

PRICE LIST FOR PRIVATE CLIENTS

(Effective date: 01.08.2021)

Services included in the monthly fee		Flat Fee
Services	Opening, maintenance and closing of current account, FlexSave, FlexSave for children, and term deposits	ALL 700/ EUR 5/ USD 5
	Issuance, maintenance of debit card	
	Deposits and withdrawals at a ProCredit Bank ATM	
	Payments in POS terminals in Albania	
	5 cash withdrawals per month with Master Card, or 3 cash withdrawals per month with Visa Card, from ATMs of other banks in Albania	
	Activation of a retained card at a ProCredit Bank ATM	
	Issuance, maintenance of e-Banking account	
	Transfers between accounts and to other ProCredit Bank accounts	
	Outgoing domestic payments in ALL, not urgent, and up to ALL 1,500,000	
	Utility payments in favour of: Telecommunications Companies/ Public Institutions	
	ProPay incoming international payments	
	International incoming payments	
	Download and activation of Mobile Banking Application	
	Term Deposit opening via Mobile Banking	
	Change the card limit for online purchase, POS payments, and ATM withdrawals	
	Block and unblock your cards in case of emergency	
	SMS notification	
Authorization of additional persons on current account		

Additional Payment information on [link](#).

Currency	FlexSave / TDA with monthly paid interest	
	FlexSave	1-year TDA
ALL	0.8%	1.0%
EUR	0.2%	0.3%
USD	0.5%	0.5%

Additional TDA information on [link](#).

Loan types	Maturity (months)	Disbursement Fee	Annual interest rate					
			ALL		EUR		USD	
			NIR	EIR	NIR	EIR	NIR	EIR
Housing Loan (fix)	60	0.9%	3.5%	3.74%	3.5%	3.74%	3.5%	3.74%
Housing Loan (flex)	120	0.9%	T-Bills 12M+1,5% (min 3,5%)	3.65%	Euribor 12M+2% (min 3,5%)	3.74%	Libor 12M+2% (min 3,5%)	5.22%
Investment Loan EUR 10,000-30,000 (equiv. in other currencies)	60	0.5%	5.5%	5.75%	5.2%	5.43%	5.2%	5.43%
FlexFund (Overdraft)	12	0%	9%	9.38%	7%	7.23%	7%	7.23%

Additional information on [link](#).

NIR - Nominal Interest Rate
EIR - Effective Interest Rate

Cards Transaction

Fees

Cards

Withdrawals from ATMs of other banks in Albania

PIN change at ATM

Printout of withdrawal in ProCredit Bank Albania ATM

Balance printout at ATM

Printout of the last 12 account transactions

Viewing the account balance at an ATM not operated by ProCredit Bank Albania

5 free withdrawals per month with Master Card, or 3 ones with Visa, and each following ALL 150 / EUR 1

ALL 100 / EUR 1

ALL 20 / EUR 0.15

ALL 50 / EUR 0.3

ALL 100 / EUR 1

ALL 50 / EUR 0.3

National payments

Fees (ALL)

Outgoing - Urgent

Commission for funds reversal of domestic transfer in ALL

Modification of incoming transfers

500

1,500

1,000

International Payments

Fees (EUR/USD)

Incoming with ProCredit Bank Germany intermediary

Outgoing in EUR - Normal

Outgoing in EUR - Urgent

ProPay Payments in EUR and USD

Outgoing in USD, up to 25,000 - Normal

Outgoing in USD, up to 25,000 - Urgent

Outgoing in USD, over 25,000 - Normal

Outgoing in USD, over 25,000 - Urgent

Free of charge

15 (share/beneficiary)/ 30 (our)

25 (share/beneficiary)/ 40 (our)

2.5

15 (share/beneficiary)/ 35 (our)

25 (share/beneficiary)/ 45 (our)

35 (share/beneficiary)/ 55 (our)

45 (share/beneficiary)/ 65 (our)

Transactions

