



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

Effective as of 27 July 2022

### A: Prices for Business Client Account Maintenance

#### I.a) Business accounts denominated in EUR<sup>2,3</sup>

Monthly account maintenance fee .....	EUR 15.00
Setup and use of EBICS .....	Free of charge
Booking entries (credit/debit) .....	Free of charge
Account statement (electronic) .....	Free of charge
Account statement MT940 via EBICS .....	Free of charge
Activation and use of e-Banking .....	Free of charge
mTAN <sup>1</sup> , mobileAPP .....	Free of charge
Manual order processing .....	EUR 5.00

As of 27 July 2022

Custody fee .....	0.00 % p.a.
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#### I.b) Business accounts denominated in USD<sup>2</sup>

Monthly account maintenance fee .....	USD 15.00
Setup and use of EBICS .....	Free of charge
Booking entries (credit/debit) .....	Free of charge
Account statement (electronic) .....	Free of charge
Account statement MT940 via EBICS .....	Free of charge
Activation and use of e-Banking .....	Free of charge
mTAN <sup>1</sup> , mobileAPP .....	Free of charge
Manual order processing .....	USD 5.00

<sup>1</sup> ProCredit Bank sends mTANs free of charge. However, some mobile service providers may charge for receipt.

<sup>2</sup> The investment amount per depositor (total balances of all accounts held at ProCredit Bank) is limited to a maximum of EUR 1 million. ProCredit Bank AG reserves the right to reject deposits exceeding EUR 1 million or to apply an interest rate that differs from the standard interest rate. For new clients as of 20 May 2021, the following applies: The investment amount per client on all accounts of ProCredit Bank (obligo) 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 exceeding EUR 1 million or to apply an interest rate that differs from the standard interest rate. This may also mean a negative interest rate.

<sup>3</sup> ProCredit Bank is entitled to charge a custody fee for the safekeeping of credit balances on all accounts. ProCredit Bank is entitled to amend the custody fee amount at its own discretion (section 315 BGB). The amount of the current custody fee is published at [www.procreditbank.de](http://www.procreditbank.de) or can be queried by calling ProCredit Bank's customer service. The amount of the custody fee is based on the applicable penalty interest rate of the ECB for the deposit facility, which is published on the website of the Deutsche Bundesbank. In order to calculate the agreed custody fee, ProCredit Bank determines the daily balance per account and accrues the fee on a daily basis in accordance with the current conditions published on the bank's website. The charge determined in this manner is debited with the statement of account (at the end of the quarter in the case of business accounts, and at the end of the year in the case of call money accounts).



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

### II. Call money accounts denominated in EUR<sup>2,3</sup>

Interest rate .....	variable
Crediting of accrued interest (per calendar year) .....	31 December
Activation and use of e-Banking .....	Free of charge
Setup and use of telephone banking .....	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 .....	Free of charge

As of 27 July 2022

Custody fee .....	0.00 % p.a.
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### III. Term deposit accounts in EUR<sup>2</sup>

Fixed interest accrued is credited to the specified account at the end of each investment year

Minimum amount according to product type on [www.procreditbank.de](http://www.procreditbank.de)

Setup .....	Free of charge
Extension of term deposit .....	Free of charge
Settlement at the end of each investment year and at the end of the fixed term .....	Free of charge

### IV. Confirmations and certificates

Annual tax certificate .....	Free of charge
Each additional copy of annual tax certificate .....	EUR/USD 10.00
Confirmation of balance, on request (Business accounts) .....	EUR/USD 75.00
Confirmation of balance, on request (Call money accounts only) .....	EUR 20.00
Confirmation of share capital in the context of company formation .....	EUR/USD 50.00

### V. Miscellaneous

Change of company data and reference .....	Free of charge
Address research, external .....	EUR/USD 20.00
Second copy of account statement, per document .....	EUR/USD 5.00

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

### B: Bank Transfer Prices for Business Clients

#### I. Execution deadlines

Transfers will be executed as soon as possible, at the latest, however, in accordance with the following deadlines:

Paperless ProPay transfer in EUR/USD .....	same (business) day
Paperless SEPA transfer in EUR .....	Max. 1 business day
Paperless SWIFT transfer in EUR/USD outside Germany .....	Max. 1 business day

#### II. Deadlines for receipt of transfer orders

The deadline for receipt of transfer orders in

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

All transfer orders received after that time shall, for the purpose of setting the execution deadline, be considered to have been submitted on the following business day.

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

A business day is every day on which the German Bundesbank conducts the operations necessary for the execution of payment transactions. ProCredit Bank normally performs the operations required for the execution of payment transactions on all business days except: Saturdays, 24 and 31 December, national holidays and the additional holidays observed in the Federal State of Hesse (currently Fronleichnam – Corpus Christi Day).

#### IV. Fees for executing transfer 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:

OUR transfer = the remitter bears all charges.

SHA transfer = the remitter bears the charges at his or her bank, the beneficiary bears the remaining charges.

BEN transfer = the beneficiary bears all charges.

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

Paperless individual SEPA transfer .....	Free of charge
Paperless SWIFT express transfer .....	EUR 10.00

(Collective transfers 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 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

Incoming SEPA transfer .....	Free of charge
Incoming SWIFT express transfer .....	Free of charge

##### 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

Paperless transfer OUR/SHA .....	EUR/USD 10.00
Paperless transfer BEN .....	EUR/USD 10.00

(Collective transfers are split into individual transfers)

From Euro-managed account in USD (FX)<sup>3</sup>

Paperless transfer OUR/SHA .....	EUR 20,00
Paperless transfer BEN .....	EUR 20,00

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

Note: OUR transfers may result in additional third-party charges. If a BEN payment instruction is initiated, the recipient bears all transaction fees. Any of the payment service providers involved in processing the transaction may deduct fees from the transferred amount. ProCredit Bank AG charges a fee of EUR/USD 10.00.

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

Incoming transfer OUR .....	Free of charge
Incoming transfer SHA/BEN .....	EUR/USD 10,00

### e) EUR/USD transfers within the ProCredit group

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

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

Transfers from ProCredit Bank AG accounts to banks within the ProPay network must be commissioned in euros/USD, and the beneficiary's account must also be denominated in the same currency.

#### Outgoing transfers

Paperless transfers within the ProCredit group (ProPay) .....	EUR/USD 2,50
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#### Incoming transfers

Incoming transfers within the ProCredit group (ProPay) .....	Free of charge
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## V. Miscellaneous

Transfer search .....	EUR/USD 25.00 + third-party charges
Transfer recall .....	EUR/USD 25.00 + third-party charges
Manual correction .....	EUR/USD 10.00

## 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://bankenverband.de/service/einlagensicherung/sicherungsgrenze-abfragen/>.

<sup>3</sup> 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.

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

### 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. ....	min. EUR 100.00
Issuing fee .....	EUR 150.00 per guarantee
Change fee .....	EUR 50.00
Special texts, text checking .....	EUR 100.00

#### III. 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.

### Contact (especially also for complaints):

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