



BANKA KOMBETARE TREGTARE

Reference No. : **RBG.2-F-018**  
 First Issue Date : **10/01/2014**  
 Revision Date / No. : **01/02/2024/08**  
 Document Owner : **Retail Banking Department**

## PRECONTRACTUAL STANDARDIZED INFORMATION FOR SUPER LOAN

Article	Description																																												
1. Introductory Text	This document does not constitute a legally binding offer. The figures are given in good faith and are a correct representation of the offer the bank will make under current market conditions, based on the information provided. However, these figures may fluctuate according to market conditions. The providing of this information does not constitute the obligation to grant the loan.																																												
2. Bank	<b>BANKA KOMBETARE TREGTARE (BKT) SH.A</b> Address: Bulevardi "Rruga Vilave", Lundër 1, Tirana Telephone number: 042 266 288 Web Address: <a href="http://www.bkt.com.al">www.bkt.com.al</a> Email: <a href="mailto:info@bkt.com.al">info@bkt.com.al</a>																																												
3. Product Name	Super Loan																																												
4. Loan Type	Consumer Loan without Collateral, secured with suretyship																																												
5. Product Purpose	It is a Personal Loan, intended to be easily accessed by customers who have income from salary, rent in the banking system and also income from private activity. Through the Super Loan, the immediate personal needs of customers are intended to be fulfilled without providing a collateral.																																												
6. Product Description, Maximum Amount, No. Of co-borrowers dhe maximum Maturity terms	<p>This product is used for the purpose as as mentioned in article 5. The main Conditions such as the co-borrowers number, maximum amount and maximum maturity will be determined based on the applicant's score rating as shown below:</p> <table border="1" style="width: 100%; border-collapse: collapse; text-align: center;"> <thead> <tr> <th style="color: red;">Score Rating</th> <th style="color: red;">Number of Co-borrowers</th> <th style="color: red;">Maximum Loan Amount</th> <th style="color: red;">Maximum Maturity Terms</th> </tr> </thead> <tbody> <tr><td style="color: red;">AAA</td><td style="color: red;">0</td><td style="color: red;">3,000,000 ALL</td><td style="color: red;">120 months</td></tr> <tr><td style="color: red;">AA</td><td style="color: red;">0</td><td style="color: red;">3,000,000 ALL</td><td style="color: red;">120 months</td></tr> <tr><td style="color: red;">A</td><td style="color: red;">0</td><td style="color: red;">3,000,000 ALL</td><td style="color: red;">120 months</td></tr> <tr><td style="color: red;">BBB</td><td style="color: red;">0</td><td style="color: red;">2,000,000 ALL</td><td style="color: red;">84 months</td></tr> <tr><td style="color: red;">BB</td><td style="color: red;">1</td><td style="color: red;">2,000,000 ALL</td><td style="color: red;">84 months</td></tr> <tr><td style="color: red;">B</td><td style="color: red;">1</td><td style="color: red;">2,000,000 ALL</td><td style="color: red;">84 months</td></tr> <tr><td style="color: red;">CCC</td><td style="color: red;">2</td><td style="color: red;">1,000,000 ALL</td><td style="color: red;">84 months</td></tr> <tr><td style="color: red;">CC</td><td style="color: red;">2</td><td style="color: red;">1,000,000 ALL</td><td style="color: red;">84 months</td></tr> <tr><td style="color: red;">C</td><td style="color: red;">-</td><td style="color: red;">0</td><td style="color: red;">84 months</td></tr> <tr><td style="color: red;">D</td><td style="color: red;">-</td><td style="color: red;">0</td><td style="color: red;">84 months</td></tr> </tbody> </table> <p>The payment of the loan will be done in equal monthly payments (principal + interest) according to the payment annex and not as a full payment at the end of maturity. The Applicant will not be required prior participation in the loan purpose.</p>	Score Rating	Number of Co-borrowers	Maximum Loan Amount	Maximum Maturity Terms	AAA	0	3,000,000 ALL	120 months	AA	0	3,000,000 ALL	120 months	A	0	3,000,000 ALL	120 months	BBB	0	2,000,000 ALL	84 months	BB	1	2,000,000 ALL	84 months	B	1	2,000,000 ALL	84 months	CCC	2	1,000,000 ALL	84 months	CC	2	1,000,000 ALL	84 months	C	-	0	84 months	D	-	0	84 months
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7. Interest Rate (shows interest type and duration of defined period)	<p><b>Currency – Albanian Lek (ALL)</b></p> <p>Interest Rate will be offered based on the Credit Scoring of the customer:</p> <table border="1" style="width: 100%; border-collapse: collapse; text-align: center;"> <thead> <tr> <th style="background-color: #cccccc;">Credit Scoring</th> <th style="background-color: #cccccc;">Interest Rate Fixed for the first 12 installments of the loan</th> <th style="background-color: #cccccc;">Interest Rate Mixed after the 12 installment of the loan</th> </tr> </thead> <tbody> <tr> <td style="color: red;">AAA</td> <td style="color: red;">4%</td> <td style="color: red;">T-Bill 1 y. + 4% not less than 5%</td> </tr> </tbody> </table>	Credit Scoring	Interest Rate Fixed for the first 12 installments of the loan	Interest Rate Mixed after the 12 installment of the loan	AAA	4%	T-Bill 1 y. + 4% not less than 5%																																						
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Pre-Contractual Standardized Information Form

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<p>8. Effective Interest Rate</p>	<p><b>Internal Rate of Return (IRR)</b> indicates the total cost of the loan including interest, commissions and any other type of expenses that the borrower pays in relation to the loan contract. For the purposes of calculating the IRR, the total cost of the loan does not include expenses that are not recognized at the date of the calculation of the IRR, expenses paid by the borrower for obligations for non-application of the conditions provided in the contract, costs paid by the borrower in relation to the loan agreement for other parties (for example, notary fees, fees of Local Real Estate Registration Offices, fees for registrations in the Pledge Office, determined according to the relevant acts) and any expenses generally required for registration and guarantees; expenses for insurance and/or guarantees that are not mandatory, expenses for commissions applied to unused funds and expenses for commissions of changes in contractual conditions. IRR will be calculated with the assumption that:</p> <ul style="list-style-type: none"> <li>- the loan contract is valid for the agreed period, and</li> <li>- the parties fulfill their obligations, according to the terms and date agreed in the loan contract, and</li> <li>- interest percentages and other expenses that are included in the calculation of IRR remain unchanged until the end of the loan contract.</li> </ul> <p>The client will be informed about the approximate value of the IRR at the time of application and also about the exact value at the disbursement of funds (with the Payment Plan Annex).</p> <p>After disbursement of the loan, the applicant will be provided with the annex of the payment plan in which the Internal Rate of Return (IRR) is expressed in %, which refers to the value of the base rate (1-year Treasury Bond) according to the market conditions at the time when the loan is disbursed.</p>																											
<p>9. The loan currency vs customer's income currency</p>	<p><input type="checkbox"/> The loan is in a different currency from the customer's income;</p> <p><input type="checkbox"/> The loan is in the same currency as the customer's income;</p>																											
<p>10. The installment of the loan, in the currency in which the customer receives the income, can change.</p>	<p>The Bank will notify the customer in cases when as a result of the exchange rate changes, the loan installment will increase with 20% of the installment counterpart that would result if the exchange rate between the currency of the loan and the currency in which the customer receives income was applied on the date of the signing of the contract.</p>																											

	<p>The customer is given the option of converting the loan into the currency that they generate their income. The request for conversion will be subject to evaluation by the Bank in accordance with the financial documentation that the Borrower will submit at the time of handing in of the written request and, if the loan conditions are met, the conversion will be carried out with the Bank's official Exchange Rate on the day that the conversion is performed.</p>																																																																																																
<p>11. Loan approval and Disbursement</p>	<ul style="list-style-type: none"> <li>- As a condition for granting the loan, the Borrower will open one or more current accounts with BKT Bank, called the "loan account", in which the Bank will disburse funds and through which the loan will be repaid .</li> <li>- Withdrawing the loan will be done in one of the ways: cash withdrawal, by electronic means of withdrawal, by means of a check issued by the client himself to the bank, by means of a written payment order in favor of third parties.</li> <li>- When, during the disbursement, the Bank finds that the Borrower has gone beyond the conditions determined in the Loan Contract signed by the parties, the Bank has the right to request the termination of this contract, which will be accompanied by the return of the amounts used up to that moment and the corresponding interest.</li> <li>- The Disbursement of the loan funds will be done in the customer's account.</li> </ul>																																																																																																
<p>12. Number and Frequency of the payments</p>	<p>The payment of the loan will be made in equal monthly payments. The total installment number is dependant on the maturity of the loan.</p>																																																																																																
<p>13. The Value of each installment for the payment of the Super Loan</p>	<p>Installment = Principal Amount + Interest Amount</p>																																																																																																
<p>14. Illustrative Table of loan amortization (payment plan)</p>	<p><b>Loan terms and the table for NEI calculation</b></p> <table border="1" data-bbox="507 1010 1396 1496"> <thead> <tr> <th></th> <th colspan="2">N/A or Partial Closure</th> </tr> </thead> <tbody> <tr> <td>Loan Amount</td> <td>100,000</td> <td>ALL</td> </tr> <tr> <td>Maturity Term</td> <td>120</td> <td>Months</td> </tr> <tr> <td>Base Rate (T-Bill 1 year)</td> <td>2.9</td> <td>%</td> </tr> <tr> <td>Disbursement Commission</td> <td>3,000.00</td> <td>Lek</td> </tr> <tr> <td>Interest Rate in fixed period</td> <td>7.5</td> <td>%</td> </tr> <tr> <td>Interest Rate after fixed period (changeable every 12 months as per Base Rate+ Margin)</td> <td>10.9</td> <td>%</td> </tr> <tr> <td>Minimum after fixed period</td> <td>0</td> <td>%</td> </tr> <tr> <td>Installment (in fixed period)</td> <td>1,187.02</td> <td>ALL</td> </tr> <tr> <td>Installment (after fixed period)</td> <td>1,355.35</td> <td>ALL</td> </tr> <tr> <td><b>Total Value to be paid at the end of the period (Principal+Interest)*</b></td> <td><b>142,442.12</b></td> <td><b>ALL</b></td> </tr> <tr> <td><b>Internal Rate of Return (IRR)</b></td> <td><b>10.87</b></td> <td><b>%</b></td> </tr> </tbody> </table> <p><i>* The amount of the total principal and interest to be paid is calculated with the above interest rate. This total amount may vary depending on Treasury Bond changes and the minimum interest applied according to the selected product.</i></p> <p><b>Table of loan amortization (payment plan)</b></p> <table border="1" data-bbox="507 1646 1396 1955"> <thead> <tr> <th>Months</th> <th>Initial Balance</th> <th>Interest Amount</th> <th>Principal payment</th> <th>Monthly loan installment</th> <th>Balance at the end</th> </tr> </thead> <tbody> <tr> <td><b>1</b></td> <td>100,000.00</td> <td>625.00</td> <td>562.02</td> <td>1,187.02</td> <td>99,437.98</td> </tr> <tr> <td><b>2</b></td> <td>99,437.98</td> <td>621.49</td> <td>565.53</td> <td>1,187.02</td> <td>98,872.45</td> </tr> <tr> <td><b>3</b></td> <td>98,872.45</td> <td>617.95</td> <td>569.06</td> <td>1,187.02</td> <td>98,303.39</td> </tr> <tr> <td><b>4</b></td> <td>98,303.39</td> <td>614.40</td> <td>572.62</td> <td>1,187.02</td> <td>97,730.77</td> </tr> <tr> <td><b>5</b></td> <td>97,730.77</td> <td>610.82</td> <td>576.20</td> <td>1,187.02</td> <td>97,154.57</td> </tr> <tr> <td><b>6</b></td> <td>97,154.57</td> <td>607.22</td> <td>579.80</td> <td>1,187.02</td> <td>96,574.76</td> </tr> <tr> <td><b>7</b></td> <td>96,574.76</td> <td>603.59</td> <td>583.43</td> <td>1,187.02</td> <td>95,991.34</td> </tr> <tr> <td><b>8</b></td> <td>95,991.34</td> <td>599.95</td> <td>587.07</td> <td>1,187.02</td> <td>95,404.27</td> </tr> <tr> <td><b>9</b></td> <td>95,404.27</td> <td>596.28</td> <td>590.74</td> <td>1,187.02</td> <td>94,813.53</td> </tr> </tbody> </table> <p>This is an illustrative table and the calculation of the installments after the first 12 months of the loan refers to the base interest rate that is active in the actual month.</p>		N/A or Partial Closure		Loan Amount	100,000	ALL	Maturity Term	120	Months	Base Rate (T-Bill 1 year)	2.9	%	Disbursement Commission	3,000.00	Lek	Interest Rate in fixed period	7.5	%	Interest Rate after fixed period (changeable every 12 months as per Base Rate+ Margin)	10.9	%	Minimum after fixed period	0	%	Installment (in fixed period)	1,187.02	ALL	Installment (after fixed period)	1,355.35	ALL	<b>Total Value to be paid at the end of the period (Principal+Interest)*</b>	<b>142,442.12</b>	<b>ALL</b>	<b>Internal Rate of Return (IRR)</b>	<b>10.87</b>	<b>%</b>	Months	Initial Balance	Interest Amount	Principal payment	Monthly loan installment	Balance at the end	<b>1</b>	100,000.00	625.00	562.02	1,187.02	99,437.98	<b>2</b>	99,437.98	621.49	565.53	1,187.02	98,872.45	<b>3</b>	98,872.45	617.95	569.06	1,187.02	98,303.39	<b>4</b>	98,303.39	614.40	572.62	1,187.02	97,730.77	<b>5</b>	97,730.77	610.82	576.20	1,187.02	97,154.57	<b>6</b>	97,154.57	607.22	579.80	1,187.02	96,574.76	<b>7</b>	96,574.76	603.59	583.43	1,187.02	95,991.34	<b>8</b>	95,991.34	599.95	587.07	1,187.02	95,404.27	<b>9</b>	95,404.27	596.28	590.74	1,187.02	94,813.53
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15. Extra irrefundable costs when applied	No costs.
16. Other extra costs	<p>- 1% of amount of the loan (not less than 3,000 ALL)          - 0% for loan closure in other banks (only in the cases when the total value of the loan will be used to liquidate a loan in another bank).</p> <p>The above costs are classified as costs after disbursement of the loan. These expenses are unavoidable and mandatory before the loan disbursement. The disbursement commission is executed only once.</p>
17. Products/ Extra Services	Current account/salary account linked to the loan; debit cards
18. The right of equipment with a copy of the loan contract	The Consumer Loan contract is written and signed in as many equal copies as there are parties and is given a copy to each party of lender, borrower and co-borrower/s.
19. Early repayment (when applicable)	<p>The Bank will accept early repayments of the loan, partly (no less than the amount of one installment) or total of the loan principal, on the condition that the borrower pays all accumulated interests plus one (1) daily interest, as well as the payment of an operative cost extra in the amount of one (1) % of the prepaid principal if the period between the prepayment and loan maturity is above 1 year and 0.5% (zero point five) of the prepaid principal if the period between the prepayment and loan maturity is less than 1 year. In cases when the prepayment is done when the loan interest is fixed.</p> <p>In cases when the prepayment of the loan is done during the period when interest rate is floating, the Bank will accept early repayment of the loan on the condition that the borrower pays all accumulated interests plus one (1) daily interest.</p>
20. Official notices between parties	<p>All notices, communications between the parties will be made in a written form delivered personally, or by registered mail (rekomande) to the address specified in the Loan Agreement, or when possible via a stable means of communication (e-mail specified in Loan Agreement, diskette, CD-ROM, DVD, Mailbox).</p> <p>The Borrower declares and accepts that all types of notifications made to the stated addresses will be considered received by them. The borrower can submit their requests to the Bank, as soon as notified, within a period of 15 calendar days.</p> <p>The borrower is obliged to notify the Bank within 15 calendar days of any changes in their address. As long as they have not notified the changes of the new address, the Borrower does not have the right to oppose the notifications made at the previous address.</p>
21. Right of withdrawal from the loan contract	The customer has the right to withdraw from the loan contract within a calendar period of 14 days. This term starts from the date of signing of the contract. In cases where the loan amount has been disbursed to the customer's account and the latter exercises the right to withdraw from the Loan Contract, then the customer accepts and undertakes to pay the principal and all obligations for interests and/or penalties, as well as other possible expenses of the bank created with third parties in effect of the disbursement of the loan amount. If the borrower withdraws from the loan contract, the co-borrower or guarantor also withdraws from the loan contract or withdraws the surety/ies placed by them for the execution of the contract.
22. Notice in case of loan rejection	In case of Loan rejection, the bank immediately informs the consumer if their loan application has been rejected, making available the relevant reasons on which the loan was rejected. Information is provided at no additional cost.
23. Internal complaint schemes	<p>Customers have the opportunity to file a complaint or suggestion through the following channels:</p> <ul style="list-style-type: none"> <li>- Submitting a written request at any of the branches.</li> <li>- Physical visit near any branch.</li> <li>- By call center phone (+355 42 266 288)</li> <li>- Through the email address info@bkt.com.al</li> <li>- Through the BKT Smart Application</li> <li>- Through the Official Mail</li> <li>- Through the dedicated form on the official website of BKT</li> <li>- Through the complaints and suggestions form on Facebook</li> </ul>
24. Penalties on late payments	In the event that the Borrower is unable to repay on time the matured installment (interest or principal), the Bank in addition to the normal interest rate, has the right to apply a penalty in the amount of 1.25(one point twentyfive)% in ALL per



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No. Reference:

RBG.2-F-018

Revision Date :

01/02/2024

	<p>month, calculated on the obligation of the next unpaid installment (principal + interest) for the period in which it is overdue based on the terms of the contract. Penalty calculation: <b>Amount in arrears x penalty rate% x 12 months / 360 days x days in arrears</b> <i>Penalties and late interest paid by the borrower do not exceed in any case more than 30 percent of the amount of the contractual obligation (unpaid loan installment/s).</i></p>
25. Other penalties	<p>If the Bank discovers that the loan has not been used for the agreed purpose, then the bank has the right to immediately request the return of the loan and accumulated interest, or if it deems it reasonable instead of applying the aforementioned action, it may apply a 1% penalty on the initial loan amount. In case of non-payment of commissions and interest, the Bank has the right to apply a penalty of 1.25(one point twentyfive)% in ALL per month on the unpaid amount of commission and interest. <i>Penalties and late interest paid by the borrower do not exceed in any case more than 30 percent of the amount of the contractual obligation (unpaid loan installment/s).</i></p>
26. Time period validity of pre-contractual information	<p>The period of validity of the pre-contractual information is 7 (seven) calendar days from the date of signature of this information by the customer.</p>

\_\_\_\_\_, 14/02/2024  
(City, dd,mm,yyyy)

\_\_\_\_\_  
Customer: Name Last Name  
(Signature)

\_\_\_\_\_  
Branch Employee: Name Last Name  
(Signature and Stamp of the Bank)