



*ProCredit Bank*

Tariff

for Legal Entities of

ProCredit Bank

(Bulgaria) EAD

Valid since 01.08.2025



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## Accounts

Current account	
Minimum balance	BGN 250/EUR 127.82 EUR/USD/GBP/CHF 125
Monthly maintenance fee, which includes: • Visa debit card* • FlexSave account** • Internet banking with up to 3 users, incl.	BGN 30/EUR 15.34
Monthly maintenance fee, which includes: • Visa debit card* • FlexSave account** • Internet banking with 4 users or more	BGN 50/EUR 25.56
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

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

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

Other	
Monthly maintenance of a current account under distraintment • in the case of received provisional order	BGN 150/EUR 76.69 BGN 250/EUR 127.82
Opening of an escrow account	0.15%, min. BGN 250/EUR 127.82
Fee for document review of foreign legal entities & entities with foreign ownership in relation to opening an account*: • 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/EUR 51.13 BGN 300/EUR 153.39 BGN 300/EUR 153.39

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



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## Transfers

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 currency	0.10%, min. BGN 20/EUR 10.23, max. BGN 200/EUR 102.26	
Transfers issued in BGN	Internet banking	on paper
Between customers of the bank	BGN 0.70/EUR 0.36	BGN 50/EUR 25.56
To other banks	BGN 1.70/EUR 0.87	
Instant payments Blink	BGN 1.70/EUR 0.87	
Transfers for utility payments (electricity, phone services, etc.)	BGN 0.50/EUR 0.26	
Change/cancellation of a transfer	BGN 10/EUR 5.11	
Transfers under distraint for execution	BGN 50/EUR 25.56	
Transfers issued in foreign currency	Internet banking	on paper
Between customers of the bank	BGN 0.70/EUR 0.36	not accepted
Transfers in EUR within the EEA* • standard • instant (up to 15 000 EUR)** • express	BGN 1.70/EUR 0.87 BGN 1.70/EUR 0.87 BGN 20/EUR 10.23	
Transfer in EUR outside EEA* or other currencies • express	BGN 50/EUR 25.56 BGN 250/EUR 127.82	
Transfer with OUR expenses – extra fee: • 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



## Cards

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



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## Cards

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

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



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## Cards

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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## Documentary operations

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



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## Documentary operations

	Letters of credit	Guarantees
<b>Other fees</b>		
Express processing within 24 hours	BGN 100/EUR 51.13	
Consultation, including repeated examination of documents	BGN 300/EUR 153.39	-
Issuing of assignment of proceeds	0.15% (min BGN 60/EUR 30.68, max BGN 300/ EUR 153.39)	-
Advice of assignment of proceeds	BGN 75/EUR 38.35	-
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/EUR 511.29)	
<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	



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## Loans

Loan transactions	
Preliminary opinion on Renewable energy project	BGN 1 000/EUR 511.29
Loan application processing, incl. documentary operations • credit cards	0.15% (min BGN 150/EUR 76.69) free of charge
Administration of a framework loan agreement	0.25%
Disbursement fee	1%
Management fee	1% на годишна база
Commitment fee	1% на годишна база
Preparing documents for mortgage registration: • up to BGN 500 000/EUR 255 645.94 • BGN 500 001 - 3 000 000/EUR 255 646.45 - 1 533 875.64 • above BGN 3 000 000/EUR 1 533 875.64	BGN 200/EUR 102.26 BGN 500/EUR 255.65 BGN 800/EUR 409.03
Preparing documents for mortgage deletion	BGN 120/EUR 61.36
Preparing documents for establishing and registration of a special pledge	BGN 200/EUR 102.26
Preparing documents for deregistration of a special pledge	BGN 50/EUR 25.56
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/EUR 51.13)
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/EUR 153.39 BGN 750/EUR 383.47 BGN 2 500/EUR 1 278.23 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/EUR 76.69



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## 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: <ul style="list-style-type: none"><li>• for a loan with original amount up to BGN 1 000 000/ EUR 511 291.88</li><li>• for a loan with original amount above BGN 1 000 001/ EUR 511 291.88</li></ul>		BGN 1 000/EUR 511.29  BGN 2 500/EUR 1 278.23	
Lease transactions			
Sending an invoice under a lease agreement on paper		BGN 10/EUR 5.11 (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/EUR 15.34 (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"><li>• Buildings</li><li>• Plant and equipment</li></ul>		0.202% (min BGN 30/EUR 15.34) 0.502% (min BGN 30/EUR 15.34)	
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"><li>• Cars</li><li>• Light freight trucks with loading capacity from 1 ton to 2.5 tons</li><li>• Vans with up to 8+1 seats</li></ul>		3.060%	6.120%
<ul style="list-style-type: none"><li>• Freight trucks with loading capacity of more than 2.5 tons</li><li>• Tractors, trailers and buses</li></ul>		1.224%	2.346%
<ul style="list-style-type: none"><li>• Agricultural machinery</li><li>• Road construction machines and devices attached thereto</li></ul>		0.510%	1.224%
Appraisal of collateral			
Apartment		BGN 290/EUR 148.27	
House Office/Merchant Location up to 1 500 sq.m.		BGN 450/EUR 230.08	
Manufacturing facility up to 1 500 sq.m.		BGN 800/EUR 409.03	
Land plot		BGN 320/EUR 163.61	



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## Loans

Appraisal of collateral	
Agricultural land up to 50 land plots	BGN 750/EUR 383.47
Agricultural land over 50 land plots	BGN 1 800/EUR 920.33
Movable assets, 1 asset	BGN 300/EUR 153.39
Movable assets, 2 - 5 assets	BGN 600/EUR 306.78
Movable assets, 6 - 20 assets	BGN 1 100/EUR 562.42
Movable assets, over 20 assets	BGN 2 400/EUR 1 227.10
Administrative/Manufacturing/Commercial Facility with total floor area from 1 501 sq.m to 5 000 sq.m, incl.	BGN 2 400/EUR 1 227.10
Administrative/Manufacturing/Commercial Facility with total floor area above 5 001 sq.m.	BGN 4 800/EUR 2 454.20
Enterprise	0.15% of the net book value, max BGN 7 500/EUR 3 834.69
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



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## Cash operations

Cash deposit	
At a cash desk	not offered
In the 24/7 Self-Service Area	0.70% (min BGN 5/EUR 2.56)
Cash withdrawal	
At a cash desk	not offered
In the 24/7 Self-Service Area	0.90% (min BGN 5/EUR 2.56)
Cash collection	
Cash collection upon signed contract – withdrawal and deposit	BGN 1 200/EUR 613.55 annual fee (incl. the relevant number of cash collections BGN 120/EUR 61.36 each, applicable to each one afterwards)
Individual cash collection upon signed contract	BGN 170/EUR 86.92 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/EUR 127.82
Fee for a change in the Cash collection contract / cancellation or change of request for Cash collection	BGN 100/EUR 51.13
Valuable shipment transportation fee	BGN 100/EUR 51.13



## Other services

SMS notifications of authorisation of transactions, utility payments, repayment instalment on a loan or a credit card	BGN 0.30/EUR 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	BGN 10/EUR 5.11
Repeated activation of a SMS service	BGN 5/EUR 2.56
Deposit for the SMS notification services for: "authorisation of transactions" and "utility payments"	BGN 5/EUR 2.56
Written information at the request of a customer and issuing of transcripts and photocopies of documents	BGN 150/EUR 76.69
Issuing of certificate/reference/financial identification	BGN 50/EUR 25.56
Issuing of certificate/reference according to text of a customer or at the request of a correspondent bank	BGN 500/EUR 255.65
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/EUR 5.11
Processing of distraintment	BGN 10/EUR 5.11
Reversal of issued / received transfer	BGN 50/EUR 25.56
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/EUR 51.13
Courier and postal services <ul style="list-style-type: none"> <li>• in Bulgaria</li> <li>• abroad</li> </ul>	BGN 20/EUR 10.23 BGN 120/EUR 61.36
Additional verification and correspondence upon client's request	BGN 60/EUR 30.68



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## Other services

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



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