

Price list for Agricultural households
(Effective as of 01.10.2018.)

I Accounts							
Accounts							
1	Opening a current account RSD and foreign currency in Total Account			free of charge	RSD		
1,1	Total Account			890 (monthly)			
1,2	Additional current account out of Total Agro (per account)			200 (monthly)			
2	Account statement						
	Account statement issued at Bank front office desks	Account statement via email	Printing at info terminal		RSD		
	200	free of charge	free of charge				
II NATIONAL PAYMENTS							
IIa NATIONAL PAYMENTS VIA ELECTRONIC BANKING							
1,1	Incoming transfers into accounts			free of charge	RSD		
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	CLEARING		% of amount	Min.	Max.		
	Payment orders up to RSD 300.000		1,50%	200	3.000		
	Instant payments* (payments up to 300.000 RSD)		1,50%	200	3.000		
	Payment orders in excess of RSD 300.000		2,00%	300	8.000		
	Other						
3	Cancellations of orders via electronic banking			140	RSD		
IIb PAPER ORDERS							
1	Incoming transfers into accounts			free of charge	RSD		
2	Transfers into accounts maintained with ProCredit Bank – (internal orders) cut off time 17.00h			110			
3	Outgoing transfers – non-cash payments						
3,1	CLEARING		% of amount	Min.	Max.		
	Payment orders up to RSD 300.000		1,50%	200	3.000		
	Payment orders in excess of RSD 300.000		2,00%	300	8.000		
	Other						
III ELECTRONIC BANKING							
INTERNET AND MOBILE BANKING							
1,1	Monthly maintenance of internet and mobile banking (included in a package)			free of charge	RSD		
2	SMS notification of inflow, outflow per account and payment card transactions			5 per message			
4	SMS request for information			10 per request			
*First 10 SMS notifications monthly related to outflows and payment card transactions are free							
IV INTERNATIONAL PAYMENTS							
Incoming payments (inflows)							
1	Foreign currency incoming payments (inflows)			Min. 600	% of amount 0,40%	Max. 50.000*	RSD
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			free of charge**			RSD
4	ProPay			free of charge			
5	Outflows						RSD
	E-bank orders						
6	All orders received before 13:00h will be processed with the same day value (SVD) no additional fees			Min. 2.000	% of amount 0,80%	Max. 50.000	RSD
7	Outgoing payments (outflows) abroad			1.200	0,50%	25.000	
8	Outgoing payments (outflows) in favour of a foreign currency account with another bank in the country			1.200	0,10%		
9	Same value day					1300	
10	Amendment fee (change of statistical data and refund request)					2100	
11	Amendment fee (change of payment instructions, request for order cancellation / reverse entry, reclamation, etc.)					2,5	EUR
12	Pro Pay (always same value day)						
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)			RSD
14	Same value day			Min. 1.200, 0,10 %			RSD
15	Charges of correspondent banks (Payments with option OUR)			Incost amount in EUR			EUR
	Overview of fees for payments in EUR, USD and other currencies			Germany	Other countries		
	Up to 2.500 EUR			5	10		
	2.501 EUR - 12.500 EUR			8	15		
	12.501 EUR - 50.000EUR			12	18		
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							
1,1	Cash withdrawal and deposit on cash desk and ProCredit Banks ATM - Zone 24/7			free of charge	RSD		
1,2	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	RSD		
2	Cash withdrawal						
3	Cash withdrawal with announcement		Strajtnostway	By the end of next business day			
	RSD	up to 600.000		from 600.001			
	EUR						
	USD	In dinar countervalue at the NBS up to 600.000 RSD		In dinar countervalue at the NBS from 600.001 RSD			
	CHF						
VI PAYMENT CARDS							
1	Fee for reissue of Visa Electron card			500	RSD		
2	National transactions						
2,1	Purchase – goods and services			free of charge	RSD		
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			Bez naknade	RSD		
3,2	Cash withdrawals at ATMs			Min. 250, 2,00 % od iznosa			
3,3	Cash withdrawals at POS terminals			Min. 450, 2,50 % od iznosa			
4	Other services						
4,1	Card replacement (lost / stolen)			500	RSD		
4,2	PIN unblocking			200			
4,3	Change of PIN at ATM and iPIN (blocked/forgotten)			100			
4,4	Initial iPIN (Internet PIN) defining			Bez naknade			
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			600.000/5.000	RSD/EUR		
5,2	Cash deposit on ProCredit Banks ATM - Zone 24/7			600.000/5.000	RSD/EUR		
VII OTHER SERVICES AND EXPENSES							
1	Sending sms notification about arrears of a credit product (10th day in arrears)			500	RSD		
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	Credit Bureau report						
5,1	Basic report – service user and guarantor			246	RSD		
5,2	Synthetic report – service user and guarantor			168			

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

¹⁴Instant 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.