

**ProCredit Bank d.d. Sarajevo**  
**Franca Lehara bb**  
**Sarajevo**

**INFORMATION SHEET**  
**Transactions via Savings and Transaction Accounts (Passive Service)**

1. An agreement on transactions via savings and transaction accounts with ProCredit Bank d.d. Sarajevo (Passive Service) is an agreement combining opening and maintenance of transaction and sight savings account in BAM and EUR currencies, and providing services related to these accounts, as follows:
  - Debit Card issuance;
  - using of e-banking services (ProB@nking);
  - performing transactions via these accounts, within the limits of funds available in these accounts, and
  - flexi savings, i.e. sight deposit savings.
  
2. National and foreign private clients may open transaction and savings accounts, and use other services provided by the Agreement on transactions via savings and transaction accounts, in BAM and EUR currencies (Passive Service).
  - 2.1. **Transaction account** A Customer shall open a transaction account for fund depositing, making of payment transactions and other services in the national payments system.
  - 2.2. **Sight deposit savings account (flexi savings)** A Customer shall open a sight deposit savings account for fund depositing, with a possibility of unlimited disposal of funds available in the account, for the agreed term, with a fixed interest rate and possible automatic renewal. After expiry of the agreed term, the savings account shall be automatically renewed for the same term, with the interest rate effective on the day of the savings account renewal. The savings account shall be renewed as long as the Customer notifies the Bank in writing that he/she wants to close the savings account. In case that the interest rates change, the Bank is required to notify the Customer thereof in one of the agreed manners no later than 15 (fifteen) days prior to initially agreed deadline, giving 30 days to the Customer to respond if he/she does not want to continue using this service of the Bank. The notification shall include current terms to be applied to the renewed (extended) validity of the savings account.
  - 2.3. **Debit Card** The Bank shall issue a debit card on application by the Customer to be used for payment for goods and services in the country and abroad, and withdrawal of cash at ATMs up to the amount available in the opened **transaction** account. While using the Debit Card abroad for payment the transactions shall be calculated from the foreign currency in which the payment was made into EUR, according to the exchange rate of international card organisations Visa International and then into the national currency according to the exchange rate of the Bank which issued the payment card. The Bank has no influence on the exchange rate of international card organisations. Due to multiple changes of exchange rates of international systems in a day, it is possible that transactions performed during the same day have different exchange rates. The current exchange rates of card organisations are available to the Customer at the web page: [http://www.visacemea.com/hr/exchange\\_rates.jsp](http://www.visacemea.com/hr/exchange_rates.jsp). The Debit Card is valid for 3 years, and its expiry date is the last day indicated on the Card. Reissuing (*issuance of a new payment card upon expiry*) is not automatic and requires submission of a written application by the Customer. The Bank shall notify the Customer about the card expiry via an ATM message or by phone. To reduce the possibility of the card abuse, the Bank has set the daily limit to the number of transactions and amount of cash transactions. The daily limit for cash withdrawal at ATMs is BAM 1,000, and the maximum number of ATM cash withdrawals is 5 per day. The inquiry about the account balance is also considered to be a transaction and is free of charge. Maximum number of cashless transactions is 10 per day, and the daily limit for cashless transactions is BAM 2,000.
  - 2.4. **ProB@nking** service includes using electronic banking services for faster, more efficient and cheaper effecting and review of cashless financial transactions and the balance of accounts opened with the Bank, without coming to the Bank, via the Internet, using a ProB@nking application and with assigned identification device, the so-called token.

The Customer may transfer funds and make payments in the country expeditely and simply at any business unit of the Bank. All payment orders received by 12:00 hours of the current day shall be executed the same day. Orders exceeding BAM 10,000.00 and orders marked as „urgent,, are received by 14:45 hours and executed immediately, without delay. All orders received after the mentioned times are executed the following business day. Electronic orders are received 24 hours and are executed in accordance with the aforementioned times. Transactions within the Bank are received and executed on the same banking day.

3. Account opening

The Bank shall open accounts constituting an integral part of this service provided that a private person has submitted the following documents:

- National private person (resident)

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- Application for transaction and savings account opening, debit card issuance and use of ProB@nking service, correctly filled in and signed by the private person (the Bank's Form)
  - Identification document with a photograph (a copy certified by the competent authority)
  - CIPS (residence certificate)
- Foreign private person (non-resident)
    - Application for transaction and savings account opening, debit card issuance and use of ProB@nking service, filled in and signed by the private person (the Bank's Form),
    - Passport certified by the competent authority and translation of the passport (into one of the official languages in BiH)
    - A document indicating the non-resident's address (temporary or permanent residence)
    - Declaration that no account exists with imposed ban on disposal of cash funds (the Bank's Form)
4. Agreement shall not require notarial services, or obligation to conclude an agreement on secondary obligations.
  5. The Bank is entitled to reject establishment of contractual relation without any special explanation.
  6. The Bank's internal acts may be reviewed in its business units and Internet page: General Business Terms for each service constituting an integral part of the Agreement on transactions via savings and transaction accounts (*Passive Service*) and Price List.
  7. Monthly fee for services from the Agreement on transactions via savings and transaction accounts (*Passive Service*) is defined by the Bank's Price List available on the Bank's premises and Internet page [www.procreditbank.ba](http://www.procreditbank.ba).
  8. Fees for the account keeping and maintenance and provision of the Bank's services are variable and depend on the consumption of used material, external and personnel resources of the Bank required for provision of services, as well as the annual inflation rate according to the official data published by the Agency for Statistics of BiH. The Customer shall be informed about amendments to the Bank's Price List in one of the agreed manners 30 days prior to beginning of their application, and it will be published also on the Bank's business premises and Internet page [www.procreditbank.ba](http://www.procreditbank.ba).
  9. The Bank shall not calculate the interest on funds in the current account. The Bank shall calculate and pay the interest on funds on the sight savings account which is fixed and paid monthly, and the interest calculation is done on a daily basis and according to the simple method based on 365/actual number of days (i.e. year - 365 days and month – actual number of days in a month).
  10. In case of delay in payment of agreed obligations, the Bank shall calculate a default interest on the outstanding amount in accordance with the Law on Default Interest Rate of FBiH which at the time of issuance of this Information Sheet is 12% annually, and the Law on Default Interest Rate of Republic of Srpska, which at the time of issuance of this Information Sheet is constituted of the increase rate of consumer prices for the period for which the default interest is calculated, which is variable and the fixed rate of 0.5% daily.
  11. The Bank shall calculate and indicate the Effective Interest Rate (EIR) as defined by the Decision on Uniform Calculation and Declaration of EIR:

Type of service	Annual interest rate
FlexSave	0.40 %

Savings amount (BAM/EUR)	NIR	EIR	Savings/Interest (BAM/EUR)
10,000.00	0.40%	0.40%	10.040 (10.000 + 40)

Representative example

12. The amount of insured deposit in accordance with the Law on Deposit Insurance on the day of the Agreement conclusion is BAM 50.000 for one depositor. All amendments to the Law related to the insured deposit and the amount of insured deposit shall apply to the Agreement without concluding separate annexes.
13. The Customer is entitled to receive a copy of the draft agreement free of charge, in order to consider it outside the Bank's premises, unless the Bank does not want to establish a contractual relation with the Customer.
14. The Bank shall close the account based on the Account Holder's request with submission of documents by the Client, free of charge, with an obligation to settle due, outstanding liabilities of the Contracting Parties.

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Notwithstanding the previous paragraph, if there have been no activities of depositing or withdrawing of funds from the account, initiated by the Customer, legal representative or other authorised person for 12 months from the date of the latest activity, the Bank may declare the account dormant and initiate its closing, as defined by the applicable laws and regulations, and Bank's internal acts.

15. Terms defined by this Information Sheet shall be in effect no later than 15 days from its receipt.

16. Depending on the type of service used, the Bank calculates and collects the following commissions and fees:

Passive Service for ProCredit Bank depositors		
2	Passive Service includes:	Monthly fee for <i>Passive Service</i> users
2.1	Opening of account in BAM and EUR currencies	BAM 4
2.2	Maintenance of current account in BAM and EUR currencies	
2.3	Opening of FlexSave savings account in BAM and EUR currencies	
2.4	Maintenance of FlexSave savings account in BAM and EUR currencies	
2.5	Debit card issuance	
2.6	ProBanking service issuance	
2.7	Effecting free transactions between accounts of the same Holder	
2.8	Cash withdrawals and deposits in BAM and EUR currencies at ProCredit Bank ATMs	
2.9	Sending a statement of account via e-mail-a	
2.10	ProBanking payments in BiH	BAM 10 per transaction

National payments			
7	Name of service	Fee per transaction	
		ProBanking	Paper orders
7.1	Transfer from one account to another account held by the same client within ProCredit Bank BiH	BAM 0	BAM 5
7.2	Payments within ProCredit Bank BiH	BAM 0.25	BAM 5
7.3	Cashless payments in an individual amount not exceeding BAM 10.000	BAM 1	BAM 5
7.4	Standing order for payment	BAM 1	
7.5	Cashless payments in an individual amount exceeding BAM 10.000 and urgent payments	BAM 5	BAM 10

International payments			
8	Name of service	Fee per transaction	
		ProBanking	Paper orders
8.1	Inflow in foreign currency accounts	Free of charge	
8.2	ProPay (payment within ProCredit Group)	EUR 2.50	0.5% of the amount (min. EUR 5.11 max. EUR 100)
8.3	Cashless payment (BEN and SHA options)	0.38% of the amount (min. EUR 5.11, max. EUR 150)	1% of the amount (min. EUR 5.11, max. EUR 150)
8.4	Cashless payment (OUR option)	0.58% of the amount (min. EUR 17.89, max. EUR 200)	1.20% of the amount (min. EUR 17.89, max. EUR 200)
8.5	Change of payment instruction	EUR 10.23 + foreign bank costs	

Date and place of receipt: \_\_\_\_\_

Customer's signature: \_\_\_\_\_

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