

The interest rates shown below are applied only to deposit accounts opened between 20 September 2014 and 1 July 2017.



**ProCredit Bank**

## SAVINGS ACCOUNTS

ALL

EUR

USD

Savings Account for Private Clients (%)

0,00%

0,00%

0,00%

Savings Account "PRO - KID" (%)

0,50%

0,05%

0,10%

Savings Account "PRO - STUDENT" (%)

0,00%

0,00%

0,00%

Savings Account with Debit Card (%)  
(for private clients)

0,00%

0,00%

0,00%

For savings accounts theIR is calculated on the daily balance in the account and is capitalised once a year (January).

## SAVINGS PLAN PROBONUS

ALL

EUR

USD

Fixed Rate on "Savings Plan ProBonus"

0,00 %

0,00 %

0,00 %

Bonus Rate for the first year (%)

0,00 %

0,00 %

0,00 %

Bonus Rate for the second year (%)

0,00 %

0,00 %

0,00 %

Bonus Rate for the third year (%)

0,00 %

0,00 %

0,00 %

For savings plans, the bonus is calculated on the daily balance in the account and is capitalised once a year (January). The bonus is calculated as a percentage of the fixed amount (which is credited every month to the account). The amount of interest is capitalised at the end of the year.

## TERM DEPOSIT

ALL

EUR

USD

6 months

0,80%

0,20%

0,50%

9 months

0,80%

0,20%

0,50%

12 months

0,80%

0,20%

0,50%

24 months

0,80%

0,20%

0,50%

36 months

0,80%

0,20%

0,50%

48 months

0,80%

0,20%

0,50%

60 months

0,80%

0,20%

0,50%

The below interest rates apply only to deposits opened before 20 September 2014:

### III Deposits

TERM DEPOSIT	ALL	EUR	USD
1 months	0,05%	0,01%	0,10%
3 months	0,20%	0,01%	0,10%
5 months	0,20%	0,01%	0,10%
7 months	0,50%	0,05%	0,10%
11 months	0,50%	0,05%	0,10%
15 months	0,70%	0,05%	0,10%
18 months	0,70%	0,10%	0,10%

  

PROCOMFORT TERM DEPOSIT	ALL	EUR	USD
3 months	0,03%	0,05%	0,10%
5 months	0,8%	0,05%	0,20%
6 months	0,8%	0,05%	0,40%
7 months	0,8%	0,05%	0,40%
9 months	0,8%	0,05%	0,50%
11 months	0,8%	0,05%	0,50%
12 months	0,8%	0,05%	0,50%
15 months	0,8%	0,05%	0,50%
18 months	0,8%	0,05%	0,50%
24 months	0,8%	0,10%	0,50%
36 months	0,8%	0,10%	0,50%
48 months	0,8%	0,10%	0,50%
60 months	0,8%	0,10%	0,50%

For Procomfort Term Deposits the interest is capitalised at the end of each month

CREDIT CARDS	TERMS AND CONDITIONS
Currency	ALL / EUR
Card validity	2 years
Annual fee	ALL 2,000 / EUR 15
Commission for delayed payment of the monthly invoice (if later than the 15th of the following month)	0.5% penalty per day on the unpaid amount
Daily limit on Internet and POS payments with Visa Classic/ Master Card	Card approved limit
Change of PIN for Master Card	ALL 600
Withdrawal at POS operated by other banks, in Albania and abroad	2.75% (min. ALL 600 / EUR 5)
Withdrawal at ProCredit Bank ATM (24/7 Zone)	2% (min. ALL 600 / EUR 5)
Daily Limit with cards at ATM, POS and on Internet	10 in total
Withdrawal at ProCredit Bank Kosovo, Macedonia, Bosnia and Herzegovina ATM	1 EUR
Withdrawal at other banks, in Albania and abroad ATM	2.75% (min. ALL 600 / EUR 5)
Payments at POS in Albania and ProCredit Bank Kosovo, Macedonia, Bosnia and Herzegovina	Free of charge
Payments at POS abroad and via Internet	1% of transaction amount



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