



TERMS AND CONDITIONS FOR SMALL AND MEDIUM BUSINESSES





Table of content

1.	BANK ACCOUNTS	3
2.	TRANSFERS	5
3.	DEBIT CARDS	7
4.	OTHER SERVICES	9
5.	INCASO, LETTER OF CREDIT, BANK GUARANTEE	9



1. BANK ACCOUNTS

SERVICE NAME	TERMS & CONDITIONS	
Currency	ALL	EUR
Funds are available in the account	Every day	
Monthly maintenance fee for 2 current accounts	ALL 2000/EUR 20*	
Issuance and maintenance service for two Debit Cards*		
Utility payments** to: Telecommunication companies (Vodafone, Albtelecom, One Telecommunications), Electricity, Water supply, Customs, Taxes subject of declaration, Social Insurance, Budget Account, Collateral appraisal		
SMS notification for every international outgoing transfer and POS/online purchase		
Automatic delivery of the SWIFT copy		
Execution of transfers and foreign exchange transactions through E-banking	Unlimited (in number)	
Master card withdrawal in ATMs of ProCredit Bank Albania	Free of charge	

* Each customer can receive two Master business cards, in ALL or EUR. The third Master card will be offered at an additional cost.

** Utility payments are not offered from the Primary current account in EUR.



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.



2. TRANSFERS

SERVICE NAME	E-BANKING TERMS & CONDITIONS	
2.1 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 GBP/CHF, max. 180 GBP/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 GBP/CHF, max. 180 GBP/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 50'000 up to EUR 100'000	0.01% of amount, min. EUR 2
International outgoing transfers over EUR 100'000	EUR 25

2.4.1 INCOMING INTERNATIONAL TRANSFERS- SEPA

International incoming transfers	EUR 3
----------------------------------	-------

2.5 PROPAY INTERNATIONAL TRANSFERS*****

OUTGOING TRANSFERS	
International outgoing transfers in EUR/USD	EUR 5/ USD 5
Swift fee	Free of charge



INCOMING TRANSFERS	
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 10,00,000 / 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 300 ALL / 3 EUR)	
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	ALL 2,500
- Investigation more than 12 months	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. INCASO, LETTER OF CREDIT, BANK GUARANTEE

SERVICE NAME	TERMS & CONDITIONS
5.1 COLLECTION OF DOCUMENTS (INCASO)	
Outgoing Documents (Export) upon payment or commitment	0.10% min. EUR 50
Incoming Documents (Import) upon payment or commitment	0.15% min. EUR 50



Cancellation/Return of Documents	25 EUR
Inspection Fee	10 EUR
Courier costs	Depending on current expenses
5.2 LETTER OF CREDIT	
Import Letter of Credit	
Issuance guaranteed with funds from the current account	0.5% p.a (payable on monthly basis)
Issuance guaranteed with time deposit funds	1% - 2% p.a (payable on monthly basis)
Issuance guaranteed with Overdraft or Credit line	1.5% - 3% p.a (payable on monthly basis)
Confirmation from third-party banks	Depending on third-party bank fees & commissions
Processing and Payment	0.2% min. EUR 50
Later payment	0.15% min. EUR 50
Export Letter of Credit	
Notice without payment commitment	0.1% min. EUR 50/ USD 50
Confirmation of Letters of Credit issued by other banks	0.2% min. EUR 100/ USD 100 per quarter or part
Processing and Payment	0.2% min. EUR 50 / USD 50
Letter of Credit Transfer	0.2% min. EUR 50/ USD 50
Letter of Credit Joint Fees & Commissions	
Modification *	50 EUR/USD
Cancellation	50 EUR/USD
Irregular documents	50 EUR/USD
Courier costs	Depending on current expenses
Swift fee	5 EUR/ USD
5.3 BANK GUARANTEE	
Local Bank Guarantee	
Issuance guaranteed with funds from the current account	0.2 – 0.5% p.a (payable on monthly basis)
Issuance guaranteed with time deposit funds	1 % - 2% p.a (payable on a monthly basis)
Issuance guaranteed with Overdraft or Credit line	1.5% - 3% p.a (payable on a monthly basis)
International Bank Guarantee	
Issuance guaranteed with funds from the current account	0.5% p.a (payable on a monthly basis)
Issuance guaranteed with time deposit funds	1% - 2% p.a (payable on a monthly basis)
Issuance guaranteed with Overdraft or Credit line	1.5 % - 3 % p.a (payable on a monthly basis)
Confirmation from third-party banks	Depending on third-party bank fees & commissions
Issuance with counter-guarantee issued by a third-party bank	1.5% - 3% p.a (payable on a monthly basis)
Processing and Payment	0.2% min. EUR 50/ USD 50
Bank Guarantee Joint Fees & Commissions	
Preliminary Advice	Depending on the text (EUR 15-30 / USD 15-30)
Modification*	50 EUR/ USD
Cancellation	50 EUR/ USD



Signature verification	25 EUR/ USD
Courier costs	Depending on current expenses
Swift fee	5 EUR/USD
5.4 TRADE FINANCE JOINT FEES & COMMISSIONS	
Letter of Credit/Bank Guarantee Administration Fee**	ALL/EUR/USD
Letter of Credit/Bank Guarantee secured by Overdraft or Credit Line	0.25% - 0.5% depending on the Letter of Credit / Bank Guarantee amount
Letter of Credit/Bank Guarantee secured by current account funds or secured by time deposit funds	0.1% - 0.3% of the Letter of Credit / Bank Guarantee amount
Non-utilization fee	N/A
STAND-BY Trade Finance received at ProCredit Bank	
Notice without payment commitment	EUR 50/ USD 50
Request for execution	0.3% min. EUR 50/ USD 50

**If there is a change of the term or amount of the Letter of Credit/Bank Guarantee, the issuance fee will be applied for the increased period/amount.*

***Administration Fees are charged only once upon the Letter of Credit/Bank Guarantee disbursement.*

General notes on Letter of Credit/Bank Guarantee fees & commissions

1. In case there is a tolerance regarding the Letter of Credit/Bank Guarantee amount, all fees & commissions will be applied on the amount of the Letter of Credit/Bank Guarantee, plus the foreseen tolerance.
2. Issuance Fees & Commissions for a Letter of Credit/Bank Guarantee are calculated on a 360-day basis per year and are applied on a monthly basis. The fees & commissions for the first month are charged upon issuance of the Letter of Credit/Bank Guarantee and at the beginning of each month for the remaining period.
3. Fees & Commissions paid cannot be refunded if the Letter of Credit/Bank Guarantee expires unused or is cancelled during this period.

Last modified:

1 november 2025