



*ProCredit Bank*

Tariff

for Private Individuals

of ProCredit Bank

/Bulgaria/ EAD

Valid since 01.08.2025



# Contents



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## Accounts

ProGreen current account	BGN	EUR
Currency: BGN/EUR/USD*/GBP*/CHF*		
<b>Account opening</b>		
On paper	10	5.11
Online	free of charge	
<b>Account maintenance fee</b>	10	5.11
<b>ATM services</b>		
Cash withdrawals at ATMs in Bulgaria and EEA: - up to BGN 2 000 / EUR 1 022.58 (24-hour limit) - above BGN 2 000 / EUR 1 022.58	free of charge 0.90% for the excess above BGN 2 000, min. 5 BGN per transaction	free of charge 0.90% for the excess above EUR 1 022.58, min. EUR 2.56 per transaction
Cash withdrawals at ATMs in countries outside EEA	BGN 5 + 1 % per transaction	EUR 2.56 + 1% per transaction
Cash deposit at 24/7 Self-Service Area: - up to BGN 2 000 / EUR 1 022.58 (24-hour limit) - above BGN 2 000 / EUR 1 022.58	free of charge 0.70% for the excess above BGN 2 000, min. 5 BGN per transaction	free of charge 0.70% for the excess above EUR 1 022.58, min. EUR 2.56 per transaction
<b>Online transfers</b>		
Outgoing transfer between clients of the bank	free of charge	
Outgoing transfer to another bank in BGN		
Incoming transfer in foreign currency		
Outgoing currency transfer to EEA and outside EEA		
Utility payments		
Fixed payments		
Free POS payments in the country and abroad		

\*Current accounts in USD, GBP and CHF are without debit card and only for current clients.



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## Accounts

Current account Passive*	BGN	EUR
Currency: BGN/EUR		
<b>Account opening</b>		
On paper	free of charge	free of charge
<b>Account maintenance fee</b>	3.50	1.79
<b>ATM Services</b>		
Cash withdrawals at ATMs in Bulgaria and EEA: - up to BGN 2 000 / EUR 1 022.58 (24-hour limit) - above BGN 2 000 / EUR 1022.58	free of charge 0.90% for the excess above BGN 2 000, min. 5 BGN per transaction	free of charge 0.90% for the excess above EUR 1 022.58, min. EUR 2.56 per transaction
Cash withdrawals at ATMs of other banks in Bulgaria and EEA	BGN 1.50 per transaction	EUR 0.77 per transaction
Cash withdrawals at ATMs in countries outside EEA	BGN 5 + 1 % per transaction	EUR 2.56 + 1% per transaction
Cash deposit at 24/7 Self-Service Area: - up to BGN 2 000 / EUR 1 022.58 (24-hour limit) - above BGN 2 000 / EUR 1 022.58	free of charge 0.70% for the excess above BGN 2 000, min. 5 BGN per transaction	free of charge 0.70% for the excess above EUR 1 022.58, min. EUR 2.56 per transaction
<b>Online transfers</b>		
Outgoing transfer between clients of the bank	free of charge	
Outgoing transfer to another bank in BGN		
Incoming transfer in foreign currency		
Outgoing currency transfer to EEA and outside EEA		
Utility payments		
Fixed payments		
Free POS payments in the country and abroad		

\*The current account is intended for Payroll.



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## Accounts

Current account Transactional	BGN	EUR
Currency: BGN/EUR/USD*		
Account opening		
On paper	10	5.11
Online	free of charge	free of charge
Account maintenance fee	free of charge	
ATM services		
Cash withdrawals at ATMs in Bulgaria and EEA: - up to BGN 2 000 / EUR 1 022.58 (24-hour limit)  - above BGN 2 000 / EUR 1 022.58	BGN 1 per transaction  BGN 1 + 0.90% for the excess above BGN 2 000, min. BGN 5 per trans- action	EUR 0.51 per transaction  EUR 0.51 + 0.90% for the excess above EUR 1 022.58, min. EUR 2.56 per transaction
Cash withdrawals at ATMs of other banks in Bulgaria and EEA	BGN 1.50 per transaction	EUR 0.77 per transaction
Cash withdrawals at ATMs in countries outside EEA	BGN 5 + 1% per transaction	EUR 2.56 + 1% per transaction
Cash deposit at 24/7 Self-Service Area: - up to BGN 2 000 / EUR 1 022.58 (24-hour limit)  - above BGN 2 000 / EUR 1 022.58 (24-hour limit)	BGN 1 per transaction  BGN 1 + 0.70% for the excess above BGN 2 000, min. BGN 5 per transaction	EUR 0.51 per transaction  EUR 0.51 + 0.70% for the excess above EUR 1022.58, min. EUR 2.56 per transaction
Online transfers		
Outgoing transfer between clients of the bank	free of charge	
Outgoing transfer to another bank in BGN		
Incoming transfer in foreign currency		
Outgoing currency transfer to EEA and outside EEA		
Utility payments		
Fixed payments		
Free POS payments in the country and abroad		

\*Current accounts in USD are without debit card and only for current clients.



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## Accounts

Generation Z*	BGN	EUR
Currency: BGN/EUR/USD**		
<b>Account opening</b>		
On paper	10	5.11
Online	free of charge	free of charge
<b>Account maintenance fee</b>	1.50	0.77
<b>ATM services</b>		
Cash withdrawals at ATMs of other banks in Bulgaria and EEA: - up to 3 withdrawals per month  - more than 3 withdrawals per month	free of charge  BGN 1.50 per transaction	free of charge  EUR 0.77 per transaction
Cash withdrawals at ATMs of ProCredit Bank - up to BGN 2 000 / EUR 1 022.58 (24-hour limit)  - above BGN 2 000 / EUR 1 022.58	free of charge  BGN 1 + 0.90% for the excess above BGN 2 000, min. BGN 5	free of charge  EUR 0.51 + 0.90% for the excess above EUR 1 022.58, min. EUR 2.56
Cash withdrawals at ATMs in countries outside EEA	BGN 5 + 1% per transaction	EUR 2.56 + 1% per transaction
Cash deposit at 24/7 Self-Service Area: - up to BGN 2 000 / EUR 1 022.58 (24-hour limit)  - above BGN 2 000 / EUR 1 022.58	BGN 1 per transaction  BGN 1 + 0.70% for the excess above BGN 2 000, min. BGN 5 per transaction	EUR 0.51 per transaction  EUR 0.51 + 0.70% for the excess above EUR 1022.58, min. EUR 2.56 per transaction
<b>Online transfers</b>		
Outgoing transfer between clients of the bank	free of charge	
Outgoing transfer to another bank in BGN		
Incoming transfer in foreign currency		
Outgoing currency transfer to EEA and outside EEA		
Utility payments		
Fixed payments		
Free POS payments in the country and abroad		

\*For clients between the age of 18 and 25. The product tailored as current account Generation Z is automatically transformed into current account Smart when the account holder turns 25, therefore the terms and conditions of current account Smart are to be applied, including the corresponding account maintenance fee.

\*\*Current accounts in USD are without debit card and only for current clients.



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## Accounts

Savings account FlexSave*	BGN	EUR
Currency: BGN/EUR		
Account opening fee	free of charge	
Account maintenance fee	free of charge	
Min. balance	-	
Interest compounding	0.45% on an annual basis, the interest is received monthly via current account	

\*Savings account FlexSave is opened only alongside current account in BGN/EUR.

Escrow account	BGN	EUR
Currency: BGN/EUR		
Account opening		
On paper	0.15% from the sum, min BGN 250	0.15% from the sum, min EUR 127.82



# Accounts

Payment account for basic operations within the meaning of Article 118 of the Payment Services and Payment Systems Act*	BGN	EUR
Currency: BGN		
Account opening	free of charge	free of charge
Account maintenance fee	free of charge	free of charge
ATM withdrawal of up to BGN 1 000 / EUR 511.29: - by debit card at ProCredit Bank ATMs - by debit card at ATMs of another bank in Bulgaria - by debit card at ATMs abroad	free of charge 1 EUR 2.49 + 1%	0.51 EUR 2.49 + 1%
Cash deposit at 24/7 Self-Service Area - up to BGN 3 200 / EUR 1 636	free of charge	free of charge
Outgoing transfer between clients of the bank Outgoing transfer to another bank in BGN Incoming currency transfer from EEA Incoming currency transfer outside EEA  Outgoing currency transfer to EEA Outgoing currency transfer outside EEA	free of charge free of charge free of charge 0.10%, min BGN 20, max BGN 200 10 50	free of charge 0.10%, min EUR 10.23, max EUR 102.26 5.11 25.56
Maximum amount for cash withdrawals at ATM in Bulgaria/abroad: - for a 24-hour period - for a 7-day period Maximum amount for POS payment in Bulgaria/abroad: - for a 24-hour period - for a 7-day period Total limit: - for a 24-hour period - for a 7-day period	150 500 150 500 150 500	76.70 256 76.60 256 76.70 256
Fee for re-issuing of a bank card	20	10.23

\*The appendix shall be applicable for payment accounts for basic operations in line with art. 118 of the Payment Services and Systems Act for private individuals and shall not be amended or canceled by the standard fees for the same payment operations according to the Price list for private individuals.

1. Account for basic operations to be opened only on location in a branch, without digital opening option;
2. The client must provide a document certifying the origin of funds - a declaration from an employer (who certifies its amount and undertakes to translate it into the PCB), a certificate from the National Insurance Institute, a certificate from a university, and similar;
3. The customer must to provide a certificate prepared by the BNB for the availability or lack of a payment account in another bank/s.





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## Transfers

	BGN	EUR
Incoming transfers in BGN	free of charge	
Incoming transfers in foreign currency	free of charge	
Outgoing transfers in BGN		
Between clients of the bank	free of charge	
To other banks		
Instant transfer Blink		
Utility payments (electricity, phone bill, etc.)		
Transfer change/cancellation		
To institutions (“budget”)		
Fixed payments		
Transfers under distraint for execution	50	25.56
Outgoing transfers in foreign currency		
Between clients of the bank	free of charge	
Outgoing transfer in the EEA in euro <ul style="list-style-type: none"><li>- standard</li><li>- instant (up to 15 000 EUR)</li><li>- express</li></ul> Outgoing transfer outside the EEA or in other currencies in EUR or other currency <ul style="list-style-type: none"><li>- standard</li><li>- express</li></ul> OUR expenses - extra fee: <ul style="list-style-type: none"><li>- EUR in Germany</li><li>- EUR outside Germany</li><li>- USD, GBP, CHF</li></ul>	free of charge	
ProPay payments		
Other operations related to transfers in foreign currency	EUR 50 + expenses of the correspondent bank	



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## Cards

Debit cards	BGN	EUR
Monthly maintenance fee	free of charge	
Monthly maintenance fee for an extra card	4	2.05
Delivery of card or a PIN code at an address in Bulgaria/ change of address (3 working days)	10	5.11
Incoming amount on cards (credit refund)	1%	
Reissue a card before it expires	10	5.11
PIN reissue: - electronic PIN - paper PIN	free of charge 10	free of charge 5.11
Fee for cancellation of card transaction at merchant's request	20	10.23
Ungrounded claim	100	51.13
Cash withdrawals at POS terminal of other banks in Bulgaria and abroad	10 + 3%	5.11 + 3%
Balance enquiry at ATMs	1	0.51
SMS notifications for authorisation of transactions/minimum repayment instalment	0.30	0.15

Credit cards	BGN	EUR
Monthly maintenance fee	7	3.58
Withdrawal at ATM in Bulgaria and abroad	10 + 3%	5.11 + 3%
Cash withdrawals at POS terminal of other banks in Bulgaria and abroad	10 + 3%	5.11 + 3%
Balance enquiry at ATMs	1	0.51
Change in credit limit	0.25% (min 10 currency units)	
SMS notifications for authorisation of transactions/minimum repayment instalment	0.30	0.15
Cash deposit at 24/7 Self-Service Area	0.70% from the total sum, min. BGN 5	0.70% from the total sum, min. EUR 2.56



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## Loans

Consumer loan	BGN	EUR
Early repayment of Consumer loan with floating interest rate	free of charge	
Early repayment of Consumer loan with fixed interest rate, depending on the remaining time to maturity:		
- less than 1 year	0.5%	
- over 1 year	1%	

Housing/Mortgage loan	BGN	EUR
Application processing fee	200	102.26
Creditworthiness assessment	0.15% from the total loan sum (min. BGN 250)	0.15% from the total loan sum (min. EUR 127.82)
Appraisal of collateral		
- Apartment	290	148.27
- House	450	230.08
Appraisal update within 12 months from the initial appraisal	50% of the Price List	
Insurance of collateral	0.10%, (min BGN 30)	0.10%, (min EUR 15.34)
Preparing documents for mortgage registration	200	102.26
Preparing documents for deregistration of a mortgage	120	61.36
Early repayment:		
- up to 12 months from the loan disbursement	1%	
- more than 12 months from the loan disbursement	free of charge	
<b>Other fees</b>		
Change in the terms and conditions:		
- Housing/Mortgage		
• up to EUR 250 000	300	153.39
• EUR 250 001 - EUR 1 000 000	750	383.47
• above EUR 1 000 000	2 500	1 278.23
- Credit card	0.25%, (min 10 currency units)	0.25%, (min 10 currency units)
Loan restructuring	0.50%, (min 10 / max 500 currency units)	
Penalty fee/Interest on delayed payment:		
- Housing/Mortgage loan, Consumer loan, FlexFund Over draft	base Interest rate + 10% surcharge	
- Credit card	loan interest + 10% surcharge	
Non-fulfillment of additional conditions set in loan agreements	200	102.26



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## Other services

	BGN	EUR
SMS notifications for repayment instalments/overdue instalments on loans and credit card	0.30	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	10	5.11
Issuing of certificate/reference/financial identification; written information at the request of a customer /issuing of transcripts and photocopies of documents	50	25.56
Issuing of certificate/reference according to text of a customer or at the request of a correspondent bank	200	102.26
Statement at the request of Private individuals at a branch of the bank	30	15.34
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	
Reversal / change / cancellation of transfer in BGN	10	5.11
Reversal of an outgoing transfer related to payment for gambling, cryptocurrency transactions and other speculative transactions	EUR 10	
Processing of distraintment	10	5.11
Courier and postal services		
- in Bulgaria	20	10.23
- abroad	120	61.36
Additional verification and correspondence upon client's request	60	30.68
Outgoing transfers on paper	50	25.56
Document processing for account opening of a foreign private individual	40	20.45
Monthly maintenance of a current account under distraintment	150	76.69
- in the case of received provisional order	250	127.82
Monthly loan administration fee, when it is not made through a client's account with the bank	150	76.69
Penalty interest on receivables for fees/commissions	8% on an annual base	
Interest on unauthorised overdraft - transactions	23% on an annual base	



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## Other services

	BGN	EUR
Monthly fee for management of savings on deposit accounts after maturity date and savings accounts for clients without current account	10	5.11
Fee for keeping of funds of closed accounts	BGN 10 per month, until the account balance is depleted	EUR 5.11 per month, until the account balance is depleted
Individual cash collection upon signed contract (Bank approval)	170	86.92
Fee for a change in the Cash collection contract / cancellation or change of request for Cash collection	100	51.13
Revision of a machine in the 24/7 Self-Service Area at customer request	250	127.82



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