



Effective as of. 01.09.2021.

## Price List for Legal Entities

I ACCOUNTS		RSD
<b>1.</b>	<b>Accounts</b>	
1.1.	Current account opening	Free of charge
1.2.	Current account closing	Free of charge
1.3.	Current RSD account, FlexSave account, e-banking maintenance fee and fee for issue and maintaining of Business card *	1.790 (per month)
1.4.	Additional current account maintenance fee (per account)	490 (per month)
1.5.	Current account opening - nonresidents	500 EUR <sup>6</sup>
1.6.	Current account opening - embassies	Free of charge
<b>2.</b>	<b>Account statement issue</b>	
2.1.	Electronic banking users	Free of charge
2.2.	Account statement in format xls, xml, txt	200 (per month)
2.3.	Clients receiving account statement by e-mail	320 (per month)
2.4.	Other clients	360 (per month)
<b>3.</b>	<b>Account statement printing</b>	
3.1.	Electronic banking users	200 (per statement)
3.2.	Other clients – first printing at info terminal	50 (per statement)
3.3.	Other clients – first printing at cash desk	200 (per statement)
3.4.	Other clients	300 (per statement)
<b>Other</b>		
4.	FlexSave	Pursuant to the Bank's current offer
5.	Interest on current accounts	Free of charge
6.	Transaction realization through escrow account	Min. 10.000      % of amount 0,5%

II TERM DEPOSITS		
<b>1.</b>	<b>Term deposits (RSD and foreign currency) <sup>2</sup></b>	<b>Annual EIR<sup>1</sup> for term deposits of residents</b>
1.1.	Up to 1 week, 1 week, 2 weeks, 1 month, 2 months, 3 months, 6 months, 12 months	Pursuant to the Bank's current offer
<b>2.</b>	<b>RSD term deposits with foreign currency clause (indexed term deposits) <sup>3</sup></b>	<b>Annual EIR<sup>1</sup> for term deposits of residents</b>
2.1.	1 month, 2 months, 3 months, 6 months, 12 months	Pursuant to the Bank's current offer
<b>3.</b>	<b>Overnight term deposit <sup>4</sup></b>	<b>Annual EIR<sup>1</sup> for term deposits of residents</b>
3.1.	Overnight term deposit <sup>4</sup>	Pursuant to the Bank's current offer



<b>III NATIONAL PAYMENTS</b>					<b>RSD</b>	
<b>IIIa NATIONAL PAYMENTS VIA ELECTRONIC BANKING</b>						
1.	Transfers into accounts maintained with ProCredit Bank – (internal orders) - all amount				cut-off time 18:30 h	
	Turnover < 3.000.000 RSD				60	
	Turnover ≥ 3.000.000 RSD				30	
2.	<b>Outgoing transfers – non-cash payments (in accordance with criteria of turnover made in the last month)</b>				<b>RSD</b>	
2.1.	<b>CLEARING (payment orders up to RSD 300.000)</b>	<b>Turnover &lt; 3.000.000 RSD</b>		<b>Turnover ≥ 3.000.000 RSD</b>		
		<b>Min.</b>	<b>% of amount</b>	<b>Min.</b>	<b>% of amount</b>	
	received until 13:00 h	70	0,07%	50	0,06%	
	received after 13:00 h	80	0,08%	70	0,07%	
2.2.	<b>Instant payments** (payments up to RSD 300.000)</b>	<b>Turnover &lt; 3.000.000 RSD</b>		<b>Turnover ≥ 3.000.000 RSD</b>		
		<b>Min.</b>	<b>% of amount</b>	<b>Min.</b>	<b>% of amount</b>	
		80	0,08%	70	0,07%	
2.3.	<b>RTGS ORDERS (urgent payments and orders in excess of RSD 300.000)</b>	<b>Turnover &lt; 3.000.000 RSD</b>		<b>Turnover ≥ 3.000.000 RSD</b>		
			<b>% of amount</b>	<b>max.</b>	<b>% of amount</b>	<b>max.</b>
		received until 13:00 h	0,09%	4.500	0,08%	4.000
		received after 13:00 h	0,10%	5.000	0,09%	4.500
<b>Other</b>						
3.	Cancellations of orders via electronic banking <sup>5</sup>				140	
4.	RSD payments of non-residents				min.	
					100	
<b>IIIb PAPER ORDERS</b>						
1.	Incoming transfers into accounts of legal entities				Free of charge	
2.	Transfers into accounts maintained with ProCredit Bank – (internal orders) cut-off time 17:00h (all amounts)				100	
3.	<b>Outgoing transfers – non-cash payments (in accordance with criteria of turnover made in the last month)</b>					
3.1.	<b>CLEARING (payment orders up to RSD 300.000)</b>	<b>Turnover &lt; 3.000.000 RSD</b>		<b>Turnover ≥ 3.000.000 RSD</b>		
		<b>min.</b>	<b>% of amount</b>	<b>min.</b>	<b>% of amount</b>	
	received until 13:00 h	200	0,25%	150	0,15%	
	received after 13:00 h	250	0,30%	200	0,25%	



3.2.	Instant payments** (payments up to RSD 300.000)	Turnover < 3.000.000 RSD		Turnover ≥ 3.000.000 RSD	
	received until 13:00 h	300		200	
	received after 13:00 h	350		250	
3.3.	RTGS ORDERS (urgent payments and orders in excess of RSD 300.000)	Turnover < 3.000.000 RSD		Turnover ≥ 3.000.000 RSD	
	received until 13:00 h	% of amount	max.	% of amount	max.
		0,30%	8.000	0,25%	8.000
	received after 13:00 h	% of amount	max.	% of amount	max.
		0,35%	11.000	0,30%	10.000

IV ELECTRONIC BANKING				RSD
INTERNET BANKING				
1.	CARD ISSUING (one-off fee)	Halcom Web SME	Asseco SEE solution	Halcom solution
		Free of charge	2.000	60 EUR <sup>6</sup>
1.1.	Adding accounts for existing ProCredit Bank internet banking card (the company which is ProCredit Bank internet banking user adds an account opened with ProCredit bank)			Free of charge
1.2.	Adding accounts to the existing internet banking card with any of the banks (Internet banking package of other company or Internet banking package of other bank)			1.000
1.3.	Statement receipt by e-mail			Free of charge
2.	MOBILE BANKING			
2.1.	Activation and usage of mBanking applications without electronic banking			Free of charge
2.2.	Activation and usage of mBanking applications with electronic banking			300 (per month)
3.	OTHER SERVICES			
3.1.	Smart card reader (USB)			2.000 + VAT
3.2.	Change of authorized person – Asseco SEE solution (Change in the existing card) – on demand			1.000
3.3.	Change of authorized person – Halcom solution (New card is created) - on demand			60 EUR <sup>6</sup>
3.4.	Certificate renewal (certificate validity period is three years) - Asseco SEE solution			Free of charge
3.5.	Certificate renewal for Halcom solution (card reissue)			60 EUR
3.6.	Replacement of lost / damaged card (Asseco SEE solution)			3.000
3.7.	Replacement of lost / damaged card (Halcom solution)			60 EUR <sup>6</sup>
3.8.	Smart card unblocking (only for Asseco SEE users)			1.000
3.9.	Subsequent creation of additional cards for the existing company - per card			1.000
3.10.	Subsequent creation of a qualified certificate for Halcom solution			60 EUR <sup>6</sup>



V INTERNATIONAL PAYMENTS						RSD		
Incoming payments (inflows)			Residents		Non-residents			
1.	Incoming payments (inflows)		Free of charge		0,30%			
2.	Kosovo and donations		Residents			Non-residents		
			Min.	% of amount	Max.			
			900	0,30%	1.900	0,30%		
3.	ProPay		Free of charge					
Outgoing payments (outflows)								
4.	E-bank orders All orders received before 13:00h will be processed with the same day value (SVD) no additional fees		With a signed contract on the delivery documentation		Without a signed contract on the delivery documentation			
			Payment options (including costs of foreign bank)					
			Share	Our	Share	Our		
4.1.	Other countries		5 EUR <sup>6</sup>	20 EUR <sup>6</sup>	10 EUR <sup>6</sup>	30 EUR <sup>6</sup>		
4.2.	Germany		5 EUR <sup>6</sup>	10 EUR <sup>6</sup>	10 EUR <sup>6</sup>	20 EUR <sup>6</sup>		
4.3.	ProPay		2,5 EUR <sup>6</sup>					
4.4.	Other countries (from FX account)		Min. 2.500, 0,30 % of amount, Max. 25.000					
4.5.	Fee for order processing for business trip in favour of one employee (up to € 10.000 per order) within the Bank					Min. 600 RSD, 0,50 %		
4.6.	Fee for order processing for business trip in favour of one employee (up to € 10.000 per order) outside the Bank					Min. 1.200 RSD, 0,50 %		
5.	Paper orders		Residents		Non-residents			
5.1.	Foreign currency cover including ProPay		Min. 1.200, 0,30 % of amount, Max. 30.000 (not including costs of foreign bank)					
5.2.	RSD cover including ProPay		Residents		Non-residents			
			800 (not including costs of foreign bank)		Min.	% of amount	Max.	
				1.200	0,30%	30.000		
5.3.	Same value date – only for paper orders					Min. 1.200, 0,10 %		
5.4.	Fee for order processing for business trip in favour of one employee (up to € 10.000 per order) within the Bank					Min. 1.000, 0,50%		
5.5.	Fee for order processing for business trip in favour of one employee (up to € 10.000 per order) outside the Bank					Min. 2.000, 0,50%		
6.	Other							
6.1.	In foreign currency in favour of a foreign account with other domestic bank within the same legal entity				Min. 1.200, 0,50 % of amount, Max. 50.000			
6.2.	RSD payments from residents to non-residents into accounts held with other domestic banks				Min. 1.000, 0,20 % of amount, Max. 10.000			
6.3.	Conditional payment <sup>7</sup>				Min. 2.000, 0,50 % of amount, Max. 15.000			
6.4.	Same value date				Min. 1.200, 0,10 % of amount			
6.5.	Payments via accounts held with ProCredit Bank				600			
6.6.	Amendment fee (change of statistical data and refund request)				1.300			
6.7.	Amendment fee (change of payment instructions, request for order cancellation / reverse entry, reclamation, etc.)				2.100			



6.8.	Charges of correspondent banks (Payments with option OUR)	Inocost amount in EUR <sup>6</sup>	
	Overview of fees for payments in EUR, USD and other currencies	Germany	Other countries
	Up to 10.000 EUR	10 EUR <sup>6</sup>	15 EUR <sup>6</sup>
	10.001 EUR - 50.000 EUR	15 EUR <sup>6</sup>	20 EUR <sup>6</sup>
	–from 50.000 EUR	15 EUR <sup>6</sup>	25 EUR <sup>6</sup>

VI CASH OPERATIONS				RSD	
<b>1.</b>	<b>CASH DEPOSIT (to the account at Bank)</b>				
1.1.	Cash deposit on ATM and deposit safe	<b>Min.</b>	<b>% of amount</b>	<b>Max.</b>	
		100	0,06%	300	
	Cash deposit (by order) on cash desk	300	0,08%	600	
1.2.	Cash deposit (cash and cheques) through Post office	In accordance with real costs or the Bank's decision			
<b>2.</b>	<b>Cash withdrawal (foreign exchange operations for authorized exchange offices are excluded)</b>				
2.1.	Cash withdrawal on ProCredit Banks ATM - Zone 24/7	<b>Min.</b>	<b>% of amount</b>		
		100	0,50 %		
2.2.	Cash withdrawal on Banks cash desk	200	1,00 %		
3.	Cash depositing and cash withdrawal in a special account for authorized exchange offices			Free of charge	
4.	<b>Cash withdrawal with announcement <sup>a</sup></b>	<b>Straightaway</b>	<b>Next working day</b>	<b>Two working days after</b>	<b>Three working days after</b>
	RSD	400.000	400.001 - 1.000.000	1.000.001 - 1.500.000	Preko 1.500.001
	EUR	5.000	/	Over 5.001	/
	USD	5.000	/	Over 5.001	/
	CHF	5.000	/	Over 5.001	/

VII SECURITIES TRADING		RSD
1.1.	Fee for buying / selling securities in dinars	0,10 % of amount
1.2.	Fee for buying / selling securities in foreign currency	0,30 % of amount



<b>VIII PAYMENT CARDS</b>		<b>RSD</b>
<b>1.</b>	<b>Business Cards</b>	
1.1.	Issuing a Business Card	Free of charge
1.2.	Fee for additional Business card	500
1.3.	Issuing Mastercard Business Exquisite card	Free of charge
1.4.	Monthly fee for Mastercard Business Exquisite card	1.750
<b>2.</b>	<b>National transactions</b>	
2.1.	Purchase – goods and services	Free of charge
2.2.	Cash withdrawals at ATMs of other banks	Min. 150, 3,00 % of amount
2.3.	Cash withdrawals at POS terminals of other banks	Min. 150, 3,00 % of amount
2.4.	Balance enquiry at ProCredit Bank's ATMs	40
2.5.	Balance enquiry at ATMs of other banks	40
<b>3.</b>	<b>International transactions</b>	
3.1.	International POS purchases	Free of charge
3.2.	Cash withdrawals at ATMs	Min. 250, 3,00 % of amount
3.3.	Cash withdrawals at POS terminals	Min. 350, 3,00 % of amount
<b>4.</b>	<b>Other services</b>	
4.1.	Change of PIN at ATM	100
4.2.	Initial iPIN (Internet PIN) defining	Free of charge
4.3.	Change of iPIN (blocked/forgotten)	100
4.4.	Costs of reclamation procedure in case of unjustified reclamation, i.e. collection by card institutions <sup>9</sup>	1.600
4.5.	Receipt of funds through payment card	Min. 50, 1,00 % of amount
<b>5.</b>	<b>Daily limits for withdrawl/deposit on ProCredit Banks ATM - Zone 24/7</b>	
5.1.	Cash withdrawl on ProCredit Banks ATM - Zone 24/7	150.000
5.2.	Cash deposit on ProCredit Banks ATM - Zone 24/7	500.000

<b>IX POS TERMINALI</b>		<b>RSD</b>
<b>1.</b>	Installation of POS terminal	Free of charge
<b>2.</b>	Monthly maintenance per POS terminal	do 2.500 + VAT
<b>3.</b>	Fee per transaction	according to the contract up to 3,5%, min 10 RSD
<b>4.</b>	Uninstallation of POS terminal (per device)	1.500 + VAT
<b>5.</b>	<b>Instant payments via POS</b>	
5.1.	Fee per transaction	according to the contract up to 3,5%, min 10 RSD
<b>6</b>	<b>POS terminals fee ( in case of failure to meet payment transactions)</b>	
6.1.	up to 400.000	do 1.200 + VAT
6.2.	over 400.000	Free of charge



<b>X DOCUMENTARY BUSINESS AND GUARANTEES</b>		<b>RSD</b>
<b>1.</b>	<b>Import (nostro) letters of credit</b>	
1.1.	Handling fee	Min. 5.000, 0,1 % of amount (with cover)
		Min 6.000, 0,1 % - 0,5 % of amount (without cover)
1.2.	Opening fee (per quarter)	Min 5.500, 0,2 % - 1,25 % of amount
1.3.	Non-material amendments/request for LC cancellation	5.000
1.4.	Material amendments (increase in amount/expiry date extension/change of collateral)	10.000
1.5.	Document check fee	Min 5.000, 0,50 % of amount, Max. 15.000
1.6.	Confirmation fee	4.000
1.7.	Deferred payment	2.500
<b>2.</b>	<b>Export (loro) letters of credit</b>	
2.1.	LC notification	Min 4.000, 0,15 % of amount, Max. 30.000
2.2.	LC amendment notification	5.000
2.3.	LC transfer	Min 5.000, 0,30 % of amount
2.4.	Document check fee	Min 4.000, 0,30 % of amount, Max. 15.000
2.5.	Document sending without check	4.000
2.6.	Preliminary inspection of presented documentation	6.000
2.7.	Forwarding LC to other bank/LC amendment for other bank	5.000
<b>3.</b>	LC draft preparation	5.000
<b>4.</b>	Advisory services (preparation/verification of requirements proposed per credential, commercial agreement analysis etc.)	5.000
<b>5.</b>	<b>Nostro guarantees and standby letters of credit</b>	
5.1.	Handling fee	Min. 5.000, 0,1 % of amount (with cover)
		Min. 6.000, 0,1 % - 0,4 % of amount (without cover)
		Min.10.000, 0,1%-0,5% of amount (payable - for duly repayment of loan instalments)
		Min. 6.000, 0,1 % - 0,5% of amount (payable – for duly payments)
5.2.	Issuing fee (per quarter)	Min. 5.500 , 0,2 % - 1,25 % of amount
5.3.	Non-material amendments/request for guarantee cancellation (stand-by LC)	6.000
5.4.	Material amendments (increase in amount/expiry date extension/change of collateral)	10.000
5.5.	Confirmation fee	4.000
5.6.	Protest of LG	Min. 10.000, 1,00 % of amount
5.7.	Protest of customs LG	10.000



<b>6. Loro guarantees and stand-by LC</b>		<b>RSD</b>
6.1.	LG notification	Min 4.000, 0,15 % of amount, Max. 30.000
6.2.	LG amendment notification	5.000
6.3.	Document check fee	Min 4.000, 0,24 % of amount, Max. 10.000
6.4.	Forwarding LG to other bank/LG amendment for other bank	5.000
6.5.	Counselling services (preparation/inspection of LG text proposal, analysis of commercial contract, giving opinion about solvency of a foreign bank, etc.)	5.000
7.	Preparation of LG text proposal/creation of LG text proposal provided by LG beneficiary	5.000
8.	Authentication of the signature on guarantees – on the client’s request	3.000
<b>9. Avalization of bills of exchange</b>		<b>RSD</b>
9.1.	Handling fee	Min 5.000, 0,1 % of amount (with cover)
		Min 6.000, 0,1 % - 0,5 % (without cover)
9.2.	Avalization of bills of exchange (per quarter)	Min 5.500, 0,2 % - 1,25 % of amount
9.3.	Protest of avalized bill of exchange	Min 10.000, 1,00 %
<b>10. Letters of intent</b>		<b>RSD</b>
10.1.	Handling fee	Min 5.000, 0,10 % - 0,30 % of amount, Max. 15.000
10.2.	Issuing/Amendment fee	5.500
<b>11. Documentary collection</b>		<b>RSD</b>
11.1.	Forwarding documents for collection or payment	Min 4.000, 0,25 % of amount, Max. 15.000
11.2.	Pribavljanje akcepta menice	5.000
<b>12. CREDIT FRAMEWORK AGREEMENT FOR DOCUMENTARY BUSINESS</b>		<b>RSD</b>
12.1.	Handling fee	Min. 6.000, 0,1% - 0,4 % of amount
13.	Execution of client’s order today for today	Min. 1.400, 0,10 % of amount
14.	Sending a copy of SWIFT message by fax/e-mail at client’s request	500
15.	Forwarding SWIFT messages to other domestic banks	2.000
16.	Sending SWIFT messages to banks at client’s request	2.000
<b>17. Registration with NBS</b>		<b>RSD</b>
17.1.	Registration of export of goods and services with contractual payment maturity over 360 days	6.000
17.2.	Registration of advance payment for import with contractual import period over 360 days	6.000





<b>18.</b>	<b>Registration of KZ forms with NBS</b>	<b>RSD</b>
18.1.	Registration of notice of intention to conclude loan contract abroad	8.000
18.2.	Registration of usage plan-repayments for loans abroad	8.000
18.3.	Realization of principal and interest payment per annual loan period	10.000
18.4.	Registration of amendment of repayment plan-usage for loans abroad	10.000
18.5.	Takeover of administrative obligations with NBS under credit operations registered with NBS through another bank	10.000
18.6.	Registration of loan usage/approval abroad	8.000
18.7.	Counselling services with registration of international credit operations	5.000

### XI LOANS

1.	Dinar debts	from 1 % to 13,42 % Annual EIR <sup>1</sup>
2.	Indexed debts	from 1 % to 7,10 % Annual EIR <sup>1</sup>
3.	Processing of request for credit framework agreement, overdraft, loan and revolving credit line	up to 2 %, min. 20,000 RSD
4.	Early repayment for credit framework agreement, overdraft, loan and revolving credit line	up to 5%, min. 20,000 RSD
5.	Overdraft interest	2,03% - 21,50 % Annual EIR <sup>1</sup>
6.	Fee for the annual maintenance of the credit party (calculation is in RSD equivalent according to the middle exchange rate of the NBS on the day of collection).	50 EUR <sup>6</sup>
7.	Fee for non-compliance contractual stipulationada za nepoštovanje ugovornih odredbi	Up to 1%, min. 500 EUR <sup>8</sup>
8.	Granting the Bank's consent to the waiver of any element defined by the loan agreement	100 EUR <sup>8</sup>
9.	Cross-border loans	From 2 % do 13,10 % Annual EIR <sup>1</sup>



<b>XII OTHER SERVICES AND EXPENSES</b>		<b>RSD</b>
<b>1.</b>	<b>Purchase and sale transactions</b>	
1.1.	Purchase / sale transaction (real estate)	1,500
1.2.	Purchase / sale transaction (real estate), if money is term deposited for minimum one month	750
<b>2.</b>	<b>National payments</b>	
2.1.	Collection order	150 per order
2.2.	Withdrawal of title and order from enforced collection	Pursuant to NBS tariff – per order/title
2.3.	Execution of collection order based on enforced collection order received from the Agency for Enforced Collection <sup>11</sup>	100
2.4.	Initiation of enforced collection - per order	250
2.5.	Reverse entry/withdrawal of transfer order on demand	200
2.6.	Confirmation issue on executed transfer order	150
2.7.	Registration of promissory notes	200
2.8.	Deletion of promissory notes	200
2.9.	The fee for activating a permanent order	100 (per order)
2.10.	Issuing the fee report (at client`s request)	12,000 (per account)
<b>3.</b>	<b>SWIFT messages</b>	
3.1.	Sending SWIFT message	200 (per message)
3.2.	Activation MT101	6,000 (one-off fee)
3.3.	Sending MT101	3,000 (per month)
3.4.	Sending MT940	3,000 (per month)
<b>4.</b>	<b>Loan services</b>	
4.1.	Fee for credit limit defining (one-off)	500 EUR <sup>8</sup>
4.2.	Fee for changing the approved credit limit (at client`s request)	300 EUR <sup>8</sup>
4.3.	Delay the freezing of the account and temporary suspension of the standing order	2.000
4.4.	Change of collateral, guarantor, loan repayment plan or any contractual provisions of the loan agreement	0,5% of the outstanding, min. 150 <sup>8</sup>
4.5.	Fee for less or not paid funds based on the usage of cash limits	0,50 % (on missing funds)
<b>5.</b>	<b>Confirmation</b>	
5.1.	Confirmation issue on executed order on the Bank`s memorandum	200
5.2.	Confirmation issue on account balance and turnover for designated period	500
5.3.	Confirmation issue on equity deposit and capital increase	500
5.4.	Confirmation issue on debt amount and credit history	600
5.5.	Confirmation issue on effected payments under a credit product (to a borrower, guarantor)	1.000
5.6.	Confirmation issue on effected collections under a credit product (to a borrower, guarantor)	1.000
5.7.	Issuing a certificate of Bank's waiver of right to appeal	2.000
5.8.	Issuing statement of open position at the request of the client	500
5.9.	Other confirmation issue	1.000



5.10.	Sending sms notification about arrears of a credit product (10th day in arrears)	500
5.11.	Sending letters about arrears of a credit product (30th day in arrears)	1.500
5.12.	Sending letters prior to loan agreement termination	200
5.13.	Sending notifications about loan agreement termination	200
<b>6.</b>	<b>Credit Bureau report</b>	
6.1.	Basic report - service user and guarantor	According to Association of Serbian Banks Tariff
6.2.	Summary report - service user and guarantor	
6.3.	Synthetic report - service user and guarantor	
6.4.	Own report for legal entity	
<b>7.</b>	<b>Prices of security bags and sacks for money packing into deposit safes <sup>6</sup></b>	<b>EUR</b>
7.1.	Safety bags Extruder for money packaging - small	0,09 + VAT
7.2.	Safety bags Extruder for money packaging - medium	0,12 + VAT
7.3.	Canvas bag dimensions 20 x 30 cm	1,50 + VAT
7.4.	Canvas bag dimensions 30 x 50 cm	2,10 + VAT
7.5.	Canvas bag dimensions 60 x 40 cm	3,50 + VAT
7.6.	Safety laces for canvas bags for of money packing model Uni190	0,08 + VAT

### XIII TIMELINE PLAN

<b>1.</b>	<b>Domestic payments <sup>13</sup></b>	
1.1.	Transfer order - internal	Until 17:00 h
1.2.	Transfer order - clearing	Until 14:30 h
1.3.	Transfer order - RTGS	Until 15:30 h
1.4.	Receiving cheques	Until 11:15 h
1.5.	Payment order – bills and authorizations	Until 13:45 h
1.6.	PN request 3 (unblocking)	Until 15:30 h
1.7.	Registration/deletion of registered bill/authorization	Until 15:45 h
<b>1.8.</b>	<b>E-banking</b>	
1.8.1.	Transfer orders - internal	Until 19:30 h
1.8.2.	Transfer orders - clearing	Until 17:00 h <sup>14</sup>
1.8.3.	Transfer orders - instant	From 00:00 h Until 24:00 h
1.8.4.	Transfer orders - RTGS	Until 17:00 h <sup>14</sup>



2.	International payments	
2.1.	Payments abroad and transfer of foreign currency funds to another domestic bank – paper order	Until 13:00h
2.2.	E-banking payments abroad with same value date (SVD)	Until 13:00h
2.3.	E-banking payments abroad for currency CNY	T+1
2.4.	International payments by FX purchasing of CHF, from RSD or other currencies, through e-banking.	Until 10:00 h
2.5.	International payments by FX purchasing of GBP, from RSD or other currencies, through e-banking.	Until 11:00 h
2.6.	ProPay	Until 14:00 h
2.7.	Transfer of foreign currency funds to another domestic bank via E-banking	Until 15:00 h
2.8.	Payments within the bank	Until 15:45 h
2.9.	Foreign currency purchase EUR, USD, CHF, GBP	Until 15:15 h
2.10.	Inflow from Kosovo – disbursement of dinar counter-value from foreign currency sold to NBS	Until 12:00 h
2.11.	Foreign currency collection – receiving data fro statistics and documentation for distribution in foreign currency account	Until 16:30 h

1 - EIR – Effective interest rate

2 - Minimum deposit for RSD term deposits is RSD 500.000

3 - Minimum deposit is EUR 20.000 in dinar countervalue at the NBS selling exchange rate on the incoming/ outgoing payment date. Minimum maturity is 30 days

4 - Minimum deposit is RSD 5.000.000

5 - Refers to users of Asseco SEE solutions (Office Banking applications) and orders issued on the basis of such solution (application)

6 - In dinar equivalent at the middle exchange rate of NBS

7 - In case of conditional payment via ProPay system, price list from Item V4 shall be applied

8 - In the event of announcement of cash and foreign cash withdrawal, working days from Monday to Friday are taken into account

9 - A fee is charged in case of expenses for submission of documentation, slips, or in case of any litigation expenses

10 - In dinar countervalue at the NBS selling exchange rate

11 - Does not exclude regular order execution fee, pursuant to the price list for RTGS payments

12 - In favour of all creditors, excluding ProCredit Bank

13 - Transfer order fee depends on time of order submittance in line with tariff IIIb3 i IIIa2

14- The Bank keeps the right to digress from Timeline plan and execution of payment transactions. Extraordinary situation is considered to be any reason of force majeure due to which the Bank is not able to perform a correct order due to technical limitation.

\*Except for clients who are categorized by the Bank as Micro clients. For this clients fee for current account in RSD maintaine, maintaining e-banking, issuing and maintaining Business cards is 1,490 RSD

\*\*Instant payments represent the non-cash transfer of cash in the amount of less than 300,000.00 RSD.

These payments are available 24/7/365, in which the funds in the recipient's account are approved in real or near real time, regardless of the payment instrument that payment transaction was initiated. The bank will operate a payment instant with banks that are participants in this payment system. Instant payment service will be available from October 22, 2018. year, or when conditions are created by the NBS.

DHL and other out-of pocket expenses, as well as charges of ProCredit Bank correspondents, if any, will be charged separately. We reserve the rights to charge increased fees for special services. These Terms are subject to change without prior notice.

Money and capital turnover are VAT exempt pursuant to provisions of Art. 25 of VAT Law