



# *ProCredit Bank*

## *PRIVATE CLIENTS PRICE LIST*

Effective date: 15.08.2024

**Banking services  
packages**

**Time deposits/FlexSave/  
FlexSave for children**

**Cards**

**Transfers**

**Accounts in USD**

**Loan services**

**Investment in securities of  
the Government of Kosovo**

**Others**

## Banking services packages

## Advanced Package

## Standard Package

## Basic Package

## ProStudent Package

Services

Opening, maintaining and closing a current account, FlexSave, FlexSave for children and term deposits

Depositing with a debit card to the ATMs of ProCredit Bank Kosovo

Changing the PIN for m-Banking and for the first time at the ATM

Re-activating the PIN after wrong attempts

Returning the card stuck in the ATM

3D Secure PIN

Transfers between accounts of the same client and within the ProCredit Bank using e-Banking

Application for periodical payment order within ProCredit Bank and with other banks using e-Banking

Utility payments in e-Banking

Incoming international transfers ProPay

Issuing and maintaining the e-Banking and m-Banking services

Payments for public institutions, universities, private schools, embassies, and insurance companies via e-Banking

Application for periodical payment in branch

Transfers between accounts of the same client and within ProCredit Bank in branch

Withdrawals in branch <sup>1</sup>

Depositing in branch

Withdrawing from ProCredit Bank Kosovo ATMs using the debit card

Depositing coins in branch/ATM

Application for the SMS services(SMS notification,SMS top up,SMS balance)

SMS services (SMS notification, SMS top up, SMS balance)

Phone top-up at ProCredit Bank ATMS using the card

Generating the mini-balance from ProCredit Bank ATMs

Withdrawing with a debit card from POS in certain shops (list)

Application, issuing and mailing of one debit card

Reissuing and mailing of one debit card after the expiry of the first one

Changing the PIN after the first time at the ATM

Visa confirmation

Regular outgoing national transfers via e-Banking, including execution of periodical payments

Authorizing a person for a current account

Confirmation that the client has a bank account

Deferred debit card (annual maintenance)

Withdrawing from ATMs of other banks in Kosovo using the debit card

€ 5.00/  
monthly  
tariff€ 2.00/  
monthly  
tariff€ 0.50/  
monthly  
tariff€ 0.00/  
monthly  
tariff€0.00 /  
monthly  
tariff for  
customers  
who belong  
to the  
vulnerable  
group <sup>2</sup>

€ 0,20

€ 0,50

€ 0,10

€ 1,00

€ 5.00

€ 5.00

€ 1,00

€ 2.50

€ 1.00

€ 2.50

€ 2.50

€ 2.50

€ 20.00

Free of  
charge3 free  
withdrawals  
per month,  
after the 3rd  
withdrawal  
€ 0.502.25%  
(min 3.00)3 free  
withdrawals  
per month,  
after the 3rd  
withdrawal  
€ 0.50

Overdraft

Nominal annual rate

8.66%

12.29%

12.29%

N/A

Effective annual rate

9.00%

13.00%

13.00%

1. Daily withdrawal limit at the branch is 15,000 EUR/5,000 USD. Notice for higher amounts should be made two days in advance.

2. To read more who qualifies for the category of vulnerable group see the Regulation on access to payment account with basic services.

<https://bqk-kos.org/wp-content/uploads/2023/01/ENG-Rregullore-per-qasje-ne-llogari-pagese-me-sherbime-bazike-.pdf>

Note:

• The Standard Package is free of charge for the first 12 months.

• Customers cannot choose the Basic Package if they hold such an account in one of the other banks in Kosovo. The monthly fee of the Basic package will not exceed 0.12% of the value of the average net monthly salary in the Republic of Kosovo as recently published by the Statistics Agency of Kosovo.

FlexSave/FlexSave for children		Term deposits <sup>3,4</sup>			
12 months		12 months	24 months	36 months	Punishment rate for term deposits closed before maturity <sup>5</sup>
0.15%		0.15%	0.30%	0.50%	1.5 x next interest

## Cards / Information about Debit Master Card

### Cash transactions at ATMs

Cash transactions at ATMs		Limits and amounts in Euro <sup>6</sup>		Number of transactions
Withdrawals	Within ProCredit Bank	2,000 per transaction	2,000 Daily limit	20 total transactions (daily)
	Outside ProCredit Bank	500 per transaction in total (daily limit)		
Deposits	Within ProCredit Bank	For amounts over 10,000 a statement on the origin of funds is required		
POS withdrawals	At specific traders/shops using ProCredit Bank POS	200 per transaction	200 daily limit	
Purchases at POS	Within ProCredit Bank	4,000 per transaction	8,000 daily limit	
	Outside ProCredit Bank	3,000 per transaction	5,000 daily limit	

### Cash services

Depositing and withdrawing by code at the ATM (EUR)
Depositing/changing a damaged banknote at a branch
Depositing/changing more than a damaged banknote at a Branch
Money for collection (branch service)

### Tariff

€ 1.00
€ 1.00
0.50 per banknote
3.00% (min 15)

3. The Bank is obligated by law to hold a tax at source of 10% over the bank interest. All rates above are effective and nominal in EUR. The Bank does not provide savings accounts in USD. For existing savings accounts in this currency no interest is calculated over the deposited money. For the existing clients who only have savings accounts in EUR, the interest rate on deposited money is 0.01%. The earned interest is credited in the savings account on annual basis.

4. The Bank provides time deposits over the amount of 10,000 EUR. The interest rate for deposits with automatic renewal of maturity (1,3,6,9,15,18,48,60 month) which are no longer offered, is 0.01% effective from 1 December 2017.

5. In case of closing the time deposit before maturity, the principal of the deposit is not touched under any circumstance.

6. These are standard limits that may be changed via m-banking and in cases when limits specified in this table are not applicable.

Cards <sup>7</sup>

Re-issuing in case of lost of damage and mailing
Issuing the card to the authorized person and mailing
Applying, issuing, and mailing the card of deferred debit
Issuing the adhesive card and mailing it for the first time
Changing the PIN code at the POS inside the bank
Withdrawing by card with deferred debit at ProCredit Bank ATMs
Withdrawing by card with deferred debit at ATMs of other banks in Kosovo and abroad <sup>8</sup>
Withdrawing by debit cards at ProCredit Bank Albania, North Macedonia and Bosnia ATMs
Withdrawing by debit cards in the country and abroad via Bank-installed POS
Withdrawing by debit cards at ATMs abroad <sup>8</sup>
Withdrawing by card with deferred debit in and abroad at Bank-installed POS
Bill payment at ProCredit Bank ATMs using cards
Penalty rate on the unpaid amount for deferred debit card
Searching card transactions
Generating the account balance at ATMs of other banks
Currency exchange for ProCredit Bank card transactions (countries where Euro is not in use)
Incoming payments commission through Internet card <sup>10</sup>
Payment with cards at ProCredit Bank and other banks in Kosovo POS
Withdrawals from other banks VISA cardholders in ProCredit POS
Payment with card and adhesive card at POS outside of Kosovo
Payment with card on Internet <sup>11</sup>
Withdrawing using cards issued by other banks outside of Kosovo from ProCredit Bank Kosovo ATMs <sup>12</sup>
Commission for the currency selected by the card holder for withdrawals from ProCredit ATMs and payments at POS of the ProCredit Bank, using MasterCard and Visa cards <sup>13</sup>

## Tariffs

€ 5.00
€ 5.00
€ 5.00
Free of charge
€ 1.50
2.00% (min 5 eur)
2.50% (min 5 eur)
€ 1.00
2.25% (min 3 eur)
2.25% (min 3 eur)
2.50% (min 5 eur)
Free of charge
According to the CBK regulation for usury changeable every 6 months <sup>9</sup>
€ 25.00
€ 0.50
2.00% of the transaction amount
1.00%
Free of charge
Free of charge
Free of charge
Free of charge
€ 5.00
6.00%

7. All commissions for cards and card limits are valid for the digital wallet too.

8. When withdrawing funds from ATMs abroad, in addition to the ProCredit bank tariffs, additional commissions may be applied by the banks or institutions that provide the service.

9. Based on the Regulation for the Usury of Loan Instruments, CBK published on regular six-month basis data on the reference rate as part of the usury.

Find the reference rate in the following link: <https://bqk-kos.org/financial-supervision-2/banking-supervision-2/late-payment-on-credit-instruments/?lang=en>

The formula to calculate late payment:

The principal of usury x usury x number of late days) Example:

(500 Eur x 0.033% x 4 late days) = 0.66 Eur

If the client pays during the first three days after being late then the penalty shall not be calculated.

If the client is late for more than 3 days the penalty shall be calculated for the entire period the client was late.

10. The return of the online payment is excluded from this tariff.

11. Includes the 'P2P Debit' transactions.

12. This commission is not applied for foreign cards issued by the ProCredit bank network, transactions that will be processed by the Quipu Processing Centre (QPC).

13. Applicable only for cards issued outside of Kosovo in a currency other than the Euro.

Transfers / National transfers <sup>14, 15, 16</sup>	e-Banking	Degë
Incoming national transfers	Free of charge	n/a
Outgoing national transfers	According to the respective package	€ 5.00
Transfers within the accounts of the same client in different currencies	Free of charge	5.00 EUR/USD
Urgent outgoing national transfers (≤10,000) initiated by e-Banking from a EUR account	€ 4.00	n/a
Urgent outgoing national transfers (>10,000) initiated by e-Banking from a EUR account	According to the respective package	n/a
Payment of monthly bills	Free of charge	€ 5.00
Payments for public institutions, universities, private schools, embassies, and insurance companies	Free of charge	€ 5.00
Payments for micro-finance institutions	€ 5.00	€ 5.00

Accounts in USD / National outgoing transfers from USD accounts <sup>14, 15, 16, 17, 18</sup>	e-Banking	Branch
Outgoing national transfers ≤10.000	€ 0.80	€ 5.00
Outgoing national transfers >10.000	€ 1.20	€ 5.00
Priority outgoing national transfers ≤10.000	€ 4.00	n/a
Priority outgoing national transfers >10.000	€ 1.20	n/a

14. Each payment amounting to more than 10,000 EUR initiated by priority shall be considered a regular outgoing payment and shall have the same price as with the regular outgoing payment after it is settled in real time. Priority payments may be realized only through e-banking.

15. Outgoing national transfers under the amount of 10.00 EUR at the branch are free of charge. Transfers within the accounts of the same client up to a value of 10 USD and to accounts in different currencies within ProCredit Bank are free of charge.

16. The limit for transfers between banks in E-banking is 50,000 EUR. For amounts exceeding this sum, you need to request an increase in the limit at the E-banking Mailbox.

17. National transfers can be initiated in USD currency, while the fee will be applied in EUR currency counter-value and the receipt of converted funds is realized in the EUR account.

18. The client may not have more than one account in USD currency.

Transfers / International transfers <sup>19, 20, 21, 22</sup>	EUR	USD
	Incoming international transfers =< 50.00	1.00
Incoming international transfers 50.01 - 300.00	8.00	15.00
Incoming international transfers > 300.00	0.25% (min 15, max 750)	
Outgoing international transfers	0.30% (min15, max 1.500 EUR/USD)	
Outgoing transfers Propay	2.50 EUR/USD	0.15% (min.15 EUR/USD)
Outgoing international transfers (intermediary bank commissions)	15.00 EUR / 25.00 USD	
Reclamation/modification of outgoing international transfers	(More recent that 1 month 10.00 + expenses of third parties EUR/USD)	(Older than 1 month 30.00 + expenses of third parties EUR/USD)
Reclamation/return of outgoing international transfers <sup>23</sup>	20.00 EUR/USD	
Reclamation/return of ingoing international transfers	20.00 EUR/USD	

Others	Tariff
Changing the date of loan installment payment	€ 2.50
Printing one account statement a month	Free of charge
Re-printing the account statement for the same month	2.00 EUR/USD
Changing/authorizing a person for a FlexSave account	€ 2.50
Changing the authorized person for the current account	€ 2.50
Copy of documents	Up to 6 months old € 2.50
Commission for cases when payment is required by courts/enforcers <sup>24</sup>	More than 6 months old € 5.00
Changing the movable collateral (de-registration, modification)	€ 10.00
Changing the immovable collateral (de-registration, modification)	€ 5.00
Changing the guarantor	€ 25.00
Confirmation of paid loan	€ 5.00
Token (e-Banking) in cases it is lost or damaged <sup>25</sup>	€ 25.00
Commission for special services for clients abroad	€ 20.00
	€ 50.00

19. For outgoing international transfers with the commission "OUR", apart from the ProCredit Bank commission, it covers the commissions of banks involved in the transfers (commissions for third parties).

20. These fees are applicable to incoming transfers with "SHA" and "BEN" commission.

21. The limit for transfers between banks in E-banking is 50,000 EUR/USD. For amounts exceeding this sum, you need to request an increase in the limit at the E-banking Mailbox.

22. Incoming international transfers in EUR and USD currency in the amount above => 1 Million Euros which are received at the corresponding bank after 16:00, will be credited to the beneficiary's account on the next working day.

23. Third-party fees are added to the commissions for complaints of outgoing international transfers.

24. The commission is applied for clients (not for accounts).

25. This is valid for clients who cannot activate SMS Tan or KTMS.

LOAN SERVICES						
Types of loans	Amount	Duration	Interest rate		Administrative expenses	Pre-payment provision
			Nominal interest rate	Effective interest rate		
Loan for house/apartment	30,000 - 49,999	Up to 240 months	5.50% + EURIBOR 6 months (min 5.50%)	6.06%	1.0%	1) For loans with combined interest rate (fixed + varied) and loans with a variable interest rate no provision is applied for prepayment of loans  2) For loans with fixed interest rate the following is applied:  • If the period between the prepayment of the loan and its regular maturity time is over one year, you shall pay the unpaid principal and 1% of such principal  • If the period between the prepayment of the loan and the regular maturity time does not exceed one year you shall pay the unpaid principal and 0.5% of such principal
	50,000-250,000		5.20% + EURIBOR 6 months (min 5.20%)	5.74%		
Investment loan	10,000-30,000	Up to 60 months	6.00% + EURIBOR 6 months (min 6.00%)	6.90%	1.0%	
Loans obtained with cash	100% that have cash as collateral	Depending on the type of the loan	1.50% over the deposit interest rate	2.84%	0.0%	The bank applies a provision of 50% of unpaid loan interest

Overdraft <sup>26</sup>						
	Advanced package		Standard package		Basic package (including vulnerable categories)	
	Nominal interest rate	Effective interest	Nominal interest rate	Effective interest	Nominal interest rate	Effective interest
Up to 200% of regular monthly income	8.66%	9.00%	12.29%	13.00%	12.29%	13.00%
100% të siguruara me para të gatshme	5.00%	5.11%	5.00%	5.11%	5.00%	5.11%

26. The duration is up to 36 months. The administrative expenses are at 0.00%. Apart from the used principal and the interest for the used days, the bank shall not apply additional provision for overdraft prepayment.

**Additional information on loan services:**

- The provision of loan prepayment is applied on mortgage loans as per the conditions specified in the respective loan contract. As of 10 March 2017, the Bank no longer provides loans at a variable interest rate based on the WAIR index, which is calculated based on the average annual weighted rate of time deposit accounts of the bank. The bank shall continue to publish here ([link](#)) the reference rate of the WAIR index (Weighted Average Interest Rate) until the settlement of the last loan using this index.
- The effective interest rate is calculated in accordance with the instructions of the regulation on an effective interest rate and the disclosure requirements issued by the Central Bank. To calculate the NIE the nominal rate, the maximum administrative expenses, the maximum duration and EURIBOR for the period of 01 July 2022-31 December 2022, respectively 0.278% were taken into account. Meanwhile, the eventual changes that may emerge are a consequence of the date that is considered as the starting point for calculations, and consequently, this guides the inclusion/non-inclusion of the leap year in the loan duration.
- To calculate the effective interest rate (NEI) of loan exposure covered by cash, the WAIR index of time deposit accounts with a time deposit for June 2022 is calculated, namely 1.310%.
- The expenses for asset appreciation depend on the type of the asset being appreciated and are paid by the loan applicant. For more information, contact the bank.
- EURIBOR is the abbreviation for Euro Interbank Offered Rate and refers to the interest rate based on the offer and demand for money in the European market, and based on daily quota, as submitted by the largest European banks. When clients get a loan with a variable interest rate linked with Euribor, they should keep in mind the possible changes of Euribor, which ProCredit Bank applies every six months for the loan duration.
- Based on the Regulation for the Usury of Loan Instruments, the CBK publishes on regular basis data on the reference rate as part of the usury. You may find the reference rate in the following link <https://bqk-kos.org/financial-supervision-2/banking-supervision-2/late-payment-on-credit-instruments/?lang=en>  
 The formula to calculate the late payment:  
 Late principal x usury x number of late days)  
 Example:  
 (500 Eur x 0.033% x 4 late days) = 0.66 Eur  
 If the client pays within the first three days of delay then the penalty is not calculated.  
 If the client is late for more than 3 days the penalty is calculated for the entire period the client was late.

Accounts in USD	Tariffs
Opening, maintaining and closing the current account in USD Issuing, maintaining, and mailing the debit card. Authorization for the current account	2.00 USD
Withdrawing money using a debit card at the ATM	1.00 USD
Depositing money using a debit card at the ATM	1.00 USD
Changing the card PIN at the ATM	1.00 USD
Changing the card PIN at the POS	1.50 USD
Issuing a card for the authorized person and mailing it	Free of charge
Re-issuing the card in case it is lost or damaged and mailing it to the account holder	Free of charge
Re-issuing the card in case it is lost or damaged and mailing it to the authorized person	Free of charge
Controlling the balance of a USD account at ProCredit Bank ATMs	Free of charge
Generating a mini-balance in USD at ProCredit Bank ATMs	Free of charge
Making banknote deposits at the branch	Free of charge
Withdrawing at the branch ≤10,000	3.00 USD
Withdrawing at the branch >10,000 ≤ 100,000	0.05% of the withdrawn amount
Withdrawing at the branch >100,000	0.10% of the withdrawn amount

Government of Kosovo investment in securities	EUR
Monthly maintenance of Bono account	Free of charge
Successful bidding	0.20% of the investment value (min 30.00)
Unsuccessful bidding	€ 15.00



Note: "n/a" means "not provided"

"ProCredit Bank" refers to "ProCredit Bank Kosovo", the others are specified in the

Additional information about services of the monthly commission:

- The validity of the debit card is 5 years. If the client did not receive the card within two months, the Bank shall destroy the card.
- The prices for debit card services are applied also for the contactless adhesive card.
- ATMs providing services in USD currency are located in two spots: Area 24/7 in Ferizaj and Area 24/7 in Gjilan.
- Cash POS withdrawals are provided by some specific traders/shops, for more, click the [link](#).
- For student accounts that were opened prior to 23 February 2021 the commissions for banks services shall be applied in accordance with the current price list.
- In case of moving from one package to another, the changes in the card transaction tariffs shall become effective from the following day.

Transfers: The price of all incoming international payments (IMT) with "OUR" commissions, which are made/accepted by other banks from abroad, is zero. The exception is the specific cases in which additional commissions are presented, in these cases they will be included in administrative expenses and will be debited from the beneficiary account.

- Propay:  
refers to the Banks within the ProCredit network.