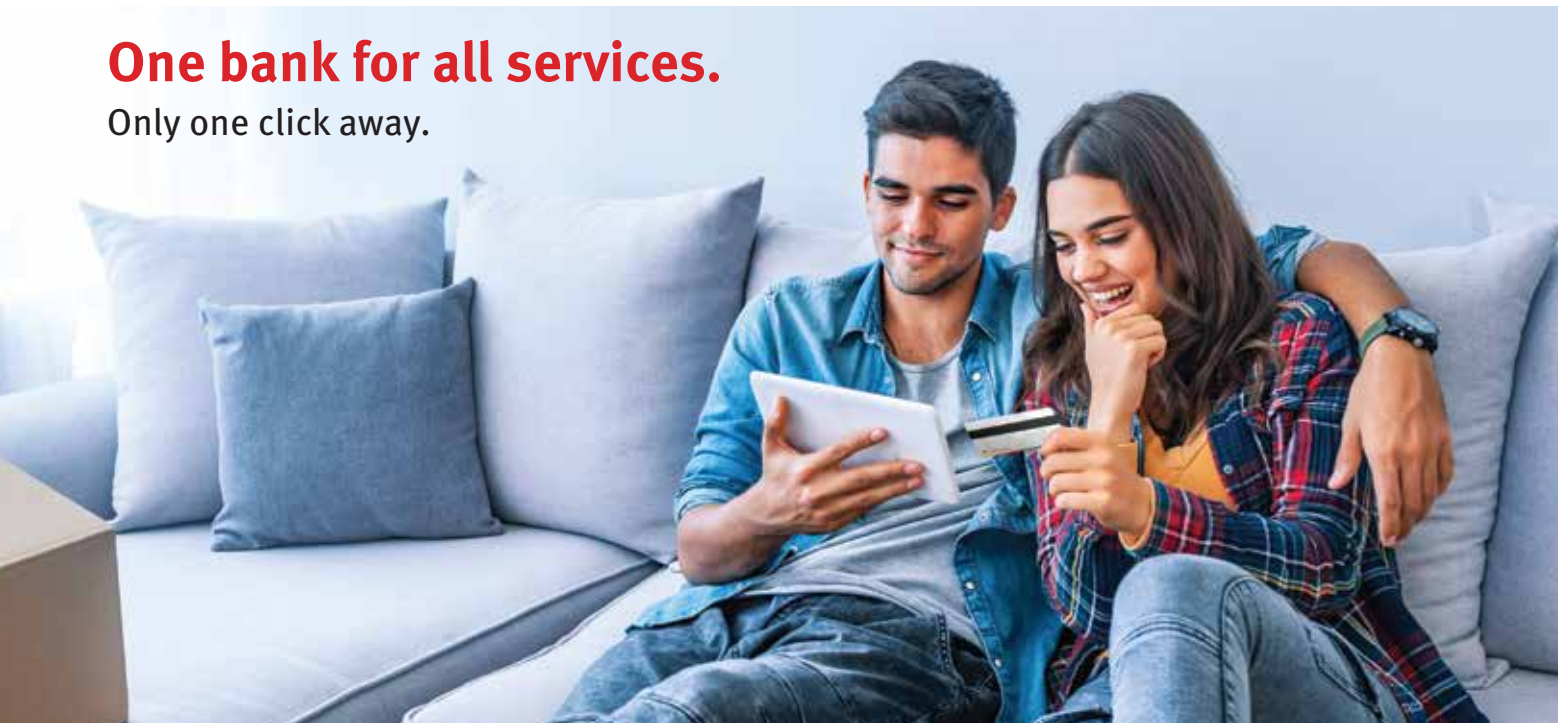


Part of the
ProCredit Group



One bank for all services.

Only one click away.



The only bank in Bosnia and Herzegovina with 100% German capital.

- Are you tired of hidden costs?
- Would you prefer access to your accounts around the clock?
- Would you like one bank for all services?
- Banking with **ProCredit Bank** is simple, accessible and transparent



One fee for all services.



Current account

Your bank in one account.



Savings account FlexSave

Nominal Interest Rate of 0.40%

Effective Interest Rate of 0.40%



Debit card

Cash out transactions on
ATMs of all the banks within
the country



Mobile banking

Bank on your palm!



Internet banking ProB@nking

Simple, safe and accessible!



E-mail account statements

Get informed about your accounts
accounts via e-mail account
statements.



SMS notifications

All card transactions and
current account inflows greater
than 50 BAM



20 e-B@nking transfers within the country

**You get all these
services for a monthly
fee of BAM 10 (EUR 5)**

Simple, accessible and
transparent!





Apart from the services included when you open your current account with **ProCredit Bank**, we have also prepared an overview of additional services you can apply for.





Term deposit savings

Make a fixed term deposit with a bank with 100% German capital.

Get your interest transferred to your current account every month and access it at any time.



FlexFund overdraft

Very affordable loans in amounts of up to 2 months of your salary.

Nominal Interest Rate 8%



Housing loans

Get your housing status resolved.

Nominal Interest Rate 3,45%
Effective Interest Rate 3,89%



Investment loans

Buy a car, improve your home or make it energy efficient.

Nominal Interest Rate 4,50%
Effective Interest Rate 5,11%



Simple, accessible and transparent!

ProCredit Bank is the only bank in BiH with 100% German capital. To make banking as simple, accessible and transparent as possible, we offer you a way to manage your finances independently, at your convenience, without having to worry about non-transparent costs.

For more information about the services presented in the brochure, please visit the web page we specially developed for you at www.direct.ba or contact us via Client Support Center at **033/250-950**

