



| | Services included within the monthly 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 ordered 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 | | |

| FlexSave - Savings Account / Term Deposits | | | | | | |
|--|----------|--------------|-------|-------|-------|-------|
| Currency | FlexSave | Term Deposit | | | | |
| | | 6 M | 12 M | 18 M | 24 M | 36 M |
| LEI | 3.00% | 6.50% | 5.80% | 6.00% | 6.20% | - |
| EUR | 0.20% | 0.30% | 0.40% | 0.45% | 0.50% | 0.60% |

| | Loan facility | Currency | Maturity (months) | Yearly Interest Rate |
|-------|-------------------------------------|----------|-------------------|--------------------------|
| Loans | Housing loan with variable interest | LEI | Up to 240 | IRCC + 2.20%* |
| | | EURO | | EURIBOR 6 months+ 3.00%* |
| | Investment Loan | LEI | Up to 60 | IRCC + 5%* |
| | FlexFund Overdraft | LEI | 12 or 24 | 7.50%* |

* 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](#)



Carduri

Card Transactions

- Cash withdrawals at any ATM in Romania ¹
- Cash withdrawals from any ATM in Romania, for the Basic Account ²
- Cash withdrawals from ATMs abroad
- Additional card ³
- Payments inquiries, per transaction
- Cash withdrawals of LEI from ATMs in Romania, using EUR cards

Fees

| LEI | EUR |
|------------|-------------------|
| - | EUR 1 |
| 1%+LEI 2.5 | 1%+EUR 2.5 |
| 1%+EUR 2.5 | 1%+EUR 2.5 |
| LEI 5/card | EUR 1/card |
| | EUR 10/equivalent |
| | 1%+EUR 2.5 |

Transactions

National Payments

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

Fees

- LEI 100
- LEI 5.51
- LEI 15

International Payments

- International payment EU, amount < LEI 50.000, SHARE ⁴
- International payment EU, amount >= LEI 50.000, SHARE ⁴
 - Any amount, SHARE/BEN
- Other International Payments ⁵
 - Urgent payment, SHARE/BEN
 - Any amount, OUR
 - Urgent payment , OUR
- Propay payments , amount < LEI 50.000, SWIFT included ⁶
- Propay payments , amount >= LEI 50.000, SWIFT included ⁶

Fees

| LEI 5.51 /equivalent for EUR / LEI | | | | |
|------------------------------------|-----|-----|----------------------|--|
| 5 LEI 15 /equivalent for EUR / LEI | | | | |
| EUR | USD | GBP | LEI | |
| 5 | 10 | 10 | 50 | |
| 60 | 65 | 50 | 275 | |
| 20 | 30 | 20 | 100 | |
| 75 | 85 | 60 | 325 | |
| | | | LEI 5.51 /equivalent | |
| | | | LEI 15 equivalent | |

Cut off times [here](#)

Other fees [here](#)

Price list valid from 27th of June 2022

¹ The fee will be applied as of the fifth cash withdrawal transaction

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

³ The commission is monthly charged, starting with the 2nd card

⁴ for Urgent payments in EU, the fee will be EUR 60 / GBP 50

⁵ Correspondent bank fees are not included in the bank fees and may be charged after payment is made

⁶ 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.

