

Name, address and head office of the Bank:  
ProCredit Bank d.d. Sarajevo  
Franca Lehara bb  
Sarajevo



**INFORMATION SHEET**  
**TRANSACTIONS VIA SAVINGS AND TRANSACTION ACCOUNTS ("Active service")**

Number	Description																																		
1	<p>A contract on transactions via savings and transaction accounts with ProCredit Bank d.d. Sarajevo (Active Service) is a contract combining opening and maintenance of transaction accounts in BAM and EUR currencies and provision of the following services related to these accounts</p> <ul style="list-style-type: none"> <li>- BAM and EUR transaction accounts;</li> <li>- debit card issuance;</li> <li>- using electronic and mobile banking services (ProB@nking);</li> <li>- carrying out transactions via these accounts</li> <li>- BAM and EUR FlexSave accounts, i.e. on-demand savings accounts</li> <li>- overdraft (FlexFund)</li> </ul> <p>Entering into the Active Service Contract requires mandatory opening of the transaction account where regular inflows of the Customer's regular monthly income will be received. A single fee for maintenance of Active Services which amounts to BAM 10.00 on the date of issuance of this Information Sheet, includes the following:</p> <table border="1"> <thead> <tr> <th>Number</th> <th>Active Service includes:</th> <th>Amount of monthly fee</th> <th>Monthly fee covers</th> </tr> </thead> <tbody> <tr> <td>1.1</td> <td>Current account in BAM currency</td> <td rowspan="9">BAM 10</td> <td>BAM 2</td> </tr> <tr> <td>1.2</td> <td>Current account in EUR currency</td> <td>BAM 2</td> </tr> <tr> <td>1.3</td> <td>Flex on-demand saving in BAM and EUR currencies</td> <td>Free of charge</td> </tr> <tr> <td>1.4</td> <td>Contact free debit card</td> <td>BAM 2</td> </tr> <tr> <td>1.5</td> <td>Electronic banking/Mobile banking</td> <td>BAM 3</td> </tr> <tr> <td>1.6</td> <td>A total of 20 free transfers in individual amounts of up to BAM 10,000 in BiH</td> <td>Free of charge</td> </tr> <tr> <td>1.7</td> <td>A total of 3 free cash disbursements per month at ATMs of any bank in BiH (for MasterCard holders)</td> <td>Free of charge</td> </tr> <tr> <td>1.8</td> <td>FlexFund- creditworthiness assessment/maintenance</td> <td>BAM 1</td> </tr> <tr> <td>1.9</td> <td>SMS banking</td> <td>Free of charge</td> </tr> </tbody> </table>			Number	Active Service includes:	Amount of monthly fee	Monthly fee covers	1.1	Current account in BAM currency	BAM 10	BAM 2	1.2	Current account in EUR currency	BAM 2	1.3	Flex on-demand saving in BAM and EUR currencies	Free of charge	1.4	Contact free debit card	BAM 2	1.5	Electronic banking/Mobile banking	BAM 3	1.6	A total of 20 free transfers in individual amounts of up to BAM 10,000 in BiH	Free of charge	1.7	A total of 3 free cash disbursements per month at ATMs of any bank in BiH (for MasterCard holders)	Free of charge	1.8	FlexFund- creditworthiness assessment/maintenance	BAM 1	1.9	SMS banking	Free of charge
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2	<p>The single Active Service fee and other fees specified under Item 12 of this Information Sheet are variable and depend on real market costs and consumer price rise rate for the previous year, and will be changed at quarterly basis.</p> <p>National and foreign private individuals may open transaction and savings accounts and use other services provided under the Contract on transactions via savings and transaction accounts (Active Service).</p> <p>A single Contract on transactions via savings and transaction accounts (Active Service) shall be made for an indefinite term within which the savings account opening will be limited to a term of 3 months, and transaction account overdraft to 12 months, all with an option of automatic extension for the same period of time. The debit card shall have a validity of 3 years following the date of issuance.</p> <p>The purpose and terms of using the services are presented below:</p>																																		
	2.1	Transaction account	<p>Description of service</p> <p>Customer shall open the transaction accounts to receive regular cash income and effect payment transactions.</p>																																
2.2	FlexSave	<p>Description of service</p> <p>Customer shall open the On-demand savings account (FlexSave) for deposits of and unlimited disposal of available funds, for the initial term of 3 months, with a fixed interest rate throughout the term of the Contract, amounting on the date of issuance of this Information Sheet to a minimum of 0.20%, and EIR of 0.20%. Upon expiry of the agreed term, the on-demand savings account shall be automatically extended for same period of time, in accordance with the interest rate applicable as of the date of extension of the term for the savings account. The savings account shall be re-extended pending the receipt by the Bank of the Customer's written notification that they wish to close down the savings account.</p>	<table border="1"> <thead> <tr> <th>Currency</th> <th>BAM</th> </tr> </thead> <tbody> <tr> <td>Source of funds</td> <td>10,000,00</td> </tr> <tr> <td>Term of Contract</td> <td>3 months</td> </tr> <tr> <td>Nominal interest rate</td> <td>0,20%</td> </tr> <tr> <td>Effective interest rate*</td> <td>0,20%</td> </tr> <tr> <td>Calculation method</td> <td>Simple calculation method</td> </tr> <tr> <td>Total payable to Customer</td> <td>10,005,00</td> </tr> </tbody> </table> <p>*EIR is a decursive interest rate calculated annually by applying the complex interest calculation - by compound interest method; calendar number of days in a month and 365/366 days in a year.</p>	Currency	BAM	Source of funds	10,000,00	Term of Contract	3 months	Nominal interest rate	0,20%	Effective interest rate*	0,20%	Calculation method	Simple calculation method	Total payable to Customer	10,005,00																		
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2.3	Debit card	<p>Description of service</p> <p>Debit Card shall be issued by the Bank on application by the Customer and used for payment of goods and services in the country and abroad, and withdrawals of cash at the ATMs, up to the amount of funds available at the opened transactions account. When the debit card is used abroad for payments, such transactions shall be converted from the foreign currency in which the payments were made to EUR according to the exchange rate of the MasterCard International card organizations, and then to local currency, in accordance with the exchange rate of the card issuing bank. The amount of exchange rates of the international card organizations is beyond control of the Bank. Due to multiple changes of the international system exchange rates within a day's time, the exchange rates applied for transactions executed within the same day may differ. The current exchange rates of card organizations are available for card users at the following web page: <a href="https://www.mastercard.us/en-us/consumers/get-support/convert-currency.html">https://www.mastercard.us/en-us/consumers/get-support/convert-currency.html</a>. A debit card shall have validity term of 3 years and shall be valid until the last day of the month indicated on the card as its expiration date. Re-issuing (issuing of a new payment card upon expiry of its validity) shall not be automatic and shall require a written application submitted by the Customer. The Bank shall notify the Customer on the approaching expiry date for their cards via the ATM message or by phone.</p> <p>For purposes of mitigation of the risk of card abuse, the Bank has set up a daily limit in terms of number and amount of cash transactions. The daily limit for cash withdrawals at the ATM is BAM 1,000, and maximum number of withdrawals at the ATM is 5 per day. A query on account balance shall also be regarded a transaction. Maximum number of cashless transactions is 10 per day and daily limit for cashless transactions is BAM 2,000. Standard limits for internet transactions have been set to BAM 500 and 2 transactions. The Customer may change the limits via the mobile banking application, free of charge.</p>																																	
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	Description of service		FlexFund is an overdraft which is a method of short-term lending up to the amount of the approved available credit limit.																																
	Service amount, currency designation and terms of use		Customers using the Active Service and receiving to their accounts at least BAM 1,000 monthly, shall be granted the FlexFund loan by the Bank in the amount of BAM 2,000 (up to a maximum of 2x the amount of monthly income) for an initial term of 12 months, with an option of automatic extension for the same period of time, for as long as the Customer meets the overdraft eligibility terms stipulated under the internal acts of the Bank, primarily those referring to the amounts of regular monthly receipts to account of Customer held with the Bank and settles his/her liabilities regularly. The overdraft shall be approved in local currency (Bosnian (Convertible) Marks). The main requirement for approval of overdraft is opening an account for receipt of regular monthly income and using other products included in the Active Service. Overdraft shall be approved only upon transfer of at least one monthly salary to the current account opened with the Bank.																																
	Term of Contract		The Contract shall be made of a term of 12 months and extended automatically for another 12 months, for as long as the initially agreed minimum requirements are met regarding the monthly turnover in the account in the account and regular settlement of liabilities.																																
	The amount and variability of the nominal interest rate and the elements on the basis of which the agreed variable nominal interest rate will be determined, their amount and time of concluding the contract, the period in which the method of change will change and the fixed element if contracted		The nominal interest rate at the time of issuance of this Information Sheet is 9,5% per annum on the amount of funds used. The interest rates shall be fixed. The interest rate shall be calculated by applying the compound interest method.																																

		Number	Description	Price/amount
Effective interest rate (EIR) and total payable by or to Customer are shown through a representative example indicating all elements used in the calculation		1	FlexFund amount	2,000.00 KM
		2	Disbursement date	31.1.2021
		3	Due date	31.1.2022
		4	Annual nominal interest rate for FlexFund	9.50%
		5	Loan processing fee	0%
		6	Repayment currency	KM
		7	Costs of BoE issuance and document certification	0,00 KM
		8	Monthly costs of subaccount maintenance	0,00 KM
		9	Monthly costs of creditworthiness assessment/maintenance	1,00 KM
		10	Annual fee for credit renewal	10,00 KM
		11	Total amount payable by Customer	2,202.00 KM
		12	Amount of deposit (collateral)	0,00 KM
		13	Annual nominal interest rate for deposit	0%
		14	Method of interest payment for deposit	Mjesečno
		15	Date of commencement of fixed-term deposit	31.1.2021
		16	Date of termination of fixed-term deposit	31.1.2022
		17	Total amount of interest on deposit	0,00 KM
		18	Effective interest rate - EIR	11,11%
Note: EIR is calculated on the assumption that the funds will be withdrawn on the earliest date provided under the Contract and in the amount of the limit determined by the Contract. It is also assumed that the funds will be repaid in full within the maturity term of the limit. All costs are one-off costs paid upon disbursement of the amount of the limit, except the account maintenance costs that are payable on the 20th of each month.				
Amounts and number of instalments and relevant maturity terms	Not applicable.			
Maintenance costs for one or more accounts where transactions will be registered (unless this is optional on account opening), including the costs of using a particular repayment means both for payment transactions and withdrawals, and all other costs and fees arising from the Contract with an indication of whether they are fixed or variable and the terms of their modification	The single cost of maintenance for all accounts included in the Active Service at the time of issuance of this Information Sheet amounts to BAM 10.00 and covers the FlexFund fee of BAM 1.00. All other fees and commissions applicable for individual transactions, usage and issuance of cards, etc. are specified under Item 12 of the Information Sheet. All fees shall be variable and depend on real market costs and consumer price rise in the previous year, and shall change at a quarterly basis.			
Information regarding the use of notarial services on entering in contract	Approval of overdrafts shall not require notarial services.			
Information regarding mandatory secondary services contracts related with the main contract	Customers eligible for overdrafts are those who have Active Service in PCB and who receive their income through the account in a monthly average amount exceeding BAM 1,000. Customers who have deposits are also eligible for overdrafts up to the amount of their deposit with PCB.			
Interest rate applied in case of default and rules of its adjustment; other fees payable in cases of default	If the Customer fails to settle his/her liabilities in time or in accordance with the repayment schedule, the Bank shall calculate a default interest for the due outstanding amount. Thus, in case of a delay in repayment, the Customer shall, in addition to the principal sum and regular interest amounts, also owe the default interest on the outstanding amount until the day of payment, at a rate of 0.027777% daily for each day of arrears. The default interest shall be calculated by multiplying the daily rate of 0.027777% by the number of days in arrears; and by multiplying the resulting rate by the principal debt amount. The default interest rate shall be calculated according to the same method as the regular interest rate. Changes to the default interest shall be made in accordance with the amendments of the relevant legal regulations.			
Warning about the consequences of failure to settle liabilities	In cases of default or failure to settle agreed liabilities regularly and in time, the Bank shall have authority to undertake the following: - one day following expiry of the agreed repayment term, warn the client of the delay via e-mail and/or text message notification and urge him/her to immediately settle due liabilities; - If the Customer fails to respond, organize a meeting with him/her by phone or in person to determine the reasons for the delay and discuss the options for removal of hindrance in repayment to proceed with orderly repayment if possible; - If the meeting with the Customer does not result in settlement of due liabilities, and 3 or more days have elapsed since the due date, the Bank shall send a written notice to the Customer and all persons involved (e.g. Joint-Borrower, etc.); - If upon receipt of the notice the Customer still does not settle his/her liabilities voluntarily, and 6 or more days have elapsed since the due date, the Bank shall undertake actions to collect due receivables through withdrawal of funds available in all accounts of the Customer held with the Bank.			
Security instruments and information on the order and methods of debt settlement from security instruments	Not applicable.			
Right of Customer to renounce Contract; terms and method of renouncing and related costs	Customer may renounce the overdraft contract not later than 14 days following its conclusion, on his/her written request without statement of reasons thereto, provided, however, that no credit proceeds have been used. Date of receipt of such request shall be deemed as the date of renouncing the contract. No fees shall be calculated in this regard.			
Right of Customer to early loan repayment and right of Bank to charge fees, and amounts of fees	No early repayment fee shall be charged for overdrafts.			
Right of Customer to receive a free-of-charge notification of the results of data base review for creditworthiness assessment	Customer shall be entitled to receive free of charge a notification on the results of a data base review (such as the Central Register of Credits (CRC)) conducted to assess his/her creditworthiness.			
Right of Customer to receive a draft contract, free of charge	Customer shall be entitled to receive a free copy of draft contract for review outside the premises of the Bank, unless the Bank should decide the requirements for establishment of a contractual relationship with the Customer for the particular legal transaction are not met.			
Validity term of the information provided by the Bank in negotiating phase	The terms specified in this Information Sheet shall apply until modified. Any change to the Information Sheet shall be made available on the business premises of ProCredit Bank dd Sarajevo and its web page at: www.procreditbank.ba. The information provided in the negotiating phase shall be deemed valid for 5 days from receipt by Customer.			
Terms of making deposit with the Bank (if it is a requirement for loan approval) and option and terms of loan-deposit offsetting	If requested by Customer, overdrafts may also be approved based on special-purpose deposits in BAM or EUR currency, in the amount equalling the approved credit limit and deposited for the term of use of the overdraft. If Customer has a deposit as security, and in case of due outstanding liabilities on the part of the Customer, the Bank's receivables shall be collected from the Customer's deposit account without his/her specific approval.			
Options to check and review account balance	Through its electronic and mobile banking applications the Bank shall provide for all its clients a 24/7, free-of-charge access to their accounts. The applications shall enable access for all clients at all times to the information on initial account balance, changes in the account based on credits, debits, collections and payments of fees and commissions calculated by the Bank for its services, as well as end account balance for the relevant period.			
3	A monthly fee for services provided under the Contract on transactions via savings and transaction accounts (Active Service) is defined by the Bank Rates which form an integral part of this information Sheet (Item 12) and are available on the Bank's premises and at its web www.procreditbank.ba			
4	Fees for maintenance and administration of accounts and provision of Bank's services shall be variable and depend on the real market costs and consumer price rise in the previous year and shall change at a quarterly basis. Customers shall be notified of changes to the Bank Rates by one of the agreed notification methods, two months prior to commencement of application of such changes; the Bank Rates shall be made available on the business premises of the Bank and its web page: www.procreditbank.ba.			
5	No interest shall accrue on the funds kept in the current account. The Bank shall calculate and pay fixed monthly interest for the funds held in the on-demand savings account, that shall be accrued daily, by means of the simple calculation method based on 365/actual number of days (i.e. a year - 365 days and a month - actual number of days of the month).			
6	Pursuant to the Decision of BiH Deposit Insurance Agency, the amount of coverage for insured eligible deposits is BAM 50,000. For payment purposes, all depositor's funds shall be converted to Bosnian Marks according to the Central Bank of Bosnia and Herzegovina's average foreign exchange rate applicable on the date of the relevant insurance event. The interest calculated on the eligible deposits shall accrue only up to the date of the insurance event. <i>BiH Deposit Insurance Agency Depositor Information Sheet</i> forms an integral part of this Information Sheet. For more information on deposit insurance, procedures and terms of deposit insurance, and the applicable insured deposit amount, please visit BiH Deposit Insurance Agency's web site: www.aod.ba .			

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FlexFund

7	For currency clause deposits/loans, the currency shall be pegged to EUR according to the middle exchange rate of the Central Bank of Bosnia and Herzegovina applicable on the date of the contract.
8	Customer may renounce the contract not later than 14 days following its conclusion on his/her written request without statement of reasons thereto, provided, however, that no credit proceeds have been used. Date of receipt of such request shall be deemed the date of renouncing the Contract. In this case, the Bank shall be entitled to collect any due account maintenance fee and other due costs of used services.
9	Customer shall be entitled to receive a free copy of draft contract for review outside the premises of the Bank, unless the Bank should decide it does not wish to establish a contractual relationship with the Customer. Customer shall be entitled to receive free of charge a notification on the results of a data base review (such as the Central Register of Credits (CRC)) conducted to assess his/her creditworthiness.
10	The Bank shall close the account free of charge, based on a request from account holder, accompanied by required documents, with mandatory settlement of due unsettled liabilities by parties. Exceptionally, in case of absence of any activity in the account involving depositing or withdrawing of funds initiated by the Customer, legal representative or another authorized person for a period of 12 months following most recent activity, the Bank may declare the account as inactive and close it due to inactivity, as provided under applicable laws and bylaws, and internal acts of the Bank. The Active Service Contract may cease before expiry of the agreed term, in case of failure of any of the parties to meet the obligations of the contract.
11	The terms defined under this Information Sheet shall apply for a maximum of 5 days upon the date of issuance.
12	Depending on the type of service used, the Bank shall calculate and charge the following commissions and fees:
<b>Basic set of services for ProCredit Bank customers (Active Service)</b>	
1	Active Service includes:
1.1	BAM and EUR current account
1.2	FlexSave - on-demand savings in BAM and EUR currencies
1.3	Contact-free debit card
1.4	Electronic banking/mobile banking
1.5	A total of 20 free-of-charge transfers in individual amounts of up to BAM 10,000 in BiH
1.6	A total of 3 per month free-of-charge withdrawals of cash at ATMs of any bank in BiH
1.7	FlexFund overdraft
1.8	SMS notifications
Monthly fee	
BAM 10	

BAM transactions		Amount of fee per transaction	
Name of service		ProBanking / ATM <sup>[1]</sup>	
2.1	Transfers between client's accounts within ProCredit Bank BiH	0 BAM	
2.2	Transfers in individual amounts of up to BAM 10,000 in BiH	1 BAM	
2.3	Transfers in individual amounts exceeding BAM 10,000 and urgent transfers	5 BAM	
2.4	Deposits and withdrawals of cash from the account	0 BAM	

[1] Cash transactions and transactions via paper orders are not possible

Foreign currency transactions		Amount of fee per transaction	
Name of service		ProBanking / ATM <sup>[1]</sup>	
3.1	Inflow to FX accounts	BAM 0	
3.2	BAM – EUR conversion and vice versa [2]	0.8% (minimum BAM1, maximum BAM 15)	
3.3	Deposits and withdrawals in EUR	BAM 0	
3.4	ProPay (transfers within ProCredit Group)	BAM 5	
3.5	Transfers through BEN or SHA options	BAM 20	
3.6	Transfers through OUR option	BAM 35	
3.7	Change of transfer instructions	BAM 20 + foreign bank costs	
3.8	Foreign currency account maintenance (outside Active Services)	BAM 5	
3.9	Fee for processing foreign inquiries / complaints	BAM 20	

[2] BAM -EUR conversion and vice versa is free of charge in case of transfers for the purpose of term-deposits with the Bank.

Debit cards		Amount of fee per transaction	
Name of service		ProBanking / ATM <sup>[1]</sup>	
4.1	Issuing additional debit card or early debit card replacement	BAM 20	
4.2	Withdrawal of cash from ATMs of other banks in BiH (exceeding the three free-of-charge)	BAM 2	
4.3	Withdrawal of cash from ATMs / POS terminals abroad	1,5% + BAM 10	
4.4	Fee for card transaction conversion abroad	1%	
4.5	Unjustified refund claim	BAM 50	
4.6	Query for account balance check at ATMs	BAM 0,5	

Credit services				
5	Name of service	Fee per loan type		
		FlexFund	Investment	Housing
5.1	Loan processing	0%	1.5% min. BAM 100,00	0.50%
5.2	Subaccount maintenance	BAM 0	BAM 2,00 monthly	BAM 2,00 monthly
5.3	Standing order registration costs for loan repayment	BAM 5,00 one-off		
5.4	Fee for revision of initially approved current account overdraft amount - FlexFund	BAM 10 annually	BAM 0	BAM 0
5.5	Fee for amendment to loan contract terms (except for FlexFund) - Loan principal reduction - Change of interest rate - Change of collateral except for mortgage loans	BAM 0	BAM 50	BAM 50
5.6	Fee for collateral change for mortgage loans	1% of remaining principal amount, min. BAM 100		
5.7	Bill of exchange issuance	BAM 5,00 per B/E		
5.8	Early loan repayment	In line with relevant Entity regulations		
5.9	Pledge registration costs	BAM 25		

Other services		Amount of fee per transaction	
Name of service		ProBanking / ATM <sup>[1]</sup>	
6.1	Account statement printed at the Bank	BAM 20	
6.2	Certificate from the Central Registry of Credits / Single Registry of Accounts	BAM 5	
6.3	Issuing additional or early re-issuing of ProBanking token	BAM 30	
6.4	Issuing certificate of outstanding debt	BAM 0	
6.5	Solvency Certificate issuance	BAM 20 + VAT	
6.6	Issuance of other certificates, permits and approvals	BAM 20	
6.7	Implementation of decisions, bills of exchange and other orders of state authorities	1% (min. BAM 30 - max. BAM 300)	
6.8	Administration of savings and current accounts not currently offered by the Bank	BAM 10	
6.9	Check of archived documents from previous years at Customer's request	BAM 50	
6.10	Change of card limit at Customer's request [3]	BAM 5	
6.11	Unlocking of e-banking order at Customer's request [3]	BAM 5	
6.12	Card blocking/unblocking on Customer's request [3]	BAM 5	

[3] Change of card limit, unlocking of e-banking order and card blocking/unblocking can be done on mobile application free of charges.

Received on (date and place)

Customer's signature:

Signature of Bank representative: