



**ProCredit Bank**

# **PRICE LIST**

## **PRIVATE CLIENTS**

- **BANK ACCOUNTS**
- **CASH TRANSACTIONS**
- **CASHLESS TRANSACTIONS**
- **CREDIT FACILITIES**
- **ADDITIONAL COMMISSIONS**



# ProCredit Bank

## 1. BANK ACCOUNTS

### TRANSACTIONS ACCOUNT

Urgent opening a transactions account		MKD 300
Monthly maintenance fee for account ( <b>Set of banking services</b> ):		MKD 300
➤ Maintenance fee for all accounts		
➤ Debit and internet card		
➤ E-bank		
➤ SMS notification		
➤ Free domestic transfers for KIBS by e-banking		
Monthly maintenance fee for account for non-residents ( <b>Set of banking services</b> ):		MKD 120
➤ Maintenance fee for all accounts		
➤ Debit and internet card		
➤ E-bank for account checking		
➤ SMS notification		
Monthly fee for maintaining an inactive MKD/EUR account	balance 0 or >500 EUR	NO COMMISSION
	balance <500 EUR	MKD 300

### SIGHT DEPOSITS

	MKD	EUR	USD
Flex save	0.8%	0.4%	-
Savings account and PROKID (for current clients)	0.4%	0.2%	0.01%

### TERM DEPOSITS

NEW DEPOSITS:	FIXED INTEREST	
	MKD	EUR
12 months	1.3%	0.4%
18 months	1.5%	0.6%
24 months	2.0%	1.0%
36 months	2.0%	1.0%

#### Payment of interest can be done monthly

For term deposits greater than 500,000 EUR / MKD 30 million interest rate will be negotiable

CURRENT DEPOSITS:	FLOATING INTEREST	
	MKD	EUR
12/14/18 months	1.3%	0.4%
24/25 months	1.8%	1.0%
36 months	2.0%	1.0%
48/60 months	2.8%	1.2%
Interest for early cancellation of term	0.01%	0.01%
<b>Minimal balance for term deposit</b>	MKD 300,000	EUR 5,000

For existing term deposits with automatic renewal and maturity different than 12,18,24 and 36 months, deposits at maturity will be renewed with interest rate valid for Flex Save



# ProCredit Bank

## 2. CASH TRANSACTIONS

### 24/7 ZONE SERVICES

Deposit to a transactions account MKD/EUR	NO COMMISSION
Printing account transactions	
Deposit to a savings account MKD/EUR	
Withdrawal from a transactions account MKD/EUR	
Withdrawal from a savings account	First withdrawal in a calendar months, COMMISSION FREE, each following withdrawal MKD 30.

## 3. CASHLESS TRANSACTIONS

### PAYMENT OPERATIONS IN THE COUNTRY

	e-banking	in a branch
Internal and KIBS payments	NO COMMISSION	MKD 60
MIPS urgent payments	MKD 80	MKD 300

### INTERNATIONAL PAYMENT OPERATIONS

<b>INCOMING TRANSFERS</b>		through ProCredit Germany	through another correspondent bank
ProPay inflow		EUR 0	-
Through other banks		EUR 0	0.15% or min. 10 EUR / GBP, 12 USD/CHF, max 200 EUR / GBP, 250 USD/CHF
<b>OUTGOING TRANSFERS</b>		e-banking	in a branch
ProPay (by 15:00 h.)	ben/sha/our	2.5 EUR / 3 USD	0.15% or 5 EUR / 6 USD min.
Regular (by 13:00 h.)	ben/ sha	0.3% or 5 EUR / 6 USD min.	0.3% or 10 EUR/12 GBP/USD/CHF

## 4. CREDIT FACILITIES FOR INDIVIDUALS

### HOUSING LOAN

	EUR
Currency	EUR
Minimum amount for application	EUR 30.000
Maximum deadline	20 years
Fixed interest rate for the first 5 years	3,8%
Interest rate for the remaining period	5.2% + 6 mon. EURIBOR, min. 5.5%
Commission for disbursement	0,5%
Commission for applying	MKD 300
CBT	3,98%
For ECO Housing Loan, Commission for disbursement is 0%	



# ProCredit Bank

## INVESTMENT LOAN

Currency	<b>EUR/ MKD</b>
Amount of the loan	EUR 10.000 – 30.000 MKD 600.000–1.800.000
Maximum deadline	3 years
Fixed interest rate	6%
Commission for disbursement	1%
Commission for applying	MKD 300
CBT	6,97%
For ECO Investment Loan, Commission for disbursement is 0%	

## PERMITTED ACCOUNT OVERDRAFT – FLEXFUND

Currency	<b>MKD/ EUR</b>
Amount	Maximum 2 salaries
Maximum deadline	1 year
Interest rate	7%
Commission for payout	0%
Re-approval commission	MKD 100
Commission for changing the limit of expenditure	MKD 300

## 5. ADDITIONAL COMMISSIONS RELATED TO BANKING OPERATIONS

### ADDITIONAL COMMISSIONS LINKED TO CARDS

	DEBIT		CREDIT
	Visa Electron	Maestro	Master /Visa Classic
Annual membership for the first year/ following year	-	-	MKD 600/ 1,200
Withdrawal from ATMs of ProCredit	-	-	2% + 4 EUR
Withdrawal from ATMs of other banks in Macedonia	MKD 60	The first 3 withdrawals is commission free, each following is MKD 60	2% + 4 EUR
Withdrawal from ATMs of other banks abroad	2% + 2 EUR		2% + 4 EUR
Permanent blocking of a card, with publishing it on a stop list	-		MKD 1,200 + international costs
Re-issuance of a lost PIN	-		MKD 300
Changing the PIN on an ATM	first change is COMMISSION FREE, each following is MKD 90		
PIN reset (if the wrong PIN was entered three times)	MKD 200		
ProCash payments on PCB ATMs in Bosnia and Herzegovina, Albania and Kosovo	MKD 60	-	
Money Send – national incoming/outgoing transfer	MKD 20	MKD 20	
Money Send – international incoming transfer	EUR 6	EUR 6	
Money Send – international incoming transfer	EUR 8	EUR 8	
Urgent delivery of a withheld card from another bank in a PCB ATM	MKD 300	MKD 300	

### ADDITIONAL COMMISSIONS LINKED WITH LOANS

Changes of the terms and conditions for ongoing credit exposures	0% - 4%, at the discretion of the bank	
Payment of a higher installment	2% of the amount of the higher installment	
Consents statements related to the credit exposure	MKD 1,500	
Appraisal / re-appraisal of real estate	Cost of appraisal	Cost of re-appraisal*
Residential or business – residential premises, buildings under construction with land	MKD 3,000	MKD 3,000



# ProCredit Bank

Construction / agricultural land and office space	MKD 4,800	MKD 1,000
Multiple apartments in the same collective building	MKD 6,500	MKD 6,500
Multiple shops in the same collective building	MKD 8,000	MKD 1,000
Business facilities up to 2000 m <sup>2</sup>	MKD 8,000	MKD 1,000
Business facilities of / over 2001 m <sup>2</sup>	MKD 10,000	MKD 1,000
Appraisal / re-appraisal of moveable property	Cost for appraisal per item	Cost of re-appraisal*
Appraisal of 1 item	MKD 3,000	MKD 0
Appraisal of 2 to 10 items	MKD 1,600 (max. MKD 13,000)	MKD 0
Appraisal of 11 to 30 items	MKD 850 (max. MKD 23,000)	MKD 0
Appraisal of / over 31 item	MKD 600 (max. MKD 37,000)	MKD 0
Appraisal / re-appraisal of the market value of shares	0.8% of the value of the share (max. MKD 61,500)	0.6% of the value of the share (max. MKD 52,000)
Penalty interest for MKD loans	11.25%	
Penalty interest for FX loans	7.627%	

\* The appraisal is performed by a certified appraiser, at least once a year for a residential area. For other types of real estate / moveable objects, the appraisal is also performed by a certified appraiser every three years, and re-appraisal is performed by the Bank, for each of the two intermediate years. If changes have occurred to the asset that is the object of appraisal, another appraisal is performed by a certified appraiser instead of a re-appraisal.

### OTHER ADDITIONAL COMMISSIONS

Incoming/outgoing payment on an ATM with a specialized bank card	MKD 300
Cash delivery at an address requested by the client	MKD 1,200
Blocking / de-blocking / change of blocking	MKD 100
Issuance of a token	MKD 900
Annual certificate fee for a token	MKD 300
FX transfer to one's own account in another domestic bank	EUR 10
Inflow of FX pensions from a domestic bank	EUR 5
International transfer reclamations	EUR 25 + third party commission
Return of non-allocated inflow	0.15% or EUR 10
Delivery of SWIFT for an incoming transaction	MKD 200
Issuance: confirmations/ statements for deletion of pledge / calculation of interest at the request of a client up to 10 items / creditworthiness / information from notaries and attorneys / court decisions and executive solutions / provision of documents	MKD 400
Information letters/warning letters for loan products in arrears	MKD 400 - MKD 2000
Calculation of interest at the request of a client, over 10 items	MKD 50 per item
Buying treasury bills and state bonds	0.1% or MKD 200 (min)

