ProCredit Bank

One other bank

Tariff for Private Individuals of ProCredit Bank /Bulgaria/ EAD

Valid since 27.01.2027

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Accounts

Current account Smart*	EUR
Currency: EUR/USD**/GBP**/CHF**	
Account opening	
At a branch	5.90
Online	free of charge
Account maintenance fee	5.90
ATM services	
Cash withdrawals at ATMs in Bulgaria and EEA: - up to EUR 2 000 (24-hour limit EUR 2 000) - above EUR 2 000	free of charge 0.90% for the excess above EUR 2 000, min. EUR 3
Cash withdrawals at ATMs in countries outside EEA	EUR 3 + 1% per transaction
Cash deposit at 24/7 Self-Service Area (24-hour limit): - up to EUR 1 500 - above EUR 1 500	free of charge 0.70% for the excess above EUR 1 500, min. EUR 3
Online transfers	
Incoming transfer in EUR from Bulgaria	free of charge
Incoming transfer in EUR from countries outside the EEA, as well as all incoming transfers in currencies other than EUR	0.10%, min. EUR 11, max. EUR 120
Internal transfer between own accounts	free of charge
Internal transfer between clients of the Bank	
Interbank transfer in Bulgaria	
Outgoing BLINK P2P transfers up to EUR 150	
Internal BLINK P2P transfer above EUR 150	
Interbank BLINK P2P transfer above EUR 150	
Outgoing foreign-currency transfer to the EEA	
To institutions (budget payments)	
Utility bill payments	
Stending orders	
Free POS payments in Bulgaria and abroad	
Transfer in EUR or in a foreign currency outside the EEA - standard value date - express value date - instant value date (up to EUR 15 000)	

*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
Currency: EUR	
Account opening	
At a branch	free of charge
Account maintenance fee	1.80
ATM Services	
Cash withdrawals at ATMs in Bulgaria and EEA: - up to EUR 2 000 (24-hour limit EUR 2 000) - above EUR 2 000	free of charge 0.90% for the excess above EUR 2 000, min. EUR 3
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 1 per transaction
Cash withdrawals at ATMs in countries outside EEA	EUR 3 + 1% per transaction
Cash deposit at 24/7 Self-Service Area (24-hour limit): - up to EUR 1 500 - above EUR 1 500	1 0.70% for the excess above EUR 1 500, min. EUR 3
Online transfers	
Incoming transfer in EUR from Bulgaria	free of charge
Incoming transfer in EUR from countries outside the EEA, as well as all incoming transfers in currencies other than EUR	0.10%, min. EUR 11, max. EUR 120
Internal transfer between own accounts	free of charge
Internal transfer between clients of the Bank	EUR 0.35
Outgoing BLINK P2P transfers up to EUR 150	free of charge
Internal BLINK P2P transfer above EUR 150	EUR 0.35
Interbank BLINK P2P transfer above EUR 150	EUR 0.55
Interbank transfer in EUR in Bulgaria and the EEA: - standard value date - instant value date - express value date	 EUR 0.55 EUR 0.55 EUR 11
Transfer in EUR outside the EEA or in other currencies: - standard value date - express value date - instant value date (up to EUR 15 000)	 0.1%, min. EUR 25, max. EUR 50 0.2%, min. EUR 50, max. EUR 200 EUR 26
To institutions (budget payments)	EUR 0.55
Utility bill payments	free of charge
Fixed payments	
Free POS payments in Bulgaria and abroad	

*The current account is intended for Payroll.

Accounts

Current account Standard	EUR
Currency: EUR/USD*	
Account opening	
At a branch	5.90
Online	free of charge
Account maintenance fee	EUR 1
ATM services	
Cash withdrawals at ATMs in Bulgaria and EEA: - up to EUR 2 000 (24-hour limit EUR 2 000) - above EUR 2 000	EUR 0.75 per transaction EUR 0.75 + 0.90% for the excess above EUR 2 000, min. EUR 3
Cash withdrawals at ATMs of other banks in Bulgaria and EEA	EUR 1 per transaction
Cash withdrawals at ATMs in countries outside EEA	EUR 3 + 1% per transaction
Cash deposit at 24/7 Self-Service Area (24-hour limit): - up to EUR 1 500 - above EUR 1 500	EUR 1 per transaction EUR 1 per transaction + 0.70% for the excess above EUR 1 500, min. EUR 3
Online transfers	
Incoming transfer in EUR from Bulgaria	free of charge
Incoming transfer in EUR from countries outside the EEA, as well as all incoming transfers in currencies other than EUR	0.10%, min. EUR 11, max. EUR 120
Internal transfer between own accounts	free of charge
Internal transfer between clients of the Bank	EUR 0.35
Outgoing BLINK P2P transfers up to EUR 150	free of charge
Internal BLINK P2P transfer above EUR 150	EUR 0.35
Interbank BLINK P2P transfer above EUR 150	EUR 0.55
Interbank transfer in EUR in Bulgaria and the EEA: - standard value date - instant value date - express value date	 EUR 0.55 EUR 0.55 EUR 11
Transfer in EUR outside the EEA or in other currencies: - standard value date - express value date - instant value date (up to EUR 15 000)	 0.1%, min. EUR 25, max. EUR 50 0.2%, min. EUR 50, max. EUR 200 EUR 26
To institutions (budget payments)	EUR 0.55
Utility bill payments	free of charge
Fixed payments	
Free POS payments in Bulgaria and abroad	

*Current accounts in USD are without debit card and only for current clients.

Accounts

Generation Z*	EUR
Currency: EUR/USD**	
Account opening	
At a branch	5.90
Online	free of charge
Account maintenance fee	0.80
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 1 per transaction
Cash withdrawals at ATMs of ProCredit Bank - up to EUR 2 000 (24-hour limit) - above EUR 2 000	 free of charge EUR 1 + 0.90% for the excess above EUR 2 000, min. EUR 3
Cash withdrawals at ATMs in countries outside EEA	EUR 3 + 1% per transaction
Cash deposit at 24/7 Self-Service Area (24-hour limit): - up to EUR 1 500 - above EUR 1 500	 EUR 1 per transaction EUR 1 per transaction + 0.70% for the excess above EUR 1 500, min. EUR 3
Online transfers	
Incoming transfer in EUR from Bulgaria	free of charge
Incoming transfer in EUR from countries outside the EEA, as well as all incoming transfers in currencies other than EUR	0.10%, min. EUR 11, max. EUR 120
Internal transfer between own accounts	free of charge
Internal transfer between clients of the Bank	EUR 0.35
Outgoing BLINK P2P transfers up to EUR 150	free of charge
Internal BLINK P2P transfer above EUR 150	EUR 0.35
Interbank BLINK P2P transfer above EUR 150	EUR 0.55
Interbank transfer in EUR in Bulgaria and the EEA: - standard value date - instant value date - express value date	 EUR 0.55 EUR 0.55 EUR 11
Transfer in EUR outside the EEA or in other currencies: - standard value date - express value date - instant value date (up to EUR 15 000)	 0.1%, min. EUR 25, max. EUR 50 0.2%, min. EUR 50, max. EUR 200 EUR 26
To institutions (budget payments)	EUR 0.55
Utility bill payments	free of charge
Fixed payments	
Free POS payments in Bulgaria 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.

Accounts

Savings account FlexSave*	EUR
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
Currency: EUR	
Account opening	
On paper	0.15% from the sum, min EUR 130

Accounts

Payment account for basic operations within the meaning of Article 118 of the Payment Services and Payment Systems Act*	EUR
Currency: EUR	
Account opening	free of charge
Account maintenance fee	free of charge
ATM withdrawal of up to EUR 520: - 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 0.50 EUR 2.50 + 1%
Cash deposit at 24/7 Self-Service Area - up to EUR 1 650	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 10.20, max EUR 102.25 5.10 25
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	 80 260 80 260 80 260
Fee for re-issuing of a bank card	10.20

*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
Incoming transfers in:	
- EUR from Bulgaria and countries in the EEA - EUR from countries outside the EEA - foreign currency	free of charge 0.10%, min. EUR 11, max. EUR 120 0.10%, min. EUR 11, max. EUR 120
Outgoing online transfers in Bulgaria	
Internal transfer	EUR 0.35
Interbank transfer (standard)	EUR 0.55
Interbank transfer (express)	EUR 11
Outgoing BLINK P2P transfers up to EUR 150	free of charge
Internal BLINK P2P transfer above EUR 150	EUR 0.35
Interbank BLINK P2P transfer above EUR 150	EUR 0.55
Outgoing instant BLINK transfers	EUR 0.55
To institutions (budget payments)	EUR 0.55
Utility bill payments	EUR 0.30
Transfer under enforcement distraint	26
Outgoing online transfers to foreign countries (international transfers)	
Transfer in EUR in the EEA: - standard - instant - express	 EUR 0.55 EUR 0.55 EUR 11
Transfer in EUR outside the EEA* or in other currencies: - standard value date - express value date - instant value date (up to EUR 15 000)	 0.1%, min. EUR 25, max. EUR 50 0.2%, min. EUR 50, max. EUR 200 EUR 26
OUR expenses - extra fee: - EUR in Germany - EUR outside Germany - USD, GBP, CHF	 free of charge EUR 16 EUR 25
Transfers issued to clients of ProCredit banks (ProPay)	EUR 2.50
Other operations related to international transfers	EUR 50 + correspondent bank charges

*EEA - European Economic Area

Cards

Debit cards	EUR
Monthly maintenance fee	free of charge
Monthly maintenance fee for an extra card	2.10
Delivery of card or a PIN code at an address in Bulgaria/ change of address (3 working days)	5.20
Incoming amount on cards (credit refund)	1%
Reissue a card before it expires	5.20
PIN reissue: - electronic PIN - paper PIN	 free of charge 5.20
Fee for cancellation of card transaction at merchant's request	10.30
Ungrounded claim	51.20
Cash withdrawals at POS terminal of other banks in Bulgaria and abroad	5.20 + 3%
Balance enquiry at ATMs	0.60
SMS notifications for authorisation of transactions	0.15

Credit cards	EUR
Monthly maintenance fee	3.60
Withdrawal at ATM in Bulgaria and abroad	5.20 + 3%
Cash withdrawals at POS terminal of other banks in Bulgaria and abroad	5.20 + 3%
Balance enquiry at ATMs	0.60
Delivery of card or a PIN code at an address in Bulgaria/ change of address (3 working days)	5.20
Reissue a card before it expires	5.20
Change in credit limit	0.25%, min EUR 10
SMS notifications for authorisation of transactions/minimum repayment instalment	0.15
Cash deposit at 24/7 Self-Service Area per day	0.70% from the total sum, min. EUR 3

Loans

Consumer loan	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 - over 1 year	 0.5% 1%

Housing/Mortgage loan	EUR
Application processing fee	105
Creditworthiness assessment	0.15% from the total loan sum (min. EUR 130)
Appraisal of collateral - Apartment - House	 150 230
Appraisal update within 12 months from the initial appraisal	50% of the initial fee
Insurance of collateral	0.10%, (min EUR 16)
Preparation of mortgage registration documents	105
Preparation of mortgage deregistration documents	65
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	 155 385 1 280 0.25%, min EUR 10
Loan restructuring	0.50%, min EUR 10
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
Fee for non-fulfilment of additional conditions stipulated in the loan agreement	105

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

Other services

	EUR
SMS notification for transaction authorisation, utility payments, and loan and credit card repayment instalments	0.15
SMS notification for renewed/non-renewed expired cards and card blocking	free of charge
Monthly SMS TAN fee for clients generating more than 100 SMS TANs per month	5.50
Issuance of a certificate/reference/financial identification	27
Issuance of transcripts and photocopies of documents	77
Issuance of a certificate/reference based on client-provided text or at a correspondent bank's request	105
Statement upon request	16
Standing Order	In accordance with the fees specified in the Transfers section for the applicable type of transfer
Provision of a SWIFT message (other than a transfer message) at the client's request	EUR 15 per message
Fee for inaccurate/incomplete data for a transfer	10
Cancellation of transfer in EUR	10
Change/tracking of transfers in EUR	30
Reversal/change/tracking of transfers in foreign currency	50
Reversal of an outgoing transfer related to payment for gambling, cryptocurrency transactions and other speculative transactions	10
Operations on Accounts under Distraint*	10
Courier and postal services - in Bulgaria - abroad	 11 65
Additional verification and correspondence at the client's request	32
Fee for an outgoing paper-based transfer	26
Fee for reviewing account-opening documents for a foreign private individual	22
Penalty interest on receivables for fees/commissions	8% per annum
Interest on unauthorised overdraft arising from transactions	23% per annum

*Charged for each request to dispose of non-seizable income.

Other services

	EUR
Monthly fee for the management of funds held in deposit accounts after maturity and in savings accounts of clients without a current account	5.20
Fee for holding funds in a closed account	EUR 5.20 per month, until the balance is depleted
One-off cash collection agreement (subject to the Bank's approval)	120
Amendment of a cash collection agreement or amendment of a cash collection request	51.20
Inspection of a machine in a 24/7 Self-Service Area at the client's request	130

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