Part of the ProCredit Group

ProCredit Bank

BUSINESS TERMS AND CONDITIONS FOR VERY SMALL BUSINESS CLIENTS

(Effective as of 15 april 2026)

1. BANK ACCOUNTS

1. CURRENT ACCOUNT AND ITS RELATED SERVICES		
CURRENCY	**ALL**	**EUR / USD**
Funds are available in the account	**Every day**	
Current account monthly maintenance*	**1,500**	**12**
Issuance and maintenance service for two Debit Cards		**N/A**
Utility payments ** to: Telecommunication companies (Vodafone, Albtelecom, One Telecommunications), Electricity, Water Supply, Customs, Taxes subject of declaration, Social Insurance, Budget Account, Collateral Appraisal.		**N/A**
SMS notification for every international outgoing transfer and POS/online purchase		**N/A**
Automatic delivery of the SWIFT copy		**Free of charge**
Execution of transfers and foreign exchange transactions through E-banking		**Unlimited**
Business card withdrawal in ATMs of ProCredit Bank Albania	**Free of charge**	**N/A**
POS payments of ProCredit Bank Albania and in ProCredit Bank Kosovo, North Macedonia, Bosnia and Hercegovina	**Free of charge**	**N/A**

*Every business client can choose a Primary current account (in ALL or EUR). For second and third current accounts in ALL/EUR/USD, a fee of ALL 400/EUR 3 / USD 3 will be charged.
** Utility payments are not offered from the Primary current account in EUR.

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ACCOUNT TRANSACTIONS	TERMS & CONDITIONS	
1. DEPOSITS	**IN 24/7 ZONE**	**IN SERVICE POINTS**
Deposits of banknotes and coins up to ALL 5,000 * - **Customers who do not have a DropBox agreement** - **For any account over ALL 1,000,000 / EUR 7,000 / USD 7,000**	**ALL 15,000/annum** *(Only for customers with a DropBOX agreement)*	**0.1% of the transaction amount** (min. ALL 1,000/Eur 10/Usd 10 max.ALL 50,000/Eur 500/Usd 500)
Deposits of banknotes and coins of more than ALL 5,000**	**ALL 15,000/annum + 1% of transaction amount (MIN. ALL 500) ****** *(Only for customers with a DropBOX agreement)*	**N/A**
Deposits of banknotes - **Up to ALL 500 /EUR 10** - **Up to USD 7,000**	**Free of charge**	**Free of charge**
2. WITHDRAWALS	**IN 24/7 ZONE**	**IN SERVICE POINTS**
For amounts up to ALL 1,000,000 / EUR 7,000	**Free of charge ********	**ALL 500 / EUR 5 *** **
For amounts up to USD 7,000	**N/A**	**Free of charge**
Subject of notification for amounts over ALL 1,000,000 / EUR 7,001 / USD 7,001	**N/A**	**Free of charge** (subject of notification 2 days in advance)
No notification for amounts over ALL 1,000,000 / EUR 7,001 / USD 7,001 ***	**N/A**	**0.15% of transaction amount** (min. ALL 1,500/Eur 15/Usd 15 max. ALL 40,000/Eur400/Usd400)
3. ACCOUNT SERVICES ****	**WITH E-BANKING**	**IN SERVICE POINTS**
Account statement printout/sent via email	**Free of charge**	**ALL 1,000 / EUR 10/ USD 10**

** This fee includes all the deposits made by clients or non-clients of the bank. Exempt from this fee are: Loan installment payments by third parties; Deposits for opening a saving account Flex Save and Time Deposits.*

*** This fee is valid when the amount deposited in coins exceeds ALL 5,000.*

**** Above withdrawals will be offered only at Head Office Agency and Shkodra Agency, meanwhile withdrawals for amounts up to ALL 300,000 /EUR 2,000 are offered free of charge at 24/7 ATM area and for amounts of ALL 500 /EUR 10 are offered free of charge at the service point.*

***** The ATM Withdrawal Limit of the Master Card can be increased up to ALL 1'000'000 /EUR 7'000 subject of prior approval.*

****** Withdrawals without prior notification will be offered only at the Head Office Agency and Shkodra Agency. Foreign exchange offices having agreements with the Treasury Unit are exempt from the withdrawal fee.*

******* For obtaining a stamp on the account statement, the client must visit the nearest service point.*

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2. TRANSFERS

SERVICE NAME	E-BANKING TERMS & CONDITIONS	
2.1 INTERNAL TRANSFERS		
Fee for transfers between the accounts of the same client	Free of charge	
Fee for transfers between the accounts of different clients	Free of charge	
2.2 NATIONAL TRANSFERS		
NATIONAL OUTGOING TRANSFERS IN ALL		
Urgent & Non-urgent national outgoing transfers up to ALL 40,000	ALL 0	
Non-urgent national outgoing transfers from ALL 40,001 up to ALL 10,000,000	0.005% of the amount	
Urgent national outgoing transfers from ALL 40,001 up to ALL 10,000,000	ALL 750	
National transfers over/ or ALL 10,000,001*	ALL 750	
NATIONAL OUTGOING TRANSFERS IN FCY**	**BEN, SHA**	**OUR**
National outgoing transfers up to EUR 50'000	0.01% of amount, min. EUR 2	
National outgoing transfers from EUR 50'001 – EUR 100'.000	0.01% of amount, min. EUR 2	
National outgoing transfers over EUR 100'001	EUR 25	
National outgoing transfers up to USD 25'000	USD 15	USD 35
National outgoing transfers over USD 25'000	USD 35	USD 55
Urgent national outgoing transfers up to USD 25'000	USD 25	USD 45
Urgent national outgoing transfers over USD 25'000	USD 45	USD 65
National outgoing transfers in GBP/CHF	0.14% (min. 8 GPB/CHF, max. 180 GPB/CHF)	+ 20 GBP/CHF
SWIFT fee for national transfers in GBP/CHF	GBP 5/CHF 5	
NATIONAL INCOMING TRANSFERS		
National incoming transfers in ALL /EUR	Free of charge	
National incoming transfers in other FCY with ProCredit Bank Germany as intermediary	EUR 0/ USD 0	
2.3 INTERNATIONAL TRANSFERS		
OUTGOING TRANSFERS***	**BEN, SHA**	**OUR**
International outgoing transfers in EUR	EUR 15	EUR 30

Urgent international outgoing transfers in EUR	EUR 25	EUR 40
International outgoing transfers up to USD 25'000	USD 15	USD 35
Urgent international outgoing transfers up to USD 25'000	USD 25	USD 45
International outgoing transfers over USD 25'000	USD 35	USD 55
Urgent international outgoing transfers over USD 25'000	USD 45	USD 65
International outgoing transfers in CNY****	CNY 100	CNY 200
International outgoing transfers in GBP/CHF	0.14% (min. 8 GPB/CHF, max. 180 GPB/CHF)	+ 20 GBP/CHF
SWIFT fee for international outgoing transfers in GBP/CHF	GBP 5/CHF 5	
INCOMING TRANSFERS		
International incoming transfers with ProCredit Bank Germany as Intermediary	EUR 5/ USD 5	
2.4 OUTGOING INTERNATIONAL TRANSFERS- SEPA		
International outgoing transfers up to EUR 50'000	0.01% of amount, min. EUR 2	
International outgoing transfers from EUR 50'001 up to EUR 100'000	0.01% of amount, min. EUR 2	
International outgoing transfers over/or EUR 100'001	EUR 25	
2.4.1 INCOMING INTERNATIONAL TRANSFERS- SEPA		
International Incoming Transfers	3 EUR	
2.5 PROPAY INTERNATIONAL TRANSFERS****		
OUTGOING TRASNFERS		
International outgoing transfers in EUR/USD	EUR 2.5/ USD 5	
Swift fee	Free of charge	
INCOMING TRASNFERS		
International incoming transfers	EUR 5 / USD 5	
2.6 OTHER TRANSFER RELATED FEES		
Modification of incoming transfer	ALL 1,500 / EUR 15 / USD 15 / GBP 15 / CHF 15	
Fee for tracking, modifying or canceling the transfer	EUR 10 / USD 10 / GBP 10 / CHF 10	
Fee for reversal of national transfer in ALL	ALL 2,000	
Fee for reversal of national and international transfer in FCY	EUR 20 / USD 20 / GBP 20 / CHF 20	
Other fees & commissions	Third party costs (if any)	

For transfers not ordered through the bank's electronic platforms, commissions will be applied at twice the amount of those set for online transfers.

For transfers within the framework of Open Banking, no commission will be applied.

** All national outgoing transfers over ALL 10,000,000 maintain Urgent status*
*** All national outgoing transfers in EUR maintain Urgent status*
****For international outgoing transfers, additional fees will be applied, in cases where additional information and data on the transfer are required, requested and applied by the beneficiary/correspondent bank.*
*****For international outgoing transfers in CNY, the official bank exchange rate will be applied when ordered from current accounts in ALL/EUR/USD. According to the BOA exchange rate dated 23.01.2018, 100 CNY is equivalent to approximately 13 EUR; 15 USD or 1,800 ALL and 200 CNY is equivalent to approximately 26 EUR; 30 USD or 3,600 ALL*
******PROPAY are all transfers made within the ProCredit bank network (Albania, Germany, Kosovo, North Macedonia, Bulgaria, Romania, Bosnia & Herzegovina, Serbia, Georgia, Moldova, Ukraine).*

3. DEBIT CARDS

SERVICE NAME	TERMS & CONDITIONS	
3.1 DEBIT CARDS		
Debit cards offered to Business Clients	MASTER CARD DEBIT BUSINESS	
Debit cards are offered in the following currencies	ALL / EUR	
Card validity	3 years	
Additional cards issuance fee	ALL 750 / EUR 8	
Card maintenance fee for each additional card	ALL 750 / EUR 8 on semi-annual basis	
Daily limit of card transactions at ATM (number)	30	
Daily limit of card transactions at POS/Internet (number)	30	
Daily ATM withdrawal limit within 24/7 zones and ProCredit Bank Albania agencies	ALL 1,000,000 / EUR 10,000	
Suspicious Transactions Investigation Fee	ALL 1,000 / EUR 10 / USD 10	
Daily limit for online and POS payments with the MASTER CARD DEBIT BUSINESS	ALL 200,000 / EUR 2,000*	
Fee for each incoming transfer via card	EUR 10	
Maximum monthly limit for the "Incoming transfers via card" service	ALL 140,000 / EUR 1,000	
Maximum annual limit for the "Incoming transfers via card" service	ALL 1,700,000 / EUR 12,000	
ATM withdrawals**		
Withdrawal with Master Card at ProCredit Bank ATMs in Kosovo, Macedonia, Bosnia and Herzegovina	EUR 1	
OF other banks in Albania	ALL 300	EUR 3
Of other banks outside Albania	2.5 % (min. ALL 400 / EUR 4, max. ALL 1,000 / EUR 10)	
POS Payments		
Domestic, outside the ProCredit Bank network	1% of the amount	
International and online shopping	3% of the transaction amount (min. ALL 300 / EUR 3)	
Cash withdrawals at POS of other banks	2.25 % (min. ALL 350 / EUR 3)	

3.2 FEES AND COMMISSIONS FOR OTHER SERVICES	ALL	EUR
Balance printout at ProCredit Bank Albania ATMs	50	0.50
Account balance Reading/Printout at ATMs outside the ProCredit Bank Albania network	50	0.50
Printout of Withdrawal transaction at ATMs of Procredit Bank Albania network	20	0.20
ATM Printout of the last 12 account transactions	100	1
Change PIN at ProCredit Bank Albania ATMs	300	3
Change PIN at ATMs of other banks, domestic and international	400	4
Investigation fee for suspicious credit card transactions	1,000	10

** The Master Card limit can be increased based on the client's request but not exceeding EUR 10'000.*

*** Clients with foreign cards, issued outside of Albania, excluding cards issued by ProCredit Group Banks, will pay a commission of EUR 5 / ALL 700 (depending on the withdrawal currency).*

4. OTHER SERVICES

SERVICE NAME	TERMS & CONDITIONS
Statement issued by ProCredit Bank *(Within 15 business days)*	**ALL 2,000**
Special certificates (*Within 15 business days)* - Investigation within 12 months - Investigation more than 12 months	 **ALL 2,500** **ALL 3,500**
Acceptance of damaged banknotes (valid only for ALL) *	**Free of charge**
Balance confirmation for auditing companies	**ALL 3,500**
Client Personal Banking Information Service (1 month or older) *(Within 5 business days)*	**ALL 2,000**
Collateral change accompanied by loan agreement/Notarial declaration (*Within 15 business days)***	**ALL 2,000**
Intermediation for the settlement of funds with the Bank of Albania* for investment in treasury bills**	**0.10% of the amount (min. ALL 1,500, max. ALL 5,000)** **Minimum amount ALL 300,000**
Commission for withdrawals at ProCredit Bank ATM terminals using cards issued by banks outside Albania	**800 ALL/ 8 EUR**

** The banknote is assessed by the Bank of Albania, based on which the customer's account is credited.*

*** In case ProCredit Bank requests a guaranteed appraisal by an architect or specialist, the costs associated with the guarantee appraisal, notarization of contracts and blocking of the guarantee in favor of ProCredit Bank are borne by the borrower.*

****ProCredit Bank will offer its clients only intermediation for the purpose of settling the funds for Treasury Bills investments that clients directly make to the Bank of Albania. The Bank does not offer Treasury Bill trading, does not have a portfolio for sale to its clients and does not participate in auctions on behalf of the client.*

5. SAVINGS ACCOUNTS FLEXSAVE

INTEREST RATES FOR SAVINGS ACCOUNTS - FLEXSAVE	
CURRENCY	**ANNUAL INTEREST RATE**
ALL	**1.5 %**
EUR	**0.5 %**
USD	**0.5 %**

Note:

- FlexSave saving account is offered in the same currency as the current account.
- No minimum balance is required for FlexSave Saving Account and there is no monthly maintenance fee.
- Funds are available at any time.
- The annual interest is calculated on the daily balance available in the account and it is credited on monthly basis to the current account it is linked with.

6. TIME DEPOSITS

INTEREST RATES FOR TIME DEPOSITS			
TERM	**ALL**	**EUR**	**USD**
12 months	**1,0 %**	**0,3%**	**0,5%**
24 months	**1,6 %**	**0,4%**	**0,6%**
36 months	**1.9 %**	**0,5%**	**0,7%**

Note:

- Minimum balance for Time Deposit is ALL 100,000 / EUR 1,000 /USD 1,000
- The interest is credited automatically on monthly basis to the current account linked to the Time deposit.

Deposits in the Bank are insured up to the amount of ALL 2,500,000 (two million and five hundred thousand) by the Deposit Insurance Agency. - www.asd.gov.al

7. STANDARD LOANS (NATURAL AND LEGAL PERSONS)

INTEREST RATES FOR STANDARD LOANS (NATURAL AND LEGAL PERSONS)			
CURRENCY	AMOUNT	Floating capital loan/Fixed assets	Fixed assets/ Investments
		Up To 60 Months	Over 36 Months
ALL	100,000-10,000,000	9.5%-15%	Treasury Bills 12 m + 6.5% up to +8.5%, min. 9 %
EUR/USD	10,000-100,000	9.5%-15%	Euribor/CME Term Soft USD 12m+ 6.5% up to +8.5%, min. 9 %

*A fixed rate will be applied for financing with a term of up to 12 months

8. OVERDRAFTS AND CREDIT LINES (NATURAL AND LEGAL PERSONS)

INTEREST RATES FOR OVERDRAFTS AND CREDIT LINES (NATURAL AND LEGAL PERSONS)		
CURRENCY	AMOUNT	WORKING CAPITAL UP TO 12 MONTHS
ALL	1,400,000-10,000,000	9.5% - 12.5%
EUR/USD	10,000-100,000	9.5% - 12.5%

Note:

- For financing intended for Energy Efficiency, Renewable Energy Sources or Environmentally Friendly Investments, will be offered a discount from standard interest rates.
- Administration fee is 1-2% for all types of above financing.
- The Interest will be calculated based on a 360-day year (for loans) & 365 days (for overdrafts) as follows: o Interest on Loan = Outstanding Capital *Annual Interest in %/360 days * number of days for the relevant month o Interest on Overdrafts = sum of daily balances on the used portion of the Overdraft * Annual Interest in %/365 days.
- For all loans in EUR/ALL/USD, the loan installments in the payment schedule will be rounded up by 1 EUR/1 ALL / 1 USD.
- The **effective interest rate** (EIR) is the total cost of the loan for the customer expressed as an annual percentage of the value of the loan granted. The Total Cost of the loan is the total of expenses including interests, commissions and any other expenses that the client pays for the loan agreement (in particular, insurance premiums and expenses for auxiliary services, if the service is mandatory in order to qualify for the loan).

Example: For a loan of ALL 5,000,000, with a maturity period of 36 months, an applicable nominal interest rate of 6.4%, a commission of 1%, the effective interest rate (EIR) for this loan is 6.95%.

9. EARLY REPAYMENT OF FINANCING

9.1 EARLY REPAYMENT OF FINANCING	
Business Overdrafts & Credit lines	**The early repayment fee is** 3% above the approved limit**.**
All types of Installments Loans	**The early repayment fee is** 3% on the Principal amount Min. EUR/USD 100 or ALL 15,000 if the client repays the loan with his own funds or the **early repayment fee is 5%** on the Principal amount Min. EUR/USD 100 or ALL 15,000 if the client repays the loan with financing from another financial institution.
For financing approved with a 0% administration fee	**Early repayment fee is 5%** of the Loan Principal Min. EUR/USD 100 or ALL 15,000 depending on the currency
Financing secured by financial guarantees	**Early repayment fee is** 0%
Partial loan repayment fee*	**3 %** of the amount contributed by the client

**Partial loan repayment is classified as any prepayment amounting to at least the value of six installments of the loan that the client intends to partially settle.*

9.2 LATE FEES ON FINANCING	
Installment Loans	The late fee is 15% per annum on the outstanding amount*
Overdrafts and Credit lines	The late fee is 15% per annum for the used amount of the overdraft/credit line**

* **Example:** If the next installment totals ALL 80,000 (eighty-thousand ALL) and is due on January 5th and the borrower does not make this payment when it is due, then on January 10th he is obligated to pay the amount of ALL 80,167 (eighty-thousand one-hundred sixty-seven ALL) including ALL 167 for 5 days calculated as follows ALL 80,000 / installment * 15% per annum / 360 days (daily fine) * 5 days arrears for installment payment.

** **Example:** In case of arrears, if the used overdraft amount is ALL 3,000,000 and on the closing date the due payment of capital and interest is not made yet, then starting from the following day interest shall accrue at a rate of 15% per annum and for each day that passes without payment the interest is calculated as follows: 15%/365 days * ALL 3,000,000 * number of days past the maturity date after which the due payments have not been made.

10. COLLATERAL APPRAISAL

COLLATERAL APPRAISAL		
Collateral appraisal (Full Appraisal report)	COLLATERAL Type	PRICE (ALL)
	Apartments	10,000-14,000
	Villa	16,000-19,000
	Shops, Offices	12,000-15,000
	Hotels, Gas stations	30,000-35,000
	Multi-functional/Business Center & Gas stations	50,000-55,000
	Land/ Agriculture land	12,000-17,000
	Factories, plants	42,000-47,000
	Land + Building with Units: Bars, Restaurants, Supermarket, Warehouse, Clinic	28,000-32,000
	Garages / basements	8,000- 11,000
Real estate appraisal (Full Appraisal Report)	COLLATERAL Type	PRICE (ALL)
	Vehicle 4+1	8,000-11,000
	Vehicle 8+1	9,500-12,500
	Trucks/Buses	12,000-15,500
	Manufacture lines < EUR 20,000	18,000-22,500
	Manufacture lines > EUR 20,000	39,000-43,500
	Machineries	8,000-13,000

Note: The table specifies the minimum and maximum applicable pricing ranges. Actual pricing may vary depending on the city of service.