

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

TERM DEPOSIT

1 months
3 months
5 months
7 months
11 months
15 months
18 months

ALL

EUR

USD

0,05%	0,01%	0,10%
0,20%	0,01%	0,10%
0,20%	0,01%	0,10%
0,50%	0,05%	0,10%
0,50%	0,05%	0,10%
0,70%	0,05%	0,10%
0,70%	0,10%	0,10%

III Deposits

PROCOMFORT TERM DEPOSIT

3 months
5 months
6 months
7 months
9 months
11 months
12 months
15 months
18 months
24 months
36 months
48 months
60 months

ALL

EUR

USD

0,03%	0,05%	0,10%
0,8%	0,05%	0,20%
0,8%	0,05%	0,40%
0,8%	0,05%	0,40%
0,8%	0,05%	0,50%
0,8%	0,05%	0,50%
0,8%	0,05%	0,50%
0,8%	0,05%	0,50%
0,8%	0,10%	0,50%
0,8%	0,10%	0,50%
0,8%	0,10%	0,50%
0,8%	0,10%	0,50%

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

CREDIT CARDS

Currency

Card validity

Annual fee

Commission for delayed payment of the monthly invoice
(if later than the 15th of the following month)

Daily limit on Internet and POS payments with Visa Classic/ Master Card

Change of PIN for Master Card

Withdrawal at POS operated by other banks, in Albania and abroad

Withdrawal at ProCredit Bank ATM (24/7 Zone)

Daily Limit with cards at ATM, POS and on Internet

Withdrawal at ProCredit Bank Kosovo, Macedonia, Bosnia and Herzegovina ATM

Withdrawal at other banks, in Albania and abroad ATM

Payments at POS in Albania and ProCredit Bank Kosovo, Macedonia,
Bosnia and Herzegovina

Payments at POS abroad and via Internet

TERMS AND CONDITIONS

ALL / EUR

2 years

ALL 2,000 / EUR 15

0.5% penalty per day on
the unpaid amount

Card approved limit

ALL 600

2.75% (min. ALL 600 / EUR 5)

2% (min. ALL 600 / EUR 5)

10 in total

1 EUR

2.75% (min. ALL 600 / EUR 5)

Free of charge

1% of transaction amount

