



ProCredit Bank

 Part of the
ProCredit Group

Information Leaflet on a Payment Account with Basic Features of ProCredit Bank (Bulgaria) EAD

Intended use

The payment account with basic features is offered in Bulgarian levs and intended to resident and non-resident natural persons residing legally in the European Union for execution of payment transactions on the territory of Bulgaria free of charge or for reasonable fees.

An unlimited number of payment transactions may be executed on a payment account with basic features. The access to a payment account with basic features is not bound by the purchase of additional services, except for the service registration for online banking.

The bank may refuse to open a bank account with basic features where the customer already holds another payment account with basic features or holds more than one payment account allowing the execution of payment transactions with the same or another bank on the territory of Bulgaria.

The payment account with basic features is opened within ten days of receipt of all documents required by the bank for its opening and the conclusion of the contract.

Fees

ProCredit Bank /Bulgaria/EAD charges fees for the services on a payment account with basic features, as follows:

Services	Fee
Account opening (incl. issuing a debit card)	Free of charge
Monthly maintenance fee (incl. with an issued debit card)	BGN 1.50
Depositing via dropbox, ATM, deposit machine: <ul style="list-style-type: none"> • Up to BGN 4 594 • Above BGN 4 594 	<ul style="list-style-type: none"> • Free of charge • 0,09% on the amount above BGN 4 954 (min BGN 2.99, max BGN 195)
Withdrawal up to BGN 1 000: <ul style="list-style-type: none"> • With a debit card at ATM of Procredit Bank • With a debit card at ATM of another bank in the country • With a debit card at ATM abroad 	<ul style="list-style-type: none"> • BGN 0.18 per transaction • BGN 0.88 per transaction • EUR 2.49 + 1%
Payment at POS of goods and services with a debit card	Free of charge
Fixed automatic transfer: <ul style="list-style-type: none"> • Intrabank transfer • Internal bank transfer between clients 	<ul style="list-style-type: none"> • BGN 0.99 • Free of charge
Outgoing transfer in national currency via Online banking: <ul style="list-style-type: none"> • Internal bank transfer • To other parties, organizations and the budget via BISERA 	<ul style="list-style-type: none"> • Free of charge • BGN 0.74
Outgoing transfer in a foreign currency via Online banking: <ul style="list-style-type: none"> • Internal bank transfer • SEPA transfers • Transfers outside SEPA with TOM date 	<ul style="list-style-type: none"> • Free of charge • BGN 1.50 • EUR 9.99
Outgoing transfer in national currency on paper: <ul style="list-style-type: none"> • Credit transfer on paper to Payment account in another bank through BISERA • Credit transfer on paper to other Payment account of the budget through BISERA 	<ul style="list-style-type: none"> • BGN 2.37 • BGN 2.47
Incoming transfer in a foreign currency	Free of charge
Maximum amount for cash withdrawal via ATM in the country/ abroad: <ul style="list-style-type: none"> • For 24 hours • For 7 days 	<ul style="list-style-type: none"> • BGN 150 • BGN 500
Maximum amount for paying via POS in the country/ abroad: <ul style="list-style-type: none"> • For 24 hours • For 7 days 	<ul style="list-style-type: none"> • BGN 150 • BGN 500
Total limit: <ul style="list-style-type: none"> • For 24 hours • For 7 days 	<ul style="list-style-type: none"> • BGN 150 • BGN 500
Minimum balance	BGN 250
Fee for registration for online banking	BGN 50
Fee for issuance of bank card	Free of charge
Fee for reissuance of bank card	BGN 20

The information leaflet shall be applicable for payment accounts with basic features in line with art. 118 of the Payment Services and Systems Act for private individuals and shall not be amended or cancelled by the standard fees for the same payment operations according to the Price list for private individuals.