



**ProCredit Bank**

**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: <ul style="list-style-type: none"> <li>Visa debit card*</li> <li>FlexSave account**</li> <li>Internet banking with up to 3 users, incl.</li> </ul>	EUR 15.34/BGN 30
Monthly maintenance fee, which includes: <ul style="list-style-type: none"> <li>Visa debit card*</li> <li>FlexSave account**</li> <li>Internet banking with 4 users or more</li> </ul>	EUR 25.56/BGN 50
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 <ul style="list-style-type: none"> <li>in the case of received provisional order</li> </ul>	EUR 76.69/BGN 150 EUR 127.82/BGN 250
Opening of an escrow account	0.15%, min. EUR 127.82/BGN 250
Fee for document review of foreign legal entities & entities with foreign ownership in relation to opening an account*: <ul style="list-style-type: none"> <li>for LE owned by a foreign private individual/s</li> <li>for LE owned by a foreign legal entity/ies</li> <li>foreign legal entity (registered outside the territory of Bulgaria)</li> </ul>	EUR 51.13/BGN 100 EUR 153.39/BGN 300 EUR 153.39/BGN 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 10.23/BGN 20, max. EUR 102.26/BGN 200
Outgoing payments within Bulgaria	Internet banking	on paper
Between customers of the bank	EUR 0.36/BGN 0.70	EUR 25.56/BGN 50
Payment in EUR: <ul style="list-style-type: none"> <li>standard</li> <li>instant (up to EUR 15 000)***</li> <li>express</li> </ul>	EUR 0.87/BGN 1.70 EUR 0.87/BGN 1.70 EUR 10.23/BGN 20	
Payment for utility payments (electricity, phone services, etc.)	EUR 0.26/BGN 0.50	
Payment in foreign currency: <ul style="list-style-type: none"> <li>standard</li> <li>express</li> </ul>	EUR 25.56/BGN 50 EUR 127.82/BGN 250	not accepted
Cancellation of a payment in EUR	EUR 5.11/BGN 10	
Change/tracking of a payment in EUR	EUR 30.68/BGN 60	
Change/tracking/cancellation of a payment in foreign currency	EUR 50 + expenses of the correspondent bank	
Payment under distraint for execution	EUR 25.56/BGN 50	
International outgoing payments	Internet banking	on paper
Payment in EUR within the EEA* <ul style="list-style-type: none"> <li>standard</li> <li>instant (up to 15 000 EUR)**</li> <li>express</li> </ul>	EUR 0.87/BGN 1.70 EUR 0.87/BGN 1.70 EUR 10.23/BGN 20	not accepted
Payment in EUR outside EEA* or other currencies <ul style="list-style-type: none"> <li>standard</li> <li>express</li> </ul>	EUR 25.56/BGN 50 EUR 127.82/BGN 250	
Payment with 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 EUR 16 EUR 25	
ProPay	EUR 2.5	
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

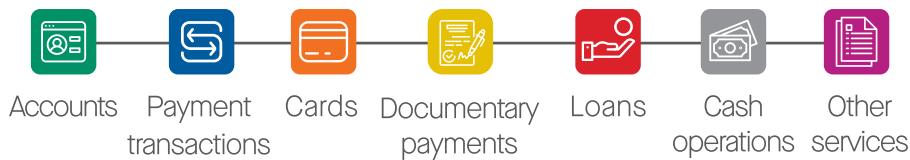
Fees	Debit card Visa Business Classic	Credit card Visa Business Classic Credit
Monthly maintenance fee	free of charge	EUR 3.58/BGN 7
Monthly maintenance fee for an extra card		EUR 2.56/BGN 5
Withdrawal at ATM <ul style="list-style-type: none"> <li>• of ProCredit Bank</li> <li>• of another bank in Bulgaria and countries in the EEA</li> <li>• of countries outside the EEA</li> </ul>	according to Cash operations EUR 1.02/BGN 2 per transaction EUR 2.56/BGN 5 + 1%	EUR 5.11/BGN 10 + 3%
Withdrawal from POS of another bank in Bulgaria and abroad	EUR 5.11/BGN 10 + 3%	
Delivery of a card or a PIN code at an address in Bulgaria/ change of address (3 working days)	EUR 5.11/BGN 10	
Reissue a card before it expires	EUR 5.11/BGN 10	
PIN reissue: <ul style="list-style-type: none"> <li>• electronic PIN</li> <li>• paper PIN</li> </ul>	free of charge EUR 5.11/BGN 10	
Balance statement request at ATM	EUR 0.51/BGN 1	
Incoming amount on cards (credit refund)	1%	
Ungrounded claim	EUR 51.13/BGN 100	
Other services	EUR 51.13/BGN 100	




## Cards

POS terminals	POS	Virtual POS
Initial installation	free of charge	EUR 51.13/BGN 100
Monthly maintenance fee	free of charge	
Effecting of card transactions*:		
<ul style="list-style-type: none"> <li>consumer cards issued in a country in the European Economic Area</li> </ul>	<ul style="list-style-type: none"> <li>monthly POS turnover up to EUR 1 533.88/BGN 3 000 incl. - 0.60%</li> <li>monthly POS turnover above EUR 1 533.88/BGN 3 000 - 0.50%</li> <li>monthly POS turnover above EUR 10 225.84/BGN 20 000 - 0.40%</li> </ul>	<ul style="list-style-type: none"> <li>monthly POS turnover up to EUR 1 533.88/BGN 3 000 incl. - 1.80%</li> <li>monthly POS turnover above EUR 1 533.88/BGN 3 000 - 1.40%</li> <li>monthly POS turnover above EUR 10 225.84/BGN 20 000 - 1.35%</li> </ul>
<ul style="list-style-type: none"> <li>commercial cards issued in a country in the European Economic Area</li> </ul>		
<ul style="list-style-type: none"> <li>consumer/commercial cards issued in a country outside the European Economic Area</li> </ul>	<ul style="list-style-type: none"> <li>monthly POS turnover up to EUR 1 533.88/BGN 3 000 incl. - 1.90%</li> <li>monthly POS turnover above EUR 1 533.88/BGN 3 000 - 1.80%</li> <li>monthly POS turnover above EUR 10 225.84/BGN 20 000 - 1.60%</li> </ul>	
Effecting of transactions with electronic food voucher:		
<ul style="list-style-type: none"> <li>B-card</li> <li>VISA/Mastercard</li> </ul>	0.4%	
0.4%	1.7%	
Replacement of model (POS type) / Adding of a PIN pad	EUR 25.56/BGN 50	-
POS closing	EUR 25.56/BGN 50	
Card transaction reversal fee at merchant request	EUR 10.23/BGN 20	

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



**ProCredit Bank**

## 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
<b>Issuing</b>		
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 38.35/BGN 75 0.50%, min EUR 51.13/BGN 100	
Other amendments (incl. change of text, reduction of amount, change of term, expiry date, etc.)	EUR 102.26/BGN 200	
Discrepant documents	EUR 51.13/BGN 100	-
Cancellation before expiry	EUR 51.13/BGN 100	
Fee for claims	-	0.10%, min EUR 51.13/BGN 100
Deferred payment or acceptance (per month or a part thereof)	0.15%, min EUR 25.56/BGN 50	-
<b>Receiving</b>		
Advice without commitment for the bank / of an amendment increasing the amount	0.10%, min EUR 38.35/BGN 75	
Advice of other amendments	EUR 51.13/BGN 100	
Fee for claims	-	EUR 51.13/BGN 100
Handling and payment / transfer (per quarter or a part thereof)	0.20%, min EUR 25.56/BGN 50	-
Examination of documents and conditions	0.20%, min EUR 102.26/BGN 200	



## Documentary payments

	Letters of credit	Guarantees
<b>Other fees</b>		
Express processing within 24 hours	EUR 51.13/BGN 100	
Consultation, including repeated examination of documents	EUR 153.39/BGN 300	-
Issuing of assignment of proceeds	0.15% (min EUR 30.68/ BGN 60, max EUR 153.39/BGN 300)	-
Advice of assignment of proceeds	EUR 38.35/BGN 75	-
Analysis and correspondence in regard to confirmation of a Letter of Credit / issuance of a Guarantee against Counter-guarantee	0.10% (min EUR 511.29/BGN 1 000)	
<b>Received and Sent Documentary collections</b>		
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 511.29/BGN 1 000
Loan application processing, incl. documentary operations • credit cards	0.15% (min EUR 76.69/BGN 150) 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 255 645.94/BGN 500 000 • EUR 255 646.45 - 1 533 875.64/ BGN 500 001 - 3 000 000 • above EUR 1 533 875.64/BGN 3 000 000	EUR 102.26/BGN 200 EUR 255.65/BGN 500 EUR 409.03/BGN 800
Preparing documents for mortgage deletion	EUR 61.36/BGN 120
Preparing documents for establishing and registration of a special pledge	EUR 102.26/BGN 200
Preparing documents for deregistration of a special pledge	EUR 25.56/BGN 50
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 51.13/BGN 100)
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 153.39/BGN 300 EUR 383.47/BGN 750 EUR 1 278.23/BGN 2 500 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/BGN 150



## 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 511 291.88/ BGN 1 000 000	EUR 511.29/BGN 1 000	
• for a loan with original amount above EUR 511 291.88/ BGN 1 000 000	EUR 1 278.23/BGN 2 500	
Lease transactions		
Sending an invoice under a lease agreement on paper	EUR 5.11/BGN 10 (VAT included) per invoice	
Acquiring ownership title to a leasehold asset	0.6% (VAT included)	
Issuing of a power of attorney certified by a notary	EUR 15.34/BGN 30 (VAT included)	
Interest rates		
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	0.202% (min EUR 15.34/BGN 30)	
• Plant and equipment	0.502% (min EUR 15.34/BGN 30)	
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	3.060%	6.120%
• Vans with up to 8+1 seats		
• Freight trucks with loading capacity of more than 2.5 tons	1.224%	2.346%
• Tractors, trailers and buses		
• Agricultural machinery	0.510%	1.224%
• Road construction machines and devices attached thereto		
Appraisal of collateral		
Apartment	EUR 148.27/BGN 290	
House Office/Merchant Location up to 1 500 sq.m.	EUR 230.08/BGN 450	
Manufacturing facility up to 1 500 sq.m.	EUR 409.03/BGN 800	
Land plot	EUR 163.61/BGN 320	



## Loans

Appraisal of collateral	
Agricultural land up to 50 land plots	EUR 383.47/BGN 750
Agricultural land over 50 land plots	EUR 920.33/BGN 1 800
Movable assets, 1 asset	EUR 153.39/BGN 300
Movable assets, 2 - 5 assets	EUR 306.78/BGN 600
Movable assets, 6 - 20 assets	EUR 562.42/BGN 1 100
Movable assets, over 20 assets	EUR 1 227.10/BGN 2 400
Administrative/Manufacturing/Commercial Facility with total floor area from 1 501 sq.m to 5 000 sq.m, incl.	EUR 1 227.10/BGN 2 400
Administrative/Manufacturing/Commercial Facility with total floor area above 5 001 sq.m.	EUR 2 454.20/BGN 4 800
Enterprise	0.15% of the net book value, max EUR 3 834.69/BGN 7 500
Appraisal update <ul style="list-style-type: none"> <li>• within 12 months from the initial appraisal and with change of object</li> <li>• at every 36 months after the initial appraisal till the full repayment of the loan</li> </ul>	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	0.70% (min EUR 2.56/BGN 5)
Cash withdrawal	
At a cash desk	not offered
In the 24/7 Self-Service Area	0.90% (min EUR 2.56/BGN 5)
Cash collection	
Cash collection upon signed contract – withdrawal and deposit	EUR 613.55/BGN 1 200 annual fee (incl. the relevant number of cash collections EUR 61.36/BGN 120 each, applicable to each one afterwards)
Individual cash collection upon signed contract	EUR 86.92/BGN 170 for each cash collection
Additional fee for cash collection upon signed contract – withdrawal in USD	0.40%
Other	
Revision of a machine in the 24/7 Self-Service Area at customer request	EUR 127.82/BGN 250
Fee for a change in the Cash collection contract / cancellation or change of request for Cash collection	EUR 51.13/BGN 100
Valuable shipment transportation fee	EUR 51.13/BGN 100



## Other services

SMS notifications of authorisation of transactions, utility payments, repayment instalment on a loan or a credit card	EUR 0.15/BGN 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	EUR 5.11/BGN 10
Repeated activation of a SMS service	EUR 2.56/BGN 5
Deposit for the SMS notification services for: "authorisation of transactions" and "utility payments"	EUR 2.56/BGN 5
Written information at the request of a customer and issuing of transcripts and photocopies of documents	EUR 76.69/BGN 150
Issuing of certificate/reference/financial identification	EUR 25.56/BGN 50
Issuing of certificate/reference according to text of a customer or at the request of a correspondent bank	EUR 255.65/BGN 500
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/BGN 10
Processing of distraintment	EUR 5.11/BGN 10
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 51.13/BGN 100
Courier and postal services <ul style="list-style-type: none"> <li>• in Bulgaria</li> <li>• abroad</li> </ul>	EUR 10.23/BGN 20 EUR 61.36/BGN 120
Additional verification and correspondence upon client's request	EUR 30.68/BGN 60



## Other services

Information related to the annual closing of accounts (the documents are issued only in Bulgarian language within 15 working days)	EUR 178.95/BGN 350
Monthly fee for management of savings on deposit accounts after maturity date and savings accounts for clients without current account	EUR 5.11/BGN 10
Fee for keeping of funds on accounts of closed accounts	EUR 12.78/BGN 25 per month, until the account balance is depleted
Fee for inclusion to services for statements sending via email or SWIFT	EUR 51.13/BGN 100 one-time (VAT included)
Fee for sending statements via email	EUR 25.56/BGN 50 monthly (VAT included)
Fee for sending statements in MT940 format via SWIFT	EUR 51.13/BGN 100 monthly (VAT included)
Fee for developments at client's request	EUR 76.69/BGN 150 per man-hour (VAT included)



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