



ProCredit Bank AG List of Prices and Services for Private Clients

Effective as of February 1st, 2025

A: Prices for Private Client Account Maintenance

I. Call money account in EUR¹

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
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 via e-Banking	Free of charge
Manual order processing ²	EUR 10.00
Custody fee ³	0.00 % p.a.

II. Term deposit account in EUR¹

Fixed interest accrued is credited to the call money account at the end of each investment year.	
Minimum amount	EUR 5,000.00
Setup via e-Banking	Free of charge
Setup via telephone banking/written order	EUR 10.00
Settlement at the end of each investment year and at the end of the fixed term	Free of charge

III. Documentation and services

Exemption order, non-assessment certificate (set up, change or cancel)	Free of charge
Annual tax certificate	Free of charge
Each additional copy of annual tax certificate	EUR 10.00
Copy of account statement, per statement	EUR 10.00
Confirmation of balance, per document	EUR 5.00
Changes of personal data/reference account	Free of charge
Address research, external	EUR 25.00
Processing of postal returns	EUR 10.00
Creation of a new telephone PIN	EUR 10.00

¹ The investment amount per investor (total balance of all accounts of a client with ProCredit Bank AG) is limited to a maximum of EUR 1 million. ProCredit Bank AG reserves the right to reject deposits of more than EUR 1 million or to charge interest at a rate different from the usual interest rate.

² Manual order processing includes all customer orders that are not submitted to us via our Internet Banking.

³ 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.

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B: Prices for Transfers for Private Clients

I. Cut off time

The cut off time for transfers in

- EUR ends at 14:00 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 obliged to ensure that the transfer amount from a credit transfer is received by the beneficiary bank at the latest as follows:

SEPA transfer in EUR	max. 1 business day
Paper-based SEPA transfer in EUR	max. 2 business days

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

Outgoing transfer in EUR	Free of charge
Incoming transfer in EUR	Free of charge

V. Documentation and services

Transfer investigation	EUR 50.00 + third-party charges
Transfer recall	EUR 25.00 + third-party charges
Proof of transaction execution	EUR 25.00
Manual correction	EUR 10.00

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. The current protection limit is posted on our website as well as at <https://einlagensicherungsfonds.de/abfrage-der-sicherungsgrenze/>.

Contact (especially also for complaints):

- by e-mail: deu.info@procredit-group.com
- by telephone: +49 69 719129-100
- by post: ProCredit Bank AG, Rohmerplatz 33-37, 60486 Frankfurt am Main