



**ProCredit Bank**

Macedonia

ProCredit Bank, Head Office bul. Jane Sandanski 109a, 1000 Skopje, Macedonia

**PRICE LIST – PRIVATE INDIVIDUALS 16.08.2010**

**I DEPOSITS AT SIGHT**

	Type of service	Currency	Annual interest rate %
1.1	Pro Spar	MKD	1.50%
		EUR	1.75%
		USD	0.60%
		CHF	0.10%
		AUD	1.00%

1.2	Pro Kid	MKD	2.00%
		EUR	1.75%
		USD	0.60%
		CHF	0.10%
		AUD	1.00%

1.3	Saving account for pension receivers	MKD	2.00%
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1.4	Bonus Savings Plan	Interest rate in % p.a	Bonus interest rate in % p.a	Interest rate in % p.a	Bonus interest rate in % p.a
		EUR		MKD	
	1 year	1,75%	1,00%	1,50%	1,00%
	2 years	1,75%	1,50%	1,50%	1,50%
	3 years	1,75%	2,00%	1,50%	2,00%
	4 years	1,75%	2,50%	1,50%	2,50%
	5 years	1,75%	3,00%	1,50%	3,00%
1.4.1	Fee for re-issuance of lost savings booklet	MKD 100,00			



**II TIME DEPOSIT ACCOUNTS**

1.1	STANDARD TIME DEPOSIT ACCOUNTS							
	Monthly, quarterly, semi-annually, annually disbursement on day of maturity	EUR			USD	MKD		
	Minimum deposit	50,00			50,00	3.000,00		
	Amount	Up to 20.000	From 20.001 to 50.000	From 50.001	For each amount	Up to 1.200.000	From 1.200.001 to 3.000.000	From 3.000.001
	At sight*	1.00%	1.00%	1.00%	0.10%	1.00%	1.00%	1.00%
	1 month	2.80%	2.80%	2.80%	/	4.00%	4.00%	4.00%
	2 months	/	/	/	/	4.50%	4.50%	4.50%
	3 months	3.40%	3.60%	3.80%	1.00%	5.50%	5.50%	5.50%
	6 months	4.00%	4.10%	4.30%	1.30%	5.80%	5.90%	6.00%
	12 months	4.50%	4.70%	4.90%	1.75%	6.20%	6.40%	6.50%
	2 years	5.10%	5.30%	5.60%	2.00%	7.30%	7.40%	7.50%
	3 years	5.50%	5.70%	6.00%	2.00%	7.80%	7.90%	8.00%
	4 years	5.90%	6.10%	6.40%	2.00%	8.80%	8.90%	9.00%
	5 years	6.20%	6.40%	6.70%	2.00%	9.80%	9.90%	10.00%

\*Upon premature termination of the deposit contract, the Bank calculates sight interest

1.2	PRO ADVANCE							
		EUR			USD	MKD		
	Minimum deposit	50.00			50.00	3.000,00		
	Amount	Up to 20.000	From 20.001 to 50.000	From 50.001	For each amount	Up to 1.200.000	From 1.200.001 to 3.000.000	From 3.000.001
	3 months	2,65 %	2,75 %	2,85 %	0,85%	4,55 %	4,60 %	4,70 %
	6 months	3,10 %	3,20 %	3,30 %	1,15 %	4,75 %	4,80 %	4,90 %
	12 months	3,80 %	3,90 %	4,00 %	1,60 %	5,00 %	5,10 %	5,20 %
	2 years	4,25 %	4,35 %	4,45 %	1,90 %	5,45 %	5,55 %	5,65 %
	3 years	4,70 %	4,80 %	5,00 %	1,90 %	5,55 %	5,65 %	5,75 %
	4 years	4,70 %	4,80 %	5,00 %	1,90 %	5,55 %	5,65 %	5,75 %
	5 years	4,70 %	4,80 %	5,00 %	1,90 %	5,55 %	5,65 %	5,75 %

\* No interest is paid upon premature termination of the deposit contract



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1.3	FLEXIBLE TDA							
	EUR			USD	MKD			
Minimum deposit	100.00			100.00	6.000,00			
<b>Amount</b>	<b>Up to 20.000</b>	<b>From 20.001 to 50.000</b>	<b>From 50.001</b>	<b>For each amount</b>	<b>Up to 1.200.000</b>	<b>From 1.200.001 to 3.000.000</b>	<b>From 3.000.001</b>	
At sight*	1,00%	1,00%	1,00%	0,10%	1,00%	1,00%	1,00%	
3 months	2,75%	2,85%	2,95%	0,85%	4,60%	4,65%	4,75%	
6 months	3,20%	3,30%	3,40%	1,25%	4,75%	4,80%	4,90%	
12 months	3,90%	4,00%	4,10%	1,60%	5,00%	5,10%	5,20%	
2 years	4,30%	4,40%	4,50%	1,80%	5,55%	5,65%	5,75%	
3 years	4,70%	4,80%	5,00%	1,80%	5,65%	5,75%	5,85%	
4 years	4,70%	4,80%	5,00%	1,80%	5,65%	5,75%	5,85%	
5 years	4,70%	4,80%	5,00%	1,80%	5,65%	5,75%	5,85%	

\*With every withdrawn from the deposit before the maturity, the Bank will calculate sight interest

III.	LOANS			
	EUR*		MKD	
	Nominal interest	SVT**	Nominal interest	SVT**
ProRenovation (from 60.000 MKD to 120.000 MKD and up to 36 months)****	-	-	12,60%	29.89%
ProRenovation (from 120.001 MKD to 300.000 MKD and up to 48 months)	-	-	12,60%	27.27%
ProRenovation (300.001 MKD – 600.000 MKD up to 60 months)	-	-	12,60%	25.51%
ProRenovation (5.001EUR – 10.000 EUR and up to 60 months)	8.40%	13.90%	-	=
ProRenovation (10.001EUR – 30.000 EUR and up to 120 months)	8,40%	13.46%	-	-
Car loans (up to 150.000 EUR and up to 72 months)	8.40%	13.57%	-	-
Consumer Loan (up to 60.000 MKD and max. 18 months)***	-	-	12,60%	27.14%
Consumer Loan (60.001 to 200.000 MKD and up to 36 months)	-	-	12,60%	23,86%
Standard and revolving credit cards	-	-	13,00%	-
Consumer overdraft	-	-	13,00 % on unused amount	-
Fee for prolongation of maturity of CLNS and COVD	0,5% of the prolonged amount			
Fee for amendment to the Amortization plan	1% of the outstanding amount of the loan (max EUR 50)			
Reprogramming fee	0 - 1% of the outstanding amount of the loan (upon CRC decision) – max. EUR 50			
Fee for replacement of collateral	1% of the outstanding amount of the loan (max. EUR 50)			
Estimation fee	1.200 MKD for loans up to 150.000 EUR and 5.000 MKD for loans from and above 150.000 EUR			
Application fee	200 MKD for ProRenovation loans up to 300.000 MKD for clients who do not receive their salary in PCB			
	500 MKD for clients that were rejected 2 times in the past 12 months			
Fee for premature closure of credit products	0-4% of the outstanding amount of the loan ( upon Credit Committee decision)			
Fee for information letter for loan product in arrears	MKD 300 for loan products disbursed in the amount < EUR 10.000			



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	MKD 500 for loan products disbursed in the amount $\geq$ EUR 10.000
*loans in foreign currency are disbursed in MKD with official exchange rate on day of disbursement, repayment is on maturity day according to official exchange rates	
**SVT – the annual rate of total expenses calculated according to the NBRM regulation. Annual maintenance fee in the amount from 1,2%-8,4% is included in the calculation	
*** Disbursement fee of 3% is included in calculation of the SVT.	
**** Disbursement fee of 2.5% is included in calculation of the SVT.	
***** For all loans in local currency to non traders the Bank charges penalty rate of 13% p.a. For all loans in foreign currency to non traders the Bank charges penalty rate of 8.485% p.a.	

<b>IV TRANSACTIONAL ACCOUNTS PRIVATE INDIVIDUALS</b>		
	<b>Вид на услуга</b>	<b>Провизија</b>
4.1	Opening of transactional account	No fee
4.2	Closing of transactional account	No fee
4.3	Monthly maintenance fee for transactional accounts	15,00 MKD *
4.4	Issuance of account statements	No fee
4.5	Issuance of the copy of the account statement	20,00 MKD
4.6	Reprinting of contracts for opening transactional account upon client's request	50,00 MKD
4.7	Issuance of Confirmation Letter, calculation of interest upon client's request, etc.	200,00 MKD
4.8	Request for information and data for the purpose of conducting an enforcement procedure	300,00 MKD
4.9	Request of information and data by Notaries	300,00 MKD
4.10	Request of information and data by Lawyers	300,00 MKD

<b>V NATIONAL MONEY TRANSFERS</b>		
	<b>Type of service</b>	<b>Commission</b>
5.1	Outgoing transfers in MKD	
5.1.1	KIBS – Cut off time 13:30	28,00 MKD per order > MKD 10.000,00 20,00 MKD per order $\leq$ MKD 10.000,00
5.1.2	MIPS – Cut off time 16:00	110,00 MKD per order
5.1.3	Transfers within ProCredit Bank	18,00 MKD per order > MKD 10.000,00 8,00 MKD per order $\leq$ MKD 10.000,00
5.2	Incoming transfers	No fee
5.3	Execution of court decision and performed resolution	400,00 MKD
5.4	Blocking, unblocking and change of blocking	200,00 MKD per item

<b>VI CASH OPERATIONS ON TRANSACTIONAL ACCOUNTS</b>		
	<b>Type of service</b>	<b>Commission</b>
6.1	Deposits in MKD	No fee
6.2	Withdrawals in MKD	No fee
6.3	Exchange of damaged foreign currency banknotes	Fee 10.00% from the face value of the bill
6.4	Fee for depositing MKD coins	No fee
6.4	Fee for depositing EUR coins	30%
6.6	Fee for depositing coins on ProKid accounts in all currencies	No fee

\* Pensioners and under age private individuals are free of charge for monthly maintenance fee for transactional accounts



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VII E – BANKING		
	Type of service	Commission
<b>Electronic transactions service</b>		
7.1	Transfers within ProCredit Bank	4,00 MKD per order > MKD 10.000,00 no fee per order ≤ MKD 10.000,00
7.2	KIBS	9,00 MKD per order > MKD 10.000,00 4,00 MKD per order ≤ MKD 10.000,00
7.3	MIPS	50,00 MKD per order
7.4	Monthly maintenance fee ProIndividual	<b>No fee</b>
7.5	Issuing of certificate on token	1.200 MKD
7.6	Issuing and reissuing of certificate on CD	50 MKD
7.7	Issuing and reissuing of certificate on own token	300 MKD
7.8	Certificate from other authorized issuers	900 MKD
7.9	Revoking a digital certificate issued by other authorized issuers	750 MKD
<b>Electronic Statements Service</b>		
7.10	Annual fee for usage of Electronic Statements service	180,00 MKD

VIII INTERNATIONAL MONEY TRANSFER				
	Type of service		Commission	
8.1	Opening and maintenance of Foreign Currency Account		no fee	
8.2	<b>Incoming payments</b>		Min. (BEN/OUR)	Max. (BEN/OUR)
8.2.1	Private individuals (resident; non-resident)	<b>Regular</b> (without fee if amount is deposited on a TDA with maturity 1 month or more)	0,15 % (BEN)	10,00 EUR 200,00 EUR
			0,15 % (OUR)*	12,00 USD 250,00 USD
				16,00 CHF 330,00 CHF
		0,05% (BEN/OUR)	8,00 GBP 150,00 GBP	
			16,00 AUD 330,00 AUD	
			5,00 EUR 200,00 EUR	
8.2.2	Cash withdrawal in F.C.		No fee	
8.2.3	Submitting of SWIFT for inflow		200,00 MKD	
8.3	Amendment fee for wrong instructions		25,00 EUR	25,00 EUR
8.3.1	Return of inflow upon client's request		0,15%	Min. 10,00 EUR
8.3.2	Return of inflow upon bank's order		10,00 EUR	10,00 EUR
8.4	Transfer of own funds from another domestic bank		No fee	
8.5	<b>Outgoing payments</b>		min.	
8.5.1	Private individuals (resident; non-resident)	<b>Regular</b> (cut off time 13:00)	0.30 % (BEN)	10,00 EUR (BEN)
				12,00 USD (BEN)
				16,00 CHF (BEN)
				8,00 GBP (BEN)
				16,00 AUD (BEN)
		0.45% (OUR)	35,00 EUR (OUR)	
			45,00 USD (OUR)	
			50,00 CHF (OUR)	
			40,00 GBP (OUR)	
			60,00 AUD (OUR)	
0,15 % (BEN/ OUR)	<b>Pro Pay</b> (cut off time 12:00)	5,00 EUR		
		6,00 USD		
8.6	Amendment fee for Money Transfers		25,00 EUR	plus fee of third parties
8.7	Fee for realization of payment of the client who failed to submit IBAN and SWIFT (for the European countries)		500 MKD	



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8.8	Cash deposit in effective F.C.		No fee
8.9	Transfer to own account in other domestic bank	10,00 EUR	10,00 EUR
8.10	Transfers within ProCredit Bank in F.C.		No fee
8.11	Interbank fee	0,10 %	150,00 MKD
<b>* Difference between commission calculated by the Bank and paid by the foreign bank will be charged from the beneficiary</b>			

<b>IX</b>	<b>STATE BILLS AND STATE BONDS</b>		
9.1	Private individuals (resident; non-resident)	0,10 %	200,00 MKD

**CARD BUSINESS**

<b>X</b>	<b>Pro Card</b>		
10.1	Card service fee (for two years)		60,00 MKD or 1,00 EUR
10.2	Card service fee for additional card for authorized person (for two years)		60,00 MKD or 1,00 EUR
10.3	Renewal of lost/stolen or damaged card		300,00 MKD or 5 EUR
10.4	Re-issuance of lost/stolen or forgotten PIN		300,00 MKD or 5 EUR
10.5	Fee for cash withdrawal from ProCredit Bank ATM-s and POS terminals		No fee
10.6	Fee for Pro Cash Transaction (per transaction)		60 MKD or 1,00 EUR

<b>XI</b>	<b>Maestro Card</b>		
11.1	Annual card service fee		180,00 MKD or 3,00 EUR
11.2	Renewal of lost/stolen, damaged or expired card		180,00 MKD or 3,00 EUR
11.3	Re-issuance of lost/stolen or forgotten PIN		300,00 MKD or 5,00 EUR
11.4	Blocking a card (in case of lost/stolen)		No fee
11.5	Fee for cash withdrawal from ProCredit Bank ATM-s and POS terminals		No fee
11.6	Fee for cash withdrawal from and other banks' ATM-s		1.8 % or min 1.8 EUR
11.7	Fee for cash withdrawal from other banks' POS terminals		2 % or min 3 EUR

<b>XII</b>	<b>MasterCard</b>		
12.1	Annual card service fee		1,200.00 MKD or 20 EUR
12.2	Renewal of lost/stolen, damaged card or expired card		600,00 MKD or 10EUR
12.3	Re-issuance of lost/stolen or forgotten PIN		300,00 MKD or 5,00 EUR
12.4	Fee for cash withdrawal from ProCredit Bank and other banks' ATM-s		2 % or min. 2.5 EUR
12.5	Fee for cash withdrawal from ProCredit Bank and other banks' POS-s		2 % or min. 6 EUR
12.6	Fee for permanent blocking of the card with prior announce in stop list		1,200.00 MKD or 20.00 EUR + MasterCard International fee
12.7	Fee for spending limit change		150.00 MKD or 2.50 EUR
12.8	Credit card invoice delivery by e-mail		No fee



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12.9	Fee for credit card invoice delivery by regular mail	25,00 MKD or 0,40 EUR
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XIII	Visa Electron Картичка	
13.1	Annual card service fee	180,00 MKD or 3 EUR
13.2	Renewal of lost/stolen, damaged card or expired card	180,00 MKD или 3 EUR
13.3	Fee for cash withdrawal from ProCredit Bank ATM	no fee
13.4	Fee for cash withdrawal from another banks' ATM-s	2% +2 EUR
13.5	Fee for cash withdrawal from a Bank POS terminal on other banks	3% +3 EUR

XIV	Visa Classic Картичка	
14.1	Annual card service fee	1200,00 MKD or 20 EUR
14.2	Renewal of lost/stolen, damaged card or expired card	600,00 MKD or 10 EUR
14.3	Fee for cash withdrawal from ProCredit Bank ATM and other banks' ATM-s	2%+3 EUR
14.4	Fee for cash withdrawal from ProCredit Bank and other banks' POS-s	3% +4 EUR
14.5	Fee for permanent blocking of the card with prior announcement in stop list	1.200,00 MKD or 20,00 EUR + Visa International fee
14.6	Fee for spending limit change	150,00 MKD or 2,5 EUR
14.7	Credit card invoice delivery by e-mail	No fee
14.8	Fee for credit card invoice delivery by regular mail	25,00 MKD or 0,40 EUR

XV	ProCard, Maestro, Master, Visa Electron, Visa Classic	
15.1	Pin reset (3 times wrong PIN tries)	150,00 MKD or 2,5 EUR
15.2	Fee for purchase from merchant	No fee

\* No Card maintenance fee for the first year for debit cards issued to students and salary receivers through the Bank.

XVI	OTHER	
16.1	Making photocopy of archived document	300,00 MKD
16.2	Making photocopy of document upon client's request for purposes not related to the bank's activities	5,00 MKD per page