



The interest rates shown below are applied only to deposit accounts opened between 20 September 2014 and 1 July 2017.

III Deposits

### SAVINGS ACCOUNTS

- Savings Account for Private Clients (%)
- Savings Account "PRO - KID" (%)
- Savings Account "PRO - STUDENT" (%)
- Savings Account with Debit Card (%)  
(for private clients)

| ALL   | EUR   | USD   |
|-------|-------|-------|
| 0,00% | 0,00% | 0,00% |
| 0,50% | 0,05% | 0,10% |
| 0,00% | 0,00% | 0,00% |
| 0,00% | 0,00% | 0,00% |

For savings accounts the IR is calculated on the daily balance in the account and is capitalised once a year (January).

### SAVINGS PLAN PROBONUS

- Fixed Rate on "Savings Plan ProBonus"
- Bonus Rate for the first year (%)
- Bonus Rate for the second year (%)
- Bonus Rate for the third year (%)

|        |        |        |
|--------|--------|--------|
| 0,00 % | 0,00 % | 0,00 % |
| 0,00 % | 0,00 % | 0,00 % |
| 0,00 % | 0,00 % | 0,00 % |
| 0,00 % | 0,00 % | 0,00 % |

For savings plans, the bonus is calculated on the daily balance in the account and is capitalised once a year (January). The bonus is calculated as a percentage of the fixed amount (which is credited every month to the account). The amount of interest is capitalised at the end of the year.

### TERM DEPOSIT

- 6 months
- 9 months
- 12 months
- 24 months
- 36 months
- 48 months
- 60 months

|       |       |       |
|-------|-------|-------|
| 0,80% | 0,20% | 0,50% |
| 0,80% | 0,20% | 0,50% |
| 1,00% | 0,30% | 1,00% |
| 1,50% | 0,35% | 1,10% |
| 1,90% | 0,40% | 1,20% |
| 2,10% | 0,45% | 1,30% |
| 2,50% | 0,50% | 1,40% |

The below interest rates apply only to deposits opened before 20 September 2014:

## TERM DEPOSIT

|           |
|-----------|
| 1 months  |
| 3 months  |
| 5 months  |
| 7 months  |
| 11 months |
| 15 months |
| 18 months |

ALL

EUR

USD

|       |       |       |
|-------|-------|-------|
| 0.05% | 0,01% | 0,10% |
| 0.20% | 0,01% | 0,10% |
| 0.20% | 0,01% | 0,10% |
| 0,50% | 0,05% | 0,10% |
| 0,50% | 0,05% | 0,10% |
| 0,70% | 0,05% | 0,10% |
| 0,70% | 0,10% | 0,10% |

III Deposits

## PROCOMFORT TERM DEPOSIT

|           |
|-----------|
| 3 months  |
| 5 months  |
| 6 months  |
| 7 months  |
| 9 months  |
| 11 months |
| 12 months |
| 15 months |
| 18 months |
| 24 months |
| 36 months |
| 48 months |
| 60 months |

LEK

EUR

USD

|       |       |       |
|-------|-------|-------|
| 0.60% | 0,05% | 0,10% |
| 1.30% | 0,05% | 0,20% |
| 1.30% | 0,05% | 0,40% |
| 1.40% | 0,05% | 0,40% |
| 1,50% | 0,05% | 0,50% |
| 1,60% | 0,05% | 0,50% |
| 1,80% | 0,05% | 0,60% |
| 1,90% | 0,05% | 0,60% |
| 2,00% | 0,05% | 0,60% |
| 2,30% | 0,10% | 0,65% |
| 2,60% | 0,10% | 0,70% |
| 2,80% | 0,10% | 0,70% |
| 3,00% | 0,10% | 0,70% |

For Procomfort Term Deposits the interest is capitalised at the end of each month

## CREDIT CARDS

Currency

Card validity

Annual fee

Commission for delayed payment of the monthly invoice  
(if later than the 15th of the following month)

Daily limit on Internet and POS payments with Visa Classic/ Master Card

Change of PIN for Master Card

Withdrawal at POS operated by other banks, in Albania and abroad

Withdrawal at ProCredit Bank ATM (24/7 Zone)

Daily Limit with cards at ATM, POS and on Internet

Withdrawal at ProCredit Bank Kosovo, Macedonia, Bosnia and Herzegovina ATM

Withdrawal at other banks, in Albania and abroad ATM

Payments at POS in Albania and ProCredit Bank Kosovo, Macedonia,  
Bosnia and Herzegovina

Payments at POS abroad and via Internet

## TERMS AND CONDITIONS

ALL / EUR

2 years

ALL 2,000 / EUR 15

0.5% penalty per day on  
the unpaid amount

Card approved limit

ALL 600

2.75% (min. ALL 600 / EUR 5)

2% (min. ALL 600 / EUR 5)

10 in total

1 EUR

2.75% (min. ALL 600 / EUR 5)

Free of charge

1% of transaction amount

