



Price list for Agricultural households

I ACCOUNTS		RSD
1.	Accounts	
1.1.	Opening a current account RSD and foreign currency in Total Account	free of charge
1.2.	Total Account	890 (monthly)
1.3.	Additional current account out of Total Agro (per account)	200 (monthly)
2.	Account statement	
2.1.	Account statement issued at Bank front office desks	200
2.2.	Account statement via email	free of charge
2.3.	Printing at info terminal	free of charge

II NATIONAL PAYMENTS		RSD		
1.	IIa NATIONAL PAYMENTS VIA ELECTRONIC BANKING in Total Account			
1.1.	Incoming transfers into accounts	free of charge		
1.2.	Transfers into accounts maintained with ProCredit Bank – (internal orders) cut off time 18.30h	25		
2.	Outgoing transfers – non-cash payments			
2.1.	Payment orders up to RSD 300.000	30		
	Instant payments* (payments up to 300.000 RSD)	30		
	Payment orders in excess of RSD 300.000	30		
3.	IIb NATIONAL PAYMENTS VIA ELECTRONIC BANKING without Total Account			
3.1.	Incoming transfers into accounts	free of charge		
3.2.	Transfers into accounts maintained with ProCredit Bank – (internal orders) cut off time 18.30h	25		
4.	Outgoing transfers – non-cash payments			
4.1.	CLEARING	% of amount	Min.	Max.
	Payment orders up to RSD 300.000	1,5%	200	3.000
	Instant payments* (payments up to 300.000 RSD)	1,5%	200	3.000
	Payment orders in excess of RSD 300.000	2,0%	300	8.000
5.	Other			
5.1.	Cancellations of orders via electronic banking	140		
6.	IIc PAPER ORDERS			
6.1.	Incoming transfers into accounts	free of charge		
6.2.	Transfers into accounts maintained with ProCredit Bank – (internal orders) cut off time 17.00h	110		
7.	Outgoing transfers – non-cash payments			
7.1.	CLEARING	% of amount	Min.	Max.
	Payment orders up to RSD 300.000	1,5%	200	3.000
	Payment orders in excess of RSD 300.000	2,0%	300	8.000



III ELECTRONIC BANKING		RSD
INTERNET AND MOBILE BANKING		
1.	Monthly maintenance of internet and mobile banking (included in a package)	free of charge
2.	SMS notification of inflow, outflow per account and payment card transactions	5 per message
3.	SMS request for information	10 per request

*First 10 SMS notifications monthly related to outflows and payment card transactions are free

IV INTERNATIONAL PAYMENTS				RSD
Incoming payments (inflows)		Min.	% of amount	Max.
1.	Foreign currency incoming payments (inflows)	600	0,4%	50.000*
2.	Incoming payments (inflows in favour of residents) - Kosovo and donations	1.000	0,35%	1.900*
3.	Funds received based on incoming payments (inflows), term deposited for 12 months	Bez naknade**		
4.	ProPay	Bez naknade		
5.	Outflows E-bank orders. All orders received before 13:00h will be processed with the same day value (SVD) no additional fees	Min.	% of amount	Max.
6.	Outgoing payments (outflows) abroad	2.000	0,8%	50.000
7.	Outgoing payments (outflows) in favour of a foreign currency account with another bank in the country	1.200	0,5%	25.000
8.	Same value day	1.200	0,1%	/
9.	Amendment fee (change of statistical data and refund request)	1.300		
10.	Amendment fee (change of payment instructions, request for order cancellation / reverse entry, reclamation, etc.)	2.100		
11.	Pro Pay (always same value day)	2,5 EUR		
12.	Paper orders			
13.	Foreign currency and RSD cover including ProPay	Min. 1.200, 0.30 % od iznosa, Max. 30.000 (not including costs of foreign bank)		
14.	Same value day	Min. 1.200 , 0.10 %		
15.	Charges of correspondent banks (Payments with option OUR)	Inocost amount in EUR		
	Overview of fees for payments in EUR, USD and other currencies	Germany	Other countries	
15.1.	Up to 2.500 EUR	5	10	
15.2.	2.501 EUR - 12.500 EUR	8	15	
15.3.	12.501 EUR - 50.000EUR	12	18	
15.4.	From 50.000 EUR	15	25	

* Costs of other bank not included

** In the event of an early termination of a term deposit agreement, the fee stipulated in item IV1 applies



V CASH OPERATIONS			RSD
1.	Cash withdrawal and deposit on cash desk and ProCredit Banks ATM - Zone 24/7		free of charge
2.	Cash deposits from private individuals into accounts outside the Bank and into accounts of legal entities in the Bank		Min. 120, 1.20% of amount, Max. 8.000
Cash withdrawal			
3.	Cash withdrawal with announcement	Straightaway	By the end of next business day
	RSD	up to 600.000	from 600.001
	EUR	In dinar countervalue at the NBS up to 600.000 RSD	In dinar countervalue at the NBS from 600.001 RSD
	USD		
	CHF		

VI PAYMENT CARDS			RSD
1.	Fee for reissue of Visa Electron card		500
2.	National transactions		
2.1.	Purchase – goods and services		free of charge
2.2.	Cash withdrawals at ATMs of other banks (first 5 transactions in Total Account- free of charge)		Min. 150, 1,50% of amount
2.3.	Cash withdrawals at POS terminals of other banks		Min. 150, 2,00% of amount
2.4.	Balance enquiry at ProCredit Bank's ATMs		15
2.5.	Balance enquiry at ATMs of other banks		40
3.	International transactions		
3.1.	International POS purchases		1,00%
3.2.	Cash withdrawals at ATMs		Min. 250, 2,00% of amount
3.3.	Cash withdrawals at POS terminals		Min. 450, 2,50% of amount
4.	Other services		
4.1.	Card replacement (lost / stolen)		500
4.2.	PIN unblocking		200
4.3.	Change of PIN at ATM and iPIN (blocked/forgotten)		100
4.4.	Initial iPIN (Internet PIN) defining		free of charge
4.5.	Costs of reclamation procedure in case of unjustified reclamation, i.e. collection by card institutions		1.600
4.6.	Card captured in ATM/point of sale abroad		1.250
4.7.	Enforced blockage due to card usage contrary to General conditions for card usage		1.000
5.	Daily limits for withdrawal/deposit on ProCredit Banks ATM - Zone 24/7		
5.1.	Cash withdrawal on ProCredit Banks ATM - Zone 24/7		600.000 RSD / 5.000 EUR
5.2.	Cash deposit on ProCredit Banks ATM - Zone 24/7		600.000 RSD/ 5.000 EUR



VII OTHER SERVICES AND EXPENSES		RSD
1.	Sending sms notification about arrears of a credit product (10th day in arrears)	500
2.	Sending letters about arrears of a credit product (30th day in arrears)	1,500
3.	Sending letters prior to loan agreement termination	500
4.	Sending notifications about loan agreement termination	500
5.	Change of collateral, guarantor, loan repayment plan or any contractual provisions of the loan agreement	0,5 % of the outstanding, min. 150 EUR
6.	Credit Bureau report	
6.1.	Basic report – service user and guarantor	246
6.2.	Synthetic report – service user and guarantor	168

VIII TIMETABLE		
Everything received after the specified time of receipt shall be executed the following business day		
1.	Domestic Payments	
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.	Receipt of cheques	Until 11:15 h
1.5.	Orders for payment - promissory notes and authorisations	Until 13:45 h
1.6.	Enforced Collection request 3 (unblocking)	Until 15:30 h
1.7.	Register / delete registration of promissory notes/authorisation	Until 15:45 h
1.8.	Elektronsko bankarstvo	
1.8.1.	Transfer order - internal	Until 19:30 h
1.8.2.	Transfer orders - instant	From 00:00 h Until 24:00 h
1.8.3.	Transfer orders - RTGS	Until 17:00 h
2.	International Payments	
2.1.	Payments abroad – paper order	Until 13:00 h
2.2.	Payments abroad via E-banking	Until 15:00 h
2.3.	Payments abroad with (SVD)	Until 13:00 h
2.4.	ProPay	Until 14:00 h
2.5.	Transfer of foreign currency funds to another domestic bank	Until 13:00 h
2.6.	Transfer of foreign currency funds to another domestic bank via E-banking	Until 15:00 h
2.7.	Payments within the bank	Until 15:45 h
2.8.	Foreign currency purchase	Until 15:15 h
2.9.	Inflow from Kosovo – disbursement of dinar counter-value from foreign currency sold to NBS	Until 12:00 h
2.10.	Foreign currency collection – receiving data for statistics and documentation for distribution in foreign currency account	Until 16:30 h



1. Documentary

See part of the Price list for Entrepreneurs - VIII Documentary business and guarantees

2. Loans

See part of the Price list for Private individuals - III Loans

3. Savings

See part of the Price list for Private individuals - I Deposit

4. Account Total Agro

- Opening a current account and free standing orders (maximum two currency- one in RSD and one in FX. Each additional currency is charged 200 rsd)
- Middle exchange rate to purchase/sales transactions of up to EUR 1,000 (monthly)
- One debit payment card issued
- Internet/mobile banking
- Flex Savings with interest paid monthly
- Classic Savings with interest paid monthly
- SMS notification for outflows and payments card transaction are free
- 5 free cash withdrawals at the ATMs of other domestic banks

*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.