



**ProCredit Bank**

# **PRICE LIST BUSINESS CLIENTS**

- **BANK ACCOUNTS**
- **CASH TRANSACTIONS**
- **CASHLESS TRANSACTIONS**
- **CREDIT FACILITIES**
- **BANK GUARANTEES AND LETTERS OF CREDIT**
- **ADDITIONAL COMMISSIONS**



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## 1. BANK ACCOUNTS

### TRANSACTIONS ACCOUNT

Opening a transactions account	NO COMMISSION	
Urgent opening of a transactions account	MKD 200	
Monthly fee for maintaining a transactions account:	MKD 1.450	
<ul style="list-style-type: none"> <li>&gt; Maintenance fee for MKD account</li> <li>&gt; E-banking payments: <ul style="list-style-type: none"> <li>• 0 for internal payments</li> <li>• 5 MKD for KIBS payment</li> <li>• 85 MKD for MIPS payment</li> </ul> </li> <li>&gt; E-banking, token and annual certificate</li> <li>&gt; MasterCard business card fee for the first year</li> <li>&gt; Issuing confirmations to third parties</li> <li>&gt; Issuance of creditworthiness</li> <li>&gt; Submitting information to UJP</li> </ul>		
Monthly fee for maintaining a transaction account with yearly turnover up to MKD 10.000.000		MKD 850
<ul style="list-style-type: none"> <li>&gt; Maintenance fee for MKD account</li> <li>&gt; E-banking payments: <ul style="list-style-type: none"> <li>• 0 for internal payments</li> <li>• 10 MKD for KIBS payment</li> <li>• 100 MKD for MIPS payment</li> </ul> </li> </ul>		
Preparation of interest rate list upon client request		MKD 1.000
Closing of current account upon client request		MKD 1.200

### TRANSACTIONS ACCOUNT WITH INTEREST ON SIGHT

	<b>MKD</b>	<b>EUR</b>
Interest rate	0.8%	0.4%
Minimal balance for opening and calculation of interest	MKD 3.000.000	EUR 50.000
Maximum balance for calculation of interest	MKD 120.000.000	EUR 2.000.000

### TERM DEPOSITS

For term deposits for legal entities interest rate will be negotiable and payment of interest can be done monthly		
Interest for early cancellation of term	0.01%	0.01%
<b>Minimal balance for term deposit</b>	MKD 300,000	EUR 5,000

## 2. CASH TRANSACTIONS

### 24/7 ZONE SERVICES

Deposit of daily transactions	NO COMMISSION
Printing account transactions	NO COMMISSION

## 3. CASHLESS TRANSACTIONS

### PAYMENT OPERATIONS IN THE COUNTRY

	<b>e-banking</b>	<b>in a branch</b>
Internal payments (including PP53)	NO COMMISSION	MKD 60



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KIBS payments	MKD 5	MKD 60
MIBS urgent payments	MKD 85	MKD 300

## INTERNATIONAL PAYMENT OPERATIONS

Opening an FX account		NO COMMISSION	
Maintenance of account in foreign currency (for residents)		MKD 300	
Maintenance of account in foreign currency (for non-residents)		MKD 600	
<b>INFLOWS</b>		through ProCredit Germany	through another correspondent bank
ProPay inflow		EUR 0	-
Inflows through other foreign banks		EUR 0	EUR 10
Own transfers and inflows through other domestic banks		-	EUR 0
<b>REMITTANCES</b>		e-banking	in a branch
ProPay for clients with yearly turnover above MKD 10.000.000 (by 15:00 h.)	ben/ sha/ our	2.5 EUR USD 3	0.15% or 5 EUR / 6 USD min.
Regular for clients with yearly turnover above MKD 10.000.000 (by 13:00 h.) (payment currency: EUR/GBP/USD/CHF/CNY*)	ben/ sha	9 EUR/ GBP 10 USD/CHF	03 % or min 10 EUR/GBP. 12 USD/CHF
	our	Min. 25 EUR/GBP. 28 USD/CHF	0.45 % or min 35 EUR/GBP. 45 USD/CHF
ProPay for clients with yearly turnover up to MKD 10.000.000 (by 15:00 h.) Regular for clients with yearly turnover up to MKD 10.000.000 (by 13:00 h.) (payment currency: EUR/GBP/USD/CHF/CNY*)	ben/ sha/ our	2.5 EUR USD 3	0.15% or min 5 EUR / 6 USD min.
	ben/ sha	0.2% or min 10 EUR	0.3% or min 10 EUR/GBP 12USD/CHF
	our	0.3% or min 25 EUR	0.45% or min 35 EUR/GBP 45 USD/CHF
Conditioned remittances	ProPay	0.4% or 10 EUR (min)	
	Regular	0.5% or 20 EUR (min)	
Return of not used funds for international payments		MKD 300 per transaction	



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## 4. CREDIT FACILITIES FOR BUSINESS CLIENTS

### **BUSINESS LOANS FOR INVESTMENTS AND SHORT-TERM NEEDS FOR CLIENTS WITH YEARLY TURNOVER ABOVE MKD 10.000.000**

Currency	<b>MKD/EUR</b>
Maximum deadline	15 years
Interest rate	4.2%-5.5%
Commission for disbursement	0.35% - 0.5%

### **BUSINESS LOANS FOR INVESTMENTS AND SHORT-TERM NEEDS FOR CLIENTS WITH YEARLY TURNOVER UP TO MKD 10.000.000**

Currency	<b>MKD/EUR</b>
Maximum deadline	5 years
Interest rate	9%
Commission for disbursement	1%

### **ECO BUSINESS LOANS**

Currency	<b>MKD/EUR</b>
Maximum deadline	15 years
Interest rate	3.95% - 5.25%
Commission for disbursement	0.35% - 0.5%

### **SHORT TERM CREDIT LINES AND PERMITTED OVERDRAFT**

For clients with yearly turnover above MKD 10.000.000	Permitted overdraft	Credit line
Currency	<b>MKD/EUR</b>	<b>MKD/EUR</b>
Maximum deadline	1 year	1 year
Interest rate	5.5% - 6.5%	4.20% - 5.5%
Commission for disbursement	0.35% - 0.5%	0.35% - 0.5%
Commission for unused amount		0.25%-0.4%
For clients with yearly turnover up to MKD 10.000.000	Permitted overdraft	
Currency	MKD	
Amount	EUR 3.000 – EUR 10.000	
Maximum deadline	1 year	
Interest rate	7.00%	

### **LOANS WITH A DEPOSIT COVERAGE**



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Currency	<b>MKD/EUR</b>
Maximum deadline	1 month less than the term period
Interest rate	2% - 3%
Commission for disbursement	0.5%-0.75%

## FRAMEWORK LIMIT

Opening a contract for framework limit (fee will be valid from 01.01.2019)	MKD 6.000
Change of contract for framework limit (except change of collateral) (fee will be valid from 01.01.2019)	MKD 6.000
Change of collateral as part of framework limit upon client request (fee for change of collateral as part of framework limit is not applicative for construction companies )	MKD 6.000
Premature closure of Framework limit agreement upon client request	0.75% of the framework limit amount



## 5. BANK GUARANTEES LETTERS OF CREDIT

### GUARANTEES

NOSTRO GUARANTEES	CONFIRMED / NON-CONFIRMED	
	monetary coverage	other type of security
Customs and tender guarantees	0.1% per month or 20 EUR (min) + expenditures for confirmation	0.15% per month or 40 EUR (min) + expenditures for confirmation
Performance, Payment and Advance payment guarantees		0.2% per month or 40 EUR (min) + expenditures for confirmation
Change of guarantee	25 EUR + foreign bank expenditures	
Cancelling the applied guarantee	EUR 10	
Early closing	EUR 20	
LORO GUARANTEES	CONFIRMED / NON-CONFIRMED	



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Reporting	0,1% or 20 EUR (min) / 200 EUR (max)
Protest per guarantee	EUR 40
<b>CONFIRMATION FOLLOW-UP</b>	
With monetary security	0.2% per month or 40 EUR (min)
With another type of security	0.25% - 0.45% per month or 40 EUR (min)
Forwarding to another bank	0,1% or 20 EUR (min) / 100 EUR (max)

## LETTERS OF CREDIT

### CONFIRMED / NON-CONFIRMED

monetary coverage	other type of security
0.3% as a one-off payment + 0.1% per month or 40 EUR (min) + expenditures for confirmation	0.3% as a one-off payment + 0.3% - 0.5% per month or 80 EUR (min) + expenditures for confirmation

### LORO LETTERS OF CREDIT

Reporting	0,1% or 20 EUR (min) / 200 EUR (max)
Document processing	0.2% or 20 EUR (min)
Real costs (post / third banks)	as per received invoice

### CHANGE OF LETTERS OF CREDIT

Change of letter of credit	EUR 25
Forwarding to another bank	0,1% or 20 EUR (min) / 100 EUR (max)
Early payment	EUR 20
Cancelling an application	EUR 10
Forfeiting a letter of credit	8.9% annually calculated on a daily basis

INCASO for letters of credits / guarantees	0,1% or 20 EUR (min) / 200 EUR (max) + costs for remittances
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## 6. ADDITIONAL COMMISSIONS RELATED TO BANKING OPERATIONS

### ADDITIONAL COMMISSIONS LINKED TO CARDS

### DEBIT CARDS

	<b>Visa Business Electron</b>	<b>MasterCard Business</b>
Annual membership	fee for the first year,next years MKD 600	fee for the first year,next years MKD 600
Withdrawal from ATMs of ProCredit	MKD 60	MKD 60
Withdrawal from ATMs of other banks in Macedonia	MKD 60	MKD 60
Withdrawal from ATMs of other banks abroad	2% + 2 EUR	2% + 2 EUR
Changing the PIN on an ATM	first change is COMMISSION FREE, each following is MKD 90	MKD 0
Urgent delivery of a withheld card from another bank in a ProCredit ATM	MKD 300	MKD 300

### ADDITIONAL COMMISSIONS LINKED WITH LOAN PRODUCTS

Payment of a higher installment	0.15% of the amount of the higher installment min MKD 3.000
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Decreasing of interest rate upon client request	0.15% of the outstanding or min MKD 6.000	
Decreasing of interest rate on bank initiative after acceptance by the client	MKD 6.000	
Fee for prolongation of credit lines maturity and BOVD	MKD 6.000	
Fee for change of AMO schedule - change of date	MKD 6.000	
Fee for overtaking of debt	MKD 6.000	
Fee for change of collateral of loan product when not part of FW agreement upon clients request	MKD 6.000	
Fee for premature closure for ongoing credit exposures	0.15% - 4%, at the discretion of the bank	
Consents statements related to the credit exposure <ul style="list-style-type: none"> <li>- Consent for rent</li> <li>- Consent to privatization of land</li> <li>- Consent to legalize an object</li> <li>- Consent to changes during construction</li> <li>- Consent for the transfer of real estate from the list for conditional registration in the property list</li> </ul>	MKD 1,500	
Urgent consents statements related to the credit exposure <ul style="list-style-type: none"> <li>- Consent for rent</li> <li>- Consent to privatization of land</li> <li>- Consent to legalize an object</li> <li>- Consent to changes during construction</li> <li>- Consent for the transfer of real estate from the list for conditional registration in the property list</li> </ul>	MKD 3,000	
Remaining consents\consents for deletion of pledge related with loan exposures		MKD 3,000
Urgent remaining consents \consents for deletion of pledge related with loan exposures		MKD 6,000
Appraisal / re-appraisal of real estate:	Cost of appraisal	Cost of re-appraisal*
Construction / agricultural land and office space	MKD 4,800	MKD 2,500
Residential or business – residential premises, buildings under construction with land	MKD 3,000	MKD 3,000
Multiple apartments in the same collective building	MKD 6,500	MKD 6,500
Multiple shops in the same collective building	MKD 8,000	MKD 2,500
Business facilities up to 2000 m <sup>2</sup>	MKD 8,000	MKD 2,500
Business facilities of / over 2001 m <sup>2</sup>	MKD 10,000	MKD 2,500
Appraisal / re-appraisal of moveable property	Cost for appraisal per item	Cost of re-appraisal*
Appraisal of 1 item	MKD 3,000	
Appraisal of 2 to 10 items	MKD 1,600 (max. MKD 13,000)	



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Appraisal of 11 to 30 items	MKD 850 (max. MKD 23,000)	
Appraisal of / over 31 item	MKD 600 (max. MKD 37,000)	
Reappraisal of movable property**	MKD 3,000	
Appraisal / re-appraisal of the market value of shares	Cost for appraisal per item 0.8% of the value of the share (max. MKD 61,500)	Cost of re-appraisal* 0.6% of the value of the share (max. MKD 52,000)
Penalty interest for MKD loans	18.75%	
Penalty interest for FX loans	14.455%	
Penalty interest for loans paid with the EIB fund 1,2,3	9.637%	
<p>* The appraisal is performed by a certified appraiser, at least once a year for a residential area. For other types of real estate / moveable objects, the appraisal is also performed by a certified appraiser every three years, and re-appraisal is performed by the Bank, for each of the two intermediate years. If changes have occurred to the asset that is the object of appraisal, another appraisal is performed by a certified appraiser instead of a re-appraisal.</p> <p>**Price will be paid per type of collateral, so if the client has "cars" and "equipment" as types of collateral, without matter of the number of items, price for reappraisal will be paid for each type of collateral which means in this case MKD 4.000</p>		

## OTHER ADDITIONAL COMMISSIONS

Incoming/outgoing payment on an ATM with a specialized bank card		MKD 300
Safety bags for a safety deposit box	up to 17 bundles	MKD 8
	up to 40 bundles	MKD 15
Standing order in domestic payment operations	< MKD 10,000	MKD 9
	> MKD 10,000	MKD 12
FX transfer to/from one's own account in another domestic bank		EUR 10
Inflow of FX pensions from a domestic bank		EUR 5
International transfer reclamations		EUR 25 + third party commission
Return of non-allocated inflow		0.15% or EUR 10
Delivery of SWIFT for an incoming transaction		MKD 200
Enforcing court decisions and executive decisions		MKD 1,200
Blocking / de-blocking / change of blocking		MKD 200
Urgent de-blocking		MKD 3,000
Information letters/warning letters for loan products in arrears		MKD 400 - MKD 2000
Buying treasury bills and state bonds		0.1% or MKD 200 (min)
SMS notification for domestic and international inflow		1 MKD per SMS