	30.001-70.000 USD	70.001-120.000 USD	>120.000 USD
1-month	N/A	0.50	0.55	0.60	negotiable
3-months	0.90	1.00	1.05	1.10	negotiable
5-months	1.10	1.20	1.25	1.30	negotiable
6-months	1.20	1.30	1.35	1.40	negotiable
7-months	1.30	1.40	1.45	1.50	negotiable
9-months	1.40	1.50	1.55	1.60	negotiable
11-months	1.50	1.60	1.65	1.70	negotiable
12 months	1.60	1.70	1.75	1.80	negotiable
15-months	1.70	1.80	1.85	1.90	negotiable
18-months	1.80	1.90	1.95	2.00	negotiable
24-months	1.90	2.00	2.05	2.10	negotiable
36-months	2.00	2.10	2.15	2.20	negotiable
48-months	2.05	2.15	2.20	2.25	negotiable
60-months	2.10	2.20	2.25	2.30	negotiable

II SERVICES

CARDS

GENERAL	DEBIT / CREDIT CARD
Currency	ALL, EUR
Limit of daily 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	MAESTRO / VISA ELECTRON
Card Application Fee	900 ALL, 7 EUR
Application fee for the authorized person on the account	900 ALL, 7 EUR
Application fee for Second Debit Card	600 ALL, 5 EUR
Replacement PIN for Maestro Card	600 ALL, 5 EUR
POS- Merchant transactions in Albania	FREE
POS – Merchant transactions outside Albania: Visa Electron Maestro	0.5 % of the amount (min 1 EUR/100 ALL) 0.5 % of the amount
POS- Merchant transactions in ProCredit Bank Kosovo, Macedonia and BiH	FREE
Visa Electron transactions – internet purchases	0.5 % of the amount (min 1 EUR/100 ALL)
Daily limit for internet purchases/ POS only for Visa Electron	50.000 ALL/ 500 EUR and optional limit 100.000 ALL/1000 EUR
Off-site ATM cash withdrawal	0.15 EUR/20 ALL
ATM cash withdrawal from ProCredit Banks in Kosovo, Macedonia or BiH	1 EUR
ATM / POS cash withdrawal from other banks	2.25 % (min 3 EUR/ 350 ALL, max 6.5 EUR/ 850 ALL)
Printed balance in ATM	0.15 EUR / 20 ALL
Printed balance statements / last 12 transactions from ProCredit Bank ATMs	0.20 EUR/ 30 ALL
PAYMENTS AND TRANSACTIONS WITH CREDIT CARDS	MASTER / VISA CLASSIC
Annual fee	2000 ALL/ 15 EUR
Replacement PIN for Master Card	600 ALL, 5 EUR
Annual fee for second credit card	1'500 LEK, 12.5 EUR
POS- Merchant transactions within Albania	FREE
POS- Merchant transactions outside Albania and Internet purchase	1 % of the amount
POS- Merchant transactions from ProCredit Bank Kosovo, Macedonia and Bosnia Herzegovina	FREE
ATM cash withdrawal – ProCredit Bank network or other banks	2% (Min 5 EUR / 600 ALL)
POS cash withdrawals	2% (Min 5 EUR / 600 ALL)
ATM / POS cash disbursement from other banks or banks abroad	2.75% (Min 5 EUR / 600 ALL)
Cash withdrawals in ProCredit Bank Kosovo, Macedonia and BiH	1 EUR
Printed balance in ATM	0.15 EUR / 20 ALL
Printed balance statements / last 12 transactions from ProCredit Bank ATMs	0.20 EUR / 30 ALL
Late payment fee	*0.5% - daily over the unpaid amount

*If Credit Card payment is not received by the 15th day of the following month, the late payment penalty is calculated as follows:

VALID FROM JUNE, 1ST, 2010
PRICE LIST FOR INDIVIDUALS



(example: 200EUR * 0.5% * 3day = 3 EUR)

For further information please contact the call center service on Tel: (04) 2 230 499 or consult our staff in branches.

II.2 INTERNATIONAL MONEY TRANSFERS		
OUTGOING		
Commission on transfer amount	0,2 %;	(Min 20.--EUR/ USD/GBP/CHF Max 150.-- EUR/USD/GBP/CHF)
Other fees		Charges of third parties, if applicable
Commission on money transfer charges option "OUR"		20.-- USD/GBP/CHF/* For IOMT in EUR refer to Tab.4.2
Swift Fee		5 EUR/5 USD/ 5GBP/5CHF
Fees for 'urgent' payments	0.25 %	(Min 25.--EUR/USD/GBP/CHF, Max 250.-- EUR/USD/GBP/CHF)
Outgoing Transfer to Procredit Banks network (PROPAY)	0,1 %;	(Min EUR 10.-- / USD 10.--; Max EUR 75.-- / USD 75.--)
INCOMING		
Commission on International Incoming	0,1 %;	MIN 5.-- EUR/ USD/GBP/CHF ; Max 50.--EUR / USD/GBP/CHF
Commission on Incoming from Procredit Banks network (PROPAY)		Free of charge

Table on "OUR" Commissions

PAYMENT AMOUNT	BENEFICIARY IN GERMANY	BENEFICIARY IN EU	BENEFICIARY OUTSIDE EU
Up to EUR 12.500	EUR 7	EUR 15	EUR 25
Over EUR 12.500	EUR 25	EUR 25	EUR 25

NATIONAL MONEY TRANSFERS	
OUTGOING	CLIENTS (CURRENT ACCOUNT HOLDERS)
Commission on ALL Payment Orders	0,15 %; Min 400.-- ALL; Max 1,500ALL.--
Commission on Payment Orders in Foreign Currency	0,2 %; Min 20.--EUR / USD/GBP/CHF ; Max 150.--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 **	5 EUR/ USD/ GBP/ CHF
INCOMING	
AECH transfer	200 ALL
AIPS transfer	500 ALL
Money transfer in foreign currency	5.—EUR/USD// GBP/ CHF

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

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

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/ budget income /voluntary insurance etc	From current account- free of charge "Cash" payment 300 ALL per transaction	500 ALL
Student payments	Free of charge	50 ALL; 0.5 EUR; 0.5USD

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OTHERS FEE

Fee on requests on amendment, cancelation or investigation of money transfer orders	EUR/ USD/ GBP/ CHF 10.--
Cancellation of Money Transfers	EUR/ USD/ GBP/ CHF 20.--
Cancellation of Transfers in ALL	ALL 800.--
Additional fee when IBAN is missing	EUR/ USD/ GBP/ CHF 10.--

II.3

PRO E - BANKING

Application fee for individuals	ALL 3'000 / EUR25 / USD 30
Transaction limit with PRO E-Banking	ALL 500'000/ EUR 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.

II.4

CHEQUES

Personal Cheques	CLIENTS (CURRENT ACCOUNT HOLDERS)	NON-CLIENTS
Issuing a personal cheque book (10 cheques)*	1,000.—ALL/ 8.—EUR/USD	Not applicable
Encashment of PCB personal 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)
Encashment of PCB personal cheques in foreign currency (For cheques over 10.000Eur / USD/ GBP/ CHF)	0.05 % of the amount (Max 50 EUR/USD/GBP/CHF)	0.05 % of the amount (Max 50 EUR/USD/GBP/CHF)
Bad cheques presented to ProCredit Bank	Flat fee EUR /USD 10, ALL 1200	Flat fee EUR /USD 10, ALL 1200
Bad cheques presented to other banks	Flat fee EUR /USD 50, LEK 6000	Flat fee EUR /USD 50, LEK 6000
Clearing of PCB personal cheques presented to other banks	0,2 % of the amount Min USD 20,-- / EUR 20,-- Max USD 150,-- / EUR 150,--	0,25 % e shumes Min USD 30,-- / EUR 30,-- Max USD 200,-- / EUR 200,--
National cheques	CLIENTS (CURRENT ACCOUNT HOLDERS)	NON-CLIENTS
Issuing of Bank Cheques	0,1 % Min LEK 500, --/ USD 5, --/ EUR 5, -- Max LEK 1.500, --/ USD 15, --/ EUR 15, --	0,2 % Min LEK 1.000, --/ USD 10, --/ EUR 10, -- Max LEK 3.000, --/ USD 30, --/ EUR 30, --
Encashment of bank cheques in ALL	0.15% Min 200, --LEK Max 1.500, -- LEK	0.15% Min 200, --LEK Max 1.500, -- LEK
Encashment of bank cheques in foreign Currency	0.15% Min USD 5, -- / EUR 5, -- Max USD 50, -- / EUR 50, --	n/a
International cheques	CLIENTS (CURRENT ACCOUNT HOLDERS)	NON-CLIENTS
Issuing of travelers cheque	1% of the amount Min USD 1,--/ EUR 1,--	1% of the amount Min USD 1,--/ EUR 1,--
International cheques accepted for collection	0.25% Min. USD 5,--/ EUR 5,-- Max. USD 100,--/ EUR 100,--	n/a
International cheques accepted for encashment	0.25% Min. USD 1,--/ EUR 1,-- Max. USD 100,--/ EUR 100,--	n/a
Fees on cheques returned unpaid	USD 10, -- / EUR 10, --	n/a

OTHER SERVICES

Declarations issued by ProCredit Bank	ALL 500, --
Special confirmations	ALL 1,000.--
Mailing of documents	Within Albania ALL 250,-- Abroadupon agreement
Sending of information via fax	ALL 200,--
Acceptance of damaged banknotes	ALL 20%,
Investigation on 1 month or older information from the bank archives	ALL 500,-- for transaction

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