

PRIVATE CLIENTS PRICE LIST

of ProCredit Bank – Thessaloniki Branch



ProCredit Bank

ProGreen account - services included in the monthly fee		Flat fee
Current account	Internet banking service for account with ProGreen biodegradable card	EUR 5 (monthly) free of charge
	Opening and monthly maintenance of a current account	
	Utility payments	
	One Visa debit card issued	
	Intrabank transfers via internet banking	
	Interbank transfers to other domestic bank in Greece via internet banking	
	FlexSave savings account with interest paid monthly	
	Deposits and withdrawals at ProCredit machines up to EUR 1,000	
3 cash withdrawals at other domestic banks' ATMs per month		

FlexSave	
Currency	/Minimum balance of EUR 0/
EUR	0.20%
USD	-

Loan types	Currency	Maturity (months)	Annual interest rate
Housing loan with floating interest rate	EUR	360	6-month EURIBOR + 1.20%, min. 2.80% + 0.12% Law 128/75 levy
Housing loan with fixed interest rate for the first 5-years period			6-month EURIBOR + 1.50 %, min 3.50% + 0.12% Law 128/75 levy
Floating IR for the rest years			6-month EURIBOR + 1.50 %, min 3.50% + 0.12% Law 128/75 levy
Mortgage loan with floating interest rate			6-month EURIBOR + 2.20%, min. 3.80% + 0.6% Law 128/75 levy
Mortgage loan with fixed interest rate for the first 5-years period		6-month EURIBOR + 2.50%, min. 4.50% + 0.6% Law 128/75 levy	
Consumer loan with salary transfer		6-60	6-month EURIBOR + 6.00%, min. 8.50% + 0.6% Law 128/75 levy
Consumer loan without salary transfer			6-month EURIBOR + 8.00%, min. 10.50% + 0.6% Law 128/75 levy
EcoMobility loan			6-month EURIBOR + 2.00%, min 3.95% + 0.6% Law 128/75 levy
FlexFund Overdraft			12

Examples for interest rates and APRC calculation in Interest bulletin on [link](#)

Additional information in document "Loans – additional information" on [link](#)



Cards transaction - Debit card		Fees
Cards	Cash withdrawals at ATMs of banks in the country (transactions via DIAS)	free of charge
	Cash withdrawals at ATMs of other banks (transactions via DIAS), more than 1 transaction per month:	
	· countries in the European Economic Area (EEA)	EUR 1.5
	· countries outside the European Economic Area (EEA)	EUR 4
	Depositing of cash at ProCredit Bank machines	free of charge
	Balance enquiry at ATMs of other banks in the country (transactions via DIAS)	free of charge
	Balance enquiry at ATMs abroad	EUR 0.3
Card re-issue due to theft, loss, damage, other	EUR 5	
Other Services	EUR 15	

National payments		Fees	
Transactions	Outgoing standard	free of charge	
	Outgoing instant***	free of charge	
	International payments**		Fees
	Incoming	free of charge	
	Standard and Instant**** transfers in EUR to other Banks in Greece and in the European Economic area countries (EEA):		
	· up to EUR 5 000,00	EUR 0.50	
	· EUR 5 000.01 - EUR 12 500,00	EUR 1	
· EUR 12 500,01 - EUR 150 000,00	EUR 5		
· over EUR 150 000,00	EUR 10		
Transfers outside the EEA and transfers in USD and GBP currencies in the EEA	EUR 15		
OUR expenses - extra fee:			
· EUR in Germany	free of charge		
· EUR outside Germany	EUR 10		
· GBP, USD	EUR 20		
ProPay payments	EUR 2.5		

* Fees for transfers via internet banking

** SWIFT/other processing fees included

*** Maximum amount for instant national and international transfers is 50 000 EUR

**** To payment service providers reachable for receiving instant payments in Euro

Other fees in document "Other Services" on [link](#)

General provisions and notes in General terms and conditions for payment services on [link](#)

Valid from 20.10.2025



2316008840 or 801 100 71 71



+ 30 2316008840 or 801 100 71 71
from abroad



www.procreditbank.gr