ProCredit Bank

Annex no.1

DOCUMENT CONTAINING INFORMATION ON FEES

Payment Service Provider: PROCREDIT BANK

Date: 20.11.2026

- 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 opening, maintenance and closure of the Current Account, FlexSave, FlexSave for Children and Term Deposits; issuance and maintenance of the Debit Card (valid 5 years); e-Banking and Mobile Banking; SMS notification; account statement	700 ALL/ 5 EUR/ 5 USD
Basic Package: Includes opening and maintenance of the Current Account, FlexSave and FlexSave for Children; Debit Card issuance (valid 5 years); e-Banking and Mobile Banking; SMS notification	100 ALL/ 1 EUR/ 1 USD

Minimum Package: Includes opening, maintenance and closure of the Current Account within 24 months from the contract date (closure is free of charge also after 24 months); Debit Card issuance (valid 5 years); e-Banking and Mobile Banking; SMS notification	80 ALL
Social Package: Includes opening, maintenance and closure of the Current Account within 24 months from the contract date (closure is free of charge also after 24 months); Debit Card issuance (valid 5 years); e-Banking and Mobile Banking; SMS notification	0 ALL
Student Package: Includes opening and maintenance of a Current Account in ALL or in EUR (only one of them free of charge; for the account in the other currency, the additional account fee of 100 ALL/ 1 EUR/ 1 USD applies); Debit Card issuance (valid 5 years); e-Banking and Mobile Banking; SMS notification	0 ALL
ProKid Package: Includes opening, maintenance and closure of the ProKid Current Account, including additional accounts; opening and maintenance of the ProKid Deposit and the ProKid Savings Account; incoming transfers from other ProCredit Bank accounts;	0 ALL

incoming SEPA transfers; SMS notification	
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	0 ALL/ EUR

Services beyond these limits will be charged separately. The transfer fees and fees for paid services of each package are shown in the respective columns below.

Account-related Services	Full Package	Basic Package	Minimum Package	Student Package	Social Package	Payroll Package
Additional current account	100 ALL/ 1 EUR/ 1 USD	100 ALL/ 1 EUR/ 1 USD	Additional account not offered	100 ALL/ 1 EUR/ 1 USD	Additional account not offered	100 ALL/ 1 EUR/ 1 USD
Fee for collection or sending of account statements (physically and by e-mail)*	Commission-free	1,000 ALL/ 10 EUR/ 10 USD	1,000 ALL/ 10 EUR/ 10 USD	1,000 ALL/ 10 EUR/ 10 USD	1,000 ALL/ 10 EUR/ 10 USD	1,000 ALL/ 10 EUR/ 10 USD
Fee for closure of the Basic Package within 6 months of opening	Not applicable	1,500 ALL/ 15 EUR/ 15 USD	Not applicable	Not applicable	Not applicable	Not applicable
Quarterly debit card maintenance fee**	Commission-free	200 ALL/ 2 EUR/ 2 USD	Commission-free	Commission-free	Commission-free	Commission-free
6-month maintenance fee for each additional debit card***	Commission-free	600 ALL/ 6 EUR	Commission-free	Commission-free	Commission-free	Commission-free

**Account statements are sent only to the e-mail address registered in the bank's system.*
***The card maintenance fee is applied every 3 months and is charged in full for each quarter, regardless of the date on which the account was opened during that quarter.*
****Applies only to the individual Basic Package and is not applied if the card closure is initiated by the bank.*

ProCredit Bank

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 own accounts and other accounts within ProCredit Bank	Commission-free	Commission-free	Commission-free	Commission-free	Commission-free	Commission-free
Domestic Transfers in ALL						
Instant payment (IPSA), outgoing up to 40,000 ALL	Commission-free	Commission-free	Commission-free	Commission-free	Commission-free	Commission-free
Instant payment (IPSA), outgoing 40,001 – 500,000 ALL	50 ALL	50 ALL	50 ALL	50 ALL	50 ALL	50 ALL
Instant payment (IPSA), incoming in ALL	Commission-free	Commission-free	Commission-free	Commission-free	Commission-free	Commission-free
Return of an instant payment (IPSA) in ALL	0 ALL	0 ALL	0 ALL	0 ALL	0 ALL	0 ALL
Outgoing up to 40,000 ALL (normal and urgent)	Commission-free	Commission-free	Commission-free	Commission-free	Commission-free	Commission-free
Outgoing normal 40,001 – 1,500,000 ALL	Commission-free	0.005% (min 50 ALL) Online 500 ALL Branch	0.005% (min 50 ALL) Online 500 ALL Branch	0.005% (min 50 ALL) Online 500 ALL Branch	Commission-free	0.005% (min 50 ALL) Online 500 ALL Branch
Outgoing normal 1,500,001 – 5,000,000 ALL	75 ALL Online 150 ALL Branch	0.005% Online 0.01% (min 500 ALL) Branch	0.005% Online 0.01% (min 500 ALL) Branch	0.005% Online 0.01% (min 500 ALL) Branch	0.005% Online 0.01% (min 500 ALL) Branch	0.005% Online 0.01% (min 500 ALL) Branch
Outgoing normal 5,000,001 – 10,000,000 ALL	250 ALL Online 500 ALL Branch	0.005% Online 0.01% (min 500 ALL) Branch	0.005% Online 0.01% (min 500 ALL) Branch	0.005% Online 0.01% (min 500 ALL) Branch	0.005% Online 0.01% (min 500 ALL) Branch	0.005% Online 0.01% (min 500 ALL) Branch

Outgoing urgent 40,001 – 1,500,000 ALL	Commission-free	750 ALL Online 1,500 ALL Branch	750 ALL Online 1,500 ALL Branch	750 ALL Online 1,500 ALL Branch	Commission-free	750 ALL Online 1,500 ALL Branch
Outgoing urgent 1,500,001 – 5,000,000 ALL	250 ALL Online 500 ALL Branch	750 ALL Online 1,500 ALL Branch	750 ALL Online 1,500 ALL Branch	750 ALL Online 1,500 ALL Branch	750 ALL Online 1,500 ALL Branch	750 ALL Online 1,500 ALL Branch
Outgoing urgent 5,000,001 – 10,000,000 ALL	500 ALL Online 1,000 ALL Branch	750 ALL Online 1,500 ALL Branch	750 ALL Online 1,500 ALL Branch	750 ALL Online 1,500 ALL Branch	750 ALL Online 1,500 ALL Branch	750 ALL Online 1,500 ALL Branch
Outgoing urgent over 10,000,000 ALL*	750 ALL Online 1,500 ALL Branch	750 ALL Online 1,500 ALL Branch	750 ALL Online 1,500 ALL Branch	750 ALL Online 1,500 ALL Branch	750 ALL Online 1,500 ALL Branch	750 ALL Online 1,500 ALL Branch
Incoming domestic transfer in ALL	Commission-free	Commission-free	Commission-free	Commission-free	Commission-free	Commission-free
Fee for reversal of domestic transfer in ALL	0 ALL	0 ALL	0 ALL	0 ALL	0 ALL	0 ALL
Amendment of incoming transfer	1,000 ALL	1,500 ALL/ 10 EUR/ 10 USD/ 10 GBP/ 10 CHF	1,500 ALL	1,500 ALL/ 10 EUR/ 10 USD/ 10 GBP/ 10 CHF	1,500 ALL	1,500 ALL/ 10 EUR/ 10 USD/ 10 GBP/ 10 CHF
**All domestic outgoing transfers above 10,000,000 ALL have Urgent status. Minimum Package: at a branch, the first 5 transfers above 40,000 ALL are free of charge; from the 6th, the branch fees in the Minimum Package column apply.* *Instant payments (IPSA) are available 24/7 from 23.11.2026, with a maximum amount of 500,000 ALL/ 5,000 EUR per payment. No fee applies to rejected or unsettled IPSA payments.*						
Domestic Transfers in EUR/ USD*						
Instant payment (IPSA), outgoing up to 5,000 EUR	2 EUR	2 EUR	2 EUR	2 EUR	2 EUR	2 EUR
Instant payment (IPSA), incoming in EUR	Commission-free	Commission-free	Commission-free	Commission-free	Commission-free	Commission-free
Return of an instant payment (IPSA) in EUR	0 EUR	0 EUR	0 EUR	0 EUR	0 EUR	0 EUR

Outgoing in EUR up to 50,000 EUR	2 EUR Online Min 6 – Max 0.02% EUR Branch	0.01% (min 2 EUR) Online Min 6 EUR – Max 0.02% of the amount Branch	0.01% (min 2 EUR) Online Min 6 EUR – Max 0.02% of the amount Branch	0.01% (min 2 EUR) Online Min 6 EUR – Max 0.02% of the amount Branch	0.01% (min 2 EUR) Online Min 6 EUR – Max 0.02% of the amount Branch	0.01% (min 2 EUR) Online Min 6 EUR – Max 0.02% of the amount Branch
Outgoing in EUR 50,001 – 100,000 EUR	5 EUR Online Min 0.02% – Max 15 EUR Branch	0.01% (min 2 EUR) Online Min 6 EUR – Max 0.02% of the amount Branch	0.01% (min 2 EUR) Online Min 6 EUR – Max 0.02% of the amount Branch	0.01% (min 2 EUR) Online Min 6 EUR – Max 0.02% of the amount Branch	0.01% (min 2 EUR) Online Min 6 EUR – Max 0.02% of the amount Branch	0.01% (min 2 EUR) Online Min 6 EUR – Max 0.02% of the amount Branch
Outgoing in EUR over 100,000 EUR	15 EUR Online Min 0.02% – Max 40 EUR Branch	25 EUR Online 50 EUR Branch	25 EUR Online 50 EUR Branch	25 EUR Online 50 EUR Branch	25 EUR Online 50 EUR Branch	25 EUR Online 50 EUR Branch
Outgoing in USD up to 25,000 USD – normal	15 USD (BEN/SHA) 35 USD (OUR)	Online: 0.1% (min 20 – max 25 USD BEN/SHA) (+20 USD OUR) Branch: 0.15% (min 15 USD BEN/SHA) (+50 USD OUR)	Online: 0.1% (min 20 – max 25 USD BEN/SHA) (+20 USD OUR) Branch: 0.15% (min 15 USD BEN/SHA) (+50 USD OUR)	Online: 0.1% (min 20 – max 25 USD BEN/SHA) (+20 USD OUR) Branch: 0.15% (min 15 USD BEN/SHA) (+50 USD OUR)	Online: 0.1% (min 20 – max 25 USD BEN/SHA) (+20 USD OUR) Branch: 0.15% (min 15 USD BEN/SHA) (+50 USD OUR)	Online: 0.1% (min 20 – max 25 USD BEN/SHA) (+20 USD OUR) Branch: 0.15% (min 15 USD BEN/SHA) (+50 USD OUR)
Outgoing in USD up to 25,000 USD – urgent	25 USD (BEN/SHA) 45 USD (OUR)	Online: 0.15% (min 30 USD) Branch: 0.2% (min 20 USD BEN/SHA)	Online: 0.15% (min 30 USD) Branch: 0.2% (min 20 USD BEN/SHA)	Online: 0.15% (min 30 USD) Branch: 0.2% (min 20 USD BEN/SHA)	Online: 0.15% (min 30 USD) Branch: 0.2% (min 20 USD BEN/SHA)	Online: 0.15% (min 30 USD) Branch: 0.2% (min 20 USD BEN/SHA)

Outgoing in USD over 25,000 USD – normal	35 USD (BEN/SHA) 55 USD (OUR)	Online: 0.15% (min 15 – max 150 USD BEN/SHA) (+30 USD OUR) Branch: 0.2% (min 50 – max 250 USD BEN/SHA) (+80 USD OUR)	Online: 0.15% (min 15 – max 150 USD BEN/SHA) (+30 USD OUR) Branch: 0.2% (min 50 – max 250 USD BEN/SHA) (+80 USD OUR)	Online: 0.15% (min 15 – max 150 USD BEN/SHA) (+30 USD OUR) Branch: 0.2% (min 50 – max 250 USD BEN/SHA) (+80 USD OUR)	Online: 0.15% (min 15 – max 150 USD BEN/SHA) (+30 USD OUR) Branch: 0.2% (min 50 – max 250 USD BEN/SHA) (+80 USD OUR)	Online: 0.15% (min 15 – max 150 USD BEN/SHA) (+30 USD OUR) Branch: 0.2% (min 50 – max 250 USD BEN/SHA) (+80 USD OUR)
Outgoing in USD over 25,000 USD – urgent	45 USD (BEN/SHA) 65 USD (OUR)	Online: 0.2% (min 25 – max 150 USD) Branch: 0.25% (min 60 – max 250 USD BEN/SHA) (+100 USD OUR)	Online: 0.2% (min 25 – max 150 USD) Branch: 0.25% (min 60 – max 250 USD BEN/SHA) (+100 USD OUR)	Online: 0.2% (min 25 – max 150 USD) Branch: 0.25% (min 60 – max 250 USD BEN/SHA) (+100 USD OUR)	Online: 0.2% (min 25 – max 150 USD) Branch: 0.25% (min 60 – max 250 USD BEN/SHA) (+100 USD OUR)	Online: 0.2% (min 25 – max 150 USD) Branch: 0.25% (min 60 – max 250 USD BEN/SHA) (+100 USD OUR)
SWIFT commission – domestic transfers in USD**	Commission-free	+5 USD	+5 USD	+5 USD	+5 USD	+5 USD
Incoming domestic transfer in EUR	Commission-free	Commission-free	Commission-free	Commission-free	Commission-free	Commission-free
Incoming domestic transfer in USD (BEN/SHA)	Commission-free	5 USD	5 USD	5 USD	5 USD	5 USD
Fee for reversal of domestic transfer in EUR	0 EUR	0 EUR	0 EUR	0 EUR	0 EUR	0 EUR
Fee for reversal of domestic transfer in USD	30 USD	30 USD	30 USD	30 USD	30 USD	30 USD
**All domestic outgoing transfers in EUR have Urgent status.* ***The SWIFT commission is debited from the account together with the transfer fee, as part of the total fees.*						

Domestic Transfers in Other Currencies (GBP/ CHF)						
Outgoing in GBP/ CHF	0.14% (min 8 – max 180 GBP/ CHF BEN/SHA) (+20 GBP/ CHF OUR)	0.14% (min 8 – max 180 GBP/ CHF BEN/SHA) (+20 GBP/ CHF OUR)	0.14% (min 8 – max 180 GBP/ CHF BEN/SHA) (+20 GBP/ CHF OUR)	0.14% (min 8 – max 180 GBP/ CHF BEN/SHA) (+20 GBP/ CHF OUR)	0.14% (min 8 – max 180 GBP/ CHF BEN/SHA) (+20 GBP/ CHF OUR)	0.14% (min 8 – max 180 GBP/ CHF BEN/SHA) (+20 GBP/ CHF OUR)
SWIFT commission (GBP/ CHF)*	5 GBP/ CHF	5 GBP/ CHF	5 GBP/ CHF	5 GBP/ CHF	5 GBP/ CHF	5 GBP/ CHF
Fee for reversal of domestic transfer in GBP/ CHF	30 GBP/ CHF	30 GBP/ CHF	30 GBP/ CHF	30 GBP/ CHF	30 GBP/ CHF	30 GBP/ CHF
**The SWIFT commission is debited from the account together with the transfer fee, as part of the total fees.*						
International SEPA Transfers						
Outgoing up to 50,000 EUR	2 EUR Online Min 6 – Max 0.02% EUR Branch	0.01% (min 2 EUR) Online 0.02% of the amount (min 6 EUR) Branch	0.01% (min 2 EUR) Online 0.02% of the amount (min 6 EUR) Branch	0.01% (min 2 EUR) Online 0.02% of the amount (min 6 EUR) Branch	0.01% (min 2 EUR) Online 0.02% of the amount (min 6 EUR) Branch	0.01% (min 2 EUR) Online 0.02% of the amount (min 6 EUR) Branch
Outgoing 50,001 – 100,000 EUR	5 EUR Online Min 0.02% – Max 15 EUR Branch	0.01% (min 2 EUR) Online 0.02% of the amount (min 6 EUR) Branch	0.01% (min 2 EUR) Online 0.02% of the amount (min 6 EUR) Branch	0.01% (min 2 EUR) Online 0.02% of the amount (min 6 EUR) Branch	0.01% (min 2 EUR) Online 0.02% of the amount (min 6 EUR) Branch	0.01% (min 2 EUR) Online 0.02% of the amount (min 6 EUR) Branch
Outgoing over 100,000 EUR	15 EUR Online Min 0.02% – Max 40 EUR Branch	25 EUR Online 50 EUR Branch	25 EUR Online 50 EUR Branch	25 EUR Online 50 EUR Branch	25 EUR Online 50 EUR Branch	25 EUR Online 50 EUR Branch
Incoming SEPA transfer	Commission-free	Commission-free	Commission-free	Commission-free	Commission-free	Commission-free
Fee for reversal of SEPA transfer	0 EUR	0 EUR	0 EUR	0 EUR	0 EUR	0 EUR

International Transfers in EUR/ USD (non-SEPA)*						
Outgoing in EUR – normal	15 EUR (BEN/SHA) 30 EUR (OUR)	Online: 0.15% (min 20 – max 75 EUR BEN/SHA) (+15 EUR OUR) Branch: 0.15% (min 30 – max 100 EUR BEN/SHA) (+15 EUR OUR)	Online: 0.15% (min 20 – max 75 EUR BEN/SHA) (+15 EUR OUR) Branch: 0.15% (min 30 – max 100 EUR BEN/SHA) (+15 EUR OUR)	Online: 0.15% (min 20 – max 75 EUR BEN/SHA) (+15 EUR OUR) Branch: 0.15% (min 30 – max 100 EUR BEN/SHA) (+15 EUR OUR)	Online: 0.15% (min 20 – max 75 EUR BEN/SHA) (+15 EUR OUR) Branch: 0.15% (min 30 – max 100 EUR BEN/SHA) (+15 EUR OUR)	Online: 0.15% (min 20 – max 75 EUR BEN/SHA) (+15 EUR OUR) Branch: 0.15% (min 30 – max 100 EUR BEN/SHA) (+15 EUR OUR)
Outgoing in EUR – urgent	25 EUR (BEN/SHA) 40 EUR (OUR)	Online: 0.2% (min 30 – max 100 EUR BEN/SHA) (+15 EUR OUR) Branch: 0.2% (min 40 – max 150 EUR BEN/SHA) (+15 EUR OUR)	Online: 0.2% (min 30 – max 100 EUR BEN/SHA) (+15 EUR OUR) Branch: 0.2% (min 40 – max 150 EUR BEN/SHA) (+15 EUR OUR)	Online: 0.2% (min 30 – max 100 EUR BEN/SHA) (+15 EUR OUR) Branch: 0.2% (min 40 – max 150 EUR BEN/SHA) (+15 EUR OUR)	Online: 0.2% (min 30 – max 100 EUR BEN/SHA) (+15 EUR OUR) Branch: 0.2% (min 40 – max 150 EUR BEN/SHA) (+15 EUR OUR)	Online: 0.2% (min 30 – max 100 EUR BEN/SHA) (+15 EUR OUR) Branch: 0.2% (min 40 – max 150 EUR BEN/SHA) (+15 EUR OUR)

Outgoing in USD up to 25,000 USD – normal	15 USD (BEN/SHA) 35 USD (OUR)	Online: 0.1% (min 20 – max 25 USD BEN/SHA) (+20 USD OUR) Branch: 0.15% (min 15 – max 40 USD BEN/SHA) (+50 USD OUR)	Online: 0.1% (min 20 – max 25 USD BEN/SHA) (+20 USD OUR) Branch: 0.15% (min 15 – max 40 USD BEN/SHA) (+50 USD OUR)	Online: 0.1% (min 20 – max 25 USD BEN/SHA) (+20 USD OUR) Branch: 0.15% (min 15 – max 40 USD BEN/SHA) (+50 USD OUR)	Online: 0.1% (min 20 – max 25 USD BEN/SHA) (+20 USD OUR) Branch: 0.15% (min 15 – max 40 USD BEN/SHA) (+50 USD OUR)	Online: 0.1% (min 20 – max 25 USD BEN/SHA) (+20 USD OUR) Branch: 0.15% (min 15 – max 40 USD BEN/SHA) (+50 USD OUR)
Outgoing in USD up to 25,000 USD – urgent	25 USD (BEN/SHA) 45 USD (OUR)	Online: 0.15% (min 30 – max 40 USD) Branch: 0.2% (min 20 – max 50 USD BEN/SHA) (+60 USD OUR)	Online: 0.15% (min 30 – max 40 USD) Branch: 0.2% (min 20 – max 50 USD BEN/SHA) (+60 USD OUR)	Online: 0.15% (min 30 – max 40 USD) Branch: 0.2% (min 20 – max 50 USD BEN/SHA) (+60 USD OUR)	Online: 0.15% (min 30 – max 40 USD) Branch: 0.2% (min 20 – max 50 USD BEN/SHA) (+60 USD OUR)	Online: 0.15% (min 30 – max 40 USD) Branch: 0.2% (min 20 – max 50 USD BEN/SHA) (+60 USD OUR)
Outgoing in USD over 25,000 USD – normal	35 USD (BEN/SHA) 55 USD (OUR)	Online: 0.15% (min 15 – max 150 USD) Branch: 0.2% (min 50 – max 250 USD BEN/SHA) (+80 USD OUR)	Online: 0.15% (min 15 – max 150 USD) Branch: 0.2% (min 50 – max 250 USD BEN/SHA) (+80 USD OUR)	Online: 0.15% (min 15 – max 150 USD) Branch: 0.2% (min 50 – max 250 USD BEN/SHA) (+80 USD OUR)	Online: 0.15% (min 15 – max 150 USD) Branch: 0.2% (min 50 – max 250 USD BEN/SHA) (+80 USD OUR)	Online: 0.15% (min 15 – max 150 USD) Branch: 0.2% (min 50 – max 250 USD BEN/SHA) (+80 USD OUR)

Outgoing in USD over 25,000 USD – urgent	45 USD (BEN/SHA) 65 USD (OUR)	Online: 0.2% (min 25 – max 150 USD BEN/SHA) (+30 USD OUR) Branch: 0.25% (min 60 – max 250 USD BEN/SHA) (+100 USD OUR)	Online: 0.2% (min 25 – max 150 USD BEN/SHA) (+30 USD OUR) Branch: 0.25% (min 60 – max 250 USD BEN/SHA) (+100 USD OUR)	Online: 0.2% (min 25 – max 150 USD BEN/SHA) (+30 USD OUR) Branch: 0.25% (min 60 – max 250 USD BEN/SHA) (+100 USD OUR)	Online: 0.2% (min 25 – max 150 USD BEN/SHA) (+30 USD OUR) Branch: 0.25% (min 60 – max 250 USD BEN/SHA) (+100 USD OUR)	Online: 0.2% (min 25 – max 150 USD BEN/SHA) (+30 USD OUR) Branch: 0.25% (min 60 – max 250 USD BEN/SHA) (+100 USD OUR)
Outgoing ProPay in EUR/ USD	2.5 EUR/ USD	10 EUR/ USD Online 20 EUR/ USD Branch	10 EUR/ USD Online 20 EUR/ USD Branch	10 EUR/ USD Online 20 EUR/ USD Branch	10 EUR/ USD Online 20 EUR/ USD Branch	10 EUR/ USD Online 20 EUR/ USD Branch
SWIFT commission (EUR/ USD)**	Commission-free	+5 EUR/ USD	+5 EUR/ USD	+5 EUR/ USD	+5 EUR/ USD	+5 EUR/ USD
Incoming in EUR/ USD – BEN/SHA	Commission-free (via correspondent bank ProCredit Bank Germany)	5 EUR/ USD	5 EUR/ USD	5 EUR/ USD	5 EUR/ USD	5 EUR/ USD
Incoming in EUR/ USD – OUR	Commission-free	Commission-free	Commission-free	Commission-free	Commission-free	Commission-free
Incoming ProPay transfer	5 EUR/ USD	5 EUR/ USD	5 EUR/ USD	5 EUR/ USD	5 EUR/ USD	5 EUR/ USD
Fee for reversal of international transfer in EUR/ USD (incoming and outgoing)	30 EUR/ USD	30 EUR/ USD	30 EUR/ USD	30 EUR/ USD	30 EUR/ USD	30 EUR/ USD

*These fees apply when the EUR transfer is not executed with the SEPA option in e-Banking and the beneficiary country is not part of the SEPA zone. **The SWIFT commission is debited from the account together with the transfer fee, as part of the total fees.						
International Transfers in Other Currencies (GBP/ CHF/ CNY)						
Outgoing in GBP/ CHF/ CNY (including MT101)	0.14% (min 8 – max 180 GBP/ CHF/ CNY BEN/SHA) (+20 GBP/ CHF/ CNY OUR)	0.14% (min 8 – max 180 GBP/ CHF/ CNY BEN/SHA) (+20 GBP/ CHF/ CNY OUR)	0.14% (min 8 – max 180 GBP/ CHF/ CNY BEN/SHA) (+20 GBP/ CHF/ CNY OUR)	0.14% (min 8 – max 180 GBP/ CHF/ CNY BEN/SHA) (+20 GBP/ CHF/ CNY OUR)	0.14% (min 8 – max 180 GBP/ CHF/ CNY BEN/SHA) (+20 GBP/ CHF/ CNY OUR)	0.14% (min 8 – max 180 GBP/ CHF/ CNY BEN/SHA) (+20 GBP/ CHF/ CNY OUR)
SWIFT commission (GBP/ CHF/ CNY)	5 GBP/ CHF/ CNY	5 GBP/ CHF/ CNY	5 GBP/ CHF/ CNY	5 GBP/ CHF/ CNY	5 GBP/ CHF/ CNY	5 GBP/ CHF/ CNY
Incoming in GBP/ CHF – BEN/SHA	10 GBP/ CHF	10 GBP/ CHF	10 GBP/ CHF	10 GBP/ CHF	10 GBP/ CHF	10 GBP/ CHF
Incoming in GBP/ CHF – OUR	Commission-free	Commission-free	Commission-free	Commission-free	Commission-free	Commission-free
Fee for reversal of international transfer in GBP/ CHF/ CNY (incoming and outgoing)	30 GBP/ CHF/ CNY	30 GBP/ CHF/ CNY	30 GBP/ CHF/ CNY	30 GBP/ CHF/ CNY	30 GBP/ CHF/ CNY	30 GBP/ CHF/ CNY
Transfer Investigation						
Transfer investigation, amendment or cancellation fee (domestic/ international/ SEPA/ IPSA transfers)	3,000 ALL/ 30 EUR/ USD/ GBP/ CHF/ CNY	3,000 ALL/ 30 EUR/ USD/ GBP/ CHF/ CNY	3,000 ALL/ 30 EUR/ USD/ GBP/ CHF/ CNY	3,000 ALL/ 30 EUR/ USD/ GBP/ CHF/ CNY	3,000 ALL/ 30 EUR/ USD/ GBP/ CHF/ CNY	3,000 ALL/ 30 EUR/ USD/ GBP/ CHF/ CNY
Cards and Cash Withdrawals						

Debit Card	
POS and online payments in Albania, and POS payments at ProCredit Bank Kosovo	Commission-free
5 withdrawals per month with Mastercard at ATMs of other banks in Albania	Commission-free
Withdrawal at an ATM not operated by ProCredit Bank Albania within Albania (more than 5 withdrawals/month)	200 ALL/ 2 EUR
POS payments and Internet purchases abroad	2.5% of the amount (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
PIN change at ATM	200 ALL/ 2 EUR
PIN change via Mobile Banking (menu 'Cards' – 'Change PIN')	Commission-free
Printing of withdrawal receipt at ProCredit Bank Albania ATM	20 ALL/ 0.2 EUR

Printing of balance at ProCredit Bank Albania ATM	50 ALL/ 0.5 EUR
Printing of the 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
Credit Card	
Annual fee	2,000 ALL/ 15 EUR
Fee for late payment of the monthly statement (if paid after the 15th of the following month)	0.5% per day on the unpaid amount (example: 200 EUR x 0.5% x 3 days = 3 EUR)
Cash withdrawal at POS terminals of other banks in Albania and abroad	3% (min 600 ALL/ 6 EUR; max 1,200 ALL/ 12 EUR)
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 verification – other banks, domestic and abroad	50 ALL/ 0.5 EUR

Balance verification – ProCredit Bank 24/7 Zones (receipt printing)	50 ALL/ 0.5 EUR
Printing of the 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
Cash Withdrawals and Deposits at the Counter (all packages)	
Withdrawal up to 1,000,000 ALL/ 10,000 EUR (all service points)	Commission-free at 24/7 Zones/ ATM 500 ALL/ 5 EUR at Branch
Withdrawal up to 2,000,000 ALL/ 20,000 EUR with 2 working days' notice (all service points)	Commission-free
Withdrawal above 2,000,000 ALL/ 20,000 EUR/ any amount in USD, with prior notice*	Commission-free
Withdrawal above 1,000,001 ALL/ 10,001 EUR/ 7,001 USD without notice (Head Office branch only)	0.15% (min 1,500 ALL/ 15 EUR/ 15 USD; max 40,000 ALL/ 400 EUR/ 400 USD)
Withdrawal of coins at a service point (ALL)	1.5% of the transaction amount (min 1,500 ALL; max 50,000 ALL)
Deposit in coins (when the amount deposited in coins exceeds 10,000 ALL)	1% of the transaction amount (min 500 ALL)

Cash deposit in USD and any cash deposit above 7,000 EUR/ 1,000,000 ALL, including deposits by third parties**	0.1% of the transaction amount (min 1,000 ALL/ 10 EUR/ 10 USD; max 50,000 ALL/ 500 EUR/ 500 USD)
Only withdrawals of 500 ALL/ 10 EUR are exempt from the withdrawal fee. **Notice for the withdrawal of funds is given 2–5 working days in advance, depending on the day of withdrawal: by phone at +355 4 2 389 389, by e-mail to informacion@procredit-group.com, or directly in the app and in e-Banking.* ***Applies to all deposits made by third parties (clients or non-clients). Exempt: deposits up to 500 ALL/ 10 EUR; deposits up to 7,000 USD (Head Office service point only); deposits by third parties for loan instalment payments; deposits by family members/ business owners to open a FlexSave savings account or a term deposit; deposits of private individuals under the bank's agreement with the German Embassy.*	
Overdraft and Related Services	
FlexFund (Overdraft) – annual interest rate	
Full Package	9% ALL 7% EUR
Basic Package	15% ALL 13% EUR
Payroll Package	15% ALL 13% EUR
Other Services (applicable to each service package)	
Contract amendment at the client's request	5,000 ALL/ 50 EUR
Special certificates, investigation within 12 months	3,000 ALL/ 30 EUR
Special certificates, investigation over 12 months	5,000 ALL/ 50 EUR
Express/ urgent statements or certificates issued by the bank (within 3 working days)	5,000 ALL/ 50 EUR

Certificate on the outstanding obligation of an active loan	0 ALL
Notarial declaration for a closed loan	2,000 ALL
Archive search for the client's banking information	3,000 ALL
Collateral amendment with contract addendum	5,000 ALL/ 50 EUR
Fee for issuance of a copy of a document older than one month	3,000 ALL
Intermediation for the settlement of funds at the Bank of Albania for investment in treasury bills (minimum amount 300,000 ALL)	0.10% of the amount (min 1,500 ALL; max 5,000 ALL)
Client requested operational adjustment	1,000 ALL/ 10 EUR
Account opening for non-resident clients or clients with documentation/ tax residence outside Albania	1,000 ALL/ 10 EUR
Adding an authorized person at client level	1,000 ALL/ 10 EUR
Application for a 3-month deposit code	500 ALL/ 5 EUR
IBAN certificate	500 ALL/ 5 EUR
Loan application fee (non-refundable; applies to housing, buy-to-let and other loans secured by a mortgage)	1,000 ALL/ 10 EUR/ 10 USD
Fee for withdrawal at ProCredit Bank ATMs with cards issued by banks outside Albania	800 ALL/ 8 EUR

Other fees	Third-party costs (if any)
Total Annual Package Fee	**Fee**
Full Package	8,400 ALL/ 60 EUR/ 60 USD
Basic Package	1,200 ALL/ 12 EUR/ 12 USD
Minimum Package	960 ALL
Social Package	0 ALL
Student Package	0 ALL
ProKid Package	0 ALL
Payroll Package	0 ALL/ EUR
Services beyond these limits will be charged separately.	

ProCredit Bank

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.
Instant Payment (IPSA)	The account provider transfers funds in ALL or EUR, on the consumer's instructions, from the consumer's account to another account within Albania at any time (24 hours a day, 7 days a week), and the beneficiary's account is credited within 10 seconds.
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.