



## Terms & Conditions

### INDIVIDUAL CLIENTS

#### 1. Full Package

| 1.1 Current Account and Included Services                                                            | Commission          |
|------------------------------------------------------------------------------------------------------|---------------------|
| Opening, maintenance and closing of: current account, FlexSave, FlexSave for children, term deposits | 700 ALL/5 EUR/5 USD |
| Debit card issuance, maintenance (valid for 5 years)                                                 |                     |
| Deposits and withdrawals at ProCredit Bank ATMs                                                      |                     |
| Payments at any POS in Albania                                                                       |                     |
| 5 withdrawals/month with Mastercard from ATMs of other banks in Albania                              |                     |
| Activation of the card held at the ProCredit Bank ATM                                                |                     |
| Issuance, maintenance of e-Banking account                                                           |                     |
| Transfers between your accounts and other accounts within ProCredit Bank                             |                     |
| Standard outgoing domestic transfers in ALL, up to 1,500,000 ALL                                     |                     |
| Urgent outgoing domestic transfers in ALL, up to 1,500,000 ALL                                       |                     |
| Service payments in favour of: Telecommunications Companies / Public Institutions                    |                     |
| Sepa incoming international transfers                                                                |                     |
| Incoming international transfers with the "OUR" commission typology                                  |                     |
| Downloading and using the Mobile Banking application                                                 |                     |
| Sending funds from POS to the card                                                                   |                     |
| Increasing/decreasing the card limit for purchases on the Internet, POS, ATM withdrawals             |                     |
| Card blocking and unlocking for emergencies                                                          |                     |
| Notification by SMS                                                                                  |                     |
| Account movement commission                                                                          |                     |
| Opening term deposits online                                                                         |                     |

| 1.2 Additional Services                               | Online/ Agency        |
|-------------------------------------------------------|-----------------------|
| Opening and maintenance of additional current account | 100 ALL/ 1 EUR/ 1 USD |

| 1.3 National Transfers in ALL                             | Online/ Agency                    |
|-----------------------------------------------------------|-----------------------------------|
| Standard, outgoing 1,500,001 - 5,000,000 ALL              | 75 ALL Online / 150 ALL Agency    |
| Standard, outgoing 5,000,001 - 10,000,0000 ALL            | 250 ALL Online / 500 ALL Agency   |
| Urgent, outgoing 1,500,001 - 5,000,000 ALL                | 250 ALL Online / 500 ALL Agency   |
| Urgent, outgoing 5,000,001 - 10,000,000 ALL               | 500 ALL Online / 1,000 ALL Agency |
| Urgent, outgoing over 10,000,001 ALL                      | 750 ALL Online / 1,500 ALL Agency |
| Commission for the return of the national transfer in ALL | 0 ALL                             |
| Modification of incoming transfer                         | 1,000 ALL                         |



| 1.4 National Transfers in EUR/ USD                          | Online/ Agency                               |
|-------------------------------------------------------------|----------------------------------------------|
| Outgoing - with the amount up to 50,000 EUR                 | 2 EUR Online/ min 6 - max 0.02% EUR Agency   |
| Outgoing - with the amount 50,001 - 100,000 EUR             | 5 EUR Online/ min 0.02% - max 15 EUR Agency  |
| Outgoing - Normal with the amount over 100,001 EUR          | 15 EUR Online/ min 0.02% - max 40 EUR Agency |
| Commission for tracking, changing or canceling the transfer | 30 EUR/USD                                   |
| Commission for the return of the transfer                   | 0 EUR/ 30 USD                                |
| Incoming transfers                                          | No commission                                |
| Outgoing in USD, up to 25,000 - Normal                      | 15 USD (BEN,SHA)/ 35 USD (OUR)               |
| Outgoing in USD, up to 25,000 - Urgent                      | 25 USD (BEN,SHA)/ 45 USD (OUR)               |
| Outgoing in USD, over 25,000 - Normal                       | 35 USD (BEN,SHA)/ 55 USD (OUR)               |
| Outgoing in USD, over 25,000 - Urgent                       | 45 USD (BEN,SHA)/ 65 USD (OUR)               |

| 1.5 National Transfers in Other Currencies | Online/ Agency                                                    |
|--------------------------------------------|-------------------------------------------------------------------|
| Outgoing National transfers in GBP/CHF     | 0.14% (min 8 GBP/CHF, max 180 GBP/CHF BEN/SHA) - Our (+20GBP/CHF) |
| SWIFT Commission (transfers GBP/CHF)***    | 5 GBP/CHF                                                         |
| Commission for the return of the transfer  | 30 GBP/CHF                                                        |

| 1.6 SEPA National Transfers           | Online/ Agency                               |
|---------------------------------------|----------------------------------------------|
| Outgoing in EUR, up to 50,000 EUR     | 2 EUR Online/ min 6 - max 0.02% EUR Agency   |
| Outgoing in EUR, 50,001 – 100,000 EUR | 5 EUR Online/ min 0.02% - max 15 EUR Agency  |
| Outgoing in EUR, over 100,000 EUR     | 15 EUR Online/ min 0.02% - max 40 EUR Agency |
| SEPA Transfer Return                  | 0 EUR                                        |

| 1.7 International Transfers in EUR/ USD****                                   | Online/ Agency                 |
|-------------------------------------------------------------------------------|--------------------------------|
| Incoming (Correspondent bank ProCredit Bank Germany)                          | No commission                  |
| Outgoing in EUR - Normal                                                      | 15 EUR (BEN,SHA)/ 30 EUR (OUR) |
| Outgoing in EUR - Urgent                                                      | 25 EUR (BEN,SHA)/ EUR 40 (OUR) |
| Outgoing ProPay in EUR and USD (Included MT101 Transfer)                      | 2.5 EUR / USD                  |
| MT101 International outgoing transfer                                         | 15 EUR (BEN,SHA)/ 30 EUR (OUR) |
| Outgoing in USD, up to 25,000 - Normal                                        | 15 USD (BEN,SHA)/ 35 USD (OUR) |
| Outgoing in USD, up to 25,000 - Urgent                                        | 25 USD (BEN,SHA)/ 45 USD (OUR) |
| Outgoing in USD, over 25,000 - Normal                                         | 35 USD (BEN,SHA)/ 55 USD (OUR) |
| Outgoing in USD, over 25,000 - Urgent                                         | 45 USD (BEN,SHA)/ 65 USD (OUR) |
| Commission for the return of the international transfer (incoming & outgoing) | 30 EUR/ 30 USD                 |

| 1.8 International Transfers in Other Currencies                               | Online/ Agency                                                                |
|-------------------------------------------------------------------------------|-------------------------------------------------------------------------------|
| Transfers in GBP/CHF/CNY (Included MT101 transfer)                            | 0.14% (min 8 GBP/CHF/CNY, max 180 GBP/CHF/CNY BEN/SHA) - Our (+20GBP/CHF/CNY) |
| SWIFT Commission (transfers GBP/CHF)                                          | 5 GBP/CHF/CNY                                                                 |
| International transfers in GBP/CHF/CNY incoming                               | 10 GBP/CHF/CNY                                                                |
| Commission for the return of the international transfer (incoming & outgoing) | 30 GBP/CHF/CNY                                                                |

\* All outgoing national transfers over 10,000,000 ALL have Urgent status.

\*\* All outgoing national transfers in EUR currency have Urgent status.

\*\*\* The SWIFT fee will be charged to the account along with the transfer fee, as part of the total applicable fees.

\*\*\*\* These fees apply when the transfer in euro is not executed via the SEPA option in e-banking and the beneficiary's country is not part of the SEPA zone.



## 2. Basic Package

| 2.1 Current Account and Included Services                                            | Commission              |
|--------------------------------------------------------------------------------------|-------------------------|
| Opening and maintenance of current account                                           | 100 ALL/1 EUR/<br>1 USD |
| Debit card issuance (valid for 5 years)                                              |                         |
| Opening and maintaining a FlexSave and FlexSave for children savings account         |                         |
| Deposits and withdrawals at ProCredit Bank ATMs                                      |                         |
| Payment at any POS in Albania                                                        |                         |
| 5 withdrawals/month with the Master card from the ATMs of other banks in the country |                         |
| Opening and maintenance of e-Banking and Mobile Banking                              |                         |
| Transfers between your accounts and other accounts within ProCredit Bank             |                         |
| Each national transfer up to 40,000 ALL (Normal and Urgent)                          |                         |
| Sepa incoming international transfers                                                |                         |
| Service payments in favour of: Telecommunications Companies / Public Institutions    |                         |
| Opening term deposits online                                                         |                         |
| Increasing/decreasing the card limit for Internet purchases, POS, ATM withdrawals    |                         |
| Card blocking and unlocking                                                          |                         |
| Notification by SMS                                                                  |                         |
| Changing the PIN from Mobile Banking                                                 |                         |

| 2.2 Additional Services                                             | Online/ Agency            |
|---------------------------------------------------------------------|---------------------------|
| Additional current account                                          | 100 ALL/ 1 EUR/ 1 USD     |
| 3-month debit card maintenance*                                     | 200 ALL/ 2 EUR/ 2 USD     |
| Commission for closing the Basic Package within 6 months of opening | 1,500 ALL/ 15 EUR/ 15 USD |
| Account movement commission, in physical form and via e-mail        | 1,000 ALL/ 10 EUR/ 10 USD |

\* Account statements are sent only to the e-mail address registered in the bank's system.

| 2.3 National Transfers in ALL                     | Online              | Agency              |
|---------------------------------------------------|---------------------|---------------------|
| Standard outgoing from 40,001 - 1,500,000 ALL     | 0.005% (Min 50 ALL) | 500 ALL             |
| Standard outgoing from 1,500,001 - 10,000,000 ALL | 0.005%              | 0.01% (Min 500 ALL) |
| Urgent outgoing over 40,001 ALL                   | 750 ALL             | 1,500 ALL           |
| Commission for national transfer return in ALL    | 0 ALL               |                     |
| Modification of incoming transfer                 | 1,500 ALL           |                     |



| 2.4 National Transfers in EUR/ USD***                                                | Online                                                    | Agency                                                   |
|--------------------------------------------------------------------------------------|-----------------------------------------------------------|----------------------------------------------------------|
| Outgoing 0 – 50,000 EUR                                                              | 0.01% (Min 2 EUR)                                         | Min 6 EUR - Max 0.02% of the amount                      |
| Outgoing 50,001 – 100,000 EUR                                                        | 0.01% (Min 2 EUR)                                         | Min 6 EUR - Max 0.02% of the amount                      |
| Outgoing over 100,001 EUR                                                            | 25 EUR                                                    | 50 EUR                                                   |
| Outgoing in USD, up to 25,000 - Normal                                               | 0.1%, (Min 20 USD – Max 25 USD BEN/SHA), (+20 USD OUR)    | 0.15% (Min 15 USD BEN/SHA), (+50 USD OUR)                |
| Outgoing in USD, up to 25,000 - Urgent                                               | 0.15%, Min 30 USD                                         | 0.2% (Min 20 USD BEN/SHA)                                |
| Outgoing in USD, over 25,000 - Normal                                                | 0.15%, (Min 15 USD - Max 150 USD BAN/SHA), (+30 USD OUR), | 0.2% (Min 50 USD - Max 250 USD BEN/SHA), (+80 USD OUR)   |
| Outgoing in USD, over 25,000 - Urgent                                                | 0.2% (Min 25 USD - Max 150 USD)                           | 0.25% (Min 60 USD - Max 250 USD BEN/SHA), (+100 USD OUR) |
| Incoming transfers EUR                                                               | No commission                                             |                                                          |
| Incoming transfers USD                                                               | 5 USD                                                     |                                                          |
| SWIFT commission for national transfers*                                             | + 5 USD                                                   |                                                          |
| Commission for transfer return                                                       | 0 EUR/ 30 USD                                             |                                                          |
| Commission for tracking, changing or canceling the transfer – Transfer Investigation | 30 EUR/ USD                                               |                                                          |

| 2.5 National Transfers in Other Currencies | Online/ Agency                                     |
|--------------------------------------------|----------------------------------------------------|
| National Transfers in GBP/CHF              | 0.14% (Min 8 - Max 180 BEN/SHA), (+20 GBP/CHF OUR) |
| SWIFT Commission (transfers GBP/CHF)       | + 5 GBP/CHF                                        |
| Commission for transfer return             | 30 GBP/CHF                                         |

| 2.6 SEPA International Transfers | Online/ Agency                                                    |
|----------------------------------|-------------------------------------------------------------------|
| Outgoing 0 – 50,000 EUR          | 0.01% (Min 2 EUR) Online / 0.02% of the amount (Min 6 EUR) Agency |
| Outgoing 50,001 – 100,000 EUR    | 0.01% (Min 2 EUR) Online / 0.02% of the amount (Min 6 EUR) Agency |
| Outgoing over 100,001 EUR        | 25 EUR Online / 50 EUR Agency                                     |
| Return of a SEPA Transfer in EUR | 0 EUR                                                             |

| 2.7 International Transfers in EUR/ USD            | Online                                                 | Agency                                                   |
|----------------------------------------------------|--------------------------------------------------------|----------------------------------------------------------|
| Outgoing in EUR - Normal                           | 0.15% (Min 20 EUR- Max 75 EUR BEN,SHA) (+15 EUR OUR)   | 0.15% (Min 30 EUR- Max 100 EUR BEN,SHA), (+15 EUR OUR)   |
| Outgoing in EUR - Urgent                           | 0.2% (Min 30 EUR - Max 100 EUR BEN,SHA), (+15 EUR OUR) | 0.2% (Min 40 EUR - Max 150 EUR BEN,SHA), (+15 EUR OUR)   |
| Outgoing in USD, up to 25,000 - Normal             | 0.1% (Min 20 USD – Max 25 USD BEN/SHA), (+20 USD OUR)  | 0.15% (Min 15 USD -Max 40 USD BEN/SHA), (+50 USD OUR)    |
| Outgoing in USD, up to 25,000 - Urgent             | 0.15%, (Min 30 USD – Max 40 USD)                       | 0.2% (Min 20 USD- Max 50 USD BEN/SHA), (+60 USD OUR)     |
| Outgoing in USD, over 25,000 - Normal              | 0.15% (Min 15 USD - Max 150 USD)                       | 0.2% (Min 50 USD - Max 250 USD BEN/SHA), (+80 USD OUR)   |
| Outgoing in USD, over 25,000 - Urgent              | 0.2% (Min 25 USD – Max 150 USD BEN/SHA), (+30 USD OUR) | 0.25% (Min 60 USD – Max 250 USD BEN/SHA), (+100 USD OUR) |
| Outgoing international transfer in EUR             | 0.15% (Min 30 EUR- Max 100 EUR BEN,SHA), (+15 EUR OUR) |                                                          |
| Outgoing international transfer in USD             | 0.15% (Min 15 USD -Max 40 USD BEN/SHA), (+50 USD OUR)  |                                                          |
| Outgoing ProPay                                    | 10 EUR/ USD                                            | 20 EUR/ USD                                              |
| Outgoing Propay MT101                              | 20 EUR/USD                                             |                                                          |
| SWIFT Commission                                   | + 5 EUR/USD                                            |                                                          |
| Incoming transfers "OUR" Commission Typology       | 5 EUR/ USD (OUR transfers are free of charge)          |                                                          |
| Commission for transfer return (incoming&outgoing) | 30 EUR/ USD                                            |                                                          |



| 2.8 International Transfers in Other Currencies             | Online/ Agency                                         |
|-------------------------------------------------------------|--------------------------------------------------------|
| National Transfers in GBP/CHF/CNY (included MT101 transfer) | 0.14% (Min 8 - Max 180 BEN/SHA), (+20 GBP/CHF/CNY OUR) |
| SWIFT Commission (transfers GBP/CHF/CNY)                    | + 5 GBP/CHF/CNY                                        |
| Incoming international transfer in GBP/CHF/CNY              | 10 GBP/CHF/CNY                                         |
| Return of the transfer, incoming&outgoing                   | 30 GBP/CHF/CNY                                         |

\* The maintenance fee for the card will be applied every 3 months. This commission will be kept in full for each quarterly period, regardless of the date when the account was opened during the corresponding quarterly period.

Note: For the customers of this package will be applied an annual interest of 13% in EUR or 15% in ALL for Overdraft (FlexFund).

\*\* All Outgoing national transfers over 10,000,000 ALL have Urgent status.

\*\*\* All Outgoing national transfers in EUR currency have Urgent status.

### 3. Minimum Package\*\*

| 3.1 Current Account and Included Services                                                                               | Commission |
|-------------------------------------------------------------------------------------------------------------------------|------------|
| Opening, maintenance, and closing of the current account within a 24-month period from the date of signing the contract | 80 ALL     |
| Debit card issuance (valid for 5 years)                                                                                 |            |
| Deposits and withdrawals in ProCredit Bank ATMs                                                                         |            |
| Payment at any POS in Albania                                                                                           |            |
| 5 withdrawals/month with the Master card from ATMs of other banks in the country                                        |            |
| Activation of the card held at the ATM of ProCredit Bank                                                                |            |
| Opening and maintenance of E-Banking and Mobile Banking                                                                 |            |
| Transfers between your accounts and other accounts within ProCredit Bank                                                |            |
| Each national transfer up to 40,000 ALL (Normal and Urgent)                                                             |            |
| Service payments in favour of: Telecommunications Companies / Public Institutions                                       |            |
| Sepa Incoming International Transfer                                                                                    |            |
| Incoming international transfer with the commission type "OUR"                                                          |            |
| Sending funds from POS to the card                                                                                      |            |
| Increasing/decreasing the card limit for Internet purchases, POS, ATM withdrawals                                       |            |
| Card blocking and unlocking for emergencies                                                                             |            |
| Notification by SMS                                                                                                     |            |
| Opening term deposits online                                                                                            |            |

| 3.2 Additional Services                                        | Commission                                                               |
|----------------------------------------------------------------|--------------------------------------------------------------------------|
| Standard national outgoing transfer 40,001 - 1,500,000 ALL     | 0.005% of the amount (Min 50 ALL)<br>Online/ 500 ALL in Agency           |
| Standard national outgoing transfer 1,500,001 - 10,000,000 ALL | 0.005% of the amount Online/ 0.01% of the amount (Min 500 ALL) in Agency |
| Urgent national outgoing transfer over 40,001 ALL              | 750 ALL Online/ 1,500 ALL in Agency                                      |

\*Commissions for national transfers for values over 40,000 ALL will be offered only for the first 5 over-the-counter transfers.

\*\*The fees applicable to other transfers and payment services under this package are identical to those of the Basic Package.



#### 4. Social Package\*

| Current Account And Included Services                                                                                   | Commission |
|-------------------------------------------------------------------------------------------------------------------------|------------|
| Opening, maintenance, and closing of the current account within a 24-month period from the date of signing the contract | 0 ALL      |
| Debit card issuance (valid for 5 years)                                                                                 |            |
| Deposits and withdrawals in ProCredit Bank ATMs                                                                         |            |
| Payment at any POS in Albania                                                                                           |            |
| 5 withdrawals/month with the Master card from ATMs of other banks in the country                                        |            |
| Activation of the card held at the ATM of ProCredit Bank                                                                |            |
| Opening and maintenance of E-Banking and Mobile Banking                                                                 |            |
| Transfers between your accounts and other accounts within ProCredit Bank                                                |            |
| Each national transfer up to 1,500,000 ALL (Normal and Urgent, at the counter and online)                               |            |
| Service payments in favour of: Telecommunications Companies / Public Institutions                                       |            |
| Sepa Incoming International Transfer                                                                                    |            |
| Incoming international transfers with the commission type "OUR"                                                         |            |
| Increasing/decreasing the card limit for Internet purchases, POS, ATM withdrawals                                       |            |
| Card blocking and unlocking for emergencies                                                                             |            |
| Notification by SMS                                                                                                     |            |
| Opening term deposits online                                                                                            |            |

#### 5. Student Package\*

| Current Account And Included Services*                                            | Commission |
|-----------------------------------------------------------------------------------|------------|
| Opening and maintenance of current account in ALL                                 | 0 ALL      |
| Debit card issuance (valid for 5 years)                                           |            |
| Deposits and withdrawals in ProCredit Bank ATMs                                   |            |
| Payment at any POS in Albania                                                     |            |
| 5 withdrawals/month with the Master card from ATMs of other banks in the country  |            |
| Activation of the card by SMS                                                     |            |
| Opening and maintenance of E-Banking and Mobile Banking                           |            |
| Transfers between your accounts and other accounts within ProCredit Bank          |            |
| Service payments in favour of: Telecommunications Companies/ Public Institutions  |            |
| Sepa Incoming International Transfer                                              |            |
| Increasing/decreasing the card limit for Internet purchases, POS, ATM withdrawals |            |
| Card blocking and unlocking for emergencies                                       |            |
| Notification by SMS                                                               |            |
| Opening term deposits online                                                      |            |

\* The other transfer fees and paid service charges under this package are the same as those of the Basic Package.



## 6. ProKid Package

| Current Account And Included Services*                          | Commission |
|-----------------------------------------------------------------|------------|
| Opening, maintenance, and closing of the ProKid current account | 0 ALL      |
| Opening and maintenance of the ProKid Deposit                   |            |
| Opening and maintenance of the ProKid Savings Account           |            |
| Incoming transfers from other accounts within ProCredit Bank    |            |
| Sepa Incoming International Transfer                            |            |
| Notification by SMS                                             |            |

\* The interest rates for ProKid Savings Accounts and Term Deposits are in accordance with the current Pricing List for individual clients with the Basic Package.

## 7. Other Services

| 7.1 Other Services*                                                                                                       | Online/ Agency                                       |
|---------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------|
| Contract Amendment/Modification at the Client's Request                                                                   | 5,000 ALL / 50 EUR                                   |
| Special certificates, investigation up to 12 months for all packages                                                      | 3,000 ALL / 30 EUR                                   |
| Special certificates, investigation over 12 months for all packages                                                       | 5,000 ALL / 50 EUR                                   |
| Certification of existing loan obligation                                                                                 | 0 ALL                                                |
| Notarial statement for a closed loan                                                                                      | 2,000 ALL                                            |
| Inquiry for banking information for the customer in Archive                                                               | 3,000 ALL                                            |
| Collateral Change for credit exposures                                                                                    | 5,000 ALL / 50 EUR                                   |
| Fee for issuing a copy of a document older than one month                                                                 | 3,000 ALL                                            |
| Mediation for repayment of funds with the Bank of Albania for investment in treasury bonds (minimum amount 300,000 ALL)   | 0,10% of the amount (Min. 1'500 ALL; Max. 5'000 ALL) |
| Commission for tracking, changing or canceling the transfer national/international***                                     | 30 EUR/ USD/ GBP/ CHF/CNY                            |
| Commission for the return of the international incoming transfer in currency****                                          | 30 EUR/ USD/ GBP/ CHF/CNY                            |
| Modification of incoming transfer**                                                                                       | 1,500 ALL/ 10 EUR/ 10 USD/ 10 GBP/ 10 CHF            |
| ProPay incoming transfer                                                                                                  | 5 EUR/ USD                                           |
| Other commissions                                                                                                         | Costs of third parties (if applicable)               |
| Commission for withdrawals at ProCredit Bank ATM terminals using cards issued by banks outside Albania                    | 800 ALL/ 8 EUR                                       |
| Adjustment of Transactions at the Client's Request                                                                        | 1,000 ALL/ 10 EUR                                    |
| Express/Urgent Bank Statements and Certificates (issued within 3 business days)                                           | 5,000 ALL / 50 EUR                                   |
| Account Opening for Non-Resident Clients or Clients with Tax Residence Outside Albania.                                   | 1,000 ALL/ 10 EUR                                    |
| Adding an Authorized Person at the Client Level                                                                           | 1,000 ALL/ 10 EUR                                    |
| Application for a 3-Month Deposit Code                                                                                    | 500 ALL / 5 EUR                                      |
| IBAN Confirmation                                                                                                         | 500 ALL / 5 EUR                                      |
| Loan Application Fee (non-refundable, applicable to home loans, buy-to-let loans, and other loans secured by a mortgage). | 1,000 ALL/ 10 EUR/ 10 USD                            |

\* These fees are applicable to all service packages individually.

\*\* This fee applies to the Basic, Minimal, Student, and Social packages.

\*\*\* This fee applies to all Packages.

\*\*\*\* This fee applies to all Packages, but not for SEPA transfers



| 7.2 Withdrawal                                                                                                                               | At 24/7 Zone; ATM                                                 | Agency                                                                |
|----------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------|-----------------------------------------------------------------------|
| For amounts up to 1,000,000 ALL/ 10,000 EUR<br>(This service is offered at all service points)                                               | No commission                                                     | 500 ALL/ 5 EUR                                                        |
| For amounts up to 2,000,000 ALL / 20,000 EUR (with a 2-day preliminary notice)<br>(This service is offered at all service points)            |                                                                   | No commission                                                         |
| For amounts over: 2,000,000 ALL / 20,000 EUR / any amount in USD (with a preliminary notice)*                                                |                                                                   | No commission                                                         |
| For amounts over: 1,000,001 ALL / 10,001 EUR / 7,001 USD (without a notice)<br>(This service is provided only at the Central Offices Agency) |                                                                   | 0.15% (min 1,500 ALL/15 EUR/15 USD<br>max 40,000 ALL/400 EUR/400 USD) |
| Withdrawal of Coins at a Service Point (ALL)                                                                                                 | 1.5% of the transaction amount<br>Min. ALL 1,500 / Max. ALL 50,00 |                                                                       |

Only withdrawals for the values of 500 ALL/ 10 EUR are exempted from the commission for withdrawals.

\* The notification on funds withdrawal is made 2-5 working days in advance, depending on the day of withdrawal.

| 7.3 Deposits                                                                          | Agency                                                                                           |
|---------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------|
| In coins (when the amount deposited in coins exceeds ALL 10,000)                      | 1% of the transaction amount (min 500 ALL)                                                       |
| Deposits in banknotes for USD currency & for any amount over 7,000 EUR/ 1,000,000 ALL | 0.1% of the transaction amount (min 1,000 ALL/ 10 EUR/ 10 USD, max 50,000 ALL/500 EUR/ 500 USD)* |

\* This commission includes all deposits made by third parties (customers or non-customers). The following are excluded from this commission : Deposits of values up to 500 ALL/10 EUR. Deposits up to the value of 7,000 USD (this service is offered only at Central Office Service Points), Deposits for loan installment payments from third parties, family/business owner deposits to open Flex Save Savings accounts or Time Deposits and Deposits of Private Individuals according to the agreement that the bank has with the German Embassy.



## 8. Debit Card

| Services With Debit Card                                                                                                       | Terms and Commissions                             |
|--------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------|
| Currency                                                                                                                       | ALL/ EUR                                          |
| Card validity                                                                                                                  | 5 Years                                           |
| Daily payment limit in internet and POS (possibility of higher limit)                                                          | 50,000 ALL/ 500 EUR*                              |
| Daily limit of card transactions in ATM                                                                                        | 30 Transactions                                   |
| Daily limit of card transactions in POS and Internet                                                                           | 30 Transactions                                   |
| Limit of withdrawal amount at ATM ProCredit Bank in Albania, at 24/7 Zones                                                     | Daily: 200,000 ALL/ 2,000 EUR**                   |
| Limit of deposit amount at ATM ProCredit Bank in Albania, at 24/7 Zones                                                        | Daily: 1,000,000 ALL/ 7,000 EUR                   |
| Withdrawal at an ATM that is not operated by ProCredit Bank Albania domestically (when you make more than 5 withdrawals/month) | 200 ALL/ 2 EUR                                    |
| 6-month fee, maintenance for each additional card***                                                                           | 600 ALL/ 6 EUR                                    |
| PIN change at ATM                                                                                                              | 200 ALL/ 2 EUR                                    |
| Withdrawal printout at a ProCredit Bank Albania ATM                                                                            | 20 ALL/ 0.2 EUR                                   |
| Balance printout from a ProCredit Bank Albania ATM                                                                             | 50 ALL/ 0.5 EUR                                   |
| Printout of the last 12 transactions in the account                                                                            | 100 ALL/ 1 EUR                                    |
| Checking the account balance at an ATM that is not operated by ProCredit Bank Albania                                          | 50 ALL/ 0.5 EUR                                   |
| PIN change at ATMs of other banks in the country and abroad****                                                                | 300 ALL/ 3 EUR                                    |
| Investigation commission for suspicious debit/credit card transactions                                                         | 1,000 ALL/ 10 EUR / 10 USD                        |
| Payment at POS abroad as well as purchases on the Internet                                                                     | 2.5% of the amount, (min. 100 ALL/ 1 EUR)         |
| Debit card withdrawal at an ATM not operated by ProCredit Bank Albania (abroad)                                                | 2.5% (min 400 ALL/ 4 EUR – max 1,000 ALL/ 10 EUR) |
| Withdrawals at ATM-ProCredit Bank Kosovo, Macedonia, Bosnia-Herzegovina                                                        | 1 EUR                                             |
| Payment at POS (within the country and in ProCredit Bank Kosovo)                                                               | No commission                                     |

\* The limit of the Master card can be increased through the Mobile Banking app up to 500,000 LEK / 5,000 EUR.

\*\* The limit of the Master card can be increased through the Mobile Banking app up to 1,000,000 LEK / 10,000 EUR.

\*\*\* This fee is applicable only for the individual Basic Package and does not apply if the card closure is initiated by the bank itself.

\*\*\*\* PIN change can be done through MobileBanking. Go to the 'Cards' menu and select the 'Change PIN' option. This service is free of charge, and the PIN is updated immediately.

## 9. Credit Card

| Services With Credit Card                                                                                     | Terms and Commissions                                                                          |
|---------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------|
| Card that is offered                                                                                          | MASTERCARD                                                                                     |
| Currency                                                                                                      | ALL/ EUR                                                                                       |
| Card validity                                                                                                 | 3 Years                                                                                        |
| Annual commission                                                                                             | 2,000 ALL/ 15 EUR                                                                              |
| Commission for late payment of the monthly invoice (if it is paid later than the 15th of the following month) | 0.5% penalty per day over the outstanding amount<br>(example: 200 EUR x 0.5% x 3 days = 3 EUR) |
| Daily limit for Internet and POS use                                                                          | Approved card limit                                                                            |
| Withdrawal at the POS of other banks in Albania and abroad                                                    | 3% (min.600 ALL/6 EUR; max.1,200 ALL/12 EUR)                                                   |

| Transactions at ATM                                            |                                              |
|----------------------------------------------------------------|----------------------------------------------|
| Withdrawal – at 24/7 Zones of ProCredit Bank                   | 3% (min.600 ALL/6 EUR; max.1,200 ALL/12 EUR) |
| Withdrawal – Daily limit at ATM                                | 30 withdrawals/ day                          |
| Withdrawal – Daily limit in Internet and POS                   | 30 transaction/ day                          |
| Withdrawal –Other banks in Albania and abroad                  | 3% (min.600 ALL/6 EUR; max.1,200 ALL/12 EUR) |
| Balance – Other banks in Albania and abroad                    | 50 ALL/ 0.5 EUR                              |
| Balance– at 24/7 Zones of ProCredit Bank (invoice printout)    | 50 ALL/ 0.5 EUR                              |
| Last 12 transactions printout– at 24/7 Zones of ProCredit Bank | 100 ALL/ 1 EUR                               |
| PIN change - at 24/7 Zones of ProCredit Bank                   | 200 ALL/ 2 EUR                               |
| PIN change – Other banks in Albania and abroad                 | 300 ALL/ 3 EUR                               |

| Payments at POS                      |                  |
|--------------------------------------|------------------|
| Payment at POS/ Online in Albania    | Free of charge   |
| Purchases abroad and on the Internet | Free of charge   |
| Sending funds from POS to the card   | 300 ALL/ 2.5 EUR |