

Tariff

for Legal Entities of

ProCredit Bank

(Bulgaria) EAD

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Accounts

Current account	
Minimum balance	EUR/USD/GBP/CHF 125
Monthly maintenance fee, which includes: • Visa debit card* • FlexSave account** • Internet banking with up to 3 users, incl.	EUR 16
Monthly maintenance fee, which includes: • Visa debit card* • FlexSave account** • Internet banking with 4 users or more	EUR 26
FlexSave account**	
Minimum balance	not required
Interest rates	according to the Interest Bulletin
Deposit account	
Minimum balance	EUR/USD 25 000
Interest rates	according to the Interest Bulletin

*Visa debit card is issued only with an account in EUR.

**A FlexSave account can be opened with an account in EUR.

Other	
Monthly maintenance of a current account under distraintment • in the case of received provisional order	EUR 76.69 EUR 127.82
Opening of an escrow account	0.15%, min EUR 130
Fee for document review of foreign legal entities & entities with foreign ownership in relation to opening an account*: • for LE owned by a foreign private individual/s • for LE owned by a foreign legal entity/ies • foreign legal entity (registered outside the territory of Bulgaria)	EUR 120 EUR 300 EUR 300

*The fees do not apply to Legal Entities registered in Greece and with entirely Greek ownership.

Payment transactions

Incoming payments		
Payments in EUR from Bulgaria and the EEA*	free of charge	
Payments from ProCredit Group`s banks	free of charge	
Payments in EUR outside of the EEA or other currencies	0.10%, min EUR 11, max EUR 120	
Outgoing payments within Bulgaria	Internet banking	on paper
Between customers of the bank	EUR 0.40	EUR 25.56
Payment in EUR: • standard • instant (up to EUR 15 000)*** • express	EUR 0.95 EUR 0.95 EUR 11	
Payment for utility payments (electricity, phone services, etc.)	EUR 0.26	
Payment in foreign currency: • standard • express	0.10%, min EUR 26, max EUR 200 0.20%, min EUR 80, max EUR 300	not accepted
Cancellation of a payment in EUR	EUR 5.11	
Change/tracking of a payment in EUR	EUR 30	
Change/tracking/cancellation of a payment in foreign currency	EUR 50 + expenses of the correspondent bank	
Payment under distraint for execution	EUR 25.56	
International outgoing payments	Internet banking	on paper
Payment in EUR within the EEA* • standard • instant (up to 15 000 EUR)** • express	EUR 0.95 EUR 0.95 EUR 11	not accepted
Payment in EUR outside EEA* or other currencies • standard • express	0.10%, min EUR 26, max EUR 200 0.20%, min EUR 80, max EUR 300	
Payment with OUR expenses – extra fee: • EUR outside Germany • USD, GBP, CHF	EUR 16 EUR 25	
ProPay	EUR 2.50	
Change/tracking/cancellation/other operations related to international payment	EUR 50 + expenses of the correspondent bank	

* EEA - European Economic Area

** If the payment is initiated with charge option shared or charges are to be borne entirely from the recipient

*** To payment service providers reachable (or certified) for receiving instant payments in Euro



Cards

Fees	Debit card Visa Business Classic	Credit card Visa Business Classic Credit
Monthly maintenance fee	free of charge	EUR 4
Monthly maintenance fee for an extra card	EUR 2.60	
Withdrawal at ATM • of ProCredit Bank • of another bank in Bulgaria and countries in the EEA • of countries outside the EEA	according to Cash operations EUR 1 per transaction EUR 3 + 1%	EUR 5.20 + 3%
Withdrawal from POS of another bank in Bulgaria and abroad	EUR 5.20 + 3%	
Delivery of a card or a PIN code at an address in Bulgaria/ change of address (3 working days)	EUR 5.20	
Reissue a card before it expires	EUR 5.20	
PIN reissue: • electronic PIN • paper PIN	free of charge EUR 5.20	
Balance statement request at ATM	EUR 0.60	
Incoming amount on cards (credit refund)	1%	
Ungrounded claim	EUR 51.20	
Other services	EUR 50	

Cards

POS terminals	POS	Virtual POS
Initial installation	free of charge	EUR 60
Monthly maintenance fee	free of charge	
Effecting of card transactions*: • consumer cards issued in a country in the EEA • commercial cards issued in a country in the EEA • consumer/commercial cards issued in a country outside the EEA	Average monthly POS turnover** : up to EUR 2 500 incl. - 0.75% over EUR 2 500 - 0.65% over EUR 15 000 - 0.55% Average monthly POS turnover** : up to EUR 2 500 incl. - 1.80% over EUR 2 500 - 1.60% over EUR 15 000 - 1.50% Average monthly POS turnover** : up to EUR 2 500 incl. - 1.95% over EUR 2 500 - 1.85% over EUR 15 000 - 1.65%	
Effecting of transactions with electronic food voucher: • B-card • VISA/Mastercard	0.65% 1.90%	
Replacement of model (POS type) / Adding of a PIN pad	EUR 26	-
Card transaction reversal fee at merchant request	EUR 10.23	

*debit/credit, prepaid, Borica/Visa/Mastercard/Diners/Discover.

** Average monthly POS turnover is calculated by dividing the total monthly turnover generated through all POS devices of the respective Merchant, including physical, virtual or software POS terminals, by the number of terminal devices. The average monthly turnover is calculated based on the last completed 12-month period, measured from the 26th day of the previous month up to and including the 25th day of the following month.

Cards

Interest rates	Debit card Visa Business Classic	Credit card Visa Business Classic Credit
Interest rates	according to the Interest Bulletin	
Interest for arrears	-	10 percentage points above the agreed interest
Interest period	-	1 month
Change of credit limit	-	0.25% (min 10 currency units)



Documentary payments

	Letters of credit	Guarantees
Issuing		
Issuing (per quarter or a part thereof) / Increase in the amount (fee on the additional amount): • With 100% cash collateral • With other collateral / without collateral	0.35%, min EUR 50 0.50%, min EUR 50	
Other amendments (incl. change of text, reduction of amount, change of term, expiry date, etc.)	EUR 103	
Discrepant documents	EUR 52	-
Cancellation before expiry	EUR 52	
Claim payment fee	-	0.10%, min EUR 52
Deferred payment or acceptance (per month or a part thereof)	0.15%, min EUR 30	-
Receiving		
Advice without commitment for the bank / of an amendment increasing the amount	0.10%, min EUR 40	
Advice of other amendments	EUR 50	
Processing of a claim fee	-	EUR 50
Handling and payment / transfer (per quarter or a part thereof)	0.20%, min EUR 30	-
Examination of documents and conditions	0.20%, min EUR 103	



Documentary payments

	Letters of credit	Guarantees
Other fees		
Express processing within 24 hours	EUR 52	
Consultation, including repeated examination of documents	EUR 153	-
Issuing of assignment of proceeds	0.15% (min EUR 31, max EUR 154)	-
Advice of assignment of proceeds	EUR 40	-
Analysis and correspondence in regard to confirmation of a Letter of Credit / issuance of a Guarantee against Counter-guarantee	0.10% (min EUR 512)	
Received and Sent Documentary collections		
Against payment and/or acceptance	0.25% (min EUR 50, max EUR 300)	
Without payment / sending bills of exchange, etc. (clean collections)	0.20% (min EUR 20, max EUR 100)	
Amendment / Tracer	EUR 50	
Avalising bills of exchange	upon agreement	

Loans

Loan transactions	
Preliminary opinion on Renewable energy project	EUR 512
Loan application processing, incl. documentary operations • credit cards	0.15% (min EUR 80) free of charge
Administration of a framework loan agreement	0.25%
Disbursement fee	1%
Management fee	1% on an annual base
Commitment fee	1% on an annual base
Preparing documents for mortgage registration: • up to EUR 250 000 • EUR 250 001 - EUR 1 500 000 • above EUR 1 500 001	EUR 103 EUR 256 EUR 410
Preparing documents for mortgage deletion	EUR 62
Preparing documents for establishing and registration of a special pledge	EUR 103
Preparing documents for deregistration of a special pledge	EUR 26
Technical analysis and valuation of RES projects	upon agreement
Environmental and Social impact analysis of project/current activity	upon agreement
Early loan repayment • upon client request • upon bank initiative in accordance with the hypothesis in the General Terms and Conditions for Lending	5% (min EUR 52)
Change in the terms and condition of a financing: • up to EUR 250 000 • EUR 250 001 - 1 000 000 • above EUR 1 000 000 • credit card	EUR 160 EUR 390 EUR 1 300 0.25% of the limit, min 10 currency units
Loan restructuring	0.5% (max 5 000 currency units)
Monthly maintenance fee for administering of loan without active current account	EUR 76.69

Loans

Loan transactions		
Fee for non-submission of documents for annual financial monitoring and / or for failure to fulfill a condition under a loan agreement: • for a loan with original amount up to EUR 500 000 • for a loan with original amount above EUR 500 000		EUR 500 EUR 1 300
Lease transactions		
Sending an invoice under a lease agreement on paper		EUR 10 (VAT included) per invoice
Interest rates		according to the Interest Bulletin
Interest on loans disbursed		according to the Interest Bulletin
Interest on unauthorised overdraft – on an annual base		36%
Penalty interest on receivables for fees/commissions		36% on an annual base
Insurance of collateral		
Real estate		
• Buildings • Plant and equipment		0.202% (min EUR 15.40) 0.502% (min EUR 15.40)
Movable property		Up to 10 years from the date of first registration Over 10 years from the date of first registration
• Cars • Light freight trucks with loading capacity from 1 ton to 2.5 tons • Vans with up to 8+1 seats		3.060% 6.120%
• Freight trucks with loading capacity of more than 2.5 tons • Tractors, trailers and buses		1.224% 2.346%
• Agricultural machinery • Road construction machines and devices attached thereto		0.510% 1.224%
Appraisal of collateral		
Apartment		EUR 150
House/Office/Merchant Location up to 1 500 sq.m.		EUR 230
Manufacturing facility up to 1 500 sq.m.		EUR 410
Land plot		EUR 165



Accounts

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Cash
operationsOther
services

ProCredit Bank

25
Years

One other bank



Loans

Appraisal of collateral	
Agricultural land up to 50 land plots	EUR 385
Agricultural land over 50 land plots	EUR 920
Movable assets, 1 asset	EUR 155
Movable assets, 2 - 5 assets	EUR 305
Movable assets, 6 - 20 assets	EUR 565
Movable assets, over 20 assets	EUR 1 230
Administrative/Manufacturing/Commercial Facility with total floor area from 1 501 sq.m to 5 000 sq.m, incl.	EUR 1 230
Administrative/Manufacturing/Commercial Facility with total floor area above 5 001 sq.m.	EUR 2 455
Enterprise	0.15% of the net book value, max EUR 3 835
Appraisal update • within 12 months from the initial appraisal and with change of object • at every 36 months after the initial appraisal till the full repayment of the loan	50% of the Tariff according to Appraisal of Collateral 100% of the Tariff according to Appraisal of Collateral



Cash operations

Cash deposit	
At a cash desk	not offered
In the 24/7 Self-Service Area	0.90% (min EUR 3)
Cash withdrawal	
At a cash desk	not offered
In the 24/7 Self-Service Area	0.90% (min EUR 3)
Cash collection	
Cash collection upon signed contract – withdrawal and deposit	EUR 750 annual fee (incl. the relevant number of cash collections EUR 75 each, applicable to each one afterwards)
Individual cash collection upon signed contract	EUR 120 for each cash collection
Additional fee for cash collection/deposit upon signed contract – withdrawal in USD	0.90%
Other	
Revision of a machine in the 24/7 Self-Service Area at customer request	EUR 128
Fee for a change in the Cash collection contract / cancellation or change of request for Cash collection	EUR 52
Valuable shipment transportation fee	EUR 52

Other services

SMS notifications of authorisation of transactions, utility payments, repayment instalment on a loan or a credit card	EUR 0.15
SMS notification of renewed/non-renewed cards with expired validity, blocking of cards	free of charge
Monthly fee for SMS TAN for clients generated more than 100 SMS TANs per month	EUR 5.50
Repeated activation of a SMS service	EUR 2.60
Deposit for the SMS notification services for: "authorisation of transactions" and "utility payments"	EUR 2.60
Written information at the request of a customer and issuing of transcripts and photocopies of documents	EUR 76.69
Issuing of certificate/reference/financial identification	EUR 27
Issuing of certificate/reference according to text of a customer or at the request of a correspondent bank	EUR 255
Identification and verification of authenticity of SWIFT messages/SWIFT supplementary messages	EUR 15
Providing a SWIFT message (other than a transfer message) upon client's request	EUR 15 per message
Fee for inaccurate/incomplete data for a transfer	EUR 10
Statement of account through ProBanking	free of charge
Reversal at the request of a customer	EUR 5.11
Processing of distraintment	EUR 5.11
Reversal of an outgoing transfer related to payment for gambling, cryptocurrency transactions and other speculative transactions	EUR 10
Tax for the delivery of the requested card to be received in ProCredit Bank - Thessaloniki branch	EUR 52
Courier and postal services • in Bulgaria • abroad	EUR 10.23 EUR 61.36
Additional verification/correspondence upon client's request, incl. verification the authenticity of a bank undertaking (VAT included)	EUR 50



Other services

Information related to the annual closing of accounts (the documents are issued only in Bulgarian language within 15 working days)	EUR 175
Monthly fee for management of savings on deposit accounts after maturity date and savings accounts for clients without current account	EUR 15
Fee for keeping of funds on accounts of closed accounts	EUR 15 per month, until the account balance is depleted
Fee for inclusion to services for statements sending via email or SWIFT	EUR 50 one-time (VAT included)
Fee for sending statements via email	EUR 25 monthly (VAT included)
Fee for sending statements in MT940 format via SWIFT	EUR 50 monthly (VAT included)
Fee for developments at client's request	upon agreement

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