










ProCredit Bank



Price List for Legal Entities of ProCredit Bank (Bulgaria) EAD



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Current account

Minimum balance	BGN 250
Monthly maintenance fee, which includes: <ul style="list-style-type: none"> • Visa debit card • FlexSave account • Internet banking with up to 3 users, incl. 	BGN 25
Monthly maintenance fee, which includes: <ul style="list-style-type: none"> • Visa debit card • FlexSave account • Internet banking with 4 users or more 	BGN 50

FlexSave account

Minimum balance	not required
Interest rates	according to the Interest Bulletin

Deposit account

Minimum balance	10,000 currency units
Interest rates	according to the Interest Bulletin

Each client must obligatorily maintain with the Bank a current account with Internet banking registration.

Other

Monthly maintenance of a current account under distraintment <ul style="list-style-type: none"> • in the case of received provisional order 	BGN 150 BGN 250
Opening of a specialised account under an EU programme	BGN 100
Opening of an escrow account: <ul style="list-style-type: none"> • in case of a transaction of up to EUR 250,000 • in case of a transaction of over EUR 250,000 	BGN 250 upon agreement (min BGN 1,000)



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TRANSFERS

Transfers received in BGN and in foreign currency

free of charge

Transfers issued in BGN

	Internet banking	on paper
Between customers of the bank	BGN 0.30	BGN 50
To other banks	BGN 1.50	
Express (RINGS)	BGN 20	
Transfers for utility payments (electricity, phone services, etc.)	BGN 0.5	
Change/cancellation of a transfer	BGN 10	

Transfers issued in foreign currency

	Internet banking	on paper
Between customers of the bank	BGN 0.30	not accepted
Transfers within the EEA* (SEPA) <ul style="list-style-type: none"> • up to EUR 50 000 incl. • over EUR 50 000 • express 	BGN 1.5 BGN 5 BGN 20	
Transfer (EUR outside of the EEA* or other currencies) <ul style="list-style-type: none"> • up to EUR 5 000 incl. • from EUR 5 000 up to EUR 25 000 incl. • over EUR 25 000 • express 	BGN 30 BGN 50 BGN 80 BGN 200	
Transfer with OUR expenses – extra fee: <ul style="list-style-type: none"> • EUR in Germany • EUR outside Germany • USD, GBP, CHF 	free of charge EUR 10 EUR 20	
ProPay	EUR 2.5	
Other operations related to international transfers	EUR 50 + expenses of the correspondent bank	

*EEA - European Economic Area



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Fees	Debit card Visa Business Electron	Credit card Visa Business Classic
Monthly maintenance fee	-	BGN 7
Monthly maintenance fee for an extra card	BGN 4	
Withdrawal at ATM <ul style="list-style-type: none"> • of ProCredit Bank • of another bank in Bulgaria and countries in the EEA • of countries outside the EEA 	according to Cash operations BGN 2 per transaction BGN 5 + 1%	BGN 10 + 3%
Withdrawal from POS of another bank in Bulgaria and abroad	BGN 10 + 3%	
Delivery of a card or a PIN code at an address in Bulgaria/change of address (3 working days)	BGN 4	
Balance statement request at ATM	BGN 1	
Incoming amount on cards (credit refund)	1%	
Ungrounded claim	BGN 40	
Other services	BGN 30	



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POS terminals	POS	Virtual POS
Initial installation	-	BGN 100
Monthly maintenance, depending on the monthly turnover: <ul style="list-style-type: none"> less than BGN 3,000 BGN 3,000 – BGN 6,000 above BGN 6,000 	BGN 50 BGN 10 free of charge	BGN 50 BGN 30 BGN 30
Effecting of card transactions: <ul style="list-style-type: none"> local cards international cards issued in Bulgaria international cards issued abroad 	0.5% in case of a turnover of less than BGN 3,000 – 1% in case of a turnover of more than BGN 3,000 – 0.8% in case of a turnover of less than BGN 3,000 – 2% in case of a turnover of more than BGN 3,000 – 1.5%	0.5% 0.8% 1.5%
Replacement of model (POS type) / Adding of a PIN pad	BGN 60	-
Change of POS details	BGN 6 per item	-
POS closing	BGN 30	

Interest rates	Debit card Visa Business Electron	Credit card Visa Business Classic
Interest rates	according to the Interest Bulletin	
Interest for arrears	-	10 percentage points above the agreed interest
Interest period	-	1 month
Change of credit limit	-	0.25% (min 10 currency units)



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	Letters of credit	Guarantees
Issuing		
Issuing (per quarter or a part thereof)/ Payment/ Amendment increasing the amount	0.20% (min BGN 50)	
Other amendments	BGN 200	
Discrepant documents	BGN 100	-
Cancellation before expiry	BGN 100	
Fee for claims	-	0.10% (min BGN 100)
Deferred payment or acceptance (per month or a part thereof)	0.15% (min BGN 20, max BGN 100)	-
Receiving		
Advice without commitment for the bank / of an amendment in- creasing the amount	0.10% (min BGN 50, max BGN 500)	
Advice of other amendments	BGN 100	
Fee for claims	-	BGN 50
Handling and payment / transfer (per quarter or a part thereof)	0.20% (min BGN 25, max BGN 250)	-
Examination of documents and conditions	0.20%, min BGN 200	
Other fees		
Express processing within 24 hours	BGN 50	
Consultation, including repeated examination of documents	BGN 300	-
Issuing of assignment of proceeds	0.15% (min BGN 60, max BGN 300)	-
Advice of assignment of proceeds	BGN 60	-
Analysis and correspondence in regard to confirmation of a Letter of Credit / issuance of a Guarantee against Counter-guarantee	0.10% (min BGN 1 000)	
Received and Sent Documentary collections		
Against payment and/or acceptance	0.25% (min EUR 40, max EUR 300)	
Without payment / sending bills of exchange, etc. (clean collections)	0.20% (min EUR 20, max EUR 100)	
Amendment / Tracer	EUR 50	
Avalising bills of exchange	upon agreement	



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Loan transactions	
Loan application processing, incl. documentary operations • credit cards	0.15% (min BGN 150) BGN 50
Administration of a framework loan agreement	0.25%
Disbursement fee	1%
Management fee	1% per annum
Commitment fee	1% per annum
Preparing documents for mortgage registration: • up to BGN 500,000 • above BGN 500,000	BGN 100 BGN 250
Preparing documents for mortgage deletion: • up to BGN 500,000 • above BGN 500,000	BGN 50 BGN 100
Preparing documents for establishing and registration of a special pledge	BGN 100
Preparing documents for deregistration of a special pledge	BGN 50
Technical analysis and valuation of RES projects	upon agreement
Early loan repayment • upon client request • upon bank initiative in accordance with the hypothesis in the General Terms and Conditions for Lending	5% (min BGN 100) 5% (min BGN 100)
Change in the terms and conditions	0.25% (min 50 / max 5 000 currency units)
Loan restructuring	0.5% (max 5 000 currency units)
Monthly maintenance fee for administering of loan without active current account	BGN 150
Fee for non-submission of documents for annual financial monitoring and / or for failure to fulfill a condition under a loan agreement: • for a loan with original amount up to BGN 1 000 000 • for a loan with original amount above BGN 1 000 001	BGN 1 000 BGN 2 500



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Lease transactions

Sending an invoice under a lease agreement on paper	BGN 10 (VAT included) per invoice
Acquiring ownership title to a leasehold asset	0.6% (VAT included)
Issuing of a power of attorney certified by a notary	BGN 30 (VAT included)

Interest rates

	according to the Interest Bulletin
Interest on loans disbursed	according to the Interest Bulletin
Interest on unauthorised overdraft – on an annual base	36%
Penalty interest on receivables for fees/commissions	36% on an annual base

Insurance of collateral

Real estate

<ul style="list-style-type: none"> Buildings Plant and equipment 	0.202% (min BGN 30)	0.502% (min BGN 30)
Movable property	Up to 10 years from the date of first registration	Over 10 years from the date of first registration
<ul style="list-style-type: none"> Cars Light freight trucks with loading capacity from 1 ton to 2.5 tons Vans with up to 8+1 seats 	3.060%	6.120%
<ul style="list-style-type: none"> Freight trucks with loading capacity of more than 2.5 tons Tractors, trailers and buses 	1.224%	2.346%
<ul style="list-style-type: none"> Agricultural machinery Road construction machines and devices attached thereto 	0.510%	1.224%



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Appraisal of collateral	
Apartment	BGN 180
House/Office/Merchant Location	BGN 300
Manufacturing facility	BGN 600
Land plot	BGN 200
Agricultural land up to 50 land plots	BGN 500
Agricultural land over 50 land plots	BGN 1 000
Movable assets, up to 5 assets	BGN 250
Movable assets, over 5 assets	BGN 500
Movable assets, over 20 assets	BGN 1 200
Administrative/Manufacturing/Commercial Facility with total floor area up to 5 000 sq.m, incl.	BGN 1 200
Administrative/Manufacturing/Commercial Facility with total floor area above 5 001 sq.m.	BGN 2 500
Enterprise	0.15% of the net book value, max. BGN 5,000
Appraisal update	
<ul style="list-style-type: none"> • within 12 months from the initial appraisal and with change of object 	50% of the Tariff according to Appraisal of Collateral
<ul style="list-style-type: none"> • at every 36 months after the initial appraisal till the full repayment of the loan 	100% of the Tariff according to Appraisal of Collateral



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CASH OPERATIONS

Cash deposit

At a cash desk	not offered
In the 24/7 Self-Service Area:	0.20% (min. BGN 3)

Cash withdrawal

At a cash desk	not offered
In the 24/7 Self-Service Area:	0.40% (min. BGN 3)

Cash collection

Cash collection upon signed contract – withdrawal and deposit:	BGN 600 annual fee, which includes:
district town	15 free of charge cash collections and BGN 40 for each one after the 15 th
settlements outside district towns	12 free of charge cash collections and BGN 50 for each one after the 12 th
Individual cash collection	BGN 100

Other

Revision of a machine in the 24/7 Self-Service Area at customer request	BGN 250
Fee for a change in the Cash collection contract / cancellation or change of request for Cash collection	BGN 50

ProCredit Bank (Bulgaria) EAD makes an effort to encourage its customers to make non-cash payments through Internet banking and does not tolerate cash operations.



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SMS notifications of transfers received, authorisation of transactions, utility payments	BGN 0.30
SMS notification of repayment instalment, overdue instalment on a loan or a credit card, renewed/non-renewed cards with expired validity, blocking of cards, general information from ProCredit Bank	BGN 0.30
Monthly fee for SMS TAN for clients generated more than 100 SMS TANs per month	BGN 10
Repeated activation of a SMS service	BGN 5
Deposit for the SMS notification services for: "authorisation of transactions" and "utility payments"	BGN 5
Written information at the request of a customer and issuing of transcripts and photocopies of documents	BGN 50
Issuing of certificate/reference/financial identification	BGN 50
Issuing of certificate/reference according to text of a customer or at the request of a correspondent bank	BGN 200
Identification and verification of authenticity of SWIFT messages/ SWIFT supplementary messages	EUR 10
Statement of account through ProBanking	free of charge
Reversal at the request of a customer or processing of distraintment	BGN 10
Reversal of issued / received transfer	BGN 50
Courier and postal services in Bulgaria and abroad	actual costs
Information related to the annual closing of accounts (the documents are issued only in Bulgarian language within 15 working days)	BGN 350
Monthly fee for management of savings on deposit accounts after maturity date and savings accounts for clients without current account	BGN 10
Fee for keeping of funds on accounts of closed accounts	BGN 25 per month, until the account balance is depleted



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Fee for inclusion to services for statements sending via email or SWIFT	BGN 100 one-time (VAT included)
Fee for sending statements via email	BGN 50 monthly (VAT included)
Fee for sending statements in MT940 format via SWIFT	BGN 100 monthly (VAT included)
Fee for developments at client's request	BGN 150 per man-hour (VAT included)



ProCredit Bank



www.procreditbank.bg

