

 Part of the
ProCredit Group



ProCredit Bank

ProCredit Bank BiH
Franca Lehara bb
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Price List for Private Individuals

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www.procreditbank.ba

Basic Principles of Price List for Private Individuals

ProCredit Bank BiH is part of the ProCredit Group with headquarter located in Frankfurt, Germany. One of our leading principles is transparency in communication with clients. This simplified and easy understandable Price List, including the basic guidelines of its preparation, is just another outcome of our permanent commitment to the fair and transparent business.

The first principle during the process of the fee formation for the services we offer to our clients is the principle of simplicity. This principle reflects our aim to provide the possibility for the clients to pay only one unique fee for the basic banking services. We see it as an alternative to the constant banking practice of selling the services with hidden costs charged from the clients. Accordingly, all our services could be classified in two main offers: Active and Pasive Service.

Active Service is aimed at clients who have opened the Account in ProCredit Bank with intentions to receive their regular monthly salary earnings. This service provides an opportunity to do free e-Banking transactions within the country, free cash handling in 24/7 Zones in any of our service points within the state (in both, BAM and EUR currency) and it also provides the constant insights into savings account which is essential part of this service. It is very important to emphasize that the active service represents the first step to the potential application and qualification for loan services. Passive service is aimed at the clients who would like to save with ProCredit Bank and do not have any need for the active cooperation with the bank (this refers to money transactions and funding).

Second important principle we consulted during the Price List formation is availability of our services as well as their efficiency. The electronic channels and digital tools are integral and inevitable parts of Active and Passive Service which provide constant access and ability for the clients to manage their finances while being independent on working hours or the proximity of the bank premises. Having in mind the fees of traditional banking transactions (cash desk transactions and paper orders) which are resulting in higher costs not only for the bank, but for the client as well, we believe that insisting on e-Banking transactions is fair and justified.

Finally, the third important principle we would like our clients to have in mind is transparency of the fee collection. Therefore, the Price List is simplified and understandable so the clients could be always informed about the costs they could possibly have. The Price List covers only payment transactions bank charges the clients for. To be more concrete, if the service has not been mentioned in the price list, the service will not be charged.

To conclude, in order to test our approach to modern banking and correctness of our corporate principles, we are looking for the feedback of our clients. Therefore, we wholeheartedly invite our clients to express their constructive suggestions in order to help us improve the quality of our services.

Sincerely,
ProCredit Bank BiH

Active Service for Salary Receivers in ProCredit Bank BiH

1	Active Service covers:	Monthly fee
1.1	Opening of current account (BAM and EUR)	10 BAM
1.2	Current account maintenance (BAM and EUR)	
1.3	Opening of FlexSave savings account (BAM and EUR)	
1.4	FlexSave savings account maintenance (BAM and EUR)	
1.5	Debit card issuing	
1.6	ProBanking service issuing	
1.7	Free ProBanking transactions between own accounts	
1.8	20 ProBanking transactions within BiH in individual amount up to 10.000 BAM	
1.9	Cash deposits and withdrawals (BAM and EUR) in 24/7 Zones	
1.10	SMS notifications	
1.11	E-mail account statements	

Passive Service for Savers with ProCredit Bank

2	Passive Service covers:	Monthly fee
2.1	Opening of current account (BAM and EUR)	4 BAM
2.2	Current account maintenance (BAM and EUR)	
2.3	Opening of FlexSave savings account (BAM and EUR)	
2.4	FlexSave savings account maintenance (BAM and EUR)	
2.5	Debit card issuing	
2.6	ProBanking service issuing	
2.7	Free ProBanking transactions between own accounts	
2.8	Cash deposits and withdrawals (BAM and EUR) in 24/7 Zones	
2.9	E-mail account statements	
2.10	National ProBanking transactions	10 BAM per transaction

Current accounts and service packages (conducted before this Price List formation, except Active and Passive Service)

3	Service	Monthly fee
3.1	Maintenance of all current accounts in BAM (active and inactive accounts)	10 BAM
3.2	Maintenance of all packages of services	10 BAM
3.3	Maintenance of EUR/USD/CHF current accounts (active and inactive accounts)	2 EUR/USD/CHF (equivalent value in BAM at the exchange rate on the day of commission calculation)

Debit cards		
4	Service	Fee
4.1	Issuing of an additional card or replacement of the current debit card	10 BAM
4.2	PIN code change (initiated by the card user)	5 BAM
4.3	Reactivation of the blocked PIN	10 BAM
4.4	Cash withdrawal from non-PCB ATMs	2% of the amount, min. 5 BAM
4.5	Cash withdrawal from the ATMs abroad	2% of the amount (min 5 BAM)
4.6	Cash withdrawal from non-PCB POS terminals abroad	2% of the amount (min 5 BAM)
4.7	Mini ATM statements	0,20 BAM
4.8	Unjustified chargeback complaint	50 BAM

Charge Cards (Only applicable to clients who had activated the service before the formation of this Price List)		
5	Service	Fee
5.1	Cash withdrawal from ProCredit Bank ATMs	2 BAM
5.2	PIN change (initiated by the card owner)	5 BAM
5.3	PIN reactivation	10 BAM
5.4	Cash withdrawal from the other domestic banks' ATMs	2% of the amount, min. 10 BAM
5.5	Cash withdrawal from the ATMs abroad	2% of the amount, min. 10 BAM
5.6	Cash withdrawal from non-PCB POS terminals abroad	2% of the amount, min. 10 BAM
5.7	Mini ATM statements	0,20 BAM
5.8	Unjustified chargeback complaint	50 BAM

ProBanking (ProCredit Bank's e-Banking service)		
6	Service	Fee
6.1	ProBanking account reactivation	10 BAM
6.2	Compensation for the lost, stolen or physically damaged token	30 BAM

National Money Transfers			
7	Service	Fee charged per transaction	
		ProBanking	Paper order
7.1	Transfers between PCB accounts of the same client	0 BAM	5 BAM
7.2	Transfers within ProCredit Bank BiH	0,25 BAM	5 BAM
7.3	Non-cash payments in an individual amount up to 10.000 BAM	1 BAM	5 BAM
7.4	Permanent payment order	1 BAM	
7.5	Non-cash transfers in an individual amount above 10.000 BAM and urgent payments (RTGS)	5 BAM	10 BAM

International Money Transfers			
8	Service	Fee charged per transaction	
		ProBanking	Paper orders
8.1	Inflow to foreign currency accounts	Free of charge	
8.2	ProPay (transfers within the ProCredi Group)	2,50 EUR	0,5% of the amount (min. 5,11 EUR max. 100 EUR)
8.3	Non-cash transfers (BEN and SHA options)	0,38% of the amount (min. 5,11 EUR, max. 150 EUR)	1% of the amount (min. 5,11 EUR, max. 150 EUR)
8.4	Non-cash transfers (OUR option)	0,58% of the amount (min. 17,89 EUR, max. 200 EUR)	1,20% of the amount (min. 17,89 EUR, max. 200 EUR)
8.5	Change of the transfer instructions	10,23 EUR + costs charged by the foreign bank	

Conversions			
9	Service	Fee charged per transaction	
		ProBanking	Paper orders
9.1	Non-cash conversion (BAM-EUR)	0 BAM	0,2% of the amount
9.2	Non-cash conversion (other currencies)	According to the exchange rate list of the bank	

Cash Handling			
10	Service	Fee charged per transaction	
		Transactions performed in 24/7 Zones	At Cash Desk
10.1	Cash deposit on the current account	0 BAM	1% of the amount (min. 5 BAM, max. 100 BAM)
10.2	Cash withdrawal from the current account	0 BAM	1% of the amount (min. 5 BAM)
10.3	Replacement of damaged foreign currency notes	10% of the amount (min. 2 BAM)	
10.4	Replacement of banknotes withdrawn from the circulation	10% of the amount (min. 2 BAM)	

Issuing of certificates		
11	Service	Fee
11.1	Certificate of current account status	10 BAM
11.2	Certificate of executed transactions	10 BAM
11.3	Certificate of loan repayment	10 BAM
11.4	Certificate of loan repayment by the guarantor	10 BAM
11.5	Certificate the collateral removal from the Collateral Registry	10 BAM
11.6	Issuing of the Consent for the second-rate mortgage registration	50 BAM
11.7	Other confirmations	20 BAM

Other Services		
12	Service	Fee
12.1	Printing of account statements of previous years for a period exceeding 3 months	10 BAM
12.2	Excerpt of current debits from the Central Loan Registry (CRK)	5 BAM
12.3	Excerpt from the Unique Account Register	5 BAM
12.4	Changes of current loan conditions	20 BAM
12.5	Checking of the archived documentation from previous years	20 BAM
12.6	Certificate of mortgage removal	25 BAM
12.7	Implementation of court decisions, enforcement of Tax Administration orders, bills of exchange and other orders	1% of the amount (min. 20 BAM)