

## ProCredit Bank AG List of Prices and Services for Business Clients

Effective as of February 1<sup>st</sup>, 2025

### A: Prices for Business Client Account Maintenance<sup>1, 2</sup>

#### I.a) Business account in EUR

Monthly account maintenance fee .....	EUR 20.00
Booking entries (credit/debit) <sup>3</sup> .....	EUR 0.10 per item
Setup and use of e-Banking (mandatory), apptAN/mTAN <sup>4</sup> .....	Free of charge
Setup and use of EBICS (optional) .....	Free of charge
Account statements (MT940, MT942, camt.53 via EBICS, optional) .....	Free of charge
Account statement (electronically in the e-Banking mailbox, mandatory) .....	Free of charge
Manual order processing <sup>5</sup> .....	EUR 10.00
Custody fee <sup>6</sup> .....	0.00 % p.a.

#### I.b) Business account in USD

Monthly account maintenance fee .....	USD 20.00
Booking entries (credit/debit) <sup>3</sup> .....	USD 0.10 per item
Setup and use of e-Banking (mandatory), apptAN/mTAN <sup>4</sup> .....	Free of charge
Setup and use of EBICS (optional) .....	Free of charge
Account statements (MT940, MT942, camt.53 via EBICS, optional) .....	Free of charge
Account statement (electronically in the e-Banking mailbox, mandatory) .....	Free of charge
Manual order processing <sup>5</sup> .....	EUR 10.00
Custody fee <sup>6</sup> .....	0.00 % p.a.

#### I.c) Cash Management Services (via EBICS und SWIFT)

One-time setup of a third-party bank connection in EBICS .....	EUR 150.00
Provision of MT940/camt.53 from the ProCredit group .....	mth. EUR 5.00
Provision of MT940/camt.53 from other third-party banks .....	mth. EUR 10.00
Provision of MT940/camt.53 to third-party banks via SWIFT .....	mth. EUR 50.00
Processing of 'Request for Transfer' for the ProCredit group .....	mth. EUR 10.00



## ProCredit Bank AG List of Prices and Services for Business Clients

### II. Call money account in EUR

Interest rate	variable, according to our latest published interest table
Crediting of accrued interest (per calendar year)	31 December
Setup and use of e-Banking (mandatory)	Free of charge
Account maintenance (business correspondence and annual account statement)	Free of charge
Incoming transfers to call money account	Free of charge
Outgoing transfers to reference account via e-Banking	Free of charge
Manual order processing <sup>5</sup>	EUR 10.00
Custody fee <sup>6</sup>	0.00 % p.a.

### III. Term deposit accounts in EUR

Fixed interest accrued is credited to the call money account at the end of each investment year.

Minimum amount	EUR 20,000.00
Setup via e-Banking	Free of charge
Setup via written order	EUR 10.00
Settlement at the end of each investment year and at the end of the fixed term	Free of charge

### IV. Documentation and services

Annual tax certificate	Free of charge
Each additional copy of annual tax certificate	EUR/USD 10.00
Copy of account statement, per statement	EUR/USD 10.00
Confirmation of balance, on request (Business account)	EUR/USD 75.00
Confirmation of balance, on request (Call money account only)	EUR 20.00
Confirmation of share capital in the context of company formation	EUR/USD 50.00
Change of company data and reference account	Free of charge
Address research, external	EUR/USD 25.00
Processing of postal returns	EUR/USD 10.00

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### B: Bank Transfer Prices for Business Clients

#### I. Cut off time

The cut off time for transfers in

- EUR ends at 14:00 on business days and in
- USD ends at 12:00 noon on business days.

All transfer orders received after this time shall be deemed to have been received on the following business day with regard to the execution deadlines.

#### II. Execution deadlines

Transfers shall be executed as soon as possible, but at the latest within the periods set out below. The Bank is obligated to ensure that the transfer amount from a credit transfer is received by the beneficiary bank at the latest as follows:

ProPay transfer in EUR/USD .....	same day (on business days)
SEPA transfer in EUR .....	max. 1 business day
Paper-based SEPA transfer in EUR .....	max. 2 business days
SWIFT transfer in EUR/USD outside Germany .....	max. 1 business day

#### III. The Bank's business days

A business day is any day on which the Deutsche Bundesbank maintains the business operations necessary for the execution of payment transactions. As a rule, ProCredit Bank AG maintains the business operations necessary for the execution of payments on all working days, with the exception of Saturdays, December 24 and 31 and the national public holidays as well as the public holidays of the federal state of Hesse (currently Corpus Christi – Fronleichnam).

#### IV. Fees for executing payment orders

Liability for charges: Liability for payment of the applicable charges for the execution of transfers depends on the terms and conditions specified in the payment order. The following arrangements are possible:

- BEN transfer = The beneficiary bears all charges.
- SHA transfer = Payer and beneficiary share the charges.
- OUR transfer = The remitter (payer) bears all charges.

##### a) Domestic transfers and transfers between EEA countries in EUR – Outgoing

Individual SEPA transfer ..... see Booking entries<sup>3</sup>  
(Batch payments are split into individual transfers.)

Note: If the payer initiates a BEN payment instruction, according to which the payee shall bear all fees, the Bank shall, in accordance with European directives, convert the payment instruction into an SHA. In this case the payer is also liable to bear the Bank's outgoing transfer charges. The payment amount is transferred in full to the payment service provider (beneficiary bank) of the beneficiary. This fee arrangement applies to all transfers made in the EEA in euros.

##### b) Domestic transfers and transfers within the EEA countries in EUR – Incoming

Individual SEPA transfer ..... see Booking entries<sup>3</sup>



ProCredit Bank AG List of Prices and Services for Business Clients

c) Cross-border transfers to countries outside the EEA in EUR/USD – Outgoing

From Euro-managed account in EUR and USD-managed account in USD

Table with 2 columns: Transfer type and Price. Rows include Outgoing transfer BEN (EUR/USD 15.00), Outgoing transfer SHA (EUR/USD 15.00), and Outgoing transfer OUR (EUR/USD 20.00).

From Euro-managed account in USD (FX)<sup>7</sup>

Table with 2 columns: Transfer type and Price. Rows include Outgoing transfer BEN (EUR 25,00), Outgoing transfer SHA (EUR 25,00), and Outgoing transfer OUR (EUR 30,00).

(Batch payments are split into individual transfers.)

Note: OUR transfers may result in additional third-party charges. If a BEN payment instruction is initiated, the beneficiary bears all transaction fees. Any of the payment service providers involved in processing the transaction may deduct fees from the transferred amount.

d) Cross-border transfers from countries outside the EEA in EUR/USD – Incoming

To Euro-managed account in EUR and USD-managed account in USD

Table with 2 columns: Transfer type and Price. Rows include Incoming transfer BEN (EUR/USD 15.00), Incoming transfer SHA (EUR/USD 15.00), and Incoming transfer OUR (Free of charge).

e) EUR/USD transfers within the ProCredit group – ProPay

The ProCredit banks in the following countries are part of the ProPay group:

Albania, Bosnia and Herzegovina, Ecuador, Georgia, Kosovo, Moldova, North Macedonia, Serbia and Ukraine.

Transfers from ProCredit Bank AG accounts to banks within the ProPay group must be commissioned in EUR/USD, and the beneficiary’s account must also be held in the same currency.

Outgoing transfers

Table with 2 columns: Transfer type and Price. Row: Outgoing transfers within the ProCredit group (ProPay) (EUR/USD 5.00).

Incoming transfers

Table with 2 columns: Transfer type and Price. Row: Incoming transfers within the ProCredit group (ProPay) (see Booking entries<sup>3</sup>).

V. Documentation and services

Table with 2 columns: Service and Price. Rows include Transfer investigation (EUR/USD 50.00 + third-party charges), Transfer recall (EUR/USD 25.00 + third-party charges), Proof of transaction execution (EUR/USD 25.00), and Manual correction (EUR/USD 10.00).

## ProCredit Bank AG List of Prices and Services for Business Clients

### VI. EEA countries

The European Economic Area currently consists of the following EU countries: Austria, Belgium, Bulgaria, Croatia, Cyprus, the Czech Republic, Denmark, Estonia, Finland, France (incl. French Guiana, Guadeloupe, Martinique, Mayotte, Réunion), Germany, Greece, Hungary, the Republic of Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, the Netherlands, Poland, Portugal, Romania, Slovakia, Slovenia, Spain and Sweden, as well as the EFTA countries Iceland, Liechtenstein, Norway and Switzerland. Monaco, San Marino, Saint-Pierre and Miquelon are associated in various ways. The United Kingdom (incl. Jersey, Guernsey and the Isle of Man) is no longer part of the EEA countries as of 01.01.2021.

### VII. Deposit Protection

The bank is part of the Deposit Protection Fund of the Association of German Banks and the German Banks' Compensation Scheme. Bearer bonds issued by the bank are not protected. For more information please see our General Terms and Conditions as well as the Association of German Banks' "Depositor information sheet" and details of its compensation scheme which can be found online at [www.edb-banken.de](http://www.edb-banken.de). The current protection limit is posted on our website as well as at <https://einlagensicherungsfonds.de/abfrage-der-sicherungsgrenze/>.

## C: Prices for Services for Business Clients

### I. Lending business

- a) Amortisation loans, annuity loans, investment loans, current account overdraft  
Fixed or variable interest rates depending on creditworthiness
- b) Overdraft interest rate ..... currently 7.0% p.a.  
on unauthorised overdrafts from a business account or on amounts exceeding an authorised current account overdraft limit

### II. Guarantees

Commission on bank guarantee p.a. (as per individual agreement) .....	min. EUR 100.00 per quarter
Issuing fee .....	EUR 150.00 per guarantee
Amendment fee .....	EUR 100.00
Special texts, text checking .....	min. EUR 100.00

### III. Letters of credit

Commission on letter of credit p.a. (as per individual agreement) .....	min. EUR 100.00 per quarter
Deferred payment fee (as per individual agreement) .....	min. EUR 100.00 per quarter
Amendment fee .....	EUR 100.00

### IV. Miscellaneous

Confirmation of balance (Loan Accounts) .....	EUR 75.00
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The charges for any services not stated in the List of Prices and Services which are provided by the Bank following the instructions of the client or in the presumed interests of the client and which, in the given circumstances, can only be expected to be provided against remuneration, the Bank is entitled to charge an appropriate fee. In the absence of any other agreement, the Bank shall determine the amount of such fees at its reasonable discretion (Section 315 of the German Civil Code).

The client shall bear all expenses and third-party charges incurred if the Bank acts on the client's behalf or in the client's presumed interests (e.g. third-party calls, postage, brokerage) or if collateral is provided, managed, released or sold. Unless otherwise specified, these expenditures and third-party expenses are not included in the abovementioned fees.



## ProCredit Bank AG List of Prices and Services for Business Clients

- 1) The deposit amount per client in all ProCredit Bank accounts (exposure) is limited to a maximum of EUR 1 million. If the maximum amount of EUR 1 million is exceeded, ProCredit Bank reserves the right to reject amounts more than this amount or to charge interest at a rate different from the usual interest rate. This can also mean a negative interest rate.
- 2) Deviating agreements may be made in writing with individual customers for all interest rates and conditions set out in this List of Prices and Services. The present List of Prices and Services shall continue to apply to interest rates and conditions that are not affected by this.
- 3) Refers to each inbound an inbound payment item per transaction. The fee will be deducted on a monthly basis, as the maintenance fee. The fees are only charged if the bookings are made in accordance with the agreement and on behalf of the customer. No fee will be charged for incorrect bookings as well as correction and cancellation entries.
- 4) ProCredit Bank AG recommends the use of appTAN via MobileSign. The mTAN will continue to be sent free of charge. Receipt may be subject to a charge depending on the mobile phone provider.
- 5) Manual order processing includes all customer orders that are not submitted to us via our Internet Banking or other electronic banking channels (e.g. EBICS).
- 6) ProCredit Bank AG is entitled to charge a custody fee for the safekeeping of credit balances on all accounts. The amount of the custody fee is based on the interest rate set by the ECB for the deposit facility, time series BBK01.SU0200. If the reference interest rate is less than zero, ProCredit Bank AG charges a custody fee as a percentage per year of the balance to be held in the account. This percentage rate per year is determined by the current level of the reference interest rate; this value is to be used as a positive percentage value per year for the calculation of the fee.
- 7) Exchange rate for foreign currency transactions  
For conversions from EUR to foreign currencies or vice versa, the following procedure shall apply (unless otherwise agreed upon):
  - (1) Settlement rate  
In the case of customer transactions (e.g. incoming and outgoing payments) in foreign currency (foreign exchange), the bank settles the purchase and sale of foreign currencies at the buying and selling rate determined in accordance with item (2). Foreign currency transactions, which the bank is not able to carry out up until the cut-off point (for the relevant currency) in the course of a normal working day, are settled by the bank at the rate fixed on the next trading day.
  - (2) Determination of settlement rates for foreign exchange transactions  
The respective exchange rates are determined by the central treasury function of ProCredit Bank once a day on each trading day taking into account the (quoted) rates issued on the international foreign exchange market for the respective currency. The buying and selling rates are based on the exchange rates determined. The reference exchange rate is determined via Bloomberg.
  - (3) Publication of exchange rates  
The exchange rates are published in e-banking for the previous trading day and serve as an indicator.
  - (4) Exchange rate changes  
Any change in the reference exchange rate specified in the currency conversion rules shall become effective immediately and without prior notification of the client.

### Contact (especially also for complaints):

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