

PRICE LIST FOR PRIVATE CLIENTS

(Effective date: 24.01.2024)

	Services included in the monthly fee	Flat fee
Full Package	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
Deposit	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
Housing Loan (fix)	12	0.9%	4.7%	4.5%	N/A
Housing Loan (flex) (Seller receivers/Non seller receivers)	240	0.9%	BTH 12M+2%, min.4.7% BTH 12M+3%, min.5.7%	EB 12M+2%, min. 4.5% EB 12M+3%, min.5.5%	N/A
Investment Loan 12					
Up to 30,000			8%	7.5%	
(equiv. in other currencies) (Seller receivers/Non seller receivers)	12 60	1%	BTH 12M+5%, min.8% BTH 12M+7%, min.10%	EB 12M+4%, min. 7.5% EB 12M+6%, min. 9.5%	N/A
FlexFund (Overdraft)	12	0%	9%	7%	7%

Additional information on [LINK](#)

Cards Transaction	Fees
Withdrawals from ATMs of other banks in Albania	5 free withdrawals per month with Master Card, or 3 ones with Visa, and each following ALL 150 / EUR 1
PIN change at ATM	ALL 100 / EUR 1
Printout of withdrawal in ProCredit Bank Albania ATM	ALL 20 / EUR 0.15
Balance printout at ATM	ALL 50 / EUR 0.3
Printout of the last 12 account transactions	ALL 100 / EUR 1
Viewing the account balance at an ATM not operated by ProCredit Bank Albania	ALL 50 / EUR 0.3
PIN change in ATMs of other banks in Albania and abroad	ALL 200 / EUR 1.5

National payments	Fees (ALL)
Outgoing - Urgent	500
Commission for funds reversal of domestic transfer in ALL	1,500
Modification of incoming transfers	1,000

National payments in Euro	Fees (EUR)
Outgoing in Eur- Normal, up to 10,000	0.1% of the sum, min.3
Outgoing in Eur - Normal from 10,001 up to 50,000	15
Outgoing in Eur - Normal, over 50,000	20
Commission for payment changes, cancelling	10
Commission for funds reversal	20
Incoming in Euro	Free of charge

Transactions	International Payments	Fees (EUR/USD)
	Incoming with ProCredit Bank Germany intermediary	Free of charge
	Outgoing in EUR - Normal	15 (share/beneficiary)/ 30 (our)
	Outgoing in EUR - Urgent	25 (share/beneficiary)/ 40 (our)
	ProPay Payments in EUR and USD	2.5
	Outgoing in USD, up to 25,000 - Normal	15 (share/beneficiary)/ 35 (our)
	Outgoing in USD, up to 25,000 - Urgent	25 (share/beneficiary)/ 45 (our)
	Outgoing in USD, over 25,000 - Normal	35 (share/beneficiary)/ 55 (our)
	Outgoing in USD, over 25,000 - Urgent	45 (share/beneficiary)/ 65 (our)