ProCredit Bank

Price List for Loan Products

Individual Clients

1. Loan

1.1 Direct Loan (100% online)*

Product	Amount	Maximum Maturity (months)	Interest and Currency		Disbursement Commission
			ALL Salary Recipient at ProCredit Bank	ALL Non-Salary Recipient at ProCredit Bank	
Direct Loan (100% online)*	50,000 - 600,000 ALL	6 – 60 months	11%	12%	1%
	600,001 – 1,000,000 ALL		10%	11%	

*The disbursement fee shall be 0% until 20.11.2026. After this date, the fee shall be 1%, in accordance with the terms set out above.

1.2 Consumer Loan in Desk*

Product	Amount	Maximum Maturity (months)	Interest and Currency		Disbursement Commission
			ALL Salary Recipient at ProCredit Bank	ALL Non-Salary Recipient at ProCredit Bank	
Consumer Loan in Desk	50,000 - 600,000 ALL	6 – 60 months	11%	12%	2%
	600,001 – 1,000,000 ALL		10%	11%	

1.3 ProFast Consumer Loan *

Product	Amount	Maximum Maturity (months)	Interest and Currency		Disbursement Commission
			ALL	EUR	
ProFast (Flex)	1,000,001 - 2,000,000 ALL/ 10,001 - 20,000 EUR	60 – No Codebtor	*Salary Recipients at ProCredit Bank:* 9% fixed for the first 2 years; thereafter 12M BTH + 9%, min 10%	*Salary Recipients at ProCredit Bank:* 10% fixed for the first 2 years; thereafter 12M BTH + 10%, min 11%	1.8%
			Non-Salary Recipients at ProCredit Bank: 10% fixed for the first 2 years; thereafter 12M BTH + 10%, min 11%	*Non-Salary Recipients at ProCredit Bank:* 11% fixed for the first 2 years; thereafter 12M BTH + 11%, min 12%	
ProFast (Fix)	1,000,001 - 2,000,000 ALL/ 10,001 - 20,000 EUR	60 – No Codebtor	*Salary Recipients at ProCredit Bank:* 10%	*Salary Recipients at ProCredit Bank:* 11%	1.8%
			Non-Salary Recipients at ProCredit Bank: 11%	*Non-Salary Recipients at ProCredit Bank:* 12%	

1.4 Standard Consumer Loan *

Product	Amount	Maximum Maturity (months)	Interest and Currency		Disbursement Commission
			ALL	EUR	
Standard Loan	1,000,0001 - 3,000,000 ALL/ 10,001 - 30,000 EUR	84 months – With Co debtor / Life Insurance	*Salary Recipients at ProCredit Bank:* 8% fixed for the first 3 years; thereafter 12M BTH + 8%, min 9%	*Salary Recipients at ProCredit Bank:* 9% fixed for the first 3 years; thereafter 12M EB + 9%, min 10%	1.5%
			Non-Salary Recipients at ProCredit Bank: 9% fixed for the first 3 years; thereafter 12M BTH + 9%, min 10%	*Non-Salary Recipients at ProCredit Bank:* 10% fixed for the first 3 years; thereafter 12M EB + 10%, min 11%	

1.5 Payment Overdraft

Product	Amount	Maximum Maturity (months)	Interest		Disbursement Commission
			ALL	EUR	
FlexFund (Overdraft) *Full Package*	Up to 300% of the payment	12	9%	7%	0%
FlexFund (Overdraft) *Basic Package*	Up to 300% of the payment	12	15%	13%	0%

1.6 Loan for Investments*

Product	Amount	Maximum Maturity (months)	Interest		Disbursement Commission
			ALL	EUR	
Home Renovation **FLEX** *(No collateral)*	100,000 - 5,000,000 ALL/ 1,000 - 50,000 EUR	60	9% First year, ongoing BTH 12M+7%, min 9%	8% First year, ongoing EB 12M+6%, min 8%	1.5 %
Home Renovation **FIX** *(No collateral)*	100,000 - 5,000,000 ALL/ 1,000 - 50,000 EUR	60	11 %	10%	1.5 %
Home Renovation **FLEX** *(With collateral)*	100,000 - 10,000,000 ALL/ 1,000 - 100,000 EUR	120	9% First year, ongoing BTH 12M+6%, min 9%	8% First year, ongoing EB 12M+5%, min 8%	1.5%

* For non-salary clients at ProCredit Bank applying for consumer or investment loans, the interest rate is +1% on the margin and min. The disbursement fee does not change, regardless of whether the client is a payroll client or not.

1.7 Loan for Purchasing a House

Product	Category	Maximum Maturity (months)	Interest		Disbursement Commission
			ALL	EUR	
FLEX	Payee at ProCredit Bank	300 (25 Years)	BTH 12M+3%, min 5%	EB 12M+3%, min 5%	0.9%
	Income from rent/business/salary in other banks		BTH 12M+4%, min 5.5%	EB 12M+4%, min 5.5%	1%
	Immigrants		BTH 12M+5%, min 6%	EB 12M+5%, min 6%	1.5%
FIX+FLEX*	Payee at ProCredit Bank	300 (25 Years)	3.9% First Year BTH 12M+3.5%, min 5%	3.9% First Year EB 12M+4%, min 5%	0.9%
	Payee in other banks		4% First Year BTH 12M+4.5%, min 5.5%	4% First Year EB 12M+4.5%, min 5.5%	1%

1.8 Loan for Purchasing a House (continued)

Agreement With Construction Companies	Payees	Not Payees	Immigrants
Loan in ALL	BTH 12M+3.5%, min 5.5%	BTH 12M+4.5% min 5.5%	BTH 12M +5.5% min 6%
Loan in Euro	EB 12M +3.5%, min 5.5%	EB 12M+4.5%, min 5.5%	EB 12M+5.5%, min 6%
Disbursement commission	1.5%	2%	2%

1.9 Loans Guaranteed With Deposits

Loans & Bank Advances Guaranteed With Deposits	Amount	Interest (annual)	Disbursement Commission
Deposits and Loans/Advances in the same currency TDA cover **100%** of the value	min. 50,000 ALL/ 500 EUR/ USD	TDA interest offered for a guarantee +2%	0.5%
Deposit and Loan/Advance in different currencies TDA covers **110%** of the value	min. 100,000 ALL/ 1’000 EUR/ USD	TDA interest offered for a guarantee +3%	0.5%

1.10 Housing Loan According To The Agreement With The Construction Company Arkonstudio SH.P.K. *

Agreement with the Construction Company Arkonstudio shpk/ByLong Hill*	Salary Recipient	Non-Salary Recipient
Loan in Albanian ALL	1.9% Fixed for the first three years of the loan, thereafter TB+3%, min 4.7%	1.9% Fixed for the first three years of the loan, thereafter TB+4%, min 4.7%
Loan in EUR currency	1.9% Fixed for the first three years of the loan, thereafter EB+3%, min 4.5%	1.9% Fixed for the first three years of the loan, thereafter EB+4%, min 4.5%
Disbursement Commission	1.5%	2%

*The above-mentioned rates apply to both the Basic Package and the Full Package for clients.

Interest On Arrears	
Interest on arrears for all loan types	15% per year of the outstanding amount

Early Closure Of Loans, Bank Advance	
Investment Loan (consume)	When the period between early repayment and maturity of the loan is over 1 year, the compensation in this case does not exceed 1% of the amount of the early paid loan. When it does not exceed 1 year, the compensation does not exceed 0.5% of the loan amount paid before the deadline. It should be kept in consideration that the commission for early settlements does not apply to: a) if the settlement is made on the basis of an insurance contract in the event of the occurrence of the event defined in the insurance contract; b) for the limit loan (overdraft) and c) if the repayment of the loan before the deadline corresponds to a period, for which the interest rate of the loan is not fixed.
Investment Loan (investment)	a) A commission of 3% over the remaining part of the loan principal, with a min value of 100 (one hundred) EUR/USD or 15,000 (fifteen thousand) ALL in cases where early repayment is made with the borrower's funds; b) A commission of 5% over the remaining principal of the loan with a min value of 100 (one hundred) EUR/USD; or c) 15,000 (fifteen thousand) ALL in cases where early repayment is made with funds financed by other institutions.
Mortgage Loan Investment Loan (Renewal)	When the period between early repayment and maturity of the loan is over 1 year, the commission applied in this case does not exceed 2% of the amount of the loan paid early. When this period does not exceed 1 year, the compensation does not exceed 1% of the loan amount paid before the deadline. It should be borne in mind that the commission for premature settlements is not applied on the basis of an insurance contract in the event of the occurrence of events in insurance agreements.
Commission for partial loan repayment*	3% of the amount brought by the client (partial loan repayment is classified as any prepayment that is worth the min of 6 (six) installments of the loan that the client requests to partially close).
Investment loan (consumption) + mortgage loan contract	In case of immediate payment of 6 (six) or more installments together, the lender considers partial repayment of the loan and recalculation of the remaining principal in a new payment plan. This procedure is possible in the dates between the payment of the installments according to the payment plan and the accumulated interest will first be deducted from the amount brought. When the borrower arrives on the date of payment of the loan installment, the nearest installment that has the repayment date will be paid first and then the remaining amount that will go for partial payment will have to be at least the amount of 6 (six) installments. In both cases, after these obligations have been deducted, the commission will be applied over this amount according to the provisions in point 5.2 of this article, depending on the currency of the loan.

Additional Information On Loan Products
For all loans in ALL/ EUR/ USD, loan installments in the payment plan will be rounded to 1 ALL/ 1 EUR/ 1 USD.
1. Flex Fund - Bank Advance is based on the salary.
2. The interest will be calculated on the basis of the year with 360 days (for loans) / 365 days (for Ovd) and the interest value every month will be calculated over the remaining part of the loan principal x the annual interest of the loan / 360 days * the number of days of the month.
3. The reference rates used are: EB = 12-month Euribor; CME TERM SOFR 12 months; Treasury Bond = 12-month Treasury Bond. The EURIBOR/CME TERM SOFR interest rate that will be applied to the loan will be determined on the last day of the previous month, while the Treasury Bond interest rate will be determined according to the last auction held by the Bank of Albania. The EURIBOR/CME TERM SOFR/Treasury Bond interest rate will be changed every 12 months from the moment the loan is issued, while the fixed interest rate is unchanged throughout the duration of the loan. The interest rate that will be applied after 12 months will follow the same calculation as at the moment of receiving the loan.”
4. The effective interest rate (NEI) is the total cost of the loan for the customer, expressed as an annual percentage of the value of the loan and will not be more than the maximum effective interest rate (NEI Maximal) published by the Bank of Albania in its official website, in accordance with the provisions of the Regulation on Consumer and Mortgage Credit. “Maximum effective interest rate (maximum NEI)" - is the effective interest rate calculated as the average of the effective interest rate applied by entities according to the type of consumer loan, considering/adding a third of it as defined in the Regulation On the Consumer and Mortgage Loan of the Bank of Albania. This rate is set at the end of each semester for the following semester by the Bank of Albania and is published on its official website.
5. The total cost of the loan is the totality of all expenses, including interest, commissions and any other type of expenses that the customer pays in connection with the loan agreement according to its terms (expenses for ancillary services for the loan agreement, in particular insurance premiums), included when the service is mandatory to benefit from the loan or the applied interest rate).

ProCredit Bank

2. Property Valuation Commissions

2.1 Immovable/ Mortgage Properties

Area	Apartments	Villa	Office, Shops, Units	Hotels, Gas Stations	Multifunctional building/ Business Center etj	Land Plots	Plants, Factories	Land	Garage, Basements
Area 1: Tiranë	10,000 ALL	16,000 ALL	12,000 ALL	30,000 ALL	50,000 ALL	12,000 ALL	42,000 ALL	28,000 ALL	8,000 ALL
Area 2: Durrës, Elbasan, Lushnje, Lezhë, Laç	12,000 ALL	17,000 ALL	13,000 ALL	33,000 ALL	53,000 ALL	15,000 ALL	45,000 ALL	30,000 ALL	9,000 ALL
Area 3: Fier, Vlorë, Berat, Shkodër, Pogradec	13,000 ALL	18,000 ALL	14,000 ALL	34,000 ALL	54,000 ALL	16,000 ALL	46,000 ALL	31,000 ALL	10,000 ALL
Area 4: Korçë, Gjirokastër Sarandë	14,000 ALL	19,000 ALL	15,000 ALL	35,000 ALL	55,000 ALL	17,000 ALL	47,000 ALL	32,000 ALL	11,000 ALL

2.2 Movable Properties

Area	Vehicles 4+1	Vehicles 8+1	Trucks, Buses	Production Line <20’000 EUR	Production Line >20’000 EUR	Equipment
Area 1: Tiranë	8,000 ALL	9,500 ALL	12,000 ALL	18,000 ALL	39,000 ALL	8,000 ALL
Area 2: Durrës, Elbasan, Lushnje, Lezhë, Laç	9,000 ALL	10,500 ALL	13,500 ALL	20,500 ALL	41,500 ALL	11,000 ALL
Area 3: Fier, Vlorë, Berat, Shkodër, Pogradec	10,000 ALL	11,500 ALL	14,500 ALL	21,500 ALL	42,500 ALL	12,000 ALL
Area 4: Korçë, Gjirokastër, Sarandë	11,000 ALL	12,500 ALL	15,500 ALL	22,500 ALL	43,500 ALL	13,000 ALL