



PRIVATE INDIVIDUALS PRICE LIST

1. Current account packages

| | ProActive Account package | Monthly fee |
|-------------------|--|--|
| Included Services | Current Account in LEI | 0 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 from any ATM in Romania (LEI) | |
| Optional | Free cash deposits at ProCredit Bank terminals (LEI) | <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> <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 unlimited cash withdrawals from ProCredit Bank ATMs (EUR) | |
| | Free unlimited cash deposit at ProCredit Bank ATMs (EUR) | |

| | Platinum Package | Monthly fee |
|--|--|--|
| Services Included | Current Account in LEI | LEI 50 |
| | 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 from any ATM in Romania (LEI) within a limit of 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 unlimited cash withdrawals from ProCredit Bank ATMs (EUR) | |
| Free unlimited cash deposit 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 from any ATM in Romania (LEI)
- Free cash deposits at ProCredit Bank terminals (LEI)

10 LEI

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 unlimited cash withdrawals from ProCredit Bank ATMs (EUR)
- Free unlimited cash deposit at ProCredit Bank ATMs (EUR)

EUR 2/equivalent



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 | Fees | |
|-------|--|------------|--------------------|
| | | LEI | EUR |
| | Cash withdrawals at any ATM in Romania | - | 1 EUR |
| | Cash withdrawals from any ATM in Romania, for the Basic Account ¹ | 1%+2.5 LEI | 1%+2.5 EUR |
| | Cash withdrawals from ATMs abroad | 1%+2.5 EUR | 1%+2.5 EUR |
| | Payments inquiries, per transaction | | 10 EUR/ equivalent |
| | Cash withdrawals of LEI from ATMs in Romania, using EUR cards | | 1%+2.5 EUR |
| | Balance inquiry at any ATM in Romania | - | - |

| Cards | Visa Platinum Card Transactions | Fees |
|-------|--|--------------------|
| | | LEI |
| | Cash withdrawals at any ATM in Romania | - |
| | Cash withdrawals from ATMs abroad | 1%+2.5 EUR |
| | Payments inquiries, per transaction | 10 EUR/ equivalent |
| | Balance inquiry at any ATM in Romania | - |
| | Visa Platinum card (LEI) administration fee [*] | 50 LEI/month |
| | Additional Visa Platinum card (LEI) administration fee | 50 LEI/month |

^{*}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.

¹ Only for the Basic Account, for which every service is commissioned according to the price list



4. Payments

National Payments

| |
|---|
| National payments garnished account |
| Normal national payments or payments < LEI 50,000 |
| Urgent national payment or payments >= LEI 50,000 |

Fees

| |
|----------|
| 100 LEI |
| 5.51 LEI |
| 15 LEI |

International Payments

| |
|--|
| International payment EU, amount < LEI 50.000, SHARE ² |
| International payment EU, amount >= LEI 50.000, SHARE ² |
| Other International Payments ³ |
| Propay payments, amount < LEI 50.000, SWIFT included ⁴ |
| Propay payments, amount >= LEI 50.000, SWIFT included ⁴ |

Fees

| |
|------------------------------------|
| LEI 5.51 /equivalent for EUR / LEI |
| LEI 15 /equivalent for EUR / LEI |

| |
|---------------------------|
| Any amount, SHARE/BEN |
| Urgent payment, SHARE/BEN |
| Any amount, OUR |
| Urgent payment , OUR |

| | | | |
|--------|--------|--------|---------|
| 5 EUR | 10 USD | 10 GBP | 50 LEI |
| 60 EUR | 65 USD | 50 GBP | 275 LEI |
| 20 EUR | 30 USD | 20 GBP | 100 LEI |
| 75 EUR | 85 USD | 60 GBP | 325 LEI |

| |
|----------------------|
| 5.51 LEI /equivalent |
| 15 LEI /equivalent |

Tranzacții

² For urgent payments within the EU, the fee will be 60 EUR / 50 GBP

³ Intermediary bank fees are not included in the bank's fees and may be charged after payment has been made

⁴ 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 20th of June 2024.