

DOCUMENT CONTAINING INFORMATION ON FEES

Payment Service Provider: PROCREDIT BANK

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- This document provides clear information on the fees applicable to the main services associated with the payment account. It enables you to compare these fees with those applied to other accounts.
- Additional fees may apply to other services associated with the account that are not included in this document. Full information is available in the Terms and Conditions, the account agreement, and the service package.
- A glossary of the terms used in this document is available free of charge.

Service	Fee
General Account Services	
Monthly Package Maintenance	
Full Package: Includes a comprehensive service package covering the opening, maintenance, and closure of the Current Account and Savings Account, issuance and management of the Debit Card, as well as access to SMS Banking, E-Banking, and Mobile Banking services	700 ALL/ 5 EUR/ 5 USD
Basic Package: Includes a service package consisting of the opening and maintenance of: Current Account, Savings Account, Debit Card issuance, SMS Banking service, E-Banking, and Mobile Banking services	100 ALL/ 1 EUR/ 1 USD

<p>Minimum Package: Includes a service package consisting of the Current Account, Debit Card issuance, SMS Banking service, E-Banking, and Mobile Banking services</p>	80 ALL
<p>Social Package: Includes a service package consisting of the Current Account, Debit Card issuance, SMS Banking service, E-Banking, and Mobile Banking services</p>	0 ALL
<p>Student Package: Includes a service package consisting of a Current Account in ALL, Debit Card issuance, SMS Banking service, E-Banking, and Mobile Banking services</p>	0 ALL
<p>Payroll Package: Includes a service package consisting of the opening and maintenance of: Current Account, Savings Account, Debit Card, SMS Banking service, E-Banking, and Mobile Banking services</p>	0 ALL/ EUR
<p><i>Services beyond these limits will be charged separately.</i></p>	

Payments (excluding cards)	Full Package	Basic Package	Minimum Package	Student Package	Social Package	Payroll Package
Payments for Services in Favor of: Telecommunication Companies/ Public Institutions	Commission-Free	Commission-Free	Commission-Free	Commission-Free	Commission-Free	Commission-Free
Transfers between personal accounts and other accounts within ProCredit Bank	Commission-Free	Commission-Free	Commission-Free	Commission-Free	Commission-Free	Commission-Free
Domestic Transfers						
Up to 40,000 ALL (standard and urgent)	Commission-Free	Commission-Free	Commission-Free	Commission-Free	Commission-Free	Commission-Free
Domestic Transfers 40,001 - 1,500'000 ALL	Commission-Free	0.005% (Min 50 ALL)	0.005% (Min 50 ALL)	0.005% (Min 50 ALL)	Commission-Free	0.005% (Min 50 ALL)
Domestic Transfers 1,500'001 - 5,000,000 ALL	75 ALL	0.005%	0.005%	0.005%	0.005%	0.005%
Domestic Transfers 5,000,001 - 10'000'000 ALL	250 ALL	0.005%	0.005%	0.005%	0.005%	0.005%

Urgent Domestic Transfers (ALL): 40,001 – 1,500,000 ALL	Commission-Free	750 ALL	750 ALL	750 ALL	Commission-Free	750 ALL
Urgent Domestic Transfers: 1,500,001 – 5,000,000 ALL	250 ALL	750 ALL	750 ALL	750 ALL	750 ALL	750 ALL
Urgent Domestic Transfers: 5,000,001 – 10,000,000 ALL	500 ALL	750 ALL	750 ALL	750 ALL	750 ALL	750 ALL
Urgent Domestic Transfers over 10,000,001 ALL	750 ALL	750 ALL	750 ALL	750 ALL	750 ALL	750 ALL
Domestic Transfers in EUR/USD						
Domestic Outgoing Up to 50,000 EUR	2 EUR	0.01%(Min 2 EUR)	0.01%(Min 2 EUR)	0.01%(Min 2 EUR)	0.01%(Min 2 EUR)	0.01%(Min 2 EUR)
Domestic Outgoing 50,001 – 100,000 EUR	5 EUR	0.01%(Min 2 EUR)	0.01%(Min 2 EUR)	0.01%(Min 2 EUR)	0.01%(Min 2 EUR)	0.01%(Min 2 EUR)
Domestic Outgoing over 100,001 EUR	15 EUR	25 EUR	25 EUR	25 EUR	25 EUR	25 EUR
Domestic Outgoing Up to 25,000 USD	15 USD (BEN/SHA) 35 USD (OUR)	0.1% (Min 20 USD -Max 25 USD Ben/Sha), (+20 USD OUR)	0.1% (min 20 USD -Max 25 USD Ben/Sha), (+20 USD OUR)	0.1% (min 20 USD -Max 25 USD Ben/Sha), (+20 USD OUR)	0.1% (min 20 USD - Max 25 USD Ben/Sha), (+20 USD OUR)	0.1% (Min 20 USD -Max 25 USD Ben/Sha), (+20 USD OUR)

Domestic Outgoing over 25,001 USD	35 USD (BEN/SHA) 55 USD (OUR)	0.15% (min 15 USD -Max 150 USD Ben/Sha), (+30 USD OUR)	0.15% (Min 15 USD -Max 150 USD Ben/Sha), (+30 USD OUR)	0.15% (Min 15 USD -Max 150 USD Ben/Sha), (+30 USD OUR)	0.15% (Min 15 USD -Max 150 USD Ben/Sha), (+30 USD OUR)	0.15% (min 15 USD -Max 150 USD Ben/Sha), (+30 USD OUR)
Urgent Domestic Outgoing up to 25,000 USD	25 USD (BEN/SHA) 45 USD (OUR)	0.15%, Min 30 USD	0.15%, Min 30 USD	0.15%, Min 30 USD	0.15%, Min 30 USD	0.15%, Min 30 USD
Urgent Domestic Outgoing over 25,001 USD	45 USD (BEN/SHA) 65 USD (OUR)	0.2%, (Min 25 USD - Max 150)	0.2%, (Min 25 USD - Max 150)	0.2%, (Min 25 USD - Max 150)	0.2%, (Min 25 USD - Max 150)	0.2%, (Min 25 USD - Max 150)
Fee for Reversal of Domestic USD Transfer	20 USD	20 USD	20 USD	20 USD	20 USD	20 USD
Domestic/International Transfers in Foreign Currencies						
Domestic Outgoing in GBP/CHF	0.14% (Min 8 GBP/CHF, Max 180 GPB/CHF BEN/SHA) – OUR (+20 GBP/CHF)	0.14% (Min 8 GBP/CHF, Max 180 GPB/CHF BEN/SHA) – OUR (+20 GBP/CHF)	0.14% (Min 8 GBP/CHF, Max 180 GPB/CHF BEN/SHA) – OUR (+20 GBP/CHF)	0.14% (Min 8 GBP/CHF, Max 180 GPB/CHF BEN/SHA) – OUR (+20 GBP/CHF)	0.14% (Min 8 GBP/CHF, Max 180 GPB/CHF BEN/SHA) – OUR (+20 GBP/CHF)	0.14% (Min 8 GBP/CHF, Max 180 GPB/CHF BEN/SHA) – OUR (+20 GBP/CHF)
SWIFT Commission (GBP/CHF)	5 GBP/CHF	5 GBP/CHF	5 GBP/CHF	5 GBP/CHF	5 GBP/CHF	5 GBP/CHF

Incoming Domestic Transfers in ALL	Commission-Free	Commission-Free	Commission-Free	Commission-Free	Commission-Free	Commission-Free
Incoming Domestic Transfers in EUR	Commission-Free	Commission-Free	Commission-Free	Commission-Free	Commission-Free	Commission-Free
Incoming Domestic Transfers in USD	Commission-Free	5 USD	5 USD	5 USD	5 USD	5 USD
Fee for Reversal of Domestic ALL Transfer	Commission-Free	Commission-Free	Commission-Free	Commission-Free	Commission-Free	Commission-Free
Amendment of Incoming Domestic Transfer	1000 ALL	1500 ALL	1500 ALL	1500 ALL	1500 ALL	1500 ALL
International Transfers via PROPAY						
ProPay Outgoing in EUR/USD	2.5 EUR/ USD	10 EUR/ USD	10 EUR/ USD	10 EUR/ USD	10 EUR/ USD	10 EUR/ USD
International SEPA Transfers						
Up to 50,000 EUR	2 EUR	0.01%(Min 2 EUR)	0.01%(Min 2 EUR)	0.01%(Min 2 EUR)	0.01%(Min 2 EUR)	0.01%(Min 2 EUR)
International Outgoing 50,001 – 100,000 EUR	5 EUR	0.01%(Min 2 EUR)	0.01%(Min 2 EUR)	0.01%(Min 2 EUR)	0.01%(Min 2 EUR)	0.01%(Min 2 EUR)

International Outgoing over 100,001 EUR	15 EUR	25 EUR	25 EUR	25 EUR	25 EUR	25 EUR
International Transfers						
International Outgoing in EUR	15 EUR	0.15% (Min 20 EUR – Max 75 EUR BEN/SHA) + 15 EUR OUR	0.15% (Min 20 EUR – Max 75 EUR BEN/SHA) + 15 EUR OUR	0.15% (Min 20 EUR – Max 75 EUR BEN/SHA) + 15 EUR OUR	0.15% (Min 20 EUR – Max 75 EUR BEN/SHA) + 15 EUR OUR	0.15% (Min 20 EUR – Max 75 EUR BEN/SHA) + 15 EUR OUR
Urgent International Outgoing in EUR	25 EUR	0.15% (Min 20 EUR – Max 75 EUR BEN/SHA) + 15 EUR OUR	0.15% (Min 20 EUR – Max 75 EUR BEN/SHA) + 15 EUR OUR	0.15% (Min 20 EUR – Max 75 EUR BEN/SHA) + 15 EUR OUR	0.15% (Min 20 EUR – Max 75 EUR BEN/SHA) + 15 EUR OUR	0.15% (Min 20 EUR – Max 75 EUR BEN/SHA) + 15 EUR OUR
International Outgoing up to 25,000 USD	15 USD	0.1% (Min 20 USD – Max 25 USD BEN/SHA) + 20 USD OUR	0.1% (Min 20 USD – Max 25 USD BEN/SHA) + 20 USD OUR	0.1% (Min 20 USD – Max 25 USD BEN/SHA) + 20 USD OUR	0.1% (Min 20 USD – Max 25 USD BEN/SHA) + 20 USD OUR	0.1% (Min 20 USD – Max 25 USD BEN/SHA) + 20 USD OUR

International Outgoing over 25,001 USD	35 USD	0.15% Min 15 USD – Max 150 USD	0.15% Min 15 USD – Max 150 USD	0.15% Min 15 USD – Max 150 USD	0.15% Min 15 USD – Max 150 USD	0.15% Min 15 USD – Max 150 USD
Urgent International Outgoing up to 25,000 USD	25 USD	0.15% Min 30 USD	0.15% Min 30 USD	0.15% Min 30 USD	0.15% Min 30 USD	0.15% Min 30 USD
International Outgoing over 25,001 USD	45 USD	0.2% (Min 25 USD – Max 150 USD BEN/SHA) + 30 USD OUR	0.2% (Min 25 USD – Max 150 USD BEN/SHA) + 30 USD OUR	0.2% (Min 25 USD – Max 150 USD BEN/SHA) + 30 USD OUR	0.2% (Min 25 USD – Max 150 USD BEN/SHA) + 30 USD OUR	0.2% (Min 25 USD – Max 150 USD BEN/SHA) + 30 USD OUR
Incoming International Transfers EUR/ USD (Sha/Ben)	Commission-Free	5 EUR/ USD	5 EUR/ USD	5 EUR/ USD	5 EUR/ USD	5 EUR/ USD
Incoming International Transfers OUR	Commission-Free	Commission-Free	Commission-Free	Commission-Free	Commission-Free	Commission-Free
Incoming International Transfers ProPay	Commission-Free	Commission-Free	Commission-Free	Commission-Free	Commission-Free	Commission-Free
Incoming International Transfers SEPA	Commission-Free	Commission-Free	Commission-Free	Commission-Free	Commission-Free	Commission-Free

Commission Fee for Reversal of International Transfer	20 EUR/USD/GBP/C HF	20 EUR/USD/GBP/CH F	20 EUR/USD/GBP/C HF	20 EUR/USD/GBP/C HF	20 EUR/USD/GBP/CHF	20 EUR/USD/GBP/C HF
Fee for Tracking, Modifying, or Cancelling a Transfer	10 EUR/ USD	15 EUR/ USD	15 EUR/ USD	15 EUR/ USD	15 EUR/ USD	15 EUR/ USD
Cards and Cash Withdrawals						
Debit Card						
POS Payments (Domestic and at ProCredit Bank Kosovo)	Commission-Free					
5 withdrawals per month with Mastercard from ATMs of other banks in Albania	Commission-Free					
Purchases Abroad via POS and Online	2.5% (Min 100 ALL/ 1 EUR)					
Withdrawal at an ATM not operated by ProCredit Bank Albania (abroad)	2.5% (min 400 ALL/ 4 EUR – max 1,000 ALL/ 10 EUR)					
Withdrawal at ProCredit Bank ATMs in Kosovo, North Macedonia, Bosnia and Herzegovina	1 EUR					

Investigation Fee for Suspicious Debit/Credit Card Transactions	1,000 ALL/ 10 EUR/ 10 USD
PIN Change at ATM	200 ALL/ 2 EUR
Printing Withdrawal Receipt at ProCredit Bank Albania ATM	20 ALL/ 0.2 EUR
Printing Account Balance at ProCredit Bank Albania ATM	50 ALL/ 0.5 EUR
Printing Last 12 Account Transactions	100 ALL/ 1 EUR
Account Balance Inquiry at an ATM not operated by ProCredit Bank Albania	50 ALL/ 0.5 EUR
PIN Change at ATMs of Other Banks (Domestic and Abroad)	300 ALL/ 3 EUR
Quarterly maintenance fee for the debit card	200 ALL/ 2 EUR

Credit Card	
Withdrawals – Other Banks, Domestic and Abroad	3% (min.600 ALL/ 6 EUR; max.1,200 ALL/ 12 EUR)
Withdrawals – ProCredit Bank 24/7 Zones	3% (min.600 ALL/ 6 EUR; max.1,200 ALL/ 12 EUR)
POS / Online Payments in Albania	Commission-Free
Purchases Abroad and Online	Commission-Free
Fund Transfer from POS to Card	300 ALL/ 2.5 EUR
Balance Inquiry – Other Banks, Domestic and Abroad	50 ALL/ 0.5 EUR
Balance Inquiry – ProCredit Bank 24/7 Zones (Receipt Printing)	50 ALL/ 0.5 EUR
Printing Last 12 Transactions – ProCredit Bank 24/7 Zones	100 ALL/ 1 EUR
PIN Change – ProCredit Bank 24/7 Zones	200 ALL/ 2 EUR
PIN Change – Other Banks, Domestic and Abroad	300 ALL/ 3 EUR

Overdraft and Related Services		
FlexFund (Overdraft)		
Full Package	9% ALL	7% EUR
Basic Package	15% ALL	13% EUR
Payroll Package	15% ALL	13% EUR
Service Package	Fee	
Full Package	8400 ALL/ 60 EUR/ 60 USD	
Basic Package	1200 ALL/ 12 EUR/ 12 USD	
Minimum Package	960 ALL	
Social Package	0 ALL	
Student Package	0 ALL	
Payroll Package	0 ALL/ EUR	
Services exceeding these limits will incur additional fees.		

List of the Most Representative Services Linked to the Payment Account

Term	Definition
Account Maintenance	The payment service provider manages the account, enabling the customer to use it.
Overdraft	The account provider allows the customer to access funds in their account that exceed the current balance, up to a limit predetermined in the contract.
Direct Debit	A payment service for debiting the customer's payment account, where a payment transaction is initiated by the beneficiary based on the consent the customer has given to the beneficiary, the beneficiary's payment service provider, or the customer's own payment service provider.
Standing Order	The account provider executes regular transfers of a fixed amount of money from the customer's account to another account, according to the customer's instruction.
Domestic Outgoing Transfer via Online Platform	The account provider transfers funds, according to the customer's instructions, from the customer's account to another account within Albania via the online platform.
International Outgoing Transfer via Online Platform	The account provider transfers funds, according to the customer's instructions, from the customer's account to another account outside Albania via the online platform.
Domestic Outgoing Transfer via Branch	The account provider transfers funds, according to the customer's instructions, from the customer's account to another account within Albania through the account provider's branch network.

International Outgoing Transfer via Branch	The account provider transfers funds, according to the customer's instructions, from the customer's account to another account outside Albania through the account provider's branch network.
Domestic Incoming Transfer	When funds are sent to the customer's account from another account within Albania.
International Incoming Transfer	When funds are sent to the customer's account from an account located outside Albania.
Cash Withdrawal within Albania via Debit Card	The customer withdraws cash from their account using a debit card at an ATM within Albania.
Cash Withdrawal Outside Albania via Debit Card	The customer withdraws cash from their account using a debit card at an ATM outside Albania.
Debit Card Payment within Albania	The customer uses their debit card to make a payment within Albania. This payment can be made in a store or online.
Debit Card Payment Outside Albania	The customer uses their debit card to make a payment outside Albania. This payment can be made in a store.
Credit Card Payment within Albania	The customer uses their credit card to make a payment within Albania. This payment can be made in a store or online.
Credit Card Payment Outside Albania	The customer uses their credit card to make a payment outside Albania. This payment can be made in a store.