



PRIVATE INDIVIDUALS PRICE LIST

1. Current account packages

	ProActive Account package	Monthly fee
Included Services	Current Account in LEI	<p>0 LEI*</p> <p>*You have ZERO administration fee if you fulfill one of the following conditions:</p> <ol style="list-style-type: none"> 1. You have encashments registered on the previous month (salary or other types of monthly receipts), in LEI in the amount of at least 1,000 LEI/ month, or 2. You make at least one transaction with your card (online merchants or at point of sale), or 3. You have a total balance of at least 2,000 EUR in your EUR accounts (current account, savings account, term deposits accounts), on the last day of the previous month. <p>If none of the conditions mentioned above are met, the monthly administration fee is 10 LEI.</p>
	Savings Account in LEI - FlexSave	
	Visa Classic Debit card (LEI)	
	Internet Banking and Mobile Banking	
	Info SMS service	
	Free national normal payments <50,000 lei ordered via Internet or Mobile Banking (LEI)	
	Free cash withdrawals (LEI) from ATMs in Romania, up to 5,000 LEI/day	
Optional	Free cash deposits at ProCredit Bank terminals (LEI)	<p>EUR 0 administration fee for accounts in EUR</p> <p>EUR 2/equivalent administration fee for accounts in USD/GBP</p>
	Current Account in EUR / USD / GBP	
	Visa Classic Debit card (EUR)	
	Free cash withdrawals (EUR) from ProCredit Bank ATMs in Romania up to 2,000 EURO/day	
	Free cash deposits at ProCredit Bank ATMs (EUR)	
	Platinum Package	Monthly fee
Services Included	Current Account in LEI	<p>LEI 50</p>
	Savings Account in LEI - FlexSave	
	Visa Platinum Debit card (LEI)	
	Internet Banking and Mobile Banking	
	Info SMS service	
	Free national normal payments <50,000 lei ordered via Internet or Mobile Banking (LEI)	
	Free cash withdrawals (LEI) from ATMs in Romania, up to 10,000 LEI/day	
Optional	Free cash deposits at ProCredit Bank terminals (LEI)	<p>LEI 50/ card/ month</p> <p>EUR 2/equivalent</p>
	Additional Visa Platinum Debit card (LEI)	
	Current Account in EUR / USD / GBP	
	Visa Classic Debit card (EUR)	
	Free cash withdrawals (EUR) from ProCredit Bank ATMs in Romania, up to 2,000 EURO/day	
Free cash deposits at ProCredit Bank ATMs (EUR)		



ProGreen Plus Account package

Monthly fee

Included Services

- Current Account in LEI
- Savings Account in LEI - FlexSave
- Visa Classic Debit card (LEI)
- Internet Banking and Mobile Banking
- Info SMS service
- Free national normal payments <50,000 lei ordered via Internet or Mobile Banking (LEI)
- Free cash withdrawals (LEI) from ATMs in Romania, up to 5,000 LEI/day
- Free cash deposits at ProCredit Bank terminals (LEI)

LEI 10

Choose ProGreen Plus - the funds from ProGreen Plus accounts will support green projects.

Optional

- Current Account in EUR / USD / GBP
- Visa Classic Debit card (EUR)
- Free cash withdrawals (EUR) from ProCredit Bank ATMs in Romania, up to 2,000 EURO/day
- Free cash deposits at ProCredit Bank ATMs (EUR)

EUR 2/equivalent

Basic Services Account ¹

Monthly fee

Included services

- Current account in LEI or current account in EURO
- Savings account in LEI - FlexSave
- Visa Classic Debit card LEI or Visa Classic Debit EURO
- Internet Banking and Mobile Banking
- Normal domestic payments ordered through Internet Banking are free of charge, up to a maximum of 10 payments/month²
- Normal international payments (EUR) ordered through Internet Banking are free of charge, up to a maximum of 10 payments/month²
- Free cash withdrawals (LEI/EURO) from ProCredit ATMs in Romania, up to 5,000 LEI/day or 2,000 EURO/day
- Free cash deposits at ProCredit Bank ATMs
- Info SMS Service (Info for encashing and Info card transactions)

ZERO

¹ The basic services account is intended for individuals aged at least 18 years, residents of the European Union, who at the time of requesting a basic payment account do NOT hold any other payment account (including a basic payment account) at any bank in Romania in any other currency, except in cases where the client declares that their account has been notified for closure by the bank.

Individuals whose monthly income does not exceed the equivalent of 60% of the gross average wage in the economy, as forecasted in the latest macroeconomic forecast, specifically in the autumn forecast, published by the National Prognosis Commission in the current year for the following year, or whose incomes in the last 6 months do not exceed the equivalent of 60% of the gross average wage in the economy, are eligible.

² Starting from the 11th transaction, the fees mentioned in the Price List will apply.



2. Loans

Loan facility	Currency	Maturity (months)	Interest type	Yearly interest rate
Housing loan	LEI	Up to 360	Variable	IRCC + 2.20%*
	EURO			EURIBOR 6 luni + 3%*
Housing loan with mixed interest rate	LEI	Up to 360	Fixed for 36 de months	5,89%*
			Variable for the rest of de period	IRCC + 2.50%*
Investment loan	LEI	Up to 60	Fixed	9%**
			Variable	IRCC+ 7%*
Personal needs loan	LEI	Up to 60	Fixed	10%**
FlexFund Overdraft	LEI	Up to 60	Fixed	12%*

2.1 ProGreen loans

Loan facility	Currency	Maturity (months)	Interest type	Yearly interest rate
ProGreen energy efficiency investment loan	LEI	Up to 60	Fixed	8.50%**
			Variable	IRCC+ 6%*
ProGreen Auto loan	LEI	Up to 60	Fixed	8.50%**
			Variable	IRCC+ 3.28%*
ProGreen Photovoltaic Panels loan	LEI	Up to 60	Fixed	10%*
			Variable	IRCC+ 3.28%*



ProCredit Bank

*Interest rates are valid as long as the income is received within the account opened at ProCredit Bank. If this condition is not met, the interest rate is increased by one percentage point.

**Interest rates are valid as long as the income is received within the account opened at ProCredit Bank. If this condition is not met, the interest rate is increased by two percentage points.

EIR calculation examples [here](#).

Taxes and fees for loan facilities [here](#).



3. Cards

Cards

Visa Classic Card Transactions
Cash withdrawals (LEI) from ATMs in Romania
Cash withdrawals from any ATM in Romania, for the Basic Account ²
Cash withdrawals from ATMs abroad
Payments inquiries, per transaction
Cash withdrawals (EURO) from ProCredit Bank ATMs in Romania, using EUR cards
Cash withdrawals of LEI from ATMs in Romania, using EUR cards
Balance inquiry at any ATM in Romania

Fees	
LEI	EUR
0 ¹	1 EUR
1%+2.5 LEI	1%+2.5 EUR
1%+2.5 EUR	1%+2.5 EUR
	10 EUR/ echivalent
	0 ³
	1%+2.5 EUR
0	0

Cards

Visa Platinum Card Transactions
Cash withdrawals (LEI) at ATMs in Romania
Cash withdrawals from ATMs abroad
Cash withdrawals (EURO) from ProCredit Bank ATMs, using EUR cards
Payments inquiries, per transaction
Balance inquiry at any ATM in Romania
Visa Platinum card (LEI) administration fee*
Additional Visa Platinum card (LEI) administration fee

Fees	
LEI/EURO	
0 ⁴	
1% + 2.5 EUR	
0 ³	
10 EUR/ equivalent	
0	
50 LEI/month	
50 LEI/month	

1 Up to 5,000 LEI/day.

2 Only for the Basic Account, for which every service is commissioned according to the price list

3 Up to 2,000 EURO/day.

4 Up to 10,000 LEI/day.

*For ProCredit Bank customers who have a current account package from the bank's offer and apply for a Visa Platinum card, the administration fee for this card is 50 LEI/month. This monthly fee is in addition to the administration fee applied to the existing current account package, if applicable.



4. Payments and garnishment fees

Current account garnishment		Fees	Conditions		
Processing of garnishment establishment request		25 LEI	Per garnishment request		
Garnishment payment		25 LEI	Payment of up to LEI 999.99		
		50 LEI	Payment between LEI 1,000 și LEI 49,999.99		
		100 LEI	Payments for more LEI 50,000		
National Payments		Fees			
Normal national payments or payments < LEI 50,000		5.51 LEI			
Urgent national payment or payments >= LEI 50,000		15 LEI			
International Payments		Fees			
International payment EU, amount < LEI 50,000, SHARE ⁵		LEI 5,51 /equivalent for EUR / LEI			
International payment EU, amount >= LEI 50,000, SHARE ⁵		LEI 15 /equivalent for EUR / LEI			
Other International Payments ⁶	Any amount, SHARE/BEN	5 EUR	10 USD	10 GBP	50 LEI
	Urgent payment, SHARE/BEN	60 EUR	65 USD	50 GBP	275 LEI
	Any amount, OUR	20 EUR	30 USD	20 GBP	100 LEI
	Urgent payment, OUR	75 EUR	85 USD	60 GBP	325 LEI
Propay payments, amount < LEI 50,000, SWIFT included ⁷		5.51 LEI /equivalent			
Propay payments, amount >= LEI 50,000, SWIFT included ⁷		15 LEI/equivalent			

Tranzacții

⁵ For urgent payments within the EU, the fee will be 60 EUR / 50 GBP.

⁶ Intermediary bank fees are not included in the bank's fees and may be charged after payment has been made.

⁷ Service available in EUR and USD for ProCredit group banking clients (Romania, Serbia, North Macedonia, Georgia, Bosnia and Herzegovina, Kosovo, Albania, Bulgaria, Moldova, Germania, Ukraine, Greece). The fee applies for the payments done through Internet Banking.



CURRENT ACCOUNT PACKAGES WITHDRAWN FROM THE BANK'S OFFER

Services included within the montly fee		Flat Fee
Services	Current account in LEI	25 LEI/month
	Optional current account in EUR/USD/GBP	
	Savings account - FlexSave (LEI or EUR)	
	Visa debit card issuance and maintenance (LEI or EUR)	
	Internet Banking and Mobile Banking	
	Info SMS Service - Encashment and Card Transactions (LEI or EUR)	
	Unlimited, free national normal payments <50.000 lei odered via Internet or Mobile Banking (LEI)	
	Free unlimited cash withdrawals from any ATM in Romania (LEI cards) and at ProCredit ATMs (LEI or EUR cards issued by ProCredit Bank)	
	Free cash deposits at ProCredit terminals (LEI and EUR)	
	FlexFund Overdraft	

Anniversary ProGreen Account package		Monthly Fee
Included services	Current Account in LEI	0 LEI
	Savingsa Account in LEI - FlexSave	
	Visa Classic Debit card (LEI)	
	Internet Banking and Mobile Banking	
	Info SMS service	
	Unlimited, free national normal payments <50.000 lei odered via Internet or Mobile Banking (LEI)	
	Free unlimited cash withdrawals from any ATM in Romania (LEI)	
Free cash deposits at ProCredit terminals (LEI and EUR)		
Optional	Current account in EURO / USD / GBP	2 EUR/echivalent
	Visa Classic Debit card (EURO)	
	Free unlimited cash withdrawals from ProCredit ATMs (EUR)	
	Free cash deposits at ProCredit terminals (EUR)	



CURRENT ACCOUNT PACKAGES WITHDRAWN FROM THE BANK'S OFFER

	ProGreen Account package	Monthly fee
Included Services	Current Account in LEI	<p>0 LEI*</p> <p>*You have ZERO administration fee if you fullfill one of the following conditions:</p> <ol style="list-style-type: none"> 1. You have encashments registered on the previous month (salary or other types of monthly receipts), in LEI in the amount of at least 1,000 LEI/ month or 2. You have a total balance of at least 15,000 LEI/ equivalent on the accounts (current account, savings account, term deposits accounts), on the last day of the previous month. <p>If none of the conditions mentioned above are met, the monthly administration fee is 10 LEI.</p>
	Savings Account in LEI - FlexSave	
	Visa Classic Debit card (LEI)	
	Internet Banking and Mobile Banking	
	Info SMS service	
	Free national normal payments <50.000 lei ordered via Internet or Mobile Banking (LEI)	
Optional	Free cash withdrawals from any ATM in Romania (LEI)	<p>EUR 2/equivalent</p>
	Free cash deposits at ProCredit Bank terminals (LEI)	
	Current Account in EUR / USD / GBP	
	Visa Classic Debit card (EUR)	
	Free unlimited cash withdrawals from ProCredit Bank ATMs (EUR)	
	Free unlimited cash deposit at ProCredit Bank ATMs (EUR)	

Cut off times [here](#)

Other fees [here](#)

Price list valid starting with 17th of July 2024.