

**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	
ProPay incoming international transfers	
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	
Authorization of other persons on the current account	
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
Payment by card at POS abroad as well as purchases on the Internet	2.5% (Min 100 ALL/ 1 EUR)

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 - 10,000,000 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	1,500 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	10 EUR
Commission for the return of the transfer	20 EUR
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

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

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	2.5 EUR / USD
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)

1.8 International Transfers in Other Currencies	Online/ Agency
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

* 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/ 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)	
ProPay incoming international transfers	
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	
Authorization of other persons in the account	
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
Payment at POS abroad as well as purchases on the Internet	2.5% (Min 100 ALL/ 1 EUR)

* 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	2,000 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	20 EUR/ USD	
Commission for tracking, changing or canceling the transfer	15 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

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

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	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 ProPay	10 EUR/ USD	20 EUR/ USD
SWIFT Commission	+ 5 EUR/USD	
Incoming transfers "OUR" Commission Typology	5 EUR/ USD	



2.8 International 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

* 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	
ProPay Incoming International Transfer	
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) 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.



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	
ProPay Incoming International Transfer	
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	
ProPay Incoming International Transfer	
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	
ProPay Incoming International Transfer	
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
Issuance commission for each additional Token or reissuance of Token in case of loss or physical damage	3,000 ALL
Special certificates, investigation within 12 months	2,500 ALL
Special certificates, investigation over 12 months	0 ALL
Certification of existing loan obligation	3,500 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	2,000 ALL
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***	10 EUR/ 10 USD/ 10 GBP/ 10 CHF
Commission for the return of the national incoming transfer in ALL**	2,000 ALL
Commission for return of national / international transfer in foreign currency****	20 EUR/ 20 USD/ 20 GBP/ 20 CHF
Modification of incoming transfer**	1,500 ALL/ 10 EUR/ 10 USD/ 10 GBP/ 10 CHF
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

* These fees are applicable to all service packages individually.

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

*** This fee applies to the Full Package.

**** This fee applies to all Packages.



7.2 Withdrawal	At 24/7 Zone; ATM	Agency
For amounts up to 1,000,000 ALL/ 10,000 EUR (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) (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) (This service is provided only at the Central Offices Agency)		0.15% (min 1,500 ALL/15 EUR/15 USD max 40,000 ALL/400 EUR/400 USD)

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 (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