

PRICE LIST FOR INDIVIDUAL CLIENTS

Effective from: 01.11.2024



CONTENT

- **FULL PACKAGE**
- **BASIC PACKAGE**
- **MINIMUM PACKAGE**
- **SOCIAL PACKAGE**
- **STUDENT PACKAGE**
- **PROKID PACKAGE**
- **OTHER SERVICES**
- **DEBIT CARD**
- **CREDIT CARD**
- **DEPOSITS**
- **LOANS**
- **PROPERTY VALUATION**

*This document contains the working conditions in force that ProCredit Bank applies to products and services from the period of publication onwards.

** For deposits that are not part of this document, the contractual terms that were signed at the time of the application for the deposit will be applied. You will find these terms [here](#).



1. FULL PACKAGE

1.1 CURRENT ACCOUNT AND INCLUDED SERVICES	COMMISSION
Opening, maintenance and closing of: current account, FlexSave, FlexSave for children, term deposits	700 ALL/5 EUR/5 USD
Debit card issuance, maintenance	
Deposits and withdrawals at ProCredit Bank ATMs	
Payments at any POS in Albania	
5 withdrawals/month with Mastercard from ATMs of other banks in Albania	
Activation of the card held at the ProCredit Bank ATM	
Issuance, maintenance of e-Banking account	
Transfers between your accounts and other accounts within ProCredit Bank	
Outgoing national transfers in ALL, not urgent and up to 1,500,000 ALL	
Outgoing national transfers in ALL, up to 20,000 ALL	
Service payments in favour of: Telecommunications Companies / Public Institutions	
ProPay incoming international transfers	
Incoming international transfers with the "OUR" commission typology	
Downloading and using the Mobile Banking application	
Increasing/decreasing the card limit for purchases on the Internet, POS, ATM withdrawals	
Card blocking and unlocking for emergencies	
Notification by SMS	
Authorization of other persons on the current account	
Account movement commission	
Opening term deposits from Mobile Banking	



1.2 ADDITIONAL SERVICES	ONLINE/AGENCY
Opening and maintenance of additional current account	100 ALL / 1 EUR / 1 USD

1.3 NATIONAL TRANSFERS IN ALL	ONLINE/AGENCY
Urgent, outgoing over 20,000 ALL***	350 ALL Online/ 700 ALL Agency
Commission for the return of the national transfer in ALL	1,500 ALL
Modification of incoming transfer	1,000 ALL

1.4 NATIONAL TRANSFERS IN EUR/ USD	ONLINE/ AGENCY
Outgoing - with the amount up to 10,000 EUR	0,1% of the amount, Min 3 EUR
Outgoing - with the amount 10,001 - 50,000 EUR	15 EUR
Outgoing - Normal with the amount over 50,000 EUR	20 EUR
Commission for tracking, changing or canceling the transfer	10 EUR
Commission for the return of the transfer	20 EUR
Incoming transfers	No commission
Outgoing in USD, up to 25,000 - Normal	15 USD (BEN,SHA)/ 35 USD (OUR)
Outgoing in USD, up to 25,000 - Urgent	25 USD (BEN,SHA)/ 45 USD (OUR)
Outgoing in USD, over 25,000 - Normal	35 USD (BEN,SHA)/ 55 USD (OUR)
Outgoing in USD, over 25,000 - Urgent	45 USD (BEN,SHA)/ 65 USD (OUR)



1.5 NATIONAL TRANSFERS IN OTHER CURRENCIES	ONLINE/ AGENCY
National transfers in GBP/CHF	0.14% (min 8 GBP/CHF, max 180 GBP/CHF) - Our (+20GBP/CHF)
SWIFT Commission (transfers GBP/CHF)	5 GBP/CHF

1.6 INTERNATIONAL TRANSFERS IN EUR/ USD	ONLINE/ AGENCY
Incoming (Correspondent bank ProCredit Bank Germany)	No commission
Outgoing in EUR - Normal	15 EUR (BEN,SHA)/ 30 EUR (OUR)
Outgoing in EUR - Urgent	25 EUR (BEN,SHA)/ EUR 40 (OUR)
ProPay in EUR and USD	2.5 EUR / USD
Outgoing in USD, up to 25,000 - Normal	15 USD (BEN,SHA)/ 35 USD (OUR)
Outgoing in USD, up to 25,000 - Urgent	25 USD (BEN,SHA)/ 45 USD (OUR)
Outgoing in USD, over 25,000 - Normal	35 USD (BEN,SHA)/ 55 USD (OUR)
Outgoing in USD, over 25,000 - Urgent	45 USD (BEN,SHA)/ 65 USD (OUR)
SWIFT Commission (transfers EUR/USD)	5 EUR/USD

1.7 NATIONAL TRANSFERS IN OTHER CURRENCIES	ONLINE/ AGENCY
Transfers in GBP/CHF	0.14% (min 8 GBP/CHF, max 180 GBP/CHF) - Our (+20GBP/CHF)
SWIFT Commission (transfers GBP/CHF)	5 GBP/CHF

General notes;

*) All outgoing national transfers over 1,500,000 ALL have Urgent status.

***) All outgoing national transfers in EUR currency have Urgent status.

****) For outgoing urgent national transfers over 20,000 ALL of customers in the counter, the commission is 700 ALL.



2. BASIC PACKAGE

2.1 CURRENT ACCOUNT AND INCLUDED SERVICES	COMMISSION
Opening and maintenance of current account, FlexSave, FlexSave for children, term deposits	100 ALL/1 EUR/1 USD
Debit card issuance (valid for 5 years)	
Opening and maintenance of savings account	
Deposits and withdrawals at ProCredit Bank ATMs	
Payment at any POS in Albania	
5 withdrawals/month with the Master card from the ATMs of other banks in the country	
Opening and maintenance of e-Banking and Mobile Banking	
Transfers between your accounts and other accounts within ProCredit Bank	
Each national transfer up to 20,000 ALL (Normal and Urgent)	
Each outgoing national transfer up to 20,000 ALL (Normal and Urgent)	
ProPay incoming international transfers	
Service payments in favour of: Telecommunications Companies / Public Institutions	
Opening term deposits from Mobile Banking	
Increasing/decreasing the card limit for Internet purchases, POS, ATM withdrawals	
Card blocking and unlocking	
Notification by SMS	
Authorization of other persons in the account	
Changing the PIN from Mobile Banking	



2.2 ADDITIONAL SERVICES	ONLINE/ AGENCY
3-month debit card maintenance*	200 ALL/ 2 EUR/ 2 USD
Commission for closing the Basic Package within 12 months of opening	1,500 ALL/ 15 EUR/ 15 USD
Opening and maintenance of additional current account	100 ALL/ 1 EUR/ 1 USD
Account movement commission	1,000 ALL/ 10 EUR/ 10 USD

2.3 NATIONAL TRANSFERS IN ALL	ONLINE	AGENCY
Outgoing from 20,001 - 1,499,999 ALL*	250 ALL	500 ALL
Urgent outgoing from 20,001 ALL - 1,499,999 ALL**	750 ALL	1,500 ALL
Urgent outgoing over 1,500,000 ALL***	750 ALL	1,500 ALL
Commission for national transfer return in ALL	2,000 ALL	
Modification of incoming transfer	1,500 ALL	



2.4 NATIONAL TRANSFERS IN EUR/ USD	Online	AGENCY
Outgoing - up to 10,000 EUR	0.1% (Min 5 EUR- Max 10 EUR)	0.2 (Min 10 EUR - Max 20 EUR)
Outgoing - over 10,001 EUR	0.1% (Min 15 EUR - Max 25 EUR)	0.2% (Min 25 EUR- Max 50 EUR)
Outgoing in USD, up to 25,000 - Normal	0.1%, (Min 20 USD – Max 25 USD BEN/SHA), (+20 USD OUR)	0.15% (Min 15 USD BEN/SHA), (+50 USD OUR)
Outgoing in USD, up to 25,000 - Urgent	0.15%, Min 30 USD	0.2% (Min 20 USD BEN/SHA) (+60 USD OUR)
Outgoing in USD, over 25,000 - Normal	0.15%, (Min 15 USD - Max 150 USD BAN/SHA), (+30 USD OUR)	0.2% (Min 50 USD - Max 250 USD BEN/SHA), (+80 USD OUR)
Outgoing in USD, over 25,000 - Urgent	0.2% (Min 25 USD - Max 150 USD)	0.25% (Min 60 USD - Max 250 USD BEN/SHA), (+100 USD OUR)
Incoming transfers EUR	No commission	
Incoming transfers USD	5 USD	
SWIFT commission for national transfers	+ 5 USD	
Commission for transfer return	20 EUR/ USD	
Commission for tracking, changing or canceling the transfer	15 EUR/ USD	

2.5 NATIONAL TRANSFERS IN OTHER CURRENCIES	ONLINE/ AGENCY
National Transfers in GBP/CHF	0.14% (Min 8 - Max 180) BEN/SHA, (+20 GBP/CHF OUR)
SWIFT Commission (transfers GBP/CHF)	+ 5 GBP/CHF



2.6 INTERNATIONAL TRANSFERS IN EUR/ USD	Online	AGENCY
Outgoing in EUR - Normal	0.15% (Min 20 EUR- Max 75 EUR BEN,SHA) (+15 EUR OUR)	0.15% (Min 30 EUR- Max 100 EUR BEN,SHA), (+15 EUR OUR)
Outgoing in EUR - Urgent	0.2% (Min 30 EUR - Max 100 EUR BEN,SHA) - (+15 EUR OUR)	0.2% (Min 40 EUR - Max 150 EUR BEN,SHA), (+15 EUR OUR)
Outgoing in USD, up to 25,000 - Normal	0.1% (Min 30 USD – Max 40 BEN/SHA), (+20 USD OUR)	0.15% (Min 15 USD BEN/SHA), (+50 USD OUR)
Outgoing in USD, up to 25,000 - Urgent	0.15%, Min 30 USD	0.2% (Min 20 USD BEN/SHA), (+60 USD OUR)
Outgoing in USD, over 25,000 - Normal	0.15% (Min 15 USD - Max 150 USD)	0.2% (Min 50 USD - Max 250 USDBEN/SHA), (+80 USD OUR)
Outgoing in USD, over 25,000 - Urgent	0.2% (Min 25 USD – Max 150 USD BEN/SHA), (+30 USD OUR)	0.25% (Min 60 USD – Max 250 USD BEN/SHA), (+100 USD OUR)
Outgoing ProPay	10 EUR/ USD	20 EUR/ USD
SWIFT Commission	+ 5 EUR/USD	
Incoming transfers “OUR“ Commission Typology	5 EUR/ USD	

2.7 INTERNATIONAL TRANSFERS IN OTHER CURRENCIES	ONLINE/ AGENCY
National Transfers in GBP/CHF	0.14% (Min 8 - Max 180BEN/SHA), (+20 GBP/CHF OUR)
SWIFT Commission (transfers GBP/CHF)	+ 5 GBP/CHF

Clarifications:

*The maintenance fee for the card will be applied every 3 months. This commission will be kept in full for each quarterly period, regardless of the date when the account was opened during the corresponding quarterly period.

Note: This package is not offered to customers who will receive a loan in ProCredit Bank. While for the customers of this package who will apply for Overdraft (FlexFund), an annual interest of 13% in EUR or 15% in ALL will be applied.

** All Outgoing national transfers over 1,500,000 ALL have Urgent status.

*** All Outgoing national transfers in EUR currency have Urgent status.



3. MINIMUM PACKAGE

3.1 CURRENT ACCOUNT AND INCLUDED SERVICES	COMMISSION
Opening and maintenance of current account	80 ALL
Debit card issuance (valid for 5 years)	
Deposits and withdrawals in ProCredit Bank ATMs	
Payment at any POS in Albania	
5 withdrawals/month with the Master card from ATMs of other banks in the country	
Activation of the card held at the ATM of ProCredit Bank	
Opening and maintenance of E-Banking and Mobile Banking	
Transfers between your accounts and other accounts within ProCredit Bank	
Each national transfer up to 20,000 ALL (Normal and Urgent)	
Service payments in favour of: Telecommunications Companies / Public Institutions	
ProPay Incoming International Transfer	
Incoming international transfer with the commission type "OUR"	
Increasing/decreasing the card limit for Internet purchases, POS, ATM withdrawals	
Card blocking and unlocking for emergencies	
Notification by SMS	
Opening term deposits from Mobile Banking	



3.2 ADDITIONAL SERVICES	COMMISSION
Outgoing transfer up to 20,000 ALL (Normal and Urgent)	0 ALL
Outgoing transfer from 20,001 up to 1,499,999 ALL (Normal)	50 ALL
Outgoing transfer over 1,499,999 ALL (Urgent)	500 ALL

Clarifications:

* Commissions for national transfers for values over 20,000 ALL will be offered only for the first 5 over-the-counter transfers.



4. SOCIAL PACKAGE

4.1 CURRENT ACCOUNT AND INCLUDED SERVICES	COMMISSION
Opening and maintenance of current account	0 ALL
Debit card issuance (valid for 5 years)	
Deposits and withdrawals in ProCredit Bank ATMs	
Payment at any POS in Albania	
5 withdrawals/month with the Master card from ATMs of other banks in the country	
Activation of the card held at the ATM of ProCredit Bank	
Opening and maintenance of E-Banking and Mobile Banking	
Transfers between your accounts and other accounts within ProCredit Bank	
Each national transfer up to 1,500,000 ALL (Normal and Urgent)	
Service payments in favour of: Telecommunications Companies / Public Institutions	
ProPay Incoming International Transfer	
Incoming international transfers with the commission type "OUR"	
Increasing/decreasing the card limit for Internet purchases, POS, ATM withdrawals	
Card blocking and unlocking for emergencies	
Notification by SMS	
Opening term deposits from Mobile Banking	



5. STUDENT PACKAGE

5.1 CURRENT ACCOUNT AND INCLUDED SERVICES	COMMISSION
Opening and maintenance of current account	0 ALL
Debit card issuance (valid for 5 years)	
Deposits and withdrawals in ProCredit Bank ATMs	
Payment at any POS in Albania	
5 withdrawals/month with the Master card from ATMs of other banks in the country	
Activation of the card held at the ATM of ProCredit Bank	
Opening and maintenance of E-Banking and Mobile Banking	
Transfers between your accounts and other accounts within ProCredit Bank	
Service payments in favour of: Telecommunications Companies / Public Institutions	
ProPay Incoming International Transfer	
Increasing/decreasing the card limit for Internet purchases, POS, ATM withdrawals	
Card blocking and unlocking for emergencies	
Notification by SMS	
Opening term deposits from Mobile Banking	



6. PROKID PACKAGE

6.1 CURRENT ACCOUNT AND INCLUDED SERVICES	COMMISSION
Opening, maintenance, and closing of the ProKid current account	0 ALL
Opening and maintenance of the ProKid Deposit	
Opening and maintenance of the ProKid Savings Account	
Incoming transfers from other accounts within ProCredit Bank	
ProPay Incoming International Transfer	
Notification by SMS	

Clarifications:

* The interest rates for ProKid Savings Accounts and Term Deposits are in accordance with the current Pricing List for individual clients with the Basic Package.



7. OTHER SERVICES

7.1 OTHER SERVICES	ONLINE/ AGENCY
Issuance commission for each additional Token or reissuance of Token in case of loss or physical damage	3,000 ALL
Special certificates, investigation within 12 months	2,500 ALL
Special certificates, investigation over 12 months	3,500 ALL
Notarial statement for a closed loan	2,000 ALL
Inquiry for banking information for the customer in Archive	3,000 ALL
Collateral Change for credit exposures	2,000 ALL
Fee for issuing a copy of a document older than one month	3,000 ALL
Mediation for repayment of funds with the Bank of Albania for investment in treasury bonds. (Minimum amount 300,000 ALL)	0,10% of the amount (Min. 1'500 ALL; Max. 5'000 ALL)
Commission for tracking, changing or canceling the transfer	10 EUR/ 10 USD / 10 GBP / 10 CHF
Commission for the return of the national incoming transfer in ALL	2,000 ALL
Commission for return of national / international transfer in foreign currency	20 EUR/ 20 USD / 20 GBP / 20 CHF
Modification of incoming transfer	1,500 ALL/ 10 EUR/ 10 USD / 10 GBP / 10 CHF
Other commissions	Costs of third parties (if applicable)



7.2 WITHDRAWAL	at 24/7 Zone; ATM	AGENCY
For amounts up to 1,000,000 ALL / 7,000 EUR <i>(This service is offered at all service points)</i>	No commission	500 ALL/ 5 EUR
For amounts up to 2,000,000 ALL / 20,000 EUR (with a 2-day preliminary notice) <i>(This service is offered at all service points)</i>		No commission
For amounts over: 2,000,000 ALL / 20,000 EUR / any amount in USD (with a preliminary notice)*		No commission
For amounts over: 1,000,001 ALL / 7,001 EUR / 7,001 USD (without a notice) <i>(This service is provided only at the Central Offices Agency)</i>		0.15% (min 1,500 ALL/15 EUR/15 USD max 40,000 ALL/400 EUR/400 USD)

Only withdrawals for the values of 500 ALL/10 EUR are exempted from the commission for withdrawals.
 * The notification on funds withdrawal is made 2-5 working days in advance, depending on the day of withdrawal.

7.3 DEPOSITS	AGENCY
in coins (when the amount deposited in coins exceeds ALL 10,000)	1% of the transaction amount (min 500 ALL)
Deposits in banknotes for USD currency & for any amount over 7,000 EUR/ 1,000,000 ALL	0.1% of the transaction amount (min 1,000 ALL/10 EUR/ 10 USD, max 50,000 ALL/500 EUR/500 USD)*

* This commission includes all deposits made by third parties (customers or non-customers). The following are excluded from this commission : Deposits of values up to 500 ALL/10 EUR. Deposits up to the value of 7,000 USD (this service is offered only at Central Office Service Points), Deposits for loan installment payments from third parties, family/business owner deposits to open Flex Save Savings accounts or Time Deposits and Deposits of Private Individuals according to the agreement that the bank has with the German Embassy.



8. DEBIT CARD

SERVICES WITH A DEBIT CARD	TERMS AND COMMISSIONS
Currency	ALL/ EUR
Card validity	5 Years
Daily payment limit in internet and POS (possibility of higher limit, with prior customer request)	750,000 ALL / 5,000 EUR
Daily limit of card transactions in ATM, POS and Internet	20 Transactions
Limit of withdrawal amount at ATM ProCredit Bank in Albania, at 24/7 Zones	Daily: 200,000 ALL / 1,500 EUR Weekly: 1,000,000 ALL / 7,000 EUR
Limit of deposit amount at ATM ProCredit Bank in Albania, at 24/7 Zones	Daily: 1,000,000 ALL / 7,000 EUR
Withdrawal at an ATM that is not operated by ProCredit Bank Albania domestically (when you make more than 5 withdrawals/month)	200 ALL / 2 EUR
6-month fee, maintenance for each additional card	600 ALL / 6 EUR
PIN change at ATM	200 ALL / 2 EUR
Withdrawal printout at a ProCredit Bank Albania ATM	20 ALL / 0.2 EUR
Balance printout from a ProCredit Bank Albania ATM	50 ALL / 0.5 EUR
Printout of the last 12 transactions in the account	100 ALL / 1 EUR
Checking the account balance at an ATM that is not operated by ProCredit Bank Albania	50 ALL / 0.5 EUR
PIN change at ATMs of other banks in the country and abroad	300 ALL / 3 EUR
Investigation commission for suspicious debit/credit card transactions	1,000 ALL / 10 EUR / 10 USD
Payment at POS abroad as well as purchases on the Internet	1%, (min.100 ALL/ 1 EUR)
Debit card withdrawal at an ATM not operated by ProCredit Bank Albania (abroad)	2.5% (min 400 ALL/ 4 EUR – max 1,000 ALL/ 10 EUR)
Withdrawals at ATM-ProCredit Bank Kosovo, Macedonia, Bosnia-Herzegovina	1 EUR
Payment at POS (within the country and in ProCredit Bank Kosovo)	No commission



9. CREDIT CARD

SERVICES WITH A CREDIT CARD	TERMS AND COMMISSIONS
Card that is offered	MASTER CARD
Currency	ALL / EUR
Card validity	3 Years
Annual commission	2,000 ALL / 15 EUR
Commission for late payment of the monthly invoice (if it is paid later than the 15th of the following month)	0.5% penalty per day over the outstanding amount (example: 200 EUR x 0.5% x 3 days = 3 EUR)
Daily limit for Internet and POS use	Approved card limit
Withdrawal at the POS of other banks in Albania and abroad	3% (min.600 ALL/6 EUR; max.1,200 ALL/12 EUR)

TRANSACTIONS AT ATM	
Withdrawal – at 24/7 Zones of ProCredit Bank	3% (min.600 ALL/6 EUR; max.1,200 ALL/12 EUR)
Withdrawal – Daily limit at ATM, Internet, POS	10 withdrawals/ day
Withdrawal –Other banks in Albania and abroad	3% (min.600 ALL/6 EUR; max.1,200 ALL/12 EUR)
Balance – Other banks in Albania and abroad	50 ALL / 0.5 EUR
Balance– at 24/7 Zones of ProCredit Bank (invoice printout)	50 ALL / 0.5 EUR
Last 12 transactions printout– at 24/7 Zones of ProCredit Bank	100 ALL / 1 EUR
PIN change - at 24/7 Zones of ProCredit Bank	200 ALL / 2 EUR
PIN change – Other banks in Albania and abroad	300 ALL / 3 EUR



PAYMENTS AT POS

Payment at POS / online in Albania	Free of charge
Purchases abroad and on the Internet	Free of charge
Sending funds from POS to the card	300 ALL / 2.5 EUR



10. DEPOSITS

10.1 Saving account

PRODUCT	ALL	EUR	USD
FlexSave	0.8 %	0.2 %	0.5 %

* Interest is credited to your current account every month.

10.2 TERM DEPOSITS

TERM	ALL	EUR	USD
12-month	1.0 %	0.3 %	0.5 %
24-month	1.6 %	0.4 %	0.6 %
36-month	1.9 %	0.5 %	0.7 %

* The deposit in the Bank is insured up to the amount of 2,500,000 (two million five hundred thousand) ALL by the Deposit Insurance Agency - //www.asd.gov.al When the fixed term deposit is closed before the deadline, only 10% is benefited (in ALL)/ 0% (in EUR/USD) of the total interest accrued. The calculated interest rate will be annual on a daily basis for the period during which the funds have been in the account. The notification for withdrawing the deposit before the maturity date shall be made two working days in advance for deposits opened until 16.05.2023.

* The notification for withdrawing the deposit before the maturity date, for deposits opened after 16.05.2023, shall be made according to the deadlines below: a) Term deposit up to 100,000 EUR/USD/10,000,000 ALL - 2 days in advance b) Term deposit from 100,000 EUR/USD up to 1,000,000 EUR/USD, 10,000,000 ALL up to 100,000,000 ALL - 31 days in advance c) Term deposit over 1,000,000 EUR/USD/100,000,000 ALL - 90 days in advance. d) Deposit in the offer according to the term stipulated in the contract.

Minimum amount for term deposits: 100,000 ALL/ 1,000 EUR/ 1,000 USD.



10.3 PERIOD OFFER: TERM DEPOSITS

TERM/ EUR	up to 30,000	30,000 -100,000	over 10,000,000
6-month	0.5 %	0.7 %	Negotiable
12-month	1.0 %	1.3 %	
24-month	1.2 %	1.5 %	
36-month	1.4 %	1.7 %	
48-month	1.6 %	1.9 %	
60-month	1.8 %	2.0 %	

TERM/ ALL	up to 3,000,000	3,000,000 - 10,000,000	over 10,000,000
6-month	1.0 %	1.5 %	Negotiable
12-month	1.6 %	2.0 %	
24-month	1.8 %	2.3 %	
36-month	2.2%	2.6 %	
48-month	2.7 %	3.0 %	
60-month	3.0%	3.2%	

* The offer is valid until 31/03/2025.



10.4 DEPOSIT “UP”

Quarterly	1	2	3	4	5	6	7	8	9	10	11	12
ALL	0.5 %	0.6 %	0.8 %	1.0 %	1.5 %	2.0 %	2.5 %	3.0 %	3.5 %	4.0 %	4.5 %	5.0 %
EUR	0.2 %	0.3 %	0.4 %	0.6 %	0.8 %	1.0 %	1.2 %	1.5 %	2.0 %	2.5 %	3.0 %	4.0 %

* The minimum term of this deposit is 3 months and the maximum is 36 months (3 years).

** The deposit rate is increasing according to the currency and every quarterly period.



11. LOAN

11.1 CONSUMER LOAN

PRODUCT	AMOUNT	MAXIMUM MATURITY (months)	INTEREST		DISBURSEMENT COMMISSION
			ALL	EUR	
ProFast (Flex)	50,000 - 2,000,000 ALL 500 - 20,000 EUR	60	7% First year, ongoing BTH 12M+9%, min 7%	6% First year, ongoing 12M+8%, min 6%	2.0 %
ProFast (Fix)	50,000 - 2,000,000 ALL 500 - 20,000 EUR	60	11%	10%	2.0 %
FLEX	50,000 - 3,000,000 ALL 500 - 30,000 EUR	84	7% First year, ongoing BTH 12M+8%, min 7%	6% First year, ongoing 12M+7%, min 6%	1.5 %
FIX	50,000 - 3,000,000 ALL 500 - 30,000 EUR	84	10%	9%	1.5 %

11.2 PAYMENT OVERDRAFT

PRODUCT	AMOUNT	MAXIMUM MATURITY (month)	INTEREST		DISBURSEMENT COMMISSION
			ALL	EUR	
FlexFund (Overdraft) Full package	up to 300% of the payment	12	9%	7%	0%
FlexFund (Overdraft) Basic package	up to 300% of the payment	12	15%	13%	0%



11.3 LOAN FOR INVESTMENTS

PRODUCT	AMOUNT	MAXIMUM MATURITY (month)	INTEREST		DISBURSEMENT COMMISSION
			ALL	EUR	
Home Renovation FLEX (No collateral)	100,000 - 5,000,000 ALL 1,000 - 50,000 EUR	60	7% First year, ongoing BTH 12M+7%, min 7%	6% First year, ongoing EB 12M+6%, min 6%	1.5 %
Home Renovation FIX (No collateral)	100,000 - 5,000,000 ALL 1,000 - 50,000 EUR	60	9 %	8.0%	1.5 %
Home Renovation FIX (With collateral)	100,000 - 10,000,000 ALL 1,000 - 100,000 EUR	120	7% First year, ongoing BTH 12M+5%, min 7%	6% First year, ongoing EB 12M+4%, min 6%	1%

PRODUCT	CATEGORY	MAXIMUM MATURITY (month)	INTERES		DISBURSEMENT COMMISSION
			ALL	EUR	
FLEX	Payee at ProCredit Bank	300 (25 Years)	BTH 12M+2.5%, min 4.5%	EB 12M+2.5%, min 4.5%	0.9%
	Income from rent/business/salary in other banks		BTH 12M+3.5%, min 4.5%	EB 12M+3.5%, min 4.5%	1%
	Immigrants		BTH 12M+4.5%, min 5%	EB 12M+4.5%, min 5%	1.5%
FIX+FLEX*	Payee at ProCredit Bank	300 (25 Years)	3.5% First year BTH 12M+3%, min 4.5%	2.9% First Year EB 12M+3%, min 4.5%	0.9%
	Payee in other banks		3.5% First year BTH 12M+4%, min 4.5%	2.9% First Year EB 12M+4%, min 4.5%	1%



AGREEMENT WITH CONSTRUCTION COMPANIES	PAYEES	NOT PAYEES	IMMIGRANTS
Loan in ALL	BTH +3 % min 4.7%	BTH +4% min 4.7%	BTH +5% min 5.5%
Loan in Euro	EB+3 %, min 4.5%	EB+4%, min 4.5%	EB+5%, min 5.5%
Disbursement commission	1.5%	2%	2%

11.4 LOANS GUARANTEED WITH DEPOSITS

LOANS & BANK ADVANCES GUARANTEED WITH DEPOSITS	AMOUNT	INTEREST (annual)	DISBURSEMENT COMMISSION
Deposits and Loans/Advances in the same currency TDA cover 100% of the value	min. 50,000 ALL/ 500 EUR/USD	TDA interest offered for a guarantee +2%	0.5%
Deposit and Loan/Advance in different currencies TDA covers 110% of the value	min. 100,000 ALL/ 1'000 EUR/USD	TDA interest offered for a guarantee +3%	0.5%



INTEREST ON ARREARS

Interest on arrears for all loan types

15% per year of the outstanding amount

EARLY CLOSURE OF LOANS, BANK ADVANCE

Investment Loan (consume)

When the period between early repayment and maturity of the loan is over 1 year, the compensation in this case does not exceed 1% of the amount of the early paid loan. When it does not exceed 1 year, the compensation does not exceed 0.5% of the loan amount paid before the deadline. It should be kept in consideration that the commission for early settlements does not apply to: a) if the settlement is made on the basis of an insurance contract in the event of the occurrence of the event defined in the insurance contract; b) for the limit loan (overdraft) and c) if the repayment of the loan before the deadline corresponds to a period, for which the interest rate of the loan is not fixed.

Investment Loan (investment))

a) A commission of 3% over the remaining part of the loan principal, with a minimum value of 100 (one hundred) EUR/USD or 15,000 (fifteen thousand) ALL in cases where early repayment is made with the borrower's funds;
b) A commission of 5% over the remaining principal of the loan with a minimum value of 100 (one hundred) euros/usd;
or c) 15,000 (fifteen thousand) ALL in cases where early repayment is made with funds financed by other institutions.

Mortgage Loan Investment Loan (Renewal)

When the period between early repayment and maturity of the loan is over 1 year, the commission applied in this case does not exceed 2% of the amount of the loan paid early. When this period does not exceed 1 year, the compensation does not exceed 1% of the loan amount paid before the deadline. It should be borne in mind that the commission for premature settlements is not applied on the basis of an insurance contract in the event of the occurrence of events in insurance agreements.

Commission for partial loan repayment*

3% of the amount brought by the client (partial loan repayment is classified as any prepayment that is worth the minimum of 6 (six) installments of the loan that the client requests to partially close).

Investment loan (consumption) + mortgage loan contract

In case of immediate payment of 6 (six) or more installments together, the lender considers partial repayment of the loan and recalculation of the remaining principal in a new payment plan. This procedure is possible in the dates between the payment of the installments according to the payment plan and the accumulated interest will first be deducted from the amount brought.

When the borrower arrives on the date of payment of the loan installment, the nearest installment that has the repayment date will be paid first and then the remaining amount that will go for partial payment will have to be at least the amount of 6 (six) installments.

In both cases, after these obligations have been deducted, the commission will be applied over this amount according to the provisions in point 5.2 of this article, depending on the currency of the loan.



ADDITIONAL INFORMATION ON LOAN PRODUCTS

For all loans in ALL/ EUR/ USD, loan installments in the payment plan will be rounded to 1 ALL/ 1 EUR/ 1 USD.

1. Flex Fund - Bank Advance is based on the salary.

2. The interest will be calculated on the basis of the year with 360 days (for loans) / 365 days (for Ovd) and the interest value every month will be calculated over the remaining part of the loan principal x the annual interest of the loan / 360 days * the number of days of the month.

3. The reference rates used are: EB = 12-month Euribor; CME TERM SOFR 12 months; Treasury Bond = 12-month Treasury Bond. The EURIBOR/CME TERM SOFR interest rate that will be applied to the loan will be determined on the last day of the previous month, while the Treasury Bond interest rate will be determined according to the last auction held by the Bank of Albania. The EURIBOR/CME TERM SOFR/Treasury Bond interest rate will be changed every 12 months from the moment the loan is issued, while the fixed interest rate is unchanged throughout the duration of the loan. The interest rate that will be applied after 12 months will follow the same calculation as at the moment of receiving the loan.”

4. The effective interest rate (NEI) is the total cost of the loan for the customer, expressed as an annual percentage of the value of the loan and will not be more than the maximum effective interest rate (NEI Maximal) published by the Bank of Albania in its official website, in accordance with the provisions of the Regulation on Consumer and Mortgage Credit.

“Maximum effective interest rate (maximum NEI)” - is the effective interest rate calculated as the average of the effective interest rate applied by entities according to the type of consumer loan, considering/adding a third of it as defined in the Regulation On the Consumer and Mortgage Loan of the Bank of Albania. This rate is set at the end of each semester for the following semester by the Bank of Albania and is published on its official website.

5. The total cost of the loan is the totality of all expenses, including interest, commissions and any other type of expenses that the customer pays in connection with the loan agreement according to its terms (expenses for ancillary services for the loan agreement, in particular insurance premiums), included when the service is mandatory to benefit from the loan or the applied interest rate).



12. PROPERTY VALUATION COMMISSIONS

12.1 IMMOVABLE/MORTGAGE PROPERTIES

ZONE	FLAT/GARAGE	AGRICULTURAL PROPERTIES	BUSINESS PROPERTIES
Zone 1: Tirana	6,000 - 8,000 ALL	9,000 - 21,000 ALL	10,000 - 50,000 ALL
Zone 2: Durrës Elbasan Lushnja Lezha Laç	9,000 - 11,000 ALL	12,000 - 24,000 ALL	13,000 - 53,000 ALL
Zone 3: Fier Vlora Berat Shkodra Pogradec	10,000 - 12,000 ALL	13,000 - 25,000 ALL	14,000 - 54,000 ALL
Zone 4: Korça Gjirokastra Saranda Other	11,000 - 13,000 ALL	14,000 - 26,000 ALL	15,000 - 55,000 ALL

12.2 MOVABLE PROPERTIES

ZONE	VEHICLES / LORRIES	EQUIPMENT / PRODUCTION LINES
Zone 1: Tirana	6,000 - 11,000 ALL	8,000 - 40,000 ALL
Zone 2: Durrës Elbasan Lushnja Lezha Laç	9,000 - 14,000 ALL	11,000 - 42,000 ALL
Zone 3: Fier Vlora Berat Shkodra Pogradec	10,000 - 15,000 ALL	12,000 - 43,000 ALL
Zone 4: Korça Gjirokastra Saranda Other	11,000 - 16,000 ALL	13,000 - 44,000 ALL