



# 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 <b>ZERO</b> administration fee if you fulfill one of the following conditions:</p> <ol style="list-style-type: none"> <li>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, <b>or</b></li> <li>2. You make at least one transaction with your card (online merchants or at point of sale), <b>or</b></li> <li>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.</li> </ol> <p>If none of the conditions mentioned above are met, the monthly administration fee is <b>10 LEI</b>.</p> <p><b>EUR 0</b> administration fee for accounts in EUR</p> <p><b>EUR 2/equivalent</b> 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 + 3.00%**
Investment loan	LEI	Up to 60	Fixed	13%**
			Variable	IRCC+ 7.00%**
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	12%**
			Variable	IRCC+ 6.00%**
ProGreen Auto loan	LEI	Up to 60	Fixed	10%**
			Variable	IRCC+ 3.28%**
ProGreen Photovoltaic Panels loan	LEI	Up to 60	Fixed	10%**
			Variable	IRCC+ 3.28%**

\*\*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.

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 <sup>1</sup>	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 <sup>*</sup>		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.

<sup>1</sup> 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 <sup>2</sup>
International payment EU, amount >= LEI 50.000, SHARE <sup>2</sup>
Other International Payments <sup>3</sup>
Any amount, SHARE/BEN
Urgent payment, SHARE/BEN
Any amount, OUR
Urgent payment , OUR
Propay payments, amount < LEI 50.000, SWIFT included <sup>4</sup>
Propay payments, amount >= LEI 50.000, SWIFT included <sup>4</sup>

### Fees

LEI 5.51 /equivalent for EUR / LEI
LEI 15 /equivalent for EUR / LEI

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

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

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

<sup>4</sup> Service available in EUR and USD for ProCredit group banking clients (Romania, Serbia, 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 <b>ZERO</b> administration fee if you fullfill one of the following conditions:</p> <ol style="list-style-type: none"> <li>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</li> <li>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.</li> </ol> <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 23th of April 2024.