PRICE LIST FOR PRIVATE INDIVIDUALS

ProCredit Bank

(also applies to business owners)

Annex 1 General Terms and Conditions (Effective as of 25.01.2022.)

	Services included in the monthly fee	Flat fee (RSD)			
	Opening a current account and free standing orders				
Services	Withdrawals and deposits in 24/7 zones				
	Debit payment cards issued (Dina, MasterCard)				
	Internet and Mobile Banking with 10 transactions per month free of charge (and all transactions between client accounts)				
	Flex Savings and TDA with monthly paid interest				
	SMS notifications for outflows and payment card transaction are free	595			
	5 free withdrawals at the ATMs of other domestic banks (and all withdrawals at any ProCredit Bank ATM)				
	FlexFund per current account (up to two salaries)				
	Card delivering free of charge				
	Median exchange rate to purchase/sales transactions of up to EUR 1,000 (monthly)				

Additional loan information on LINK

Savings	Flex save / TDA with monthly paid interest										
	Flex	Save			Klasic Save						
Currency	12 months		12 m	12 months		18 months		25 months		36 months	
	NIR	EIR	NIR	EIR	NIR	EIR	NIR	EIR	NIR	EIR	
EUR	0.45%	0.38%	0.70%	0.60%	0.75%	0.64%	0.80%	0.68%	0.80%	0.68%	
USD	0,10%	0.08%	0.30%	0.25%	0.40%	0.34%					
RSD	0.90%	0.90%	1.30%	1.30%	1.40%	1.40%					

	Commissions for loans (effective as of 13.12.2021.)	Currency	Maturity (months)	Interest rate	
				NIR	EIR
	Housing and green housing loans in accordance with Bank ability in the EUR	EUR	96 - 240	3.50%+6m Euribor	3.41%
<u>0</u>	Investment and green investmens loans (variable interest rate)	RSD	12 - 60	8.00%+3m Belibor	10.12%
	Investment and green investmens loans (fixed interest rate)	RSD	12 - 60	9%	10.25%
	FlexFund	RSD	12	9%	9.62%

Cards transaction	Fees (RSD)		
Withdrawal on ATMs of other banks and POS terminals, local and abroad	2.00 % (min 130)*		
Balance Inquiry on ATMs (ProCredit bank and other banks)	40		
International POS purchases (including Internet purchases)	1.00%		

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

National payments	Fees (RSD)			
Electronic payment orders up to 300,000 RSD (and instant payment)**	20**			
Electronic payment: urgent orders and orders over RSD 300,000**	200**			
International payments	Fees (RSD)			
Incoming (Incoming to a TDA, 12-month min., free of charge)	0.40% (min 600, max 50,000)			
Outgoing	0.80% (min 1,500, max 40,000)			
Foreign bank charges for outgoings	to Germany EUR 5 / to other countries EUR 15			
ProPay payments	no fee for incomings / flat fee EUR 2.50 for outgoings			

**For Total Account/Package users, eBanking and mBanking 10 transactions per month free of charge. RTGS orders according to the Price List.





