



### ProGreen

### Flat Fee

Current account\*

Biodegradable VISA Debit Card  
FlexSave Account  
Free POS payments in the country and abroad  
Internet and mobile banking  
Unlimited number of free interbank and intrabank transfers in BGN  
Free ATM withdrawals of other all banks in the country and in countries in EEA  
Free deposits and withdrawals at ProCredit Bank machines up to BGN 2 000 daily  
Free utility bill payments  
FlexFund overdraft

BGN 10  
(monthly fee)

\* Currency of ProGreen account - BGN, EUR, USD, GBP and CHF (current accounts in USD, GBP and CHF are without debit card and only for current clients).

\*\* All services that are not included in the package are charged at the standard tariff.

### Transactional account

### Fees

Current account\*

Debit card VISA debit  
FlexSave account  
Internet and mobile banking  
Free POS payments in the country and abroad

BGN 0  
(monthly fee)

Transfers via Internet banking:  
• Intrabank transfers  
• Interbank transfers in national currency  
• Transfers in foreign currency

free of charge  
free of charge  
free of charge

Utility payments

free of charge

Fixed payments

free of charge

SMS notifications

BGN 0.30

Cash withdrawal at ProCredit ATMs (24-hour limit):

- up to BGN 2 000
- above BGN 2 000

BGN 1  
BGN 1 + 0.90% (min BGN 5)  
for the excess above  
BGN 2 000

Withdrawals at ATMs of other banks in the country and in countries in EEA

BGN 1.50

Cash deposit at 24/7 Self-Service Area (daily):

- up to BGN 2 000
- above BGN 2 000

BGN 1 per transaction  
BGN 1 + 0.70% (min BGN 5)  
for the excess above  
BGN 2 000

\*Currency of Transactional account - BGN, EUR, USD (current account in USD is without debit card)



## Generation Z

## Fees

Current account

Debit card VISA  
FlexSave account  
Internet and mobile banking  
Free POS payments in the country and abroad  
3 cash withdrawals from ATM's of all banks in the country and in countries in EEA

Transfers via Internet/Mobile banking:  
• Intrabank transfers  
• Interbank transfers in national currency  
• Transfers in foreign currency

Utility payments

Fixed payments

SMS notifications

Cash withdrawal at ProCredit ATMs (24-hour limit):

- up to BGN 2 000
- above BGN 2 000

Withdrawals at ATMs of other banks in the country and in countries in EEA  
(after the first 3 withdrawals within the month, which are free)

Cash deposit at 24/7 Self-Service Area (daily):

- up to BGN 2 000
- above BGN 2 000

BGN 1.50  
(monthly fee)

free of charge  
free of charge  
free of charge

free of charge

free of charge

BGN 0.30

free of charge  
BGN 1 + 0.90% (min BGN 5) for  
the excess above BGN 2 000

BGN 1.50

BGN 1 per transaction  
BGN 1 + 0.70% (min BGN 5) for  
the excess above BGN 2 000

\* For clients between the ages of 18 and 25. The Generation Z current account automatically converts to a ProGreen current account after the client reaches 25 years old and the terms and conditions of ProGreen account begin to apply accordingly including the monthly service fee.

\*\* Currency of Generation Z account - BGN, EUR, USD - (current account in USD is without debit card).

\*\*\* The account is valid for new clients and can be opened from 01.04.2023.

Opening of an escrow account

0.15%, min BGN 250

Payment account for basic operations within the meaning of Article 118 of the Payment Services and Payment Systems Act

[On link](#)

Passive current account

[On link](#)



## Card transactions

Cash withdrawals at ATMs of ProCredit Bank above BGN 2 000

Cash withdrawals at ATMs of countries outside the EEA

Cash withdrawals at POS terminal of other banks in Bulgaria and abroad

Cash deposits at ProCredit Bank machines above BGN 2 000 daily

## Fees

BGN 1 + 0.90% (min BGN 5) for the excess above BGN 2 000

BGN 5 + 1%

BGN 10 + 3%

BGN 1 per transaction + 0.70% (min BGN 5) for the excess above BGN 2 000

## Services

Opening a current account on paper

Delivery of card or a PIN code at an address in Bulgaria/ change of address (3 working days)

Monthly maintenance fee for an extra card

Balance enquiry at ATMs

Incoming amount on cards (credit refund)

Ungrounded claim

Reissue a card before it expires

PIN reissue:

- electronic PIN
- paper PIN

Fee for cancellation of card transaction at merchant's request

## Fees

BGN 10

BGN 10

BGN 4

BGN 1

1%

BGN 100

BGN 10

free of charge  
BGN 10

BGN 20

## Credit card Visa Classic Credit

- Monthly maintenance fee
- Withdrawal at ATM in Bulgaria and abroad
- Cash withdrawals at POS terminal of other banks in Bulgaria and abroad Visa Classic
- Balance enquiry at ATMs
- Change in credit limit
- SMS notifications for authorisation of transactions/minimum repayment instalment

## Fees

BGN 7\*

BGN 10 + 3%

BGN 10 + 3%

BGN 1

0.25% (min 10 currency units)

BGN 0.30

\* Credit cards issued with ProGreen current account are without monthly maintenance fee.



## National payments

Outgoing payments through Bisera 6 / Instant payments Blink

Transfers under distraint for execution

## International payments

Transfers received outside the EEA or in other currencies in EUR or other currency

Outgoing transfer between customers of the bank

Outgoing transfer in the EEA in euro

- standard
- instant (up to 15 000 EUR)\*
- express

Outgoing transfer outside the EEA or in other currencies in EUR or other currency

- standard
- express

OUR expenses - extra fee:

- EUR in Germany
- EUR outside Germany
- USD, GBP, CHF

ProPay payments

Other operations related to transfers in foreign currency

## Services

Cash collection upon signed contract – withdrawal and deposit

Individual cash collection upon signed contract

Additional fee for cash collection upon signed contract – withdrawal in foreign currency

Fee for a change in the Cash collection contract / cancellation or change of request for Cash collection

Revision of a machine in the 24/7 Self-Service Area at customer request

## Fees

free of charge

BGN 50

## Fees

free of charge

free of charge

free of charge  
free of charge  
free of charge

free of charge  
free of charge

free of charge  
free of charge  
free of charge

free of charge

EUR 50 + expenses of  
the correspondent bank

## Fees

BGN 1 200 annual fee  
incl. the relevant number of  
cash collections BGN 120 each,  
applicable to each one  
afterwards

BGN 170 for each cash collection

0.40%

BGN 100

BGN 250

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

\*\*Fees for transfers via internet banking

\*\*\*SWIFT/other processing fees included



## Fees for loan disbursement

### Consumer loan

Early repayment of Consumer loan with floating interest rate

Early repayment of Consumer loan with fixed interest rate, depending on the remaining time to maturity:

- less than 1 year
- over 1 year

### Housing/Mortgage loan

Application processing fee

Creditworthiness assessment

Appraisal of collateral

- Apartment
- House

Appraisal update within 12 months from the initial appraisal

Insurance of collateral

Preparing documents for mortgage registration

Preparing documents for deregistration of a mortgage

Early repayment:

- up to 12 months from the loan disbursement
- more than 12 months from the loan disbursement

### Other fees

Change in the terms and conditions:

- Housing/Mortgage
  - up to EUR 250 000
  - EUR 250 001 - EUR 1 000 000
  - above EUR 1 000 000
- Credit card

Loan restructuring

Penalty fee/Interest on delayed payment:

- Housing/Mortgage loan, Consumer loan, FlexFund Overdraft
- Credit card

Non-fulfillment of additional conditions set in loan agreements

## Fees

### Fees

free of charge

0.5%  
1%

### Fees

BGN 200

0.15% (min. BGN 250)

BGN 290  
BGN 450

50% of the Price List

0.10%, (min BGN 30)

BGN 200

BGN 120

1%  
free of charge

### Fees

BGN 300  
BGN 750  
BGN 2 500

0.25%,  
(min 10 currency units)

0.50%, (min 10 / max 500  
currency units)

base Interest rate +  
10% surcharge  
loan interest + 10% surcharge

BGN 200



## Other

SMS notifications for repayment instalments/overdue instalments on loans and credit card

SMS notification of renewed/non-renewed cards with expired validity, blocking of cards

Monthly fee for SMS TAN for clients generated more than 100 SMS TANs per month

Issuing of certificate/reference/financial identification; written information at the request of a customer /issuing of transcripts and photocopies of documents

Issuing of certificate/reference according to text of a customer or at the request of a correspondent bank

Statement at the request of Private individuals at a branch of the bank

Identification and verification of authenticity of SWIFT messages/SWIFT supplementary messages

Providing a SWIFT message (other than a transfer message) upon client's request

Fee for inaccurate/incomplete data for a transfer

Reversal / change / cancellation of transfer in BGN

Reversal of an outgoing transfer related to payment for gambling, cryptocurrency transactions and other speculative transactions

Processing of distraintment

Courier and postal services

- in Bulgaria
- abroad

Additional verification and correspondence upon client's request

Monthly maintenance of a current account under distraintment  
• in the case of received provisional order

Monthly loan administration fee, when it is not made through a client's account with the bank

Penalty interest on receivables for fees/commissions

Interest on unauthorised overdraft - transactions

Monthly fee for management of savings on deposit accounts after maturity date and savings accounts for clients without current account

Fee for keeping of funds of closed accounts

## Fees

BGN 0.30

free of charge

BGN 10

BGN 50

BGN 200

BGN 30

EUR 15

EUR 15 per message

EUR 10

BGN 10

EUR 10

BGN 10

BGN 20  
BGN 120

BGN 60

BGN 150  
BGN 250

BGN 150

8% on an annual base

23% on an annual base

BGN 10

BGN 10 per month, until  
the account balance is  
depleted

