

TERMS AND CONDITIONS FOR SMALL AND MEDIUM ENTERPRISES

ProCredit Bank

TERMS AND CONDITIONS

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1. BANK ACCOUNT

1.1 CURRENT ACCOUNT SERVICES	COMMISSION
Monthly current account maintenance*	ALL 2,000 / EUR 20
Issuance and maintenance services for two Master Business Debit Cards**	
Utility payments*** to: telecommunication companies (Vodafone, Albtelecom, One Telecommunications), electricity, water supply, customs, taxes subject to declaration, social insurance, budget accounts, and collateral appraisal	
e-Banking service and maintenance	
Transfers between your own accounts and other accounts within ProCredit Bank	
Increase/decrease in card limits for Internet purchases, POS transactions, and ATM withdrawals	
SMS notification for every outgoing international transfer and POS/online purchase	
Execution of transfers and foreign exchange transactions through e-Banking	No limit (in number)
Cash deposits and withdrawals at ProCredit Bank ATMs	Free of charge
Automatic delivery of a SWIFT copy	Free of charge
Opening an account for non-resident clients or clients whose documentation or tax residency is outside Albania	ALL 5,000 / EUR 50 / USD 50

** Each customer can receive two Master business cards in ALL or EUR. A third Master card will be offered at an additional cost.*
*** Utility payments are not available from the primary current account in EUR.*

1.2 CASH TRANSACTIONS	IN THE 24/7 ZONE	AT 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*	N/A	0.1% of transaction amount (min. ALL 1,000 / EUR 10 / USD 10 - max.ALL 50,000 / EUR 500 / USD 500)
Deposits of banknotes and coins exceeding ALL 5,000**	Annual DropBox commission/annum + 1% of the 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
Deposits into an account by third parties (including additional persons authorized to make deposits via the DropBox)	ALL 500 / EUR 5	ALL 500 / EUR 5

1.3 CASH WITHDRAWALS	24/7 ZONE	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 to notification for amounts over ALL 1,000,000 / EUR 7,000 / USD 7,000	N/A	Free of charge (subject to a prior notice of 2 business days)
Without prior notification for amounts over ALL 1,000,000 / EUR 7,000 / USD 7,000*****	N/A	0.15% of transaction amount (min. ALL 1,500 / EUR 15 / USD 15 max. ALL 40,000/Eur400/Usd400)
Coin withdrawal (ALL)	N/A	1.5% of transaction amount (min. ALL 1,500 max. ALL 50,000)
1.4 ACCOUNT SERVICES******	**E-Banking**	**SERVICE POINTS**
Account statement printed or sent by email	Free of charge	ALL 1,000 / EUR 10 / USD 10

** This fee includes all deposits made by bank clients or non-clients. Exempt from this fee are loan installment payments by third parties; deposits made to open a FlexSave savings account; and time deposits.*
*** This fee is valid when the amount deposited in coins exceeds ALL 5,000.*
**** The above withdrawals will be offered only at the Head Office Agency and Shkodra Agency, while withdrawals up to ALL 300,000 / EUR 2,000 are free of charge in the 24/7 ATM area, and withdrawals of ALL 500 / EUR 10 are free of charge at the service point.*
***** The ATM withdrawal limit for the Master Card can be increased to ALL 1'000'000 / EUR 7'000, subject to prior approval.*
****** Withdrawals without prior notification will be offered only at the Head Office Agency and Shkodra Agency. Foreign exchange offices that have agreements with the Treasury Unit are exempt from the withdrawal fee.*
******* To obtain a stamp on the account statement, the client must visit the nearest service point.*

2. TRANSFERS

2.1 INTERNAL ACCOUNT TRANSFERS	Online
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	Online/Service Points
NATIONAL OUTGOING TRANSFERS IN ALL	
Urgent and non-urgent national outgoing transfers up to ALL 40,000	ALL 0
Non-urgent national outgoing transfers from ALL 40,001 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

2.3 NATIONAL OUTGOING TRANSFERS IN FCY**	BEN, SHA	OUR
National outgoing transfers up to EUR 50'000	0.01% of the amount, min. EUR 2	
National outgoing transfers from EUR 50'001 – EUR 100'000	0.01% of the amount, min. EUR 2	
National outgoing transfers over EUR 100'000	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. GBP/CHF 8, max. GBP/CHF 180)	+ GBP/CHF 20
SWIFT fee for national transfers in GBP/CHF	GBP/CHF 5	
2.4 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/USD 0	

3. INTERNATIONAL TRANSFERS		
3.1 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. GBP/CHF 8, max. GBP/CHF 180)	+ GBP/CHF 20
SWIFT fee for international outgoing transfers in GBP/CHF	GBP/CHF 5	
3.2 INCOMING TRANSFERS		
International incoming transfers with ProCredit Bank Germany as intermediary	EUR /USD 5	Free of charge
International incoming transfers in GBP/CHF	GBP/CHF 5	Free of charge
3.3 SEPA OUTGOING TRANSFERS		
International outgoing transfers up to EUR 50'000	0.01% of the transaction amount, min. EUR 2	
International outgoing transfers from EUR 50'000 up to EUR 100'000	0.01% of the transaction amount, min. EUR 2	
International outgoing transfers of EUR 100'001 or more	EUR 25	
3.4 SEPA INCOMING TRANSFERS		
International incoming transfers	EUR 3	

3.5 PROPAY INTERNATIONAL TRANSFERS*****	BEN/SHA	OUR
OUTGOING TRANSFERS		
International outgoing transfers in EUR/USD	EUR 2.5 / USD 5	
SWIFT fee	Free of charge	
INCOMING TRANSFERS	**BEN/SHA**	**OUR**
International incoming transfers	Free of charge	

4. OTHER TRANSFER-RELATED FEES	Online/ Service Point
Amendment of an incoming transfer	ALL 1,500 / EUR 15 / USD 15 / GBP 15 / CHF 15
Amendment/correction of a transaction at the client's request	ALL 1,000 / EUR 10
Fee for the reversal of a national transfer in ALL/EUR	Free of charge
Fee for the reversal of a national transfer in USD/GBP/CHF	USD 30 / GBP 30 / CHF 30
Fee for the reversal of an international SEPA transfer	Free of charge
Fee for the reversal of an international transfer (incoming/outgoing) in FCY	EUR 30 / USD 30 / GBP 30 / CHF 30
Payment investigation (national, international, or SEPA; tracing/amendment)	ALL 3,000 / EUR 30 / USD 30 / GBP 30 / CHF 30
Other fees and commissions	Third-party costs (if any)

4.1 DROPBOX COMMISSION	Commission (ALL)
Maximum contract limit	
Up to ALL 3,000,000	20,000
ALL 3,000,001–7,000,000	30,000
ALL 7,000,001–10,000,000	40,000
> 10,000,000	55,000

For transfers not ordered through the bank's electronic platforms, commissions will be charged at twice the rates 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 retain urgent status.*
*** All national outgoing transfers in EUR retain urgent status.*
**** For outgoing international transfers, additional fees will apply when supplementary transfer-related information or data are requested by the beneficiary or correspondent bank. International transfers also include outgoing international transfers (MT101).*
***** For outgoing international transfers in CNY, the bank's official exchange rate will be applied when the transfer is ordered from current accounts in ALL/EUR/USD.*
****** PROPAY refers to all transfers carried out within the ProCredit Bank network (Albania, Germany, Kosovo, North Macedonia, Bulgaria, Romania, Bosnia & Herzegovina, Serbia, Georgia, Moldova, and Ukraine). This category also includes ProPay outgoing international transfers (MT101).*

5. DEBIT CARDS

5.1 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 card issuance fee	ALL 750 / EUR 8	
Card maintenance fee for each additional card	ALL 750 / EUR 8 every 6 months	
Daily limit on ATM card transactions (number)	30	
Daily limit on POS/Internet card transactions (number)	30	
Daily ATM withdrawal limit in 24/7 zones and at 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	ALL 1,000 / EUR 10 / USD 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	
5.2 ATM CASH WITHDRAWALS**		
Withdrawals with a Master Card at ProCredit Bank ATMs in Kosovo, North Macedonia, and Bosnia and Herzegovina	EUR 1	
Other banks in Albania	ALL 300	EUR 3
Other banks abroad	2.5% (min. ALL 400 / EUR 4, max. ALL 1,000 / EUR 10)	
5.3 POS PAYMENTS		
In the country, outside the ProCredit Bank network	1% of the amount	
Abroad and for online shopping	1.5% of the transaction amount (min. ALL 150 / EUR 1.5)	
Cash withdrawals at other banks’ POS terminals	2.25% (min. ALL 350 / EUR 3)	

5.4 FEES AND COMMISSIONS FOR OTHER SERVICES	ALL	EUR
Balance printout at a ProCredit Bank Albania ATM	50	0.50
Account balance inquiry/printout at ATMs outside the ProCredit Bank Albania network	50	0.50
Printout of a withdrawal transaction at ATMs in the ProCredit Bank Albania network	20	0.20
ATM printout of the last 12 account transactions	100	1
Changing the PIN at ProCredit Bank Albania ATMs	300	3
Changing the PIN at other banks' ATMs, nationally or internationally	400	4
Investigation fee for suspicious credit card transactions	1,000	10

** The Master Card limit may be increased at the client's request but may not exceed EUR 10'000.*
*** Clients using foreign cards issued outside Albania, excluding cards issued by ProCredit Group banks, will pay a commission of EUR 8 / ALL 800, depending on the withdrawal currency.*

6. OTHER SERVICES

SERVICE NAME	TERMS & CONDITIONS
Statement issued by ProCredit Bank (Within 15 business days) Express service/Urgent (within 3 business days)	ALL 2,000 / EUR 20 Express: ALL 5,000 / EUR 50
IBAN Confirmation/ Visa Confirmation	ALL 500 / EUR 5
Special certificates (within 15 business days)	
- Investigation within 12 months	ALL 3,000 / EUR 30
- Investigation covering more than 12 months	ALL 5,000 / EUR 50
Acceptance of damaged banknotes (valid only for ALL)*	Free of charge
Balance confirmation for auditing companies	ALL 3,500
Client banking information service (one month or older) (Within 5 business days)	ALL 2,000
Collateral change accompanied by a loan agreement (Within 15 business days)**	ALL 5,000 / EUR 50 + Notarized declaration ALL 2,000
Modification of a loan agreement at the customer's request	ALL 5,000 / EUR 50
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	ALL 800 / EUR 8
Addition of an authorized representative at the customer level	ALL 1,000 / EUR 10

** The Bank of Albania assesses the banknote, and the customer's account is credited based on that assessment.*
*** In case ProCredit Bank requests a guarantee 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 settlement of funds for investments in Treasury bills that clients make directly with the Bank of Albania. The Bank does not offer trading in Treasury bills, does not maintain a portfolio for sale to its clients, and does not participate in auctions on their behalf.*

7. INCASO, LETTER OF CREDIT, BANK GUARANTEE

7.1 DOCUMENTARY COLLECTIONS (INCASO)	
Export documentary collection (payment or commitment)	0.10% min. EUR 50
Import documentary collection (payment or commitment)	0.15% min. EUR 50
Cancellation/return of documents	EUR 25
Document examination fee	EUR 10
Courier costs	At cost
7.2 LETTERS OF CREDIT	
Import Letter of Credit	
Issuance guaranteed with funds from the current account	0.5% p.a. (payable monthly)
Issuance guaranteed with time deposit funds	1% - 2% p.a. (payable monthly)
Issuance guaranteed by an overdraft or credit line	1.5% - 3% p.a. (payable monthly)
Confirmation from third-party banks	Depending on third-party bank fees and commissions
Document handling and payment	0.2% min. EUR 50
Deferred payment	0.15% min. EUR 50
Export Letter of Credit	
Advising without payment commitment	0.1% min. EUR/USD 50
Confirmation of Letters of Credit issued by other banks	0.2% min. EUR/USD 100 per quarter or part thereof
Document handling and payment	0.2% min. EUR/USD 50
Transfer of a letter of credit	0.2% min. EUR/USD 50
Letter of Credit Joint Fees & Commissions	
Modification *	EUR/USD 50
Cancellation	EUR/USD 50
Irregular documents	EUR/USD 50
Courier costs	At cost
Swift fee	EUR/USD 5
7.3 BANK GUARANTEES	
Local Bank Guarantee	
Issuance guaranteed with funds from the current account	0.2 – 0.5% p.a. (payable monthly)
Issuance guaranteed with time deposit funds	1% - 2% p.a. (payable monthly)
Issuance guaranteed by an overdraft or credit line	1.5% - 3% p.a. (payable monthly)

INTERNATIONAL BANK GUARANTEES	
Issuance guaranteed with funds from the current account	0.5% p.a. (payable monthly)
Issuance guaranteed with time deposit funds	1% - 2% p.a. (payable monthly)
Issuance guaranteed by an overdraft or credit line	1.5% - 3% p.a. (payable monthly)
Confirmation from third-party banks	Depending on third-party bank fees and commissions
Issuance backed by a counter-guarantee issued by a third-party bank	1.5% - 3% p.a. (payable monthly)
Claim processing and payment	0.2% min. EUR 50 / USD 50
OTHER BANK GUARANTEE FEES AND COMMISSIONS	
Pre-advice	Depending on the text (EUR 15–30 / USD 15–30)
Amendment*	EUR/USD 50
Cancellation	EUR/USD 50
Signature verification	EUR/USD 25
Courier costs	At cost
SWIFT fee	EUR/USD 5
7.4 OTHER TRADE FINANCE FEES AND 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 or time deposit funds	0.1% - 0.3% of the Letter of Credit / Bank Guarantee amount
Non-utilization fee	N/A
STANDBY trade finance received at ProCredit Bank	
Advising without payment commitment	EUR/USD 50
Request for execution	0.3% min. EUR/USD 50

** If there is a change in the term or amount of the Letter of Credit/Bank Guarantee, the issuance fee will apply to the increased term/amount.*

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

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

1. If a tolerance applies to the Letter of Credit/Bank Guarantee amount, all fees and commissions will be applied to the Letter of Credit/Bank Guarantee amount plus the specified tolerance.

2. Issuance fees and commissions for a Letter of Credit/Bank Guarantee are calculated using a 360-day year and are applied monthly. The fees and 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. Paid fees and commissions are non-refundable if the Letter of Credit/Bank Guarantee expires unused or is cancelled during this period.