



ProCredit Bank

Macedonia

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

PRICE LIST – LEGAL ENTITIES 16.08.2010

TRANSACTIONAL ACCOUNTS LEGAL ENTITIES			
I	Type of service	Commission	
1.1	Opening of transactional account	No fee	
1.2	Closing of transactional account for legal entities upon the request of the client	500,00 MKD	
1.3	Monthly maintenance fee for transactional accounts	Turnover up to 60.000 MKD	200,00 MKD
		Turnover from 60.000 MKD to 1.000.000 MKD	280,00 MKD
		Turnover from 1.000.000 MKD to 3.000.000 MKD	600,00 MKD
		Turnover above 3.000.000 MKD	1.000,00 MKD
1.4	Issuance of account statements	no fee	
1.5	Issuance of the copy of the account statement	20,00 MKD	
1.6	Reprinting of contracts for opening transactional account upon client's request	50,00 MKD	
1.7	Issuance of Confirmation Letter, calculation of interest upon client's request, etc	200,00 MKD	
1.8	Issuance of confirmations for financial reports of the client upon the request of Audit	200,00 MKD	
1.9	Issuance of confirmation for solvency	300,00 MKD	
1.10	Request for information and data for the purpose of conducting an enforcement procedure	300,00 MKD	
1.11	Request of information and data by Notaries	300,00 MKD	
1.12	Request of information and data by Lawyers	300,00 MKD	

II	NATIONAL MONEY TRANSFERS	
2.1	Outgoing transfers in MKD	
2.1.1	KIBS – Cut off time 13:30	28,00 MKD per order > MKD 10.000,00
		20,00 MKD per order ≤ MKD 10.000,00
2.1.2	MIPS – Cut off time 16:00	110,00 MKD per order
2.1.3	Transfers within ProCredit Bank	18,00 MKD per order > MKD 10.000,00
		8,00 MKD per order ≤ MKD 10.000,00
2.2	Incoming transfers	No fee
2.3	Execution of court decision and performed resolution for legal entities	800,00 MKD
2.4	Blocking, unblocking and change of blocking	200,00 MKD per item

III	CASH OPERATIONS ON TRANSACTIONAL ACCOUNTS	
3.1	Deposits in MKD	no fee to 12:00
		after 12:00 0,05 % from the amount, 15,00 MKD min
3.2	Withdrawals in MKD	0,20 % from the amount, 50,00 MKD min.
3.3	Exchange of damaged foreign currency banknotes	Fee 10.00% from the face value of the bill
3.4	Fee for depositing MKD coins	no fee
3.5	Fee for depositing EUR coins	30%



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IV.		E – BANKING*	
		Сервис електронски трансакции	
4.1	Transfers within ProCredit Bank	8,00 MKD per order > MKD 10.000,00	
		4,00 MKD per order ≤ MKD 10.000,00	
4.2	KIBS	14,00 MKD per order > MKD 10.000,00	
		10,00 MKD per order ≤ MKD 10.000,00	
4.3	MIPS	80,00 MKD per order	
4.4	Monthly maintenance fee ProBusiness	250 MKD	
4.5	Issuing of certificate on token	1.200 MKD	
4.6	Issuing and reissuing of certificate on own token	300 MKD	
4.7	Certificate from other authorized issuers	900 MKD	
4.8	Revoking a digital certificate issued by other authorized issuers	750 MKD	
		Electronic Statements Service	
4.9	Fee for usage of Electronic Statements service for legal entities	No fee	
* E-banking system for legal entities is available only by using of token			



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V INTERNATIONAL MONEY TRANSFER					
Type of service			Commission		
5.1	Opening and maintenance of Foreign Currency Account		No fee		
5.2	Incoming payments		Min. (BEN/ OUR)	Max.(BEN/ OUR)	
5.2.1	Legal Entities (resident; non-resident)	Regular	0,15 %(BEN) 0,15% (OUR)*	10,00 EUR	200,00 EUR
				12,00 USD	250,00 USD
				16,00 CHF	330,00 CHF
				8,00 GBP	150,00 GBP
				16,00 AUD	330,00 AUD
		Pro Pay	0,05 % (BEN/ OUR)	5,00 EUR	200,00 EUR
				6,00 USD	250,00 USD
5.2.1	Cash withdrawal in F.C.		No fee		
5.2.2	Submitting of SWIFT for inflow		200,00 MKD		
5.3	Amendment fee for wrong instructions		25,00 EUR	25,00 EUR	
5.3.1	Return of inflow upon client's request		0,15%	Мин. 10,00 EUR	
5.3.2	Return of inflow upon bank's order		10,00 EUR	10,00 EUR	
5.4	Transfer of own funds from another domestic bank		No fee		
5.5	Outgoing payments			min.	
5.5.1	Legal Entities (resident; non-resident)	Regular (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)	
		Pro Pay (cut off time 12:00)	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)	5,00 EUR		
			6,00 USD		
5.5.2	Conditional remittance	Regular (cut off time 13:00)	0.5%	20,00 EUR	
		Pro Pay (cut off time 12:00)	0.4%	10,00 EUR	
5.6	Amendment fee for Money Transfers		25,00 EUR	plus fee of third parties	
5.7	Fee for realization of payment of the client who failed to submit IBAN and SWIFT (for the European countries)		500 MKD		
5.8	Cash deposit in effective F.C.		No fee		
5.9	Transfer to own account in other domestic bank		10,00 EUR	10,00 EUR	



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5.10	Transfers within ProCredit Bank in F.C.	No fee	
5.11	Interbank fee	0,10%	150,00 MKD
5.12	Opening and maintenance of Foreign Currency Account	No fee	

***The difference between the fee calculated by ProCredit Bank and the fee charged from the foreign bank shall be charged from the client**

VI.	КРЕДИТИ	
	EUR*	MKD
	Nominal interest	
ProExpress (from 60.000 MKD to 180.000 MKD and max. 24 months)	-	22,20%
ProExpress (from 180.001 MKD to 300.000 MKD and max. 36 months)		21,80%
ProExpress (300.001MKD to 600.000MKD and max. 48 months)		21,80%
ProExpress (5.001EUR to 29.999 EUR and up to 60 months)	From 12,00 %	-
ProAgro Loans (from 60.000 MKD up to 300.000 MKD and max. 36 months)		From 12,00 %
ProAgro Loans (10.001-20.000 EYP and max. 48 months)		From 12,00 %
ProAgro кредити (10.001 – 20.000 EYP и макс. 48 месеци)	From 12,00 %	
ProAgro Loans (20.001-50.000 EUR and up to 60 months)	From 12,00 %	-
Car loans (up to 150.000 EUR and up to 72 months)	From 9,60 %	-
Fee for prolongation of maturity of CLNS and BOVD	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 ProExpress and ProAgro loans for private individuals up to 600.000 MKD or 10.000 EUR	
	500 MKD for clients that were rejected 2 times in the past 12 months	
Fee for information letter for loan product in arrears	MKD 300 for loan products disbursed in the amount < EUR 10.000	
	MKD 500 for loan products disbursed in the amount ≥ EUR 10.000	
Fee for premature closure of credit products	0-4% of the outstanding amount of the loan (upon Credit Committee decision)	
*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		
***** For all loans in local currency to traders the Bank charges penalty rate of 22.5% p.a. For all loans in foreign currency to traders the Bank charges penalty rate of 15.727% p.a.		



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VII LETTER OF GUARANTEE			
7.1	Nostro Letter of Guarantee		
7.1.1	Not confirmed		
7.1.1.1	With cash coverage - ProCredit Bank pays sight interest rate for deposit that is used as collateral for issuance of guarantees or L/Cs		
7.1.1.1.1	Custom and Tender LGs	- If placed TDA 0.1% per month	min.20.00 EUR
7.1.1.1.2	Performance and Advance LGs		
7.1.1.1.3	Payment LGs		
7.1.1.2	With credit decision		
7.1.1.2.1	Custom and Tender LG	0.2%-0.5% per month	Tender guarantees min. 20.00 EUR Custom guarantees min.40.00 EUR
7.1.1.2.2	Performance and Advance LGs	0.25% - 0.5% per month	min.40.00 EUR
7.1.1.2.3	Payment LGs	0.3%-0.5% per month	min.40.00 EUR
7.1.2	Confirmed		
7.1.2.1	<u>With cash coverage</u> - ProCredit Bank pays sight interest rate for deposit that is used as collateral for issuance of guarantees or L/Cs		
	Custom and Tender LG	- If placed TDA 0.1% per month	min.20.00 EUR + charges for confirmation
7.1.2.1.2	Performance and Advance LGs		
7.1.2.1.3	Payment LGs		
7.1.2.2	With credit decision		
7.1.2.2.1	Custom and Tender LG	0.2%-0.5% per month	Tender guarantees min. 20.00 EUR Custom guarantees min.40.00 EUR + charges for confirmation
7.1.2.2.2	Performance and Advance LGs	0.25% - 0.5% per month	min.40.00 EUR + charges for confirmation
7.1.2.2.3	Payment LGs	0.3%-0.5% per month	min 40.00 EUR + charges for confirmation
7.1.3	Amendment Fee	25.00 EUR+ costs of third bank	
7.1.4	Fee for closing before maturity	20.00 EUR flat	
7.1.5	Application Cancelation Fee	10,00 EUR	
7.2	Loro Letter of Guarantee		
7.2.1	Notification fee	0,10 % flat	min . 20.00 EUR , max. 200.00 EUR
7.2.2	Protest under L.G.	40,00 EUR	
7.3	Confirmation commission		
7.3.1	Cash	0.20% per month	min . 40.00 EUR
7.3.2	Credit	0.25% - 0.45%	min . 40.00 EYP
7.3.3	Advising of amendment	25.00 EUR flat	
7.3.4	Forwarding to other bank (swift)	0.10 % flat	min . 20.00 EUR , max. 100.00 EUR



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VIII LETTERS OF CREDIT			
	Type of service	Fee	
8.1	Nostro Letter of Credit		
8.1.1	<u>Not confirmed</u>		
8.1.1.1	<u>With cash coverage</u> - ProCredit Bank pays sight interest rate for deposit that is used as collateral for issuance of guarantees or L/Cs	0.30 % flat (incl. opening, checking of documents, payment) and 0.10 % per month	min. 40.00 EUR
8.1.1.2	<u>With credit decision</u>	0.30 % flat (incl. opening, checking of documents, payment) and from 0.3 % to 0.50 % per month	min. 80.00 EUR
8.1.2	Confirmed		
8.1.2.1	<u>With cash coverage</u> - ProCredit Bank pays sight interest rate for deposit that is used as collateral for issuance of guarantees or L/Cs	0.30% flat and 0.10% per month	min. 40.00 EUR + charges for confirmation
8.1.2.2	<u>With credit decision</u>	0.30 % flat and 0.30 % to 0.50 % per month	min. 80.00 EUR + charges for confirmation
8.1.3	Amendments		
8.1.3.1	Amendment Fee	25.00 EUR flat	
8.1.3.2	Discrepancy Fee	50.00 EUR (charged from the beneficiary bank)	
8.1.3.3	Pre-Advice	40,00 EUR	
8.2	Loro Letter of Credit		
8.2.1	Notification Fee	0.10 % flat	min. 20.00 EUR, max 200.00 EUR
8.2.2	Handling of Documents	0.20 % flat	20.00 EUR
8.2.3	Received payments under L.C.	0.15 % (from other banks), 0.05 % (pro pay)	
8.2.4	Real Charges (Courier, third bank charges)	according to invoice	
8.3	Confirmation commission		
8.3.1	Cash	0.10 % per month	40.00 EUR
8.3.2	Credit	0.30 % flat and 0.25 % to 0.45 % per month	min. 80.00 EUR
8.3.3	Advising of amendment of L/C	25.00 EUR flat	
8.3.4	Forwarding to other bank (swift)	0.10 % flat	min. 20.00 EUR, max. 100.00 EUR
8.3.5	Fee for payment before maturity	20.00 EUR	
8.3.6	Application Cancellation Fee	EUR 10,00	
8.4	INCASO	0.10 % flat	min. 20.00 EUR, max. EUR 200.00 EUR + regular chgs for IOMT
8.5	LETTER OF INTENT	10.00 EUR flat	

* Difference between commission calculated by the Bank and paid by the foreign bank will be charged from the beneficiary

* If the LG or L/C commission or the LG or LC amount is reduced or increased, the commission should be calculated from the moment when the change has been made

* If the LG or L/C is closed before maturity date, the commission should be taken in advance for the whole period

* The Applicant is obliged to pay all charges arising from LG or L/C no matter if charges are defined to be on Beneficiary account

* The commission for closing the guarantee or L/C before maturity will not be charged for guarantees and/or L/C with flat commission for all period of validity (if commission for whole period of validity of guarantee and/or L/C is below EUR 20, 40, 80 – according to price list)

* If the sum of the unpaid commission (monthly and/or flat) is lower than minimum established amount and the guarantee / L/C are closed/paid prior to maturity date, than the bank will charge the difference up to minimum commission and fee for closing/payment before maturity.



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

CARD BUSINESS		
X	Visa Business Electron Card	
10.1	Annual card service fee	600.00 MKD
10.2	Renewal of lost/stolen damaged card or expired card	600.00 MKD
10.3	Pin reset (3 times wrong PIN tries)	150.00 MKD
10.4	Fee for cash withdrawal from ProCredit Bank ATM	0.1 %
10.5	Fee for cash withdrawal from another banks' ATM-s	2% +186.00 MKD
10.6	Fee for cash withdrawal from a Bank POS terminal on other banks	3% +248.00 MKD
10.7	Fee for purchase from merchant	no fee

XI OTHER		
11.1	Making photocopy of archived document	300.00 MKD
11.2	Making photocopy of document upon client's request for purposes not related to the bank's activities	5,00 MKD per page
11.3	Reissuing key for the letterbox	200,00 MKD