



# **PRICE LIST FOR BUSINESS CLIENTS (SME)**



## **TABLE OF CONTENTS**

<b>1.</b>	<b>BANK ACCOUNTS</b>	<b>3</b>
<b>2.</b>	<b>E-BANKING SERVICE</b>	<b>5</b>
<b>3.</b>	<b>TRANSFERS</b>	<b>5</b>
<b>4.</b>	<b>DEBIT CARDS</b>	<b>7</b>
<b>5.</b>	<b>OTHER SERVICES</b>	<b>8</b>
<b>6.</b>	<b>INCASO, LETTERS OF CREDIT, BANK GUARANTEES</b>	<b>9</b>



## 1. BANK ACCOUNTS

NAME OF SERVICE	FEES AND COMMISSIONS		
1.1 Current accounts			
Currency	ALL	EUR	USD
Funds in the account are available		Every day	
Monthly maintenance for two current accounts	ALL 4,000/EUR 30*		15
Issuance and maintenance for e-banking token** service			N/A
Issuance and maintenance for two Mastercard Business debit cards **			N/A
Up to 5 non-urgent domestic outgoing transfers/month up to ALL 1,499,999/each ***			N/A
Utility payments **** to: Telephone companies (Vodafone, Albtelecom, One Telecommunications), Electricity, Water Supply Companies, Customs, declaration-based taxes, Social Insurance, Budget Account, Collateral Assessment			N/A
SMS notifications for all outgoing international transfers and POS/Internet purchases			No fee
Automatic sending of SWIFT copy			No fee
Execution of transfers and foreign exchange via E-banking		No limit (in numbers)	
Withdrawal with Mastercards at ProCredit Bank Albania ATMs	No commission		N/A

\* Every business client can choose up to two current accounts, a primary current account (in ALL or EUR) and a secondary account (in ALL, EUR or USD). For a third current account in ALL/EUR/USD, a fee of ALL 2,000/month, EUR 15/month or USD 15/month shall be applicable, respectively.

\*\* Every customer can receive two Mastercards denominated in ALL or EUR and two free e-banking tokens for two current accounts. The third Mastercard and the third e-banking token will be provided at an additional cost.

\*\*\* From current accounts denominated in EUR, domestic transfers can only be carried out in the ALL equivalent.

\*\*\*\* Utility payments cannot be provided from a primary current account in EUR.



SERVICES AVAILABLE WITH THE ACCOUNT	CONDITIONS	
<b>1. DEPOSITS</b>	<b>AT 24/7 ZONES</b>	<b>AT SERVICE POINTS</b>
Deposits in banknotes and coins up to ALL 5,000* - For clients who do not have a DropBox agreement - For any amount over ALL 1,000,000/EUR 7,000/USD 7,000	ALL 15,000/year (only for clients with a DropBox Agreement)	0.1% of the transaction amount (min. ALL 1,000/EUR 10/USD 10 (max. ALL 50,000/EUR 500/USD 500)
Deposits in banknotes and coins of more than ALL 5,000 **	ALL 15,000/year + 1% of the transaction amount (min. ALL 500)** (only for clients with a DropBox agreement)	N/A
Banknote deposits - Up to ALL 500/EUR 10 - Up to USD 7,000	No commission	No commission
<b>2. WITHDRAWALS</b>	<b>AT 24/7 ZONES</b>	<b>AT SERVICE POINTS</b>
For amounts of up to ALL 1,000,000/EUR 7,000	No fee ****	ALL 500/EUR 5 ***
For amounts of up to USD 7,000	N/A	No fee
With notice for amounts over ALL 1,000,000/EUR 7,001/USD 7,001	N/A	No commission (with a notification of two working days in advance)
Without notice for amounts over ALL 1,000,000/EUR 7,001/USD 7,001 *****	N/A	0.15% of the transaction amount (min. ALL 1,500/EUR 15/USD 15; max. ALL 40,000/EUR 400/USD 400)
<b>3. ACCOUNT BALANCE SERVICES*****</b>	<b>VIA E-BANKING</b>	<b>AT SERVICE POINTS</b>
Printing/e-mail of account debits/credits	No fee	ALL 300/EUR 3/USD 3

\* This commission applies to all deposits made by both Bank clients and non-clients. The commission does not apply to loan instalment payments from third parties or to deposits for opening FlexSave savings accounts or time deposits.

\*\* This commission is applicable when the amount deposited in coins exceeds ALL 5,000.

\*\*\* The above withdrawals will be offered only at the Head Office Branch / and at the Shkodra Branch. There is no commission on withdrawals of amounts of up to ALL 300,000/EUR 2,000 from ATMs in the 24/7 Zones and amounts of ALL 500/EUR 10 can be withdrawn with no commission at service points.

\*\*\*\* The limit for Mastercard ATM withdrawals can be increased up to ALL 1,000,000/EUR 7,000 with prior approval.

\*\*\*\*\* The Foreign Exchange Offices that have an agreement with the Treasury Unit are exempt from the withdrawal commission.



## 2 E-BANKING SERVICE

NAME OF SERVICE	CONDITIONS
<b>2.1 E-BANKING WITH FULL ACCESS</b>	
Fee for each additional token issued or Reissue of TOKEN in case of loss or physical damage within the expiry date	ALL 3,000

## 3 TRANSFERS

NAME OF SERVICE	CONDITIONS	
3.1 INTERNAL BANK TRANSFERS		
Commission for transfers between same client accounts	No commission	
Commission for transfers between accounts of different clients		
3.2 DOMESTIC TRANSFERS		
OUTGOING DOMESTIC IN ALL		
Non-urgent outgoing domestic transfers up to ALL 1,499,999	ALL 100	
Urgent outgoing domestic transfers up to ALL 1,499,999	ALL 350	
Domestic transfers over/or ALL 1,499,999	ALL 350	
OUTGOING DOMESTIC IN FOREIGN CURRENCY	BEN, SHA	OUR
Outgoing domestic transfers of up to EUR 10'000	0.1% of amount min 3 EUR	
Outgoing domestic transfers from EUR 10'001 up to EUR 50'000	EUR 15	
Outgoing domestic transfers over EUR 50'000	EUR 20	
Outgoing domestic transfers of up to USD 25,000	USD 15	USD 35
Outgoing domestic transfers over USD 25,000	USD 35	USD 55
Urgent outgoing domestic transfers of up to USD 25,000	USD 25	USD 45
Urgent outgoing domestic transfers over USD 25,000	USD 45	USD 65
Outgoing domestic transfers in GBP/CHF currency	0.14% (min. GPB/CHF 8; max. GPB/CHF 180)	GBP/CHF +20
SWIFT commissions for domestic transfers in GBP/CHF	GBP/CHF 5	



INCOMING DOMESTIC		
Incoming domestic transfers in ALL/EUR	No commission	
Incoming domestic transfers in other foreign currency through ProCredit Bank Germany	0 USD/GBP/CHF	
3.3 INTERNATIONAL TRANSFERS		
OUTGOING*	BEN, SHA	OUR
Outgoing international transfers in EUR	EUR 15	EUR 30
Urgent outgoing international transfers in EUR	EUR 25	EUR 40
Outgoing international transfers of up to USD 25,000	USD 15	USD 35
Outgoing international transfers of over USD 25,000	USD 25	USD 45
Urgent outgoing international transfers of up to USD 25,000	USD 35	USD 55
Urgent outgoing international transfers of over USD 25,000	USD 45	USD 65
Outgoing international transfers in CNY**	CNY 100	CNY 200
Outgoing international transfers in GBP/CHF	0.14% (min. GPB/CHF 8; max. GPB/CHF 180)	GBP/CHF +20
SWIFT commission for outgoing international transfers in GBP/CHF	GBP/CHF 5	
INCOMING		
Incoming international transfers through ProCredit Bank Germany	EUR/USD 0	
3.4 INTERNATIONAL TRANSFERS THROUGH PROPAY NETWORK***		
OUTGOING		
Outgoing international transfers in EUR/USD	EUR/USD 2.50	
SWIFT commission	No commission	
INCOMING		
Incoming international transfers	No commission	
3.5 OTHER TRANSFER FEES		
Fee for modifying incoming transfer	ALL 1,000/EUR 10/USD 10/GBP 10/CHF 10	



Fee for tracking, changing or cancelling a transfer	EUR 10/USD 10/GBP 10/CHF 10
Fee for return of domestic transfers in ALL	ALL 1,500
Fee for return of domestic and international currency transfers	EUR 20/USD 20/GBP 20/CHF 20
Other fees	Third-party costs (if any)

\* For outgoing international transfers, additional commissions shall apply in cases where additional information and data on the transfer will be required, as requested and applied by the beneficiary/correspondent bank.

\*\* For outgoing international transfers in CNY, the official exchange rate of the Bank shall apply when ordered from current accounts in ALL/EUR/USD. According to the BOA exchange rate on 23.01.2018, CNY 100 are equivalent to approximately EUR 13, USD 15 or ALL 1,800 and CNY 200 are equivalent to approximately EUR 26, USD 30 or ALL 3,600 .

\*\*\* ProPay transfers are all transfers made within the network of ProCredit banks (Albania, Germany, Kosovo, North Macedonia, Bulgaria, Romania, Bosnia & Herzegovina, Serbia, Georgia, Moldova, Ukraine).

## 4 DEBIT CARDS

NAME OF SERVICE	CONDITIONS
<b>4.1 DEBIT CARDS</b>	
Debit cards offered to business customers	MASTERCARD BUSINESS DEBIT CARD
Debit cards are offered in these currencies	ALL/EUR
Card validity	3 years
Fee for issuance of each additional card	ALL 600/EUR 5
Fee for card maintenance for each additional card	ALL 600/EUR 5 every six months
Daily limit of card transactions at ATM/POS/Internet (number)	25
Daily limit of ATM withdrawal amount within 24/7 Zones and ProCredit Bank Albania branches	ALL 300,000/EUR 2,000
Daily limit of online and POS payment with Mastercard Business debit cards	ALL 150,000/EUR 1,000*
Fee for each incoming transfer via card	EUR 5
Maximum monthly limit for the service of "Incoming transfers via card"	ALL 140,000/EUR 1,000
Maximum annual limit for the service of "Incoming transfers via card"	ALL 1,700,000/EUR 12,000
<b>WITHDRAWALS FROM ATMs**</b>	
Withdrawal with Mastercard at ATMs of the ProCredit banks in Kosovo, North Macedonia, Bosnia and Herzegovina	EUR 1



Of other banks within Albania	ALL 150	EUR 1
Of other banks abroad	2.25% (min. ALL 350/EUR 3)	
<b>POS payments</b>		
Domestic, outside the ProCredit Bank network	1% of the amount	
Abroad as well as online purchases	1.5% of the transaction amount (min. ALL 100/EUR 1)	
Cash withdrawals with POS of other banks	2.25% (min. ALL 350/EUR 3)	
<b>4.2 FEES FOR OTHER SERVICES</b>	<b>ALL</b>	<b>EUR</b>
Account balance printing at ProCredit Bank Albania ATMs	50	0.30
Reading/Printing of account balance at ATMs outside the ProCredit network	50	0.30
Printing of ATM withdrawals within ProCredit Bank Albania network	20	0.15
Printing of the last 12 account transactions at ATM	100	1
Change of PIN at ATM of other banks, in the country and abroad	200	1.5

\* Mastercard limit can be increased at the Client's request, but not by more than EUR 5,000.

\*\* Clients with foreign cards issued abroad, excluding cards issued by banks in the ProCredit group, will pay a fee of EUR 5/ALL 700 (depending on the currency of withdrawal).

## 6 OTHER SERVICES

NAME OF SERVICE	CONDITIONS
Statement issued by ProCredit Bank (within 15 working days)	ALL 1,000
Special certificates (within 15 working days)	
- Invesgaon resolved within 12 months	ALL 2,500
- Invesgaon requiring more than 12 months	ALL 3,500
Acceptance of damaged banknotes (valid only for Albanian currency)*	No commission
Balance confirmaon for audit companies	ALL 3,500
Client personal banking informaon service (1 month or older) (within 5 working days)	ALL 2,000
Collateral change accompanied by Loan Agreement/Notary Statement (within 15 working days) **	ALL 7,000
Mediaon for repayment of funds with the Bank of Albania *** for investment in Treasury Bills	0.10% of the amount (min. ALL 1,500; max. ALL 5,000) Minimum amount ALL 300,000

\* Banknote evaluation is done by the Bank of Albania, based on which the client's account is credited.





**\*\* In the event that ProCredit Bank requests the guarantee assessment from the architect or specialist, the costs related to the assessment of the guarantee, notarisation of contracts and blocking of the guarantee in favour of ProCredit Bank are borne by the borrower.**

**\*\*\* ProCredit Bank will offer mediation services to its clients for the sole purpose of repaying funds for investments in Treasury Bills that clients buy directly from the Bank of Albania. The Bank does not offer trading of Treasury Bills, has no portfolio for sales to clients and does not participate in auctions on behalf of clients.**

## 7 INCASO, LETTERS OF CREDIT, BANK GUARANTEES

NAME OF SERVICE	CONDITIONS
<b>7.1 COLLECTION OF DOCUMENTS (INCASO)</b>	
Documents of Departure (Export) against payment or commitment	0.10% min. EUR 50
Documents on Arrival (Import) against payment or commitment	0.15% min. EUR 50
Cancellation/Return of documents	EUR 25
Commission for inspection	EUR 10
Courier expenses	Depends on the actual expense
<b>7.2 LETTERS OF CREDIT</b>	
<b>Import Letters of Credit</b>	
Guaranteed issuance with funds in the current account	0.5% p.a. (payable every month)
Guaranteed issuance with funds on time deposit	1% - 2% p.a. (payable every month)
Guaranteed issuance with bank advance or credit line financing	1.5% - 3% p.a. (payable every month)
Confirmation from third-party banks	Depends on the commissions of the third-party bank
Processing and payment	0.2% min. EUR 50
Subsequent payment	0.15% min. EUR 50
<b>Export Letters of Credit</b>	
Notice without payment commitment	0.1% min. EUR/USD 50
Confirmation of Letter of Credit issued by other banks	0.2% min. EUR/USD 100 for three months or share/part
Processing and payment	0.2% min. EUR/USD 50
Letter of Credit Transfer	0.2% min. EUR/USD 50
<b>Letters of Credit Joint Commissions</b>	
Modification *	EUR/USD 50
Cancellation	EUR/USD 50



Irregular documents	EUR/USD 50
Courier costs	Depends on the actual expense
SWIFT commission	EUR/USD 5
<b>7.3 BANK GUARANTEES</b>	
<b>Local Bank Guarantees</b>	
Guaranteed issuance with funds in current account	0.2% - 0.5% p.a. (payable every month)
Guaranteed issuance with funds on time deposits	1% - 2% p.a. (payable every month)
Guaranteed issuance with bank advance or credit line financing	1.5% - 3% p.a. (payable every month)
<b>International Bank Guarantees</b>	
Guaranteed issuance with funds in current account	0.5% p.a. (payable every month)
Guaranteed issuance with funds on time deposits	1% - 2% p.a. (payable every month)
Guaranteed issuance with bank advance or credit line financing	1.5% - 3% p.a. (payable every month)
Confirmation from third-party banks	Depends on the commissions of the third-party bank
Issuance with counter-guarantees issued by a third-party bank	1.5% - 3% p.a. (payable every month)
Processing and payment	0.2% min. EUR/USD 50
<b>Bank Guarantees Joint Commissions</b>	
Preliminary counselling	Depends on the text (EUR/USD 15-30)
Modification*	EUR/USD 50
Cancellation	EUR/USD 50
Signature verification	EUR/USD 25

Courier costs	Depends on the actual expense
SWIFT commission	EUR/USD 5
<b>7.4 COMMERCIAL FINANCE JOINT COMMISSIONS</b>	
<b>Administration Commissions ** Letters of Credit/Bank Guarantees</b>	
Letters of Credit/Bank Guarantees guaranteed with bank advance or credit line financing	0.25% - 0.5% depends on the amount of the Letter of Credit/Bank Guarantee
Letters of Credit/Bank Guarantees guaranteed with funds in the current account, or guaranteed with funds in time deposit	0.1% - 0.3% of the amount of the Letter of Credit/Bank Guarantee
Non-use commission	None
<b>Stand-by commercial financing arriving at ProCredit Bank</b>	
Notice without payment commitment	EUR/USD 50
Request for execution	0.3% min. EUR/USD 50



## **General remarks on commissions on Letters of Credit/Bank Guarantees**

1. *When there is tolerance in the amount of the Letter of Credit/Bank Guarantee, all commissions shall be applied on the amount specified in the Letter of Credit/Bank Guarantee, plus the foreseen tolerance.*
2. *Letter of Credit/Bank Guarantee Issuance Commissions are calculated on a 360-day-per-year basis and are applied every month. The commissions of the first month are applied upon the issuance of the Letter of Credit/Bank Guarantee and at the beginning of each month for the remaining period.*
3. *Paid commissions cannot be refunded if the Letter of Credit/Bank Guarantee expires without being used or is cancelled during this period.*

*\* If the term or amount of the Letter of Credit/Bank Guarantee is changed, the issuance commission will be applied for the added period/amount.*

*\*\* Administration Commissions are applied only once at the time of disbursement of the Letter of Credit/Bank Guarantee.*

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