

## For private individuals – payment services fees (and business owners)

Total		Fee (RSD)
Set of payment services	Opening and maintaining one RSD current account	595
	Opening and maintaining one FX current account, in EUR currency	
	Setting up every type of standing order (per client request)	
	Withdraw / deposit cash, available in 24/7 Zones (in ProCredit bank)	
	Issue of debit payment cards, with free delivery of the card (Dina, MasterCard)	
	Free internet and mobile banking, with 10 free transactions per month	
	Flex Save (in RSD and EUR currency), with monthly interest accrual Classic Savings with monthly accrual (per client choice)	
	Free SMS messages - account outgoings and card transactions, for amounts over RSD 10,000*	
	5 free cash withdrawals at the ATMs of other domestic banks (and all transactions at ProCredit Bank ATMs)	
	Overdraft up to 2 monthly salaries	
Middle exchange rate for buying/selling transactions up to EUR 1,000 (monthly)		

\* To adjust the transaction limit amount for receiving an SMS message, send a registered mail to the bank at the following e-mail address: [srb.kontakt@procredit-group.com](mailto:srb.kontakt@procredit-group.com)

Basic Account – free of charge for anyone up to the age of 26		Fee (RSD)
Set of payment services	Opening and maintaining one RSD current account	150
	Opening and maintaining one FX current account, in EUR currency	
	Setting up every type of standing order (per client request)	
	Withdraw / deposit cash, available in 24/7 Zones (in ProCredit bank)	
	Issue of debit payment cards, with free delivery of the card (Dina, MasterCard)	
	Free maintenance of Internet and mobile banking, with transaction fees in accordance with the current Price List for Private individuals	
	Flex Save (in RSD and EUR currency), with monthly interest accrual Classic Savings with monthly accrual (per client choice)	
	Transactions at ProCredit bank ATMs, free of charge	

Free account		Fee (RSD)
Set of payment services	Opening and maintaining one RSD current account	Free of charge
	Opening and maintaining one FX current account, in EUR currency	
	Setting up every type of standing order (per client choice)	
	Withdraw / deposit cash, available in 24/7 Zones (in ProCredit bank)	
	Issue of a Dina debit payment card, delivered free of charge	
	Free maintenance of Internet and mobile banking, with transaction fees in accordance with the current Price List for Private individuals	
	Flex Save (in RSD and EUR currency), with monthly interest accrual Classic Savings with monthly accrual (per client choice)	
	Transactions at ProCredit Bank ATMs, free of charge	

	Payment	Fee (RSD)
Cards	Withdrawal of cash at the ATMs of other banks and at POS terminals, in the country and abroad	2,00% (min 130)*
	Account balance inquiry via ATMs (ProCredit Bank and other banks)	40
	International purchases via POS terminals (including online shopping)	1,00%
	Receiving funds via a payment card	Mastercard Direct 1,00% (min 50)
	Card replacement	500
	Issue and reissue fee for cards that are not included in a package account (Basic/additional)	1.200 (the card is valid for 5 years)
	Issue of a DINA debit card, delivered free of charge	0,00 (the card is valid for 5 years)

\* Refers to account owners who do not have a Total Account/Package. For Total Package Account users, the first 5 withdrawals made each month at the ATMs and POS terminals of other domestic banks are free of charge. All subsequent withdrawals at the ATMs and POS terminals of other banks are charged according to the Price List.

	Domestic payment transactions (for the users of all packages and accounts with the exception of the Basic Account)	Fee (RSD)
Transactions	eBanking orders: up to RSD 300,000 ((including instant)**	20**
	eBanking orders: exceeding RSD 300,000 / urgent orders	200
	Domestic payment transactions (applicable to Basic Account users)	Fee (RSD)
	eBanking orders: up to RSD 300,000 (including also RSD 300,000)	14
eBanking orders: exceeding RSD 300,000 / urgent orders	140	

\*\* For Total Account/Package users, the first 10 transactions made per month are free of charge, via eBanking and mBanking. RTGS orders are charged according to the Price List for Pls.

	Foreign payment	Fee (RSD)
Transactions	Incomings (Incoming to a TDA, 12-month min., free of charge)	0,40% (min 600, max 50.000)
	Outgoings	0,80% (min 1.500, max 40.000)
	Fees for payments	5 EUR Germany / 15 EUR other countries
	ProPay payments	no fee for incomings / flat fee EUR 2.50 for outgoings
	International payment transactions – same day value	0,10% (min 1.200)
	Cashless FX payments made by private individuals through accounts held at ProCredit bank only	0,30% (800 - 16.000)
	International payment transactions, Amendment fee (change of payment instructions, request for order cancellation / reverse entry, reclamation.)	2.100

**Fee for the Credit Bureau Report applicable to PIs (for loan beneficiaries guarantors/sureties)**
**Fees**

Types of reports

**Reports on loan beneficiaries and the users of other products**

Basic report

Synthetic report

Own report

In-person report takeover, or by email\*

Control report, Renewed report after a client complaint

Applicable to clients or guarantors who apply / warrant for loans or other products approved by the bank. According to Association of Serbian Banks tariff

RSD 246

RSD 168

RSD 276

Free of charge

Applicable to clients or guarantors who not apply / not warrant for loans or other products approved by the bank. According to Association of Serbian Banks tariff

RSD 276

Free of charge

\* The first In-person report 0,00

**Other fees**
**Other fees**

Sending letters and notices (Notification of Unauthorised Overdraft on a Current Account, Letter of Warning before cancellation of the Loan Agreement, Notification on the Cancellation of the Loan Agreement, delivery of wage garnishment)

Change of a pledge, guarantor or the repayment schedule of a disbursed loan

Fee on the early repayment of a loan with a variable interest rate (with the exception of housing loans)

In the event of the default of a bank client, the legally prescribed statutory default interest rate applies

Administrative fee on loan insurance provided by NCIHL

Loan insurance premium provided by NCIHL

 rsd 500  
(10 days in default)

rsd 10.000

0,50% - 1,00%

EUR 30

LTV ≤ 70

70 &lt; LTV ≤ 80

80 &lt; LTV ≤ 90

1,50%

2,50%

3,50%

**Services the Bank provides free of charge**
**Fee (RSD)**
**No fee service**

Closing current RSD and FX accounts

Electronic payments – verification of order receipt

Funds received based on incoming payments (inflows) transferred to 12 month term savings

ProPay payment system within the ProCredit Group incoming payments – inflows, Payments made through ProPay

Cash transactions: incomings, cash withdrawal/deposit, Withdrawals at ProCredit Bank ATMs (debit card)

Cancelling the use of the card (primary, additional cards)

Misuse prevention until card expiry (per card per month)

For all cards: purchases – goods and services

Unblocking a PIN, first change of PIN via ATMs for Mastercard

Enforced blockage due to card usage contrary to General conditions for card usage

Costs of reclamation procedure in case of unjustified reclamation, i.e., collection by card institutions (Mastercard, Visa, the National Bank).

Free of charge

**Other services**
**Fee (RSD)**
**Administrative services**

Opening and maintaining the first RSD currency account for clients who do not have a package account but do have eBank

0,00

Opening and maintaining an RSD currency account for clients who do not have a package account and do not have eBank

595

Opening and maintaining an FX account/additional RSD currency account which is not included in a package account

200

SMS messages – account inflows for all users

5 per message

SMS messages - account outflows and transactions made via a payment card\*

5 per message

eBanking maintenance – for clients that do not have a package account

0,00

mBanking maintenance – for clients that do not have a package account

200

Issuing copies of all types of payment orders

100 (per application)

Purchase/Sale transactions via FX and RSD accounts held at ProCredit Bank on the grounds of a Real Estate Purchase/Sale Agreement (housing loan issued by ProCredit Bank)

4.000 (as agreed)

Purchase/Sale transactions via FX and RSD accounts

8.000 (as agreed)

Issuing bank statements

500

Fee for the implementation of Court Decisions – Private Individuals (account freezing and forced collection)

300

\* Total Package Account users receive SMS messages on account outflow, free of charge.

**Transactions**

PI client cash deposits: to accounts held outside the bank, instant payments, deposits to LE accounts held with the bank and founders' deposits (liquidity loan)

1,50% (min 250, max 8.000)

PI cash deposits to LE accounts held at the bank – founders' deposits (liquidity loan) in cash at ATMs

50

National payments - Orders up to RSD 300,000 (orders in hardcopy)

1,50% (min 200)

National payments - orders over RSD 300,000/urgent orders/instant orders (orders in hardcopy)

2,00% (min 300, max 8.000)

**Old account types**

For existing users: Total (RSD 595), Prima (RSD 595), Agro Package Account (RSD 595), Invest (RSD 595), Optimal (RSD 595), Desetka (RSD 595) package accounts and Savings account (RSD 200). From 17.03/2019, the bank no longer concludes Savings Account Agreements.

**Old savings types**

The bank notifies all clients that as of 01.09.2017, it will no longer conclude new agreements for the following types of services: Spar Fleksi, Agro Spar Fleksi, Spar Klasic, Spar Avans, Spar 10, Spar 50, Spar Plan, savings book, Slight savings deposit, for all currencies, amounts and maturities. Interest rates shall apply in the event of early withdrawal of the above mentioned types of term deposits amounts to RSD 0.10% NIR; EIR 0.10%); for the EUR/USD it amounts to 0.05% (NIR; EIR 0.043%). In view of the above mentioned, the interest rates on early withdrawals of all the mentioned types of savings is 0.00%.



+381 700 700 000  
local call rates apply



+381 11 20 57 000  
service provider rates apply



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