

A man with a beard and a woman are shaking hands. The man is wearing a grey blazer over a light blue shirt. The woman is wearing a tan blazer over a white top. They are both smiling.

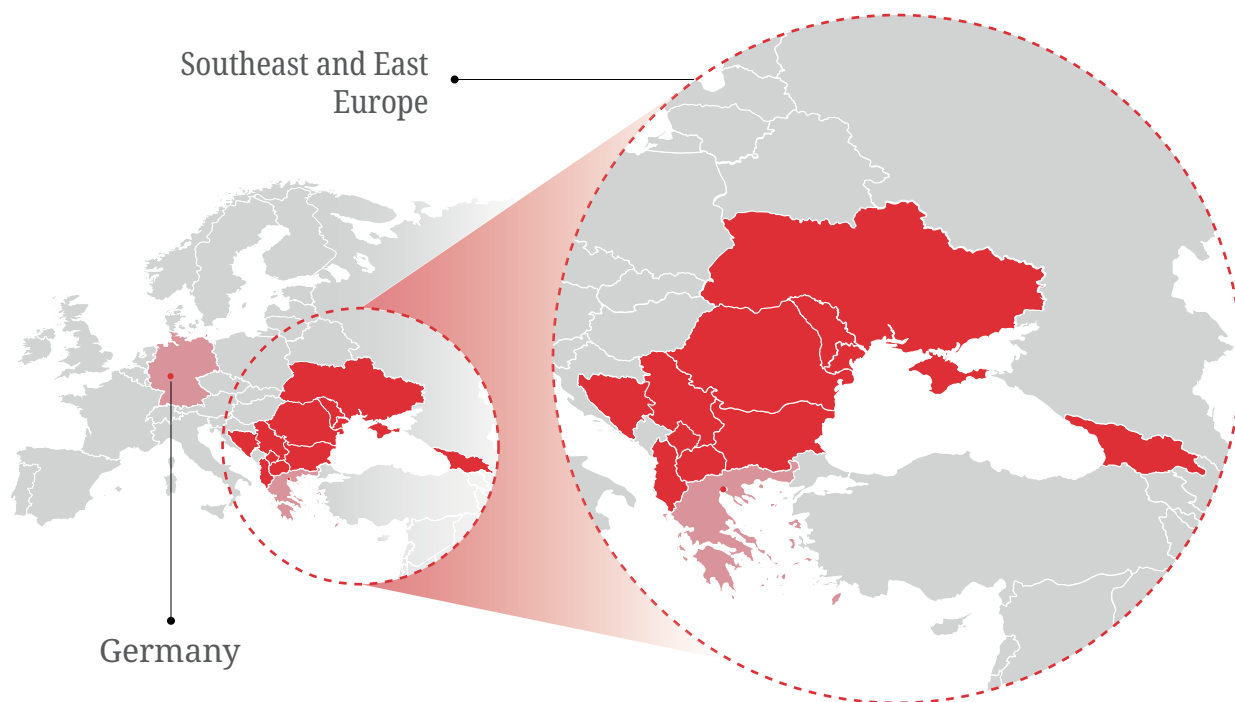
EXCLUSIVE BANKING SERVICES FOR AHK GREECE MEMBERS



ProCredit Bank

The smart bank

COMPANY INFORMATION



ProCredit Bank Greece is a member of international commercial banks, aiming to create a stable development environment for micro, small and medium-sized enterprises.

Company Name

ProCredit Bank,
Branch Greece of
ProCredit Bank Bulgaria

Website URL

www.procreditbank.gr

Industry/Sector

Banking services

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ProCredit Bank

SERVICE/OFFER DETAILS



Title of Service/ Offer

Exclusive banking and lending solutions for members of German Hellenic Chamber of Industry and Commerce (AHK Greece).



Short Description

We offer tailored lending and banking services to members of AHK Greece, providing competitive pricing conditions and financial support to drive your business growth.



Detailed Description

As a dedicated micro, small and medium-sized enterprises bank, we provide specialized financial services aimed at supporting business operations between Greece, Bulgaria, Germany and other ProCredit countries of operations - Albania, Bosnia and Herzegovina, Georgia, Kosovo, Moldova, North Macedonia, Romania, Serbia, Ukraine and Ecuador.

Our exclusive offer for AHK Greece members includes access to customized business accounts, business loans with preferential interest rates and expert financial advisory services. With priority processing and faster loan approvals, our solutions are designed to empower businesses to manage cash flow effectively, investments and green projects, and optimize their financial operations. Members also receive personalized consultation to address their unique financial needs, ensuring they have the right tools to grow and succeed.

Please refer to our proposal for additional information.



Target Group

We offer customer services (banking and lending) to micro, small and medium-sized enterprises.



Geographical Scope

Greece with focus in Thessaloniki and Athens areas



ProCredit Bank

EXCLUSIVE OFFER FOR AHK GREECE MEMBERS

Business accounts offer: EUR/USD/GBP

EUR 12.50

Debit Card with no maintenance fee

EUR account: no maintenance fee for the first 6 months after account opening

USD/GBP account: no maintenance fee for the first 12 months after account opening

EUR saving account: interest rate of 0.15%, no maintenance fee

Incoming transfers: free of charge

Transfers in EUR to the state and public utility: free of charge

SEPA outgoing transfers: EUR 1 (For clients with ≥ 10 payments monthly and for payments up to EUR 150 000)

Non SEPA outgoing transfers: EUR 10 fixed

Outgoing transfer through ProPay: EUR 2.50

Standard Term Deposits in EUR and USD

Opening of an account

free of charge

Monthly maintenance fee

free of charge

Interest Rates

up to 2.00%, depending on maturity and amount

Business package for companies with annual turnover of up to EUR 1 mio, incl.

EUR 6

Debit Card with no maintenance fee

EUR account

EUR saving account: interest rate of 0.15 %, no maintenance fee

Incoming transfers: free of charge

Free transfers in EUR to the state and public utility without fee

Unlimited SEPA outgoing transfers: free of charge

Outgoing transfer through ProPay: EUR 2.50



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EXCLUSIVE OFFER FOR AHK GREECE MEMBERS

Business loans

Working capital loans

Payments to supplier

Purchases of goods / raw materials

Covering operating expenses

Investment loans

Purchase / construction of business premises

Purchase of fixed equipment (machinery, vehicles, etc.)

Green loan projects

Energy efficiency

Renewable energy

Measures of beneficial environmental impact

EU Guarantee programs

InvestEU Sustainability

Loans that contribute to the green and sustainable transformation of businesses

Targeting sustainable businesses or green investments

InvestEU SME Competitiveness

Support for Greek SMEs to enhance their competitiveness.

Working capital and/or investment loans on favorable terms

InvestEU Innovation and digitalization

Financing digital technologies, innovations and digital transformation

ESIF EAFRD (AGRI)

Support for investments in the primary sector

Support for investments in the processing, marketing and/or development of agricultural products

**Lower collateral requirements with EU guarantee programs and HDB financing schemes. Up to 80 % collateral coverage.*

HDB financing schemes

InvestEU Sustainability

Green co-financed loans - for investment projects related to the green transition

Co-financed loans for digitalization - for investment projects related to digitalization

DeLFI GF Guarantee Fund, - provides investment loans on favorable terms for the implementation of approved projects



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EXCLUSIVE OFFER FOR AHK GREECE MEMBERS



What makes this offer exclusive for Members4Members participants?

As a valued member of AHK Greece, you gain exclusive access to an international financial institution with a strong presence across Eastern and South-Eastern Europe, as well as Germany. You are entitled to up to 12 months of complimentary foreign and local currency current accounts, with no fees on incoming transfers. In addition, fixed preferential pricing for outgoing local and international transfers included. You will also benefit from exclusive free of charge saving accounts with interest rate.

Our tailored solutions extend to business loans, where you can access preferential pricing conditions. Members also get access to exclusive business account offerings and personalized financial advisory services, designed to meet the unique needs of your business.

Furthermore, AHK Greece members benefit from reduced collateral requirements, including those associated with EU and HDB programs, ensuring more accessible funding opportunities for your business growth.

Conditions or Requirements:

The offer is available to AHK Greece members. It is valid until December 31, 2025, for businesses clients located in Greece.



Benefits for Members and Your Company

How does your offer benefit AHK members?

We are a forward-thinking bank dedicated to supporting the growth and success of regional businesses within the countries where we operate. Our presence spans across Albania, Bosnia and Herzegovina, Bulgaria, Georgia, Kosovo, Moldova, North Macedonia, Romania, Serbia, Ukraine, Ecuador, Germany and Greece.

To ensure the seamless growth of our clients' operations, we have developed specialized teams to assist in opening accounts with other banks. Additionally, we provide exclusive pricing conditions for transactions carried out within our group – ProPay payments, offering cost-effective solutions for your business needs. At ProCredit Bank of Greece, we prioritize the financial well-being of our business clients, encouraging short-term and long-term savings and offering favorable conditions for different savings accounts. Clients benefit from special arrangements of their saving account (FlexSave) that ensure your monthly accrued interest incomes are efficiently managed and deposited directly into your current account.

We are committed to providing the resources and services that empower your business to thrive in a competitive regional market.



ProCredit Bank

EXCLUSIVE OFFER FOR AHK GREECE MEMBERS

Our offer enables AHK Greece members to secure financing and banking services at preferential rates, by optimizing their costs to financial institutions. By offering dedicated financial consultation and tailored solutions, we help businesses optimize their financial structure, improve cash flow management, and access the necessary funding for growth and expansion. Additionally, priority processing of loans ensures quicker access to capital, allowing members to seize new opportunities without delay.

How will participating in Members4Members benefit your company?

Engaging with AHK Greece members through the Members4Members platform provides us with the opportunity to connect with an influential network of businesses in Greece and Germany. By offering our tailored financial services, we established our bank as a trusted partner in the AHK community, supporting both local and international growth. This helps to foster long-term relationships with high-potential MSMEs, creating opportunities for future collaboration and business development.



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