



Active current account - Services included in the monthly fee		Flat Fee
Services	Opening a current account and free standing orders and utility payments	BGN 10 (monthly)
	One Visa debit card issued	
	Internet banking and free transfers to other banks in BGN	
	FlexSave account with interest paid monthly	
	Free SMS notifications for authorisation of transactions and utility payments	
	Free deposits and withdrawals at ProCredit machines up to BGN 2,000	
	Free POS payments in Bulgaria and abroad	
	Free cash withdrawals at other domestic banks' ATMs	
FlexFund overdraft		

FlexSave/TDA with interest paid monthly				
Currency	FlexSave	TDAs /Minimum balance of BGN/EUR/USD 5,000/		
		12 months	24 months	36 months
BGN	0.05%	0.10%	0.15%	0.20%
EUR				
USD	-			

Loan types	Currency	Maturity (months)	Annual interest rate
Housing loans with floating interest rate	BGN/EUR	up to 240	6-month EURIBOR + 2.25%, minimum 2.25%
Housing loan with fixed interest rate for the first 10-years period	BGN		6-month EURIBOR + 4.25%, minimum 4.25%
Housing loan with fixed interest rate for the first 10-years period	EUR		6-month EURIBOR + 4.00%, minimum 4.00%
Investment loans	BGN/EUR	6 - 60	3.99%
FlexFund Overdraft	BGN/EUR	12	6.00%

Examples for interest rates and APRC calculation on [link](#)
 Additional information on [link](#)



Cards transaction - Debit card		Fees
Cards	Cash withdrawals at ATMs of ProCredit Bank above BGN 2,001	0.4% (min BGN 3)
	Cash withdrawals at ATMs of other banks in Bulgaria and countries in the EEA	BGN 2 per transaction
	Cash withdrawals at ATMs of countries outside the EEA	BGN 5 + 1%
	Balance enquiry at ATMs	BGN 1
	Cash deposits at ProCredit Bank machines above BGN 2,001	0.2% (min BGN 3)

National payments		Fees	
Transactions*	Outgoing between customers of the bank	free of charge	
	Outgoing urgent	BGN 20	
	International payments**		Fees
	Incoming	free of charge	
	Outgoing between customers of the bank	free of charge	
	Outgoing standard in the EEA**** (SEPA)		
	<ul style="list-style-type: none"> • up to EUR 50 000 incl. • over EUR 50 000 • express 	BGN 1.5 BGN 5 BGN 20	
	Outgoing standard in EUR outside of the EEA**** or other currencies	BGN 30	
	<ul style="list-style-type: none"> • express 	BGN 200	
	OUR expenses - extra fee:	free of charge	
<ul style="list-style-type: none"> • EUR in Germany • EUR outside Germany • USD, GBP, CHF 	EUR 10 EUR 20		
ProPay payments	EUR 2.5		

* Fees for transfers via internet banking

** SWIFT/other processing fees included

*** Currency of Active account - BGN, EUR, USD

**** EEA - European Economic Area

Other fees on [link](#)

Valid from 01.04.2021



0700 170 70 or *7000



+359 700 170 70 from abroad



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