



	Services included in the monthly fee	Flat fee
Services	Current Account in BAM and EUR	10,00 BAM
	FlexSave savings account in BAM or EUR	
	Contactless debit card	
	Internet Banking / Mobile Banking	
	20 Free of Charge Internet Banking Transfers in BiH amounting up to 10.000 BAM or BAM-EUR Conversion	
	FlexFund (Overdraft) with 8% yearly interest rate	
	3 Free of Charge cash withdrawals at ATMs of other banks (applicable only for Mastercard debit card holders)	
Unlimited SMS notifications		

	Currency	FlexSave /TDA with monthly paid interest	
Deposit	BAM and EUR	FlexSave	TDA
		0,40%	for 12 months 0,70% for amounts up to 50.000 for 12 months 0,80% for amounts above 50.000

*Please, find additional information about TDA on this [LINK](#).

	Loan types	Currency	Maturity (months)	Annual interest rate	
Loans	Housing Loans	BAM	240	NIR 3,45% <small>+ 6 months EURIBOR</small>	EIR** 3,89%
	Investment Loans	BAM	60	4,50% <small>+ 6 months EURIBOR</small>	5,11%
	FlexFund	BAM	36	8,00%	8,00%
	Eco Loans	BAM	60	3,99% <small>+ 6 months EURIBOR</small>	4,14%

** Information about parameters used to create an Effective Interest Rate could be found on this [LINK](#).

***Additional information regarding loan services can be found on this [LINK](#).



Cards

Card transactions

- Cash withdrawal from other banks' ATMs in BiH (more than 3)
- Cash withdrawal from other banks' ATMs / POS terminals abroad
- Additional Card or Re-Issuing of Card
- Unjustified Reclamation
- Fee for conversion of card transactions abroad
- Account balance statements requested at ProCredit Bank ATMs or ATMs of other banks within BiH

Fees Mastercard

- 2,00 BAM
- 2% min. 5,00 BAM
- 20,00 BAM
- 50,00 BAM
- 0,50%
- 0,50 BAM

Transactions

National payments

- Outgoing standard
- Urgent and over 10,000 BAM

Fees

- 1,00 BAM
- 5,00 BAM

International payments

- Incoming
 - ProPay
- Outgoing
 - BEN and SHA
 - OUR
- Change of Payment Instruction
- Maintenance of foreign currency account (not part of Active Service)

Fees

- 0 BAM
- 5,00 BAM
- 20,00 BAM
- 35,00 BAM
- 20,00 BAM + Fees of Corespondant Bank
- 5,00 BAM

****Applicable only for internet banking transactions as ProCredit Bank does not execute the cash transactions.

1st of April, 2019