

Tariff

for Private Individuals

of ProCredit Bank

/Bulgaria/ EAD



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Current account Smart	BGN	EUR
Currency: BGN/EUR/USD*/GBP*/CHF*		
Account opening		
On paper	10	5.11
Online	free of	charge
Account maintenance fee	10	5.11
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	free of charge 0.90% for the excess above BGN 2 000, min. 5 BGN	free of charge 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	free of charge 0.70% for the excess above BGN 2 000, min. 5 BGN	free of charge 0.70% for the excess above EUR 1 022.58, min. EUR 2.56
Online transfers		
Outgoing transfer between clients of the bank		
Outgoing transfer to another bank in BGN		
Incoming transfer in foreign currency		
Outgoing currency transfer to EEA and outside EEA	free of	charge
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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Current account Plus*	BGN	EUR
Currency: BGN/EUR		
Account opening		
On paper	free of charge	free of charge
Account maintenance fee	3.50	1.79
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 1022.58	free of charge 0.90% for the excess above BGN 2 000, min. 5 BGN	free of charge 0.90% for the excess above EUR 1 022.58, min. EUR 2.56
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 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	free of charge 0.70% for the excess above EUR 1 022.58, min. EUR 2.56
Online transfers		
Outgoing transfer between clients of the bank		
Outgoing transfer to another bank in BGN		
Incoming transfer in foreign currency		
Outgoing currency transfer to EEA and outside EEA	free of	charge
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 Standard	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)	BGN 1 per transaction	EUR 0.51 per transaction
- above BGN 2 000 / EUR 1 022.58	BGN 1 + 0.90% for the excess above BGN 2 000, min. BGN 5	EUR 0.51 + 0.90% for the excess above EUR 1 022.58, min. EUR 2.56
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)	BGN 1 per transaction	EUR 0.51 per transaction
- above BGN 2 000 / EUR 1 022.58 (24-hour limit)	BGN 1 + 0.70% for the excess above BGN 2 000, min. BGN 5	EUR 0.51 + 0.70% for the excess above EUR 1022.58, min. EUR 2.56
Online transfers		
Outgoing transfer between clients of the bank		
Outgoing transfer to another bank in BGN		
Incoming transfer in foreign currency]	
Outgoing currency transfer to EEA and outside EEA	free of	charge
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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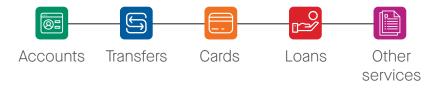




Generation Z*	BGN	EUR
Currency: BGN/EUR/USD**		
Account opening		
On paper	10	5.11
Online	free of charge	free of charge
Account maintenance fee	1.50	0.77
ATM services		
Cash withdrawals at ATMs of other banks in Bulgaria and EEA: - up to 3 withdrawals per month	free of charge	free of charge
- more than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







Savings account FlexSave*	BGN	EUR
Currency: BGN/EUR		
Account opening fee	free of charge	
Account maintenance fee	free of charge	
Min. balance	-	
Interest compounding	0.30% 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





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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	free of charge free of charge free of charge 0.10%, min BGN 20, max BGN 200	free of charge 0.10%, min EUR 10.23, max EUR 102.26 5.11
Outgoing currency transfer outside EEA Maximum amount for cash withdrawals at ATM in Bulgaria/abroad: - for a 24-hour period	50 150 500	25.56 76.70 256
 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: 	150 500	76.60 256
- for a 24-hour period - for a 7-day period	150 500	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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	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		
To other banks		
Instant transfer Blink		
Utility payments (electricity, phone bill, etc.)	free of	charge
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 - standard - instant (up to 15 000 EUR) - express		
Outgoing transfer outside the EEA or in other currencies in EUR or other currency - standard - express	free of charge	
OUR expenses - extra fee: - EUR in Germany - EUR outside Germany - USD, GBP, CHF		
ProPay payments	free of	charge
Other operations related to transfers in foreign currency	EUR 50 + expenses of the correspondent bank	





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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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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	10	%

	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 - House	290 450	148.27 230.08
Appraisal update within 12 months from the initial appraisal	50% of th	e 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 - 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	300 750 2 500 0.25%, (min 10 currency units)	153.39 383.47 1 278.23 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 - Credit card	base Interest rate + 10% surcharge loan interest + 10% surcharge	
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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/	50	25.56
Issuing of transcripts and photocopies of documents	150	76.69
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 distrainment	10	5.11
Courier and postal services - in Bulgaria - abroad	20 120	10.23 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 distrainment - in the case of received provisional order	150 250	76.69 127.82
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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