



# **TERMS AND CONDITIONS FOR SMALL AND MEDIUM BUSINESSES**



## Table of content

1. BANK ACCOUNTS	3
2. TRANSFERS	5
3. DEBIT CARDS	7
4. OTHER SERVICES	9
5. INCASO, LETTER OF CREDIT, BANK GUARANTEE	9

## 1. BANK ACCOUNTS

SERVICE NAME	TERMS & CONDITIONS	
<b>Currency</b>	ALL	EUR
<b>Funds are available in the account</b>		Every day
<b>Monthly maintenance fee for each current account</b>		
<b>Issuance and maintenance service for two Debit Cards*</b>		
<b>Utility payments** to: Telecommunication companies (Vodafone, Albtelecom, One Telecommunications), Electricity, Water supply, Customs, Taxes subject of declaration, Social Insurance, Budget Account, Collateral appraisal</b>		ALL 2000/EUR 20*
<b>SMS notification for every international outgoing transfer and POS/online purchase</b>		
<b>Automatic delivery of the SWIFT copy</b>		
<b>Execution of transfers and foreign exchange transactions through E-banking</b>		Unlimited (in number)
<b>Master card withdrawal in ATMs of ProCredit Bank Albania</b>	<b>Free of charge</b>	

\* Each customer can receive two Master business cards, in ALL or EUR. The third Master card will be offered at an additional cost.

\*\* Utility payments are not offered from the Primary current account in EUR.



ACCOUNT TRANSACTIONS		TERMS & CONDITIONS	
1. DEPOSITS		IN 24/7 ZONE	IN SERVICE POINTS
<b>Deposits of banknotes and coins up to ALL 5,000 *</b> - Customers who do not have a DropBox agreement - For any account over ALL 1,000,000 / EUR 7,000 / USD 7,000		<b>ALL 15,000/annum</b> <i>(Only for customers with a DropBOX agreement)</i>	<b>0.1% of the transaction amount</b> (min. ALL 1,000/Eur 10/Usd 10 max.ALL 50,000/Eur 500/Usd 500)
<b>Deposits of banknotes and coins of more than ALL 5 000**</b>		<b>ALL 15,000/annum</b> <b>+ 1% of transaction amount (MIN. ALL 500) **</b> <i>(Only for customers with a DropBOX agreement)</i>	<b>N/A</b>
<b>Deposits of banknotes</b> - Up to ALL 500 /EUR 10 - Up to USD 7,000		<b>Free of charge</b>	<b>Free of charge</b>
2. WITHDRAWALS		IN 24/7 ZONE	IN SERVICE POINTS
<b>For amounts up to ALL 1,000,000 / EUR 7,000</b>		<b>Free of charge****</b>	<b>ALL 500 / EUR 5***</b>
<b>For amounts up to USD 7,000</b>		<b>N/A</b>	<b>Free of charge</b>
<b>Subject of notification for amounts over ALL 1,000,000 / EUR 7,001 / USD 7,001</b>		<b>N/A</b>	<b>Free of charge</b> (subject of notification 2 days in advance)
<b>No notification for amounts over ALL 1,000,000 / EUR 7,001 / USD 7,001 *****</b>		<b>N/A</b>	<b>0.15% of transaction amount</b> (min. ALL 1,500/Eur 15/Usd 15 max. ALL 40,000/Eur400/Usd400)
3. ACCOUNT SERVICES *****		WITH E-BANKING	IN SERVICE POINTS
<b>Account statement printout/sent via email</b>		<b>Free of charge</b>	<b>ALL 1,000 / EUR 10 / USD 10</b>

\* This fee includes all the deposits made by clients or non-clients of the bank. Exempt from this fee are Loan installment payments by third parties; Deposits for opening a saving account Flex Save and Time Deposits.

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

\*\*\* Above withdrawals will be offered only at Head Office Agency and Shkodra Agency, meanwhile withdrawals for amounts up to ALL 300,000 /EUR 2,000 are offered free of charge at 24/7 ATM area and for amounts of ALL 500 /EUR 10 are offered free of charge at the service point.

\*\*\*\* The ATM Withdrawal Limit of the Master Card can be increased up to ALL 1'000'000 /EUR 7'000 subject of prior approval.

\*\*\*\*\* Withdrawals without prior notification will be offered only at the Head Office Agency and Shkodra Agency. Foreign exchange offices having agreements with the Treasury Unit are exempt from the withdrawal fee.

\*\*\*\*\* For obtaining a stamp on the account statement, the client must visit the nearest service point.

## 2. TRANSFERS

SERVICE NAME	E-BANKING TERMS & CONDITIONS			
<b>2.1 INTERNAL TRANSFERS</b>				
Fee for transfers between the accounts of the same client	Free of charge			
Fee for transfers between the accounts of different clients	Free of charge			
<b>2.2 NATIONAL TRANSFERS</b>				
<b>NATIONAL OUTGOING TRANSFERS IN ALL</b>				
Urgent & Non-urgent national outgoing transfers up to ALL 40,000	ALL 0			
Non-urgent national outgoing transfers from ALL 40,001 up to ALL 10,000,000	0.005% of the amount			
Urgent national outgoing transfers from ALL 40,001 up to ALL 10,000,000	ALL 750			
National transfers over/ or ALL 10,000,001*	ALL 750			
<b>NATIONAL OUTGOING TRANSFERS IN FCY**</b>				
National outgoing transfers up to EUR 50'000	0.01% of amount, min. EUR 2			
National outgoing transfers from EUR 50'001 – EUR 100'000	0.01% of amount, min. EUR 2			
National outgoing transfers over EUR 100'001	EUR 25			
National outgoing transfers up to USD 25'000	USD 15	USD 35		
National outgoing transfers over USD 25'000	USD 35	USD 55		
Urgent national outgoing transfers up to USD 25'000	USD 25	USD 45		
Urgent national outgoing transfers over USD 25'000	USD 45	USD 65		
National outgoing transfers in GBP/CHF	0.14% (min. 8 GBP/CHF, max. 180 GBP/CHF)	+ 20 GBP/CHF		
SWIFT fee for national transfers in GBP/CHF	GBP 5/CHF 5			
<b>NATIONAL INCOMING TRANSFERS</b>				
National incoming transfers in ALL /EUR	Free of charge			

National incoming transfers in other FCY with ProCredit Bank Germany as intermediary

EUR 0/ USD 0

## 2.3 INTERNATIONAL TRANSFERS

OUTGOING TRANSFERS***	BEN, SHA	OUR
International outgoing transfers in EUR	EUR 15	EUR 30
Urgent international outgoing transfers in EUR	EUR 25	EUR 40
International outgoing transfers up to USD 25'000	USD 15	USD 35
Urgent international outgoing transfers up to USD 25'000	USD 25	USD 45
International outgoing transfers over USD 25'000	USD 35	USD 55
Urgent international outgoing transfers over USD 25'000	USD 45	USD 65
International outgoing transfers in CNY****	CNY 100	CNY 200
International outgoing transfers in GBP/CHF	0.14% (min. 8 GBP/CHF, max. 180 GBP/CHF)	+ 20 GBP/CHF
SWIFT fee for international outgoing transfers in GBP/CHF	GBP 5/CHF 5	

## INCOMING TRANSFERS

International incoming transfers with ProCredit Bank Germany as Intermediary	EUR 5/ USD 5
--	--------------

## 2.4 OUTGOING INTERNATIONAL TRANSFERS- SEPA

International outgoing transfers up to EUR 50'000	0.01% of amount, min. EUR 2
International outgoing transfers from EUR 50'000 up to EUR 100'000	0.01% of amount, min. EUR 2
International outgoing transfers over EUR 100'000	EUR 25

## 2.4.1 INCOMING INTERNATIONAL TRANSFERS- SEPA

International incoming transfers	EUR 3
----------------------------------	-------

## 2.5 PROPAY INTERNATIONAL TRANSFERS\*\*\*\*\*

OUTGOING TRANSFERS	
International outgoing transfers in EUR/USD	EUR 2.5/ USD 5
Swift fee	Free of charge

<b>INCOMING TRANSFERS</b>	
<b>International incoming transfers</b>	<b>EUR 5 / USD 5</b>
<b>2.6 OTHER TRANSFER RELATED FEES</b>	
<b>Modification of incoming transfer</b>	<b>ALL 1,500 / EUR 15 / USD 15 / GBP 15 / CHF 15</b>
<b>Fee for tracking, modifying or canceling the transfer</b>	<b>EUR 10 / USD 10 / GBP 10 / CHF 10</b>
<b>Fee for reversal of national transfer in ALL</b>	<b>ALL 2,000</b>
<b>Fee for reversal of national and international transfer in FCY</b>	<b>EUR 20 / USD 20 / GBP 20 / CHF 20</b>
<b>Other fees &amp; commissions</b>	<b>Third party costs (if any)</b>

For transfers not ordered through the bank's electronic platforms, commissions will be applied at twice the amount of those set for online transfers.

For transfers within the framework of Open Banking, no commission will be applied.

\*All national outgoing transfers over ALL 10,000,000 maintain Urgent status

\*\*All national outgoing transfers in EUR maintain Urgent status

\*\*\*For international outgoing transfers, additional fees will be applied, in cases where additional information and data on the transfer are required, requested and applied by the beneficiary/respondent bank.

\*\*\*\*For international outgoing transfers in CNY, the official bank exchange rate will be applied when ordered from current accounts in ALL/EUR/USD. According to the BOA exchange rate dated 23.01.2018, 100 CNY is equivalent to approximately 13 EUR; 15 USD or 1,800 ALL and 200 CNY is equivalent to approximately 26 EUR; 30 USD or 3,600 ALL

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

**Limited-time offer for PROPAY outgoing transfers in Euro, valid from 25 November 2025 to 31 March 2026.**

### 3. DEBIT CARDS

SERVICE NAME	TERMS & CONDITIONS
<b>3.1 DEBIT CARDS</b>	
Debit cards offered to Business Clients	MASTER CARD DEBIT BUSINESS
Debit cards are offered in the following currencies	ALL / EUR
Card validity	3 years



<b>Additional cards issuance fee</b>	<b>ALL 750 / EUR 8</b>	
<b>Card maintenance fee for each additional card</b>	<b>ALL 750 / EUR 8 on semi-annual basis</b>	
<b>Daily limit of card transactions at ATM (number)</b>	<b>30</b>	
<b>Daily limit of card transactions at POS/Internet (number)</b>	<b>30</b>	
<b>Daily ATM withdrawal limit within 24/7 zones and ProCredit Bank Albania agencies</b>	<b>ALL 10,00,000 / EUR 10,000</b>	
<b>Suspicious Transactions Investigation Fee</b>	<b>ALL 1,000 / EUR 10 / USD 10</b>	
<b>Daily limit for online and POS payments with the MASTER CARD DEBIT BUSINESS</b>	<b>ALL 200,000 / EUR 2,000*</b>	
<b>Fee for each incoming transfer via card</b>	<b>EUR 10</b>	
<b>Maximum monthly limit for the “Incoming transfers via card” service</b>	<b>ALL 140,000 / EUR 1,000</b>	
<b>Maximum annual limit for the “Incoming transfers via card” service</b>	<b>ALL 1,700,000 / EUR 12,000</b>	
<b>ATM withdrawals**</b>		
<b>Withdrawal with Master Card at ProCredit Bank ATMs in Kosovo, Macedonia, Bosnia and Herzegovina</b>	<b>EUR 1</b>	
<b>Of other banks in Albania</b>	<b>ALL 300</b>	<b>EUR 3</b>
<b>Of other banks outside Albania</b>	<b>2.5 % (min. ALL 400 / EUR 4, max. ALL 1,000 / EUR 10)</b>	
<b>POS Payments</b>		
<b>Domestic, outside the ProCredit Bank network</b>	<b>1% of the amount</b>	
<b>International and online shopping</b>	<b>3% of the transaction amount ( min 300 ALL / 3 EUR)</b>	
<b>Cash withdrawals at POS of other banks</b>	<b>2.25 % (min. ALL 350 / EUR 3)</b>	
<b>3.2 FEES AND COMMISSIONS FOR OTHER SERVICES</b>		
<b>Balance printout at ProCredit Bank Albania ATMs</b>	<b>ALL 50</b>	<b>0.50</b>
<b>Account balance Reading/Printout at ATMs outside the ProCredit Bank Albania network</b>	<b>50</b>	<b>0.50</b>
<b>Printout of Withdrawal transaction at ATMs of Procredit Bank Albania network</b>	<b>20</b>	<b>0.20</b>
<b>ATM Printout of the last 12 account transactions</b>	<b>100</b>	<b>1</b>
<b>Change PIN at ProCredit Bank Albania ATMs</b>	<b>300</b>	<b>3</b>
<b>Change PIN at ATMs of other banks, domestic and international</b>	<b>400</b>	<b>4</b>
<b>Investigation fee for suspicious credit card transactions</b>	<b>1,000</b>	<b>10</b>



\* The Master Card limit can be increased based on the client's request but not exceeding EUR 10'000.

\*\* Clients with foreign cards, issued outside of Albania, excluding cards issued by ProCredit Group Banks, will pay a commission of EUR 5 / ALL 700 (depending on the withdrawal currency).

## 4. OTHER SERVICES

SERVICE NAME	TERMS & CONDITIONS
<b>Statement issued by ProCredit Bank (Within 15 business days)</b>	<b>ALL 2,000</b>
<b>Special certificates (Within 15 business days)</b>	
- Investigation within 12 months	<b>ALL 2,500</b>
- Investigation more than 12 months	<b>ALL 3,500</b>
<b>Acceptance of damaged banknotes (valid only for ALL) *</b>	<b>Free of charge</b>
<b>Balance confirmation for auditing companies</b>	<b>ALL 3,500</b>
<b>Client Personal Banking Information Service (1 month or older) (Within 5 business days)</b>	<b>ALL 2,000</b>
<b>Collateral change accompanied by loan agreement/Notarial declaration (Within 15 business days)**</b>	<b>ALL 2,000</b>
<b>Intermediation for the settlement of funds with the Bank of Albania*** for investment in treasury bills</b>	<b>0.10% of the amount (min. ALL 1,500, max. ALL 5,000) Minimum amount ALL 300,000</b>
<b>Commission for withdrawals at ProCredit Bank ATM terminals using cards issued by banks outside Albania</b>	<b>800 ALL/ 8 EUR</b>

\* The banknote is assessed by the Bank of Albania, based on which the customer's account is credited.

\*\* In case ProCredit Bank requests a guaranteed appraisal by an architect or specialist, the costs associated with the guarantee appraisal, notarization of contracts and blocking of the guarantee in favor of ProCredit Bank are borne by the borrower.

\*\*\*ProCredit Bank will offer its clients only intermediation for the purpose of settling the funds for Treasury Bills investments that clients directly make to the Bank of Albania. The Bank does not offer Treasury Bill trading, does not have a portfolio for sale to its clients and does not participate in auctions on behalf of the client.

## 5. INCASO, LETTER OF CREDIT, BANK GUARANTEE

SERVICE NAME	TERMS & CONDITIONS
<b>5.1 COLLECTION OF DOCUMENTS (INCASO)</b>	
<b>Outgoing Documents (Export) upon payment or commitment</b>	<b>0.10% min. EUR 50</b>
<b>Incoming Documents (Import) upon payment or commitment</b>	<b>0.15% min. EUR 50</b>

<b>Cancellation/Return of Documents</b>	<b>25 EUR</b>
<b>Inspection Fee</b>	<b>10 EUR</b>
<b>Courier costs</b>	<b>Depending on current expenses</b>
<b>5.2 LETTER OF CREDIT</b>	
<b>Import Letter of Credit</b>	
Issuance guaranteed with funds from the current account	0.5% p.a (payable on monthly basis)
Issuance guaranteed with time deposit funds	1% - 2% p.a (payable on monthly basis)
Issuance guaranteed with Overdraft or Credit line	1.5% - 3% p.a (payable on monthly basis)
Confirmation from third-party banks	Depending on third-party bank fees & commissions
<b>Processing and Payment</b>	<b>0.2% min. EUR 50</b>
<b>Later payment</b>	<b>0.15% min. EUR 50</b>
<b>Export Letter of Credit</b>	
Notice without payment commitment	0.1% min. EUR 50/ USD 50
Confirmation of Letters of Credit issued by other banks	0.2% min. EUR 100/ USD 100 per quarter or part
<b>Processing and Payment</b>	<b>0.2% min. EUR 50 / USD 50</b>
<b>Letter of Credit Transfer</b>	<b>0.2% min. EUR 50/ USD 50</b>
<b>Letter of Credit Joint Fees &amp; Commissions</b>	
<b>Modification *</b>	<b>50 EUR/USD</b>
<b>Cancellation</b>	<b>50 EUR/USD</b>
<b>Irregular documents</b>	<b>50 EUR/USD</b>
<b>Courier costs</b>	<b>Depending on current expenses</b>
<b>Swift fee</b>	<b>5 EUR/ USD</b>
<b>5.3 BANK GUARANTEE</b>	
<b>Local Bank Guarantee</b>	
Issuance guaranteed with funds from the current account	0.2 – 0.5% p.a (payable on monthly basis)
Issuance guaranteed with time deposit funds	1 % - 2% p.a (payable on a monthly basis)
Issuance guaranteed with Overdraft or Credit line	1.5% - 3% p.a (payable on a monthly basis)
<b>International Bank Guarantee</b>	
Issuance guaranteed with funds from the current account	0.5% p.a (payable on a monthly basis)
Issuance guaranteed with time deposit funds	1% - 2% p.a (payable on a monthly basis)
Issuance guaranteed with Overdraft or Credit line	1.5 % - 3 % p.a (payable on a monthly basis)
Confirmation from third-party banks	Depending on third-party bank fees & commissions
Issuance with counter-guarantee issued by a third-party bank	1.5% - 3% p.a (payable on a monthly basis)
<b>Processing and Payment</b>	<b>0.2% min. EUR 50 / USD 50</b>
<b>Bank Guarantee Joint Fees &amp; Commissions</b>	
<b>Preliminary Advice</b>	<b>Depending on the text (EUR 15-30 / USD 15-30)</b>
<b>Modification*</b>	<b>50 EUR/ USD</b>
<b>Cancellation</b>	<b>50 EUR/ USD</b>

<b>Signature verification</b>	<b>25 EUR/ USD</b>
<b>Courier costs</b>	<b>Depending on current expenses</b>
<b>Swift fee</b>	<b>5 EUR/USD</b>
<b>5.4 TRADE FINANCE JOINT FEES &amp; COMMISSIONS</b>	
<b>Letter of Credit/Bank Guarantee Administration Fee**</b>	<b>ALL/EUR/USD</b>
<b>Letter of Credit/Bank Guarantee secured by Overdraft or Credit Line</b>	<b>0.25% - 0.5% depending on the Letter of Credit / Bank Guarantee amount</b>
<b>Letter of Credit/Bank Guarantee secured by current account funds or secured by time deposit funds</b>	<b>0.1% - 0.3% of the Letter of Credit / Bank Guarantee amount</b>
<b>Non-utilization fee</b>	<b>N/A</b>
<b>STAND-BY Trade Finance received at ProCredit Bank</b>	
<b>Notice without payment commitment</b>	<b>EUR 50/ USD 50</b>
<b>Request for execution</b>	<b>0.3% min. EUR 50/ USD 50</b>

\*If there is a change of the term or amount of the Letter of Credit/Bank Guarantee, the issuance fee will be applied for the increased period/amount.

\*\*Administration Fees are charged only once upon the Letter of Credit/Bank Guarantee disbursement.

#### General notes on Letter of Credit/Bank Guarantee fees & commissions

1. In case there is a tolerance regarding the Letter of Credit/Bank Guarantee amount, all fees & commissions will be applied on the amount of the Letter of Credit/Bank Guarantee, plus the foreseen tolerance.
2. Issuance Fees & Commissions for a Letter of Credit/Bank Guarantee are calculated on a 360-day basis per year and are applied on a monthly basis. The fees & commissions for the first month are charged upon issuance of the Letter of Credit/Bank Guarantee and at the beginning of each month for the remaining period.
3. Fees & Commissions paid cannot be refunded if the Letter of Credit/Bank Guarantee expires unused or is cancelled during this period.


 Last modified:

25 november 2025