

**CREDIT CARDS**

<b>Credit cards available to private individual clients</b>	<b>MASTER CARD</b>
<b>Currency</b>	<b>ALL / EUR</b>
<b>Card validity</b>	<b>3 years</b>
<b>Annual fee</b>	<b>ALL 2,000 / EUR 15</b>
<b>Commission for delayed payment of the monthly invoice (if later than the 15th of the following month)</b>	<b>0.5% penalty per day on the unpaid amount (example: EUR 200 * 0.5% *3 days = EUR 3)</b>
<b>Daily limit on Internet and POS payments with Master Card</b>	<b>Card approved limit</b>
<b>Change of PIN for Master Card</b>	<b>Free of charge</b>
<b>Withdrawal at POS operated by other banks, in Albania and abroad</b>	<b>3% (min. ALL 600/EUR 5 dhe max. ALL 1200/EUR 10)</b>
<b>TRANSACTIONS AT ATM</b>	
<b>Withdrawal - ProCredit Bank at branches (24/7 Zone)</b>	<b>3% (min. ALL 600/EUR 5 dhe max. ALL 1200/EUR 10)</b>
<b>Withdrawal - Daily Limit with cards at ATM, POS and on Internet</b>	<b>10 in total</b>
<b>Withdrawal - Other banks, in Albania and abroad</b>	<b>3% (min. ALL 600/EUR 5 dhe max. ALL 1200/EUR 10)</b>
<b>Balance Inquiry – Other banks, in Albania and abroad</b>	<b>ALL 50/ EUR 0.3</b>
<b>Balance Inquiry – ProCredit Bank at branches (24/7 Zone) (invoice print)</b>	<b>ALL 20 / EUR 0.15</b>
<b>Print Mini-statement (12 last transactions) – ProCredit Bank</b>	<b>Free of Charge</b>
<b>PIN Change - ProCredit Bank at branches (24/7 Zone)</b>	<b>First transaction – Free of Charge ALL 100 / EUR 1</b>
<b>PIN Change – Other banks, in Albania and abroad</b>	<b>ALL 200 / EUR 1.5</b>
<b>PAYMENTS AT POS</b>	
<b>Purchase POS/Online In Albania</b>	<b>Free of charge</b>
<b>Purchases abroad and via Internet</b>	<b>Free of charge</b>
<b>Money Send</b>	<b>ALL 300 / EUR 2.5</b>