



**ProCredit Bank**

# **PRICE LIST**

## **BUSINESS CLIENTS**

- **BANK ACCOUNTS**
- **CASH TRANSACTIONS**
- **CASHLESS TRANSACTIONS**
- **CREDIT FACILITIES**
- **BANK GUARANTEES AND LETTERS OF CREDIT**
- **ADDITIONAL COMMISSIONS**



# ProCredit Bank

## 1. BANK ACCOUNTS

### TRANSACTIONS ACCOUNT

Opening a transactions account	NO COMMISSION
Urgent opening of a transactions account	MKD 200
Opening and maintaining an FX account	NO COMMISSION
Monthly fee for maintaining a transactions account:	MKD 1.450
<ul style="list-style-type: none"> <li>&gt; Maintenance fee for all accounts</li> <li>&gt; E-banking payments: <ul style="list-style-type: none"> <li>• 0 for internal payments</li> <li>• 5 MKD for KIBS payment</li> <li>• 85 MKD for MIPS payment</li> </ul> </li> <li>&gt; E-banking, token and annual certificate</li> <li>&gt; VISA business card fee for the first year</li> <li>&gt; Issuing confirmations to third parties</li> <li>&gt; Statement for releasing collateral</li> <li>&gt; Issuance of creditworthiness</li> <li>&gt; Preparation interest rate list</li> <li>&gt; Submitting information to UJP</li> </ul>	

### TRANSACTIONS ACCOUNT WITH INTEREST ON SIGHT

	MKD	EUR
Interest rate	0.8%	0.4%
Minimal balance for opening and calculation of interest	MKD 3.000.000	EUR 50.000

### TERM DEPOSITS

NEW DEPOSITS:	FIXXED INTEREST			
	MKD	EUR		
6 months	0.4%	0.2%		
12 months	1.3%	0.4%		
18 months	1.5%	0.6%		
24 months	2.0%	1.0%		
36 months	2.0%	1.0%		
CURRENT DEPOSITS:	FIXXED INTEREST		FLOATING INTEREST	
	MKD	EUR	MKD	EUR
3 months	0.1%	0.1%	0.3%	
6 months	0.4%	0.2%	0.8%	
12 months	1.3%	0.4%	1.3%	0.4%
14 months	1.2%	0.7%	1.3%	0.4%
18 months	1.5%	0.6%	1.3%	0.4%
24 months	2.0%	1.0%	1.8%	1.0%
25 months	1.8%	1.0%	1.8%	1.0%
36 months	2.0%	1.0%	2.0%	1.0%
48 months	0.1%	0.1%	2.8%	1.2%
60 months	0.1%	0.1%	2.8%	1.2%
Interest for early cancellation of term	0.01%	0.01%	0.01%	0.01%
<b>Minimal balance for term deposit</b>	MKD 300,000	EUR 5,000	MKD 300,000	EUR 5,000

Payment of interest can be done monthly

For term deposits greater than 500,000 EUR / MKD 30 million interest rate will be negotiable



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## 2. CASH TRANSACTIONS

### 24/7 ZONE SERVICES

Deposit of daily transactions	NO COMMISSION
Printing account transactions	NO COMMISSION

## 3. CASHLESS TRANSACTIONS

### PAYMENT OPERATIONS IN THE COUNTRY

	e-banking	in a branch
Internal payments (including PP53)	NO COMMISSION	MKD 60
KIBS payments	MKD 5	MKD 60
MIBS urgent payments	MKD 85	MKD 300

### INTERNATIONAL PAYMENT OPERATIONS

Opening and maintaining an FX account		NO COMMISSION	
<b>INFLOWS</b>		through ProCredit Germany	through another correspondent bank
ProPay inflow		EUR 0	-
Through other banks		EUR 0	0.15% or min 10 EUR / GBP, 12 USD/CHF

<b>REMITTANCES</b>		e-banking	in a branch
ProPay (by 15:00 h.)	ben/ sha/ our	2.5 EUR USD 3	0.15% or 5 EUR / 6 USD min.
Regular (by 13:00 h.)	ben/ sha	9 EUR/ GBP 10 USD/CHF	03 % or min 10 EUR/GBP. 12 USD/CHF
	our	Min. 25 EUR/GBP. 28 USD/CHF	0.45 % or min 35 EUR/GBP. 45 USD/CHF
Conditioned remittances	ProPay	0.4% or 10 EUR (min)	
	Regular	0.5% or 20 EUR (min)	





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## 4. CREDIT FACILITIES FOR BUSINESS CLIENTS

### BUSINESS LOANS FOR INVESTMENTS AND SHORT-TERM NEEDS

Currency	<b>MKD/EUR</b>
Maximum deadline	15 years
Interest rate	4.5%-7.5%
Commission for disbursement	0.5% - 0.75%

### ECO BUSINESS LOANS

Currency	<b>MKD/EUR</b>
Maximum deadline	15 years
Interest rate	4.25% - 7.25%
Commission for disbursement	0.5% - 0.75%

### AGRICULTURE LOANS

Currency	<b>MKD/EUR</b>
Maximum deadline	5 years
Interest rate	10.2% - 12.3%
Commission for disbursement	1% - 2%

### SHORT TERM CREDIT LINES AND PERMITTED OVERDRAFT

	Permitted overdraft	Credit line
Currency	<b>MKD/EUR</b>	<b>MKD/EUR</b>
Maximum deadline	1 year	1 year
Interest rate	6% - 9%	5% - 8%
Commission for disbursement	0.5% - 0.75%	0.5% - 0.75%
Commission for unused amount		0.25%-0.4%

### LOANS WITH A DEPOSIT COVERAGE

Currency	<b>MKD/EUR</b>
Maximum deadline	1 month less than the term period
Interest rate	2% - 3%
Commission for disbursement	0.5%-0.75%





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## 5. BANK GUARANTEES LETTERS OF CREDIT

### GUARANTEES

<b>NOSTRO GUARANTEES</b>	<b>CONFIRMED / NON-CONFIRMED</b>	
Type of security	monetary coverage	other type of security
Customs and tender guarantees	0.1% per month or 20 EUR (min) + expenditures for confirmation	0.15% per month or 40 EUR (min) + expenditures for confirmation
Performance, Payment and Advance payment guarantees		0.2% per month or 40 EUR (min) + expenditures for confirmation
Change of guarantee	25 EUR + foreign bank expenditures	
Cancelling the applied guarantee	EUR 10	
Early closing	EUR 20	
<b>LORO GUARANTEES</b>	<b>CONFIRMED / NON-CONFIRMED</b>	
Reporting	0,1% or 20 EUR (min) / 200 EUR (max)	
Protest per guarantee	EUR 40	
<b>CONFIRMATION FOLLOW-UP</b>		
With monetary security	0.2% per month or 40 EUR (min)	
With another type of security	0.25% - 0.45% per month or 40 EUR (min)	
Forwarding to another bank	0,1% or 20 EUR (min) / 100 EUR (max)	

### LETTERS OF CREDIT

<b>CONFIRMED / NON-CONFIRMED</b>	
monetary coverage	other type of security
0.3% as a one-off payment + 0.1% per month or 40 EUR (min) + expenditures for confirmation	0.3% as a one-off payment + 0.3% - 0.5% per month or 80 EUR (min) + expenditures for confirmation
<b>LORO LETTERS OF CREDIT</b>	
Reporting	0,1% or 20 EUR (min) / 200 EUR (max)
Document processing	0.2% or 20 EUR (min)
Real costs (post / third banks)	as per received invoice
<b>CHANGE OF LETTERS OF CREDIT</b>	
Change of letter of credit	EUR 25
Forwarding to another bank	0,1% or 20 EUR (min) / 100 EUR (max)
Early payment	EUR 20
Cancelling an application	EUR 10
Forfeiting a letter of credit	8.9% annually calculated on a daily basis
INCASO for letters of credits / guarantees	0,1% or 20 EUR (min) / 200 EUR (max) + costs for remittances



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## 6. ADDITIONAL COMMISSIONS RELATED TO BANKING OPERATIONS

	ADDITIONAL COMMISSIONS LINKED TO CARDS	
	DEBIT	
	Visa Business Electron*	MasterCard Business
Annual membership	fee for the first year, next years MKD 600	fee for the first year, next years MKD 600
Withdrawal from ATMs of ProCredit	MKD 60	MKD 60
Withdrawal from ATMs of other banks in Macedonia	MKD 60	MKD 60
Withdrawal from ATMs of other banks abroad	2% + 2 EUR	2% + 2 EUR
Changing the PIN on an ATM	first change is COMMISSION FREE, each following is MKD 90	MKD 0
Urgent delivery of a withheld card from another bank in a ProCredit ATM	MKD 300	MKD 300

\*Only for already disbursed debit cards

### ADDITIONAL COMMISSIONS LINKED WITH LOANS

Payment of a higher installment		2% of the amount of the higher installment
Changes of the terms and conditions for ongoing credit exposures		0% - 4%, at the discretion of the bank
Consents statements related to the credit exposure		MKD 1,500
Appraisal / re-appraisal of real estate:	Cost of appraisal	Cost of re-appraisal*
Construction / agricultural land and office space	MKD 4,800	MKD 1,000
Residential or business – residential premises, buildings under construction with land	MKD 3,000	MKD 3,000
Multiple apartments in the same collective building	MKD 6,500	MKD 6,500
Multiple shops in the same collective building	MKD 8,000	MKD 1,000
Business facilities up to 2000 m <sup>2</sup>	MKD 8,000	MKD 1,000
Business facilities of / over 2001 m <sup>2</sup>	MKD 10,000	MKD 1,000
Appraisal / re-appraisal of moveable property	Cost for appraisal per item	Cost of re-appraisal*
Appraisal of 1 item	MKD 3,000	MKD 0
Appraisal of 2 to 10 items	MKD 1,600 (max. MKD 13,000)	MKD 0
Appraisal of 11 to 30 items	MKD 850 (max. MKD 23,000)	MKD 0
Appraisal of / over 31 item	MKD 600 (max. MKD 37,000)	MKD 0
Appraisal / re-appraisal of the market value of shares	0.8% of the value of the share (max. MKD 61,500)	0.6% of the value of the share (max. MKD 52,000)
Penalty interest for MKD loans		19.875%
Penalty interest for FX loans		14.4405%
Penalty interest for loans paid with the EIB fund 1,2,3		9.627%



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## OTHER ADDITIONAL COMMISSIONS

Incoming/outgoing payment on an ATM with a specialized bank card		MKD 300
Safety bags for a safety deposit box	up to 17 bundles	MKD 8
	up to 40 bundles	MKD 15
Standing order in domestic payment operations	< MKD 10,000	MKD 9
	> MKD 10,000	MKD 12
FX transfer to/from one's own account in another domestic bank		EUR 10
Inflow of FX pensions from a domestic bank		EUR 5
International transfer reclamations		EUR 25 + third party commission
Return of non-allocated inflow		0.15% or EUR 10
Delivery of SWIFT for an incoming transaction		MKD 200
Enforcing court decisions and executive decisions		MKD 1,200
Blocking / de-blocking / change of blocking		MKD 200
Information letters/warning letters for loan products in arrears		MKD 400 - MKD 2000
Buying treasury bills and state bonds		0.1% or MKD 200 (min)
SMS notification for domestic and international inflow		1 MKD per SMS