










ProCredit Bank



Price List for Legal Entities of ProCredit Bank (Bulgaria) EAD



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Current account

Minimum balance	BGN 250 EUR/USD/GBP/CHF 125
Monthly maintenance fee, which includes: <ul style="list-style-type: none"> • Visa debit card* • FlexSave account** • Internet banking with up to 3 users, incl. 	BGN 30
Monthly maintenance fee, which includes: <ul style="list-style-type: none"> • Visa debit card* • FlexSave account** • Internet banking with 4 users or more 	BGN 50

FlexSave account**

Minimum balance	not required
Interest rates	according to the Interest Bulletin

Deposit account

Minimum balance	BGN/EUR/USD 25 000
Interest rates	according to the Interest Bulletin
Fee for breach of a term deposit	0.00% per annum on the entire amount for the days from opening/renewal

*Visa debit card is issued only with an account in EUR/BGN.

**A FlexSave account can be opened with an account in BGN/EUR.

Each client must obligatorily maintain with the Bank a current account with Internet banking registration.

Other

Fee for storage of funds on current and FlexSave accounts for clients with a total daily balance	0.00% per annum
Monthly maintenance of a current account under distraintment <ul style="list-style-type: none"> • in the case of received provisional order 	BGN 150 BGN 250
Opening of a specialised account under an EU programme	BGN 100
Opening of an escrow account	0.15%, min. 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"> • for LE owned by a foreign private individual/s • for LE owned by a foreign legal entity/ies • foreign legal entity (registered outside the territory of Bulgaria) 	BGN 100 BGN 300 BGN 300

*The fees do not apply to Legal Entities registered in Greece and with entirely Greek ownership.



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Transfers received in BGN	free of charge
Transfers received in foreign currency	
Incoming payments in EUR from the EEA	free of charge
Incoming payments in EUR outside of the EEA or other currencies	0.10%, min. BGN 20, max. BGN 200

Transfers issued in BGN		
	Internet banking	on paper
Between customers of the bank	BGN 0.70	BGN 50
To other banks	BGN 1.70	
Instant payments Blink	BGN 1.70	
Transfers for utility payments (electricity, phone services, etc.)	BGN 0.5	
Change/cancellation of a transfer	BGN 10	
Transfers under distraint for execution	BGN 50	

Transfers issued in foreign currency		
	Internet banking	on paper
Between customers of the bank	BGN 0.70	not accepted
Transfers in EUR within the EEA* <ul style="list-style-type: none"> • standard • instant (up to 15 000 EUR)** • express 	BGN 1.70 BGN 1.70 BGN 20	
Transfer in EUR outside EEA* or other currencies <ul style="list-style-type: none"> • express 	BGN 50 BGN 250	
Transfer with OUR expenses – extra fee: <ul style="list-style-type: none"> • EUR in Germany • EUR outside Germany • USD, GBP, CHF 	free of charge EUR 16 EUR 25	
ProPay	EUR 2.5	
Other operations related to international transfers	EUR 50 + expenses of the correspondent bank	

* EEA - European Economic Area

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



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



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

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

Interest rates	Debit card Visa Business Classic	Credit card Visa Business Classic payWave
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)



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	Letters of credit	Guarantees
Issuing		
Issuing (per quarter or a part thereof) / Increase in the amount (fee on the additional amount): <ul style="list-style-type: none">• With 100% cash collateral• With other collateral / without collateral	0.35%, min BGN 75 0.50%, min BGN 100	
Other amendments (incl. change of text, reduction of amount, change of term, expiry date, etc.)	BGN 200	
Discrepant documents	BGN 100	-
Cancellation before expiry	BGN 100	
Fee for claims	-	0.10%, min BGN 100
Deferred payment or acceptance (per month or a part thereof)	0.15%, min BGN 50	-
Receiving		
Advice without commitment for the bank / of an amendment increasing the amount	0.10%, min BGN 75	
Advice of other amendments	BGN 100	
Fee for claims	-	BGN 100
Handling and payment / transfer (per quarter or a part thereof)	0.20%, min BGN 50	-
Examination of documents and conditions	0.20%, min BGN 200	
Other fees		
Express processing within 24 hours	BGN 100	
Consultation, including repeated examination of documents	BGN 300	-
Issuing of assignment of proceeds	0.15% (min BGN 60, max BGN 300)	-
Advice of assignment of proceeds	BGN 75	-
Analysis and correspondence in regard to confirmation of a Letter of Credit / issuance of a Guarantee against Counter-guarantee	0.10% (min BGN 1 000)	
Received and Sent Documentary collections		
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	



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Loan transactions

Preliminary opinion on Renewable energy project	BGN 1 000
Loan application processing, incl. documentary operations • credit cards	0.15% (min BGN 150) free of charge
Administration of a framework loan agreement	0.25%
Disbursement fee	1%
Management fee	1% per annum
Commitment fee	1% per annum
Preparing documents for mortgage registration: • up to BGN 500 000 • BGN 500 001 - 3 000 000 • above BGN 3 000 001	BGN 200 BGN 500 BGN 800
Preparing documents for mortgage deletion	BGN 120
Preparing documents for establishing and registration of a special pledge	BGN 200
Preparing documents for deregistration of a special pledge	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 BGN 100) 5% (min BGN 100)
Change in the terms and condition of a financing: • up to EUR 250 000 • EUR 250 001 - 1 000 000 • above EUR 1 000 001 • credit card	BGN 300 BGN 750 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	BGN 150
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 BGN 1 000 000 • for a loan with original amount above BGN 1 000 001	BGN 1 000 BGN 2 500



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Lease transactions

Sending an invoice under a lease agreement on paper	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	BGN 30 (VAT included)

Interest rates

	according to the Interest Bulletin
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

<ul style="list-style-type: none"> Buildings Plant and equipment 	0.202% (min BGN 30)	
	0.502% (min BGN 30)	
Movable property	Up to 10 years from the date of first registration	Over 10 years from the date of first registration
<ul style="list-style-type: none"> Cars Light freight trucks with loading capacity from 1 ton to 2.5 tons Vans with up to 8+1 seats 	3.060%	6.120%
<ul style="list-style-type: none"> Freight trucks with loading capacity of more than 2.5 tons Tractors, trailers and buses 	1.224%	2.346%
<ul style="list-style-type: none"> Agricultural machinery Road construction machines and devices attached thereto 	0.510%	1.224%



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Appraisal of collateral

Apartment	BGN 290
House	BGN 450
Office/Merchant Location up to 1 500 sq.m.	BGN 800
Manufacturing facility up to 1 500 sq.m.	BGN 320
Land plot	BGN 750
Agricultural land up to 50 land plots	BGN 1 800
Agricultural land over 50 land plots	BGN 2 400
Movable assets, 1 asset	BGN 300
Movable assets, 2 - 5 assets	BGN 600
Movable assets, 6 - 20 assets	BGN 1 100
Movable assets, over 20 assets	BGN 2 400
Administrative/Manufacturing/Commercial Facility with total floor area from 1 501 sq.m to 5 000 sq.m, incl.	BGN 2 400
Administrative/Manufacturing/Commercial Facility with total floor area above 5 001 sq.m.	BGN 4 800
Enterprise	0.15% of the net book value, max. BGN 7,500
Appraisal update	
• within 12 months from the initial appraisal and with change of object	50% of the Tariff according to Appraisal of Collateral
• at every 36 months after the initial appraisal till the full repayment of the loan	100% of the Tariff according to Appraisal of Collateral



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Cash deposit

At a cash desk	not offered
In the 24/7 Self-Service Area:	0.70% (min BGN 5)

Cash withdrawal

At a cash desk	not offered
In the 24/7 Self-Service Area:	0.90% (min BGN 5)

Cash collection

Cash collection upon signed contract – withdrawal and deposit	BGN 1 200 annual fee (incl. the relevant number of cash collections BGN 120 each, applicable to each one afterwards)
Individual cash collection upon signed contract	BGN 170 for each cash collection
Additional fee for cash collection upon signed contract – withdrawal in foreign currency	0.40%

Other

Revision of a machine in the 24/7 Self-Service Area at customer request	BGN 250
Fee for a change in the Cash collection contract / cancellation or change of request for Cash collection	BGN 100

ProCredit Bank (Bulgaria) EAD makes an effort to encourage its customers to make non-cash payments through Internet banking and does not tolerate cash operations.



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SMS notifications of authorisation of transactions, utility payments, repayment instalment on a loan or a credit card	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	BGN 10
Repeated activation of a SMS service	BGN 5
Deposit for the SMS notification services for: "authorisation of transactions" and "utility payments"	BGN 5
Written information at the request of a customer and issuing of transcripts and photocopies of documents	BGN 150
Issuing of certificate/reference/financial identification	BGN 50
Issuing of certificate/reference according to text of a customer or at the request of a correspondent bank	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	BGN 10
Processing of distraintment	BGN 10
Reversal of issued / received transfer	BGN 50
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	BGN 100
Courier and postal services <ul style="list-style-type: none"> • in Bulgaria • abroad 	BGN 20 BGN 120
Additional verification and correspondence upon client's request	BGN 60
Information related to the annual closing of accounts (the documents are issued only in Bulgarian language within 15 working days)	BGN 350



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

BGN 10

Fee for keeping of funds on accounts of closed accounts

BGN 25 per month, until the account balance is depleted

Fee for inclusion to services for statements sending via email or SWIFT

BGN 100 one-time (VAT included)

Fee for sending statements via email

BGN 50 monthly (VAT included)

Fee for sending statements in MT940 format via SWIFT

BGN 100 monthly (VAT included)

Fee for developments at client's request

BGN 150 per man-hour (VAT included)



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