PRIVATE CLIENTS PRICE LIST

of ProCredit Bank – Thessaloniki Branch

ProCredit Bank

Current account

ProGreen account - services included in the monthly fee	Flat fee
Internet banking service for account with ProGreen biodegradable card	EUR 5 (monthly)
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	free of charge
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	

Deposit

FlexSave	
Currency	/Minimum balance of EUR 0/
EUR	1.00%
USD	-

Loans

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	12.00% + 0.6% Law 128/75 levy

Examples for interest rates and APRC calculation in Interest bulletin on link

Additional information in document "Loans – additional information" on link

PRIVATE CLIENTS PRICE LIST

ProCredit Bank

Cards

Cards transaction - Debit card	Fees
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) · countries outside the European Economic Area (EEA)	 EUR 1.5 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

Transactions

National payments	Fees
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 5 000.01 - EUR 12 500,00 · EUR 12 500,01 - EUR 150 000,00 · over EUR 150 000,00	 EUR 0.50 EUR 1 EUR 5 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 · EUR outside Germany · GBP, USD	 free of charge EUR 10 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 21.09.2026