ProCredit Bank
One other bank
25 years

Tariff for Private Individuals of ProCredit Bank /Bulgaria/ EAD

Valid since 24.06.2026

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Accounts

Current account Smart*	EUR	BGN
Currency: EUR/USD**/GBP**/CHF**		
Account opening		
On paper	5.11	10
Online	free of charge	
Account maintenance fee	5.11	10
ATM services		
Cash withdrawals at ATMs in Bulgaria and EEA: - up to EUR 2 000 / BGN 3 911.66 (24-hour limit EUR 2 000) - above EUR 2 000 / BGN 3 911.66	free of charge 0.90% for the excess above EUR 2 000, min. EUR 2.56	free of charge 0.90% for the excess above BGN 3 911.66, min. 5 BGN
Cash withdrawals at ATMs in countries outside EEA	EUR 2.56 + 1% per transaction	BGN 5 + 1 % per transaction
Cash deposit at 24/7 Self-Service Area: - in BGN - in EUR (24-hour limit) - up to EUR 1 500 / BGN 2 933.75 - above EUR 1 500 / BGN 2 933.75	free of charge free of charge 0.70% for the excess above EUR 1 500, min. EUR 2.56	free of charge free of charge 0.70% for the excess above BGN 2 933.75, min. 5 BGN
Online transfers		
Outgoing transfer between clients of the bank	free of charge	
Transfers in Bulgaria		
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		

*No monthly maintenance fee for a credit card with current account “Smart”.
**Current accounts in USD, GBP and CHF are without debit card and only for current clients.

Accounts

Current account Plus*	EUR	BGN
Currency: EUR		
Account opening		
On paper	free of charge	free of charge
Account maintenance fee	1.79	3.50
ATM Services		
Cash withdrawals at ATMs in Bulgaria and EEA: - up to EUR 2 000 / BGN 3 911.66 (24-hour limit EUR 2 000) - above EUR 2 000 / BGN 3 911.66	free of charge 0.90% for the excess above EUR 2 000, min. EUR 2.56	free of charge 0.90% for the excess above BGN 3 911.66, min. 5 BGN
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 EUR 0.77 per transaction	free of charge BGN 1.50 per transaction
Cash withdrawals at ATMs in countries outside EEA	EUR 2.56 + 1% per transaction	BGN 5 + 1 % per transaction
Cash deposit at 24/7 Self-Service Area: - in BGN - in EUR (24-hour limit) - up to EUR 1 500 / BGN 2 933.75 - above EUR 1 500 / BGN 2 933.75	free of charge free of charge 0.70% for the excess above EUR 1 500, min. EUR 2.56	free of charge free of charge 0.70% for the excess above BGN 2 933.75, min. 5 BGN
Online transfers		
Outgoing transfer between clients of the bank	free of charge	
Transfers in Bulgaria		
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.

Accounts

Current account Standard	EUR	BGN
Currency: EUR/USD*		
Account opening		
On paper	5.11	10
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 EUR 2 000 / BGN 3 911.66 (24-hour limit EUR 2 000) - above EUR 2 000 / BGN 3 911.66	EUR 0.51 per transaction EUR 0.51 + 0.90% for the excess above EUR 2 000, min. EUR 2.56	BGN 1 per transaction BGN 1 + 0.90% for the excess above BGN 3 911.66, min. BGN 5
Cash withdrawals at ATMs of other banks in Bulgaria and EEA	EUR 0.77 per transaction	BGN 1.50 per transaction
Cash withdrawals at ATMs in countries outside EEA	EUR 2.56 + 1% per transaction	BGN 5 + 1% per transaction
Cash deposit at 24/7 Self-Service Area: - in BGN - in EUR (24-hour limit) - up to EUR 1 500 / BGN 2 933.75 - above EUR 1 500 / BGN 2 933.75	free of charge EUR 0.51 per transaction EUR 0.51 per transaction + 0.70% for the excess above EUR 1 500, min. EUR 2.56	free of charge BGN 1 per transaction BGN 1 per transaction + 0.70% for the excess above BGN 2 933.75, min. 5 BGN
Online transfers		
Outgoing transfer between clients of the bank	free of charge	
Transfers in Bulgaria		
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.

Accounts

Generation Z*	EUR	BGN
Currency: EUR/USD**		
Account opening		
On paper	5.11	10
Online	free of charge	free of charge
Account maintenance fee	0.77	1.50
ATM services		
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 EUR 0.77 per transaction	free of charge BGN 1.50 per transaction
Cash withdrawals at ATMs of ProCredit Bank - up to EUR 2 000 / BGN 3 911.66 (24-hour limit EUR 2 000) - above EUR 2 000 / BGN 3 911.66	free of charge EUR 0.51 + 0.90% for the excess above EUR 2 000, min. EUR 2.56	free of charge BGN 1 + 0.90% for the excess above BGN 3 911.66, min. BGN 5
Cash withdrawals at ATMs in countries outside EEA	EUR 2.56 + 1% per transaction	BGN 5 + 1% per transaction
Cash deposit at 24/7 Self-Service Area: - in BGN - in EUR (24-hour limit) - up to EUR 1 500 / BGN 2 933.75 - above EUR 1 500 / BGN 2 933.75	free of charge EUR 0.51 per transaction EUR 0.51 per transaction + 0.70% for the excess above EUR 1 500, min. EUR 2.56	free of charge BGN 1 per transaction BGN 1 per transaction + 0.70% for the excess above BGN 2 933.75, min. 5 BGN
Online transfers		
Outgoing transfer between clients of the bank Transfers in Bulgaria 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	free of charge	

*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.

Accounts

Savings account FlexSave*	EUR	BGN
Currency: EUR		
Account opening fee	free of charge	
Account maintenance fee	free of charge	
Min. balance	-	
Interest compounding	0.20% on an annual basis, the interest is received monthly via current account	

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

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

Accounts

Payment account for basic operations within the meaning of Article 118 of the Payment Services and Payment Systems Act*	EUR	BGN
Currency: EUR		
Account opening	free of charge	free of charge
Account maintenance fee	free of charge	free of charge
ATM withdrawal of up to EUR 511.29 / BGN 1 000: - 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 0.51 EUR 2.49 + 1%	 1 EUR 2.49 + 1%
Cash deposit at 24/7 Self-Service Area - up to EUR 1 636 / BGN 3 200	free of charge	free of charge
Outgoing transfer between clients of the bank Transfers in Bulgaria 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 EUR 10.23, max EUR 102.26 5.11 25.56	free of charge free of charge free of charge 0.10%, min BGN 20, max BGN 200 10 50
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	 76.70 256 76.60 256 76.70 256	 150 500 150 500 150 500
Fee for re-issuing of a bank card	10.23	20

*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.

Transfers

	EUR	BGN
Incoming transfers in:		
- EUR from Bulgaria and countries in the EEA - EUR from countries outside the EEA - foreign currency	free of charge	
Outgoing online transfers in Bulgaria		
Between clients of the bank	free of charge	
To other banks in Bulgaria (standard)		
Instant transfer up to 15 000 EUR		
Instant transfer to mobile number (Blink P2P) up to 15 000 EUR		
To other banks in Bulgaria (express)		
Utility payments (electricity, phone bill, etc.)		
To institutions (“budget”)		
Fixed payments		
Transfers under distraint for execution	25.56	50
Outgoing online transfers to foreign countries (international transfers)		
Outgoing transfer in the EEA in euro: - standard - instant (up to 15 000 EUR) - express	free of charge	
Transfer in a foreign currency in the EEA		
Transfer in EUR or in a foreign currency outside of the EEA		
OUR expenses - extra fee: - EUR in Germany - EUR outside Germany - USD, GBP, CHF		
ProPay payments	free of charge	
Other operations related to international transfers	EUR 50 + expenses of the bank correspondent	

*EEA - European Economic Area

Cards

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

Credit cards	EUR	BGN
Monthly maintenance fee	3.58	7
Withdrawal at ATM in Bulgaria and abroad	5.11 + 3%	10 + 3%
Cash withdrawals at POS terminal of other banks in Bulgaria and abroad	5.11 + 3%	10 + 3%
Balance enquiry at ATMs	0.51	1
Delivery of card or a PIN code at an address in Bulgaria/ change of address (3 working days)	5.11	10
Reissue a card before it expires	5.11	10
Change in credit limit	0.25%, min EUR 10	0.25%, min BGN 19.56
SMS notifications for authorisation of transactions/minimum repayment instalment	0.15	0.30
Cash deposit at 24/7 Self-Service Area	0.70% from the total sum, min. EUR 2.56	0.70% from the total sum, min. BGN 5

Loans

Consumer loan	EUR	BGN
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 - over 1 year	 0.5% 1%	

Housing/Mortgage loan	EUR	BGN
Application processing fee	102.26	200
Creditworthiness assessment	0.15% from the total loan sum (min. EUR 127.82)	0.15% from the total loan sum (min. BGN 250)
Appraisal of collateral - Apartment - House	 148.27 230.08	 290 450
Appraisal update within 12 months from the initial appraisal	50% of the Price List	
Insurance of collateral	0.10%, (min EUR 15.34)	0.10%, (min BGN 30)
Preparing documents for mortgage registration	102.26	200
Preparing documents for deregistration of a mortgage	61.36	120
Early repayment: - up to 12 months from the loan disbursement - more than 12 months from the loan disbursement	 1% free of charge	
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	 153.39 383.47 1 278.23 0.25%, min EUR 10	 300 750 2 500 0.25%, min BGN 19.56
Loan restructuring	0.50%, min EUR 10	0.50%, min BGN 19.56
Penalty fee/Interest on delayed payment: - Housing/Mortgage loan, Consumer loan, FlexFund Over draft - Credit card	Main refinancing operations* + 8% surcharge loan interest + 10% surcharge	
Non-fulfillment of additional conditions set in loan agreements	102.26	200

*https://www.ecb.europa.eu/stats/policy_and_exchange_rates/key_ecb_interest_rates/html/index.bg.html

Other services

	EUR	BGN
SMS notifications for repayment instalments/overdue instalments on loans and credit card	0.15	0.30
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	5.11	10
Issuing of certificate/reference/financial identification/	25.56	50
Issuing of transcripts and photocopies of documents	76.69	150
Issuing of certificate/reference according to text of a customer or at the request of a correspondent bank	102.26	200
Statement at the request of Private individuals at a branch of the bank	15.34	30
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/transfer tracking in EUR	5.11	10
Reversal/change/cancellation/transfer tracking in foreign currency	50	97.79
Reversal of an outgoing transfer related to payment for gambling, cryptocurrency transactions and other speculative transactions	EUR 10	
Processing of distrainment	5.11	10
Courier and postal services - in Bulgaria - abroad	 10.23 61.36	 20 120
Additional verification and correspondence upon client's request	30.68	60
Outgoing transfers on paper	25.56	50
Document processing for account opening of a foreign private individual	20.45	40
Monthly maintenance of a current account under distrainment - in the case of received provisional order	76.69 127.82	150 250
Monthly loan administration fee, when it is not made through a client's account with the bank	76.69	150
Penalty interest on receivables for fees/commissions	8% on an annual base	
Interest on unauthorised overdraft - transactions	23% on an annual base	

Other services

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

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