



BANKA KOMBETARE TREGTARE

PRE-CONTRACTUAL INFORMATION GREEN LOAN FORM

Items	Description
Introduction	This document is not a mandatory legal offer. Presented confidential figures are a reliable presentation of the bank products that will offer due to current market terms and conditions, based on given information. However, these figures can fluctuate according to the market conditions. Giving the information does not intend that the bank is obliged to provide loan.
1. Bank	BANKA KOMBETARE TREGTARE (BKT) SH.A Address: Rruga e Vilave, Lundër 1, 1045, Tirana, Albania Website: www.bkt.com.al E-mail: info@bkt.com.al Telephone: 042 266 288
2. Product name	Green Loan
3. Loan Type	1. Loan secured with mortgage of a real estate 2. Consumer Loan secured with suretyship
4. Purpose of product	The aim of the Energy Efficiency Loan is a loan facility and beneficiary will be only individuals that want to use the loan for the improvement of their living premises, improvement that will lead to Energy savings and CO2 emission reduction.
5. Product description	<p>The customer projects that can be financed under this loan are:</p> <ol style="list-style-type: none">1- Replacement of Heat supply systems (Air conditioning replacement)2- Replacement of incandescent bulb by CFL¹3- Replacement of old fluorescent lamps by modern T5² lamps with electronic ballast4- Thermal solar system for hot sanitary water5- Replacement of conventional heating system by a heat pump6- Installation of on-grid photovoltaic³ system7- Building insulation of outside walls and roofs8- Replacement of outside windows9- Replacement of outside doors10- Replacement of non-regulated pumps for central heating system by new electronically regulated pumps11- Installation of new radiators in combination with installation of thermostatic valves12- Energy services and supply businesses <p>The loan can either collateralized or non-collateralized one.</p> <ol style="list-style-type: none">1. In case of Collateralized loan the bank will require the guarantee mortgage of real estate property. The appraisal report of the mortgage will be made from independent appraisals, authorized from the bank and this expense will be covered from the applicant. In any case the immediate liquidation value will be at least 120% of the loan value or by using OMV the coverage ratio must be 150% of the approved loan. The repayment of the loan will be done with equal monthly installments (principal + interest) according to the repayment annex, not as a bullet payment at loan maturity.2. In case of non-collateralized loan, Individuals that apply may be only those whose income derive from salary, rent and specific activities. The bank will require as guarantee the surety-ship as follow: <u>Salary, rent in BKT/Self Employed professionals:</u><ul style="list-style-type: none">- Up to ALL 250,000 - without surety- From ALL 250,001 up to ALL 500,000 – Only one surety (spouse if married, other if not)- Over ALL 500,001 – 2 Sureties

¹ CFL- Compact Fluorescent lamp

² T5 lamp - Linear fluorescent lamps with a diameter of 5 1/8ths of an inch (approximately 16mm)

³ Solar panels that convert sunlight into electricity

	<p><u>Other Customers:</u> Spouse and one surety acceptable by the bank (credit customer is preferable). Two sureties in case other status than married. In any case two sureties shall be required.</p>
<p>6. Interest rate (shows interest rate type and duration of the defined period)</p>	<p>I. <u>Collateralized loans:</u> ALL T-Bill 1Y +2.2% (not less than 4.5%, after the 24th installment). Or 3.5% for the first 24 months, then T-Bill + 2.5% (not less than 4.5% after the 24th installment)</p> <p>Euro: Euribor 1Y +4% (Not less than 4%) The offered interest rate is changeable according to the change of 1-year T-Bills every 12 months of the loan. The applicant will be informed via phone calls, e-mail or mail for any amendments or changes on loan terms and conditions.</p> <p><i>For all products mentioned above, the customers may choose either to have a life insurance or to accept a higher interest rate. In case the customer chooses not to have a life insurance, options are:</i></p> <p>- If the customer is up to 45 years old, interest rate of the loan will be 0.5% higher than the interest rate applied to respective category.</p> <p>- If the customer is over 45 years old, interest rate of the loan will be 1% higher than the interest rate applied to respective category</p> <p><i>E.g.the interest rates will change respectively to:</i> T-bill 1y +2.7% (not less than 5%, after the 24th installment) or T-bill 1y +3.2% (not less than 5.5%, after the 24th installment)</p> <p>II. <u>Non-Collateralized loans</u></p> <p><u>Salary, rent in BKT/Self Employed professionals:</u> 5.5% for the first 12 months, then T-Bill + 8% (not less than 10%)</p> <p><u>Other Customers:</u> The interest rate will be 1% higher than the above category.</p> <p>The offered interest rate is changeable according to the change of 1-year T-Bills every 12 months of the loan. The applicant will be informed via phone calls, e-mail or mail for any amendments or changes on loan terms and conditions.</p>
<p>7. Effective interest rate</p>	<p>The effective interest rate (EIR) defines the total cost of the loan including interests, commissions and any other expenses that the customer will afford for the loan according to the conditions mentioned in loan agreement. In order to calculate EIR, in the total expenses amount are not included expenses that are unknown at the moment of EIR calculation, dues to be paid from the customer for not fulfilling the Loan Agreement conditions, expenses to be paid from the customer to third parties (for ex. Notary fees, Real Estate Registration Office fees, Pledge Register fees, based on specific documents) and any other general expenses raised for the registration and guarantees, expenses for the insurances and / or guarantees that are not obligatory, expenses from the commissions</p>

	<p>applied on the unused loan amount and expenses from the commission applied for change of the contractual conditions. The EIR will be calculated assuming that:</p> <ul style="list-style-type: none"> - The Loan Agreement is valid for the set maturity - Parties fulfill their duties according to the conditions and dates agreed in the Loan Agreement and - The interest percentage and the other expenses included in the EIR calculation remain unchanged until the end of the Loan Agreement. <p>The customer will be informed on the approximate value of EIR at the application moment and also on the exact value of EIR at the loan disbursement (with the Payment Plan Annex). After the loan disbursement the applicant will be furnished with the Payment Plan Annex where will be specified in percentage the Effective Interest Rate (EIR), referring to the base rate (1 year Treasury Bill) according to the market conditions at the loan disbursement moment.</p>				
<p>8. Loan amount and its currency</p>	<p>Max. Amount :</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;"><i>Collateralized loans</i></td> <td style="width: 50%;"><i>Non- Collateralized loans</i></td> </tr> <tr> <td>Up to 6.000.000 Lek or 50.000 Euro</td> <td>Up to 1,000,000 ALL</td> </tr> </table>	<i>Collateralized loans</i>	<i>Non- Collateralized loans</i>	Up to 6.000.000 Lek or 50.000 Euro	Up to 1,000,000 ALL
<i>Collateralized loans</i>	<i>Non- Collateralized loans</i>				
Up to 6.000.000 Lek or 50.000 Euro	Up to 1,000,000 ALL				
<p>9. Loan contract maturity for Kredia e Gjelber</p>	<p>Max. maturity:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;"><i>Collateralized loans</i></td> <td style="width: 50%;"><i>Non- Collateralized loans</i></td> </tr> <tr> <td>Up to 120 months</td> <td>Up to 84 months</td> </tr> </table>	<i>Collateralized loans</i>	<i>Non- Collateralized loans</i>	Up to 120 months	Up to 84 months
<i>Collateralized loans</i>	<i>Non- Collateralized loans</i>				
Up to 120 months	Up to 84 months				
<p>10. Disbursement of the loan</p>	<ul style="list-style-type: none"> - As condition for loan disbursement, the borrower should open one or more current accounts at Banka Kombetare Tregtare, named "Loan account", where the bank will disburse the funds and through which will be repaid the loan. - Withdrawal of the loan will be through one of the manners: Cash withdrawal, withdrawal through electronic channels, through a cheque issued by the customer himself, through payment-order given in written in favor of third parties. - If during the loan disbursement the bank notice that the Borrower has not respected the terms and conditions foreseen in the loan contract signed by parties, the Bank has the right to cancel the loan contract that will be followed with the return of the used funds (principal) up to that moment and the respective interest rate. - In case of non-collateralized loans, Borrower has the right to withdraw from the loan agreement within 14 days. This period starts from the date of signing of the loan agreement. In cases when the loan amount is disbursed in customer account and the latter exercises his right to withdraw from the loan agreement, then the borrower accepts and commits to repay the principal and all due amounts for interests and/or penalties, as well as other possible expenses of the bank created with third parties with the aim of disbursing the funds 				
<p>11. Number and frequency of loan installments</p>	<p>The loan repayment will be performed on equal monthly installments. The number of installments varies due to loan to maturity.</p>				
<p>12. Number and frequency of loan installments</p>	<p>Installment = Principal amount + interest amount</p>				

13.1. Repayment schedule (repayment plan) for the collateralized Green loan

Loan Terms and EIR calculation Table

Loan Amount	2,000,000	ALL
Loan Tenor	25	Months
Disbursement Commission	1	%
Age of the Customer	50	Years Old
With Life Insurance	Jo	
Life Insurance Premium (~ 0.45%-0.65% of the loan amount)	20,000	ALL
Property Insurance Premium (~ 0.07%-0.15% of the loan amount)	30,000	ALL
Base Rate (T-Bill 1y)	2.00	%
Spread	2.20	%
Interest Rate in the first 24 months (floating each 12 months according to Base Rate Spread)	4.20	%
Interest Rate after the 24th installment*	5.00	%
Installment Amount (in the first 12 installment)*	83,690.86	ALL
Installment Amount (after the 24th installment)*	83,746.46	ALL
Total Amount paid at the loan maturity (Principal + Interest)	2,092,327.21	ALL
Effective Interest Rate (EIR)	7.57	%

* The installments calculation after the 24th installment is based on the Base Rate in force in the actual month

Repayment Plan Table

Month	Opening Balance	Interest Amount	Principal Amount	Installment Amount	Closing Balance
1	2,000,000.00	7,000.00	76,690.86	83,690.86	1,923,309.14
2	1,923,309.14	6,731.58	76,959.28	83,690.86	1,846,349.85
3	1,846,349.85	6,462.22	77,228.64	83,690.86	1,769,121.21
4	1,769,121.21	6,191.92	77,498.94	83,690.86	1,691,622.27
5	1,691,622.27	5,920.68	77,770.19	83,690.86	1,613,852.09
6	1,613,852.09	5,648.48	78,042.38	83,690.86	1,535,809.70
7	1,535,809.70	5,375.33	78,315.53	83,690.86	1,457,494.17
8	1,457,494.17	5,101.23	78,589.63	83,690.86	1,378,904.54
9	1,378,904.54	4,826.17	78,864.70	83,690.86	1,300,039.84
10	1,300,039.84	4,550.14	79,140.73	83,690.86	1,220,899.11
11	1,220,899.11	4,273.15	79,417.72	83,690.86	1,141,481.40
12	1,141,481.40	3,995.18	79,695.68	83,690.86	1,061,785.72

The revision of the base rate, in this case of the Treasury Bill is done every 12 months of the loan, thus the revision of the interest rate will be done each installment date that will be a multiple of 12 until the last year of loan maturity.

This is an illustrative table and the installments calculation after the 24th installment is based on the Base Rate in force in the actual month.

Loan Terms and EIR calculation Table

Customer Type*	Salary Paid/Self Employed	
Loan Amount	60,001	ALL
Loan Maturity	24	Months
Base Rate (T-Bill 1 y)	1	%
Disbursement Commission	2.50	%
Interest Rate for the first 12 months	5.5	%
Interest Rate after 12 months (changing each 12 months according to Base Rate+ Spread)	10	%
Installment Amount (in the first 12 months)	2,645.78	ALL
Installment amount (after 12 months)	2,709.87	ALL
Total Amount paid at the loan maturity (Principal + Interest)	64,267.82	ALL
Effective Interest Rate (EIR)	9.14	%

Repayment Plan Table

Month	Opening Balance	Interest Amount	Principal Amount	Installment Amount	Closing Balance
1	60,001.00	275.00	2,370.78	2,645.78	57,630.22
2	57,630.22	264.14	2,381.64	2,645.78	55,248.58
3	55,248.58	253.22	2,392.56	2,645.78	52,856.02
4	52,856.02	242.26	2,403.53	2,645.78	50,452.49
5	50,452.49	231.24	2,414.54	2,645.78	48,037.95
6	48,037.95	220.17	2,425.61	2,645.78	45,612.34
7	45,612.34	209.06	2,436.73	2,645.78	43,175.61
8	43,175.61	197.89	2,447.90	2,645.78	40,727.71
9	40,727.71	186.67	2,459.11	2,645.78	38,268.60
10	38,268.60	175.40	2,470.39	2,645.78	35,798.21
11	35,798.21	164.08	2,481.71	2,645.78	33,316.51
12	33,316.51	152.70	2,493.08	2,645.78	30,823.42

* The term "Salary Paid/Self Employed" refers also to the customers whose income derive from rents paid through BKT.

The revision of the base rate, in this case of the Treasury Bill is done every 12 months of the loan, thus the revision of the interest rate will be done each installment date that will be a multiple of 12 until the last year of loan maturity.

This is an illustrative table and the installments calculation after the 24th installment is based on the Base Rate in force in the actual month.

13.2 Repayment schedule (repayment plan) for the non-collateralized Green loan

14. Additional costs irreversible in cases when they are applicable

1. Collateralized Loan: Expenses for the appraisal report (varies from ALL 7,500- ALL 30,000 based on type of property to be evaluated). The expense mentioned above is categorized like expense before the approval and is covered from the applicant, regardless the final decision. This expense can not be avoided from the applicant. This service it's not offered from the bank but from the authorized experts.
2. Non-collateralized Loan: N/A

15. Other additional costs

Type of expense	Value Collateralized	Value Not- Collateralized
Notary Expenses	ALL 3,800 / per Loan Contract and starting from	N/A

		ALL 2,600 up to ALL 7,400 for Mortgage Contract)	
	Life insurance premium	~ 0.45%-0.65% of loan amount (depends on the value of the loan, age and gender of the applicant)	N/A
	Mortgage Expenses	For loan amounts from ALL 1,000,001 up to 10,000,000 up to ~ ALL 15,000. For Loan amounts over ALL 10,000,000 ~ ALL 25,000.	N/A
	Collateral insurance premium	~ 0.07%-0.15% of loan amount (depends on the loan value, type and location of property)	N/A
	Disbursement commission	1% of the disbursement amount 0% Purchase of Loan from other banks (only in cases when the contract of the loan to be purchased contains early repayment commission.)	<ul style="list-style-type: none"> • 2.5% of the loan amount (minimum ALL 1,500) for loan maturities up to 36 months • 2% of the loan amount (minimum ALL 1,500) for loan maturities over 36 months • 0% Purchase of Loan from other banks (only in cases when the contract of the loan to be purchased contains early repayment commission.)
<p>The above mentioned loan origination related costs are considered as post approval loan application costs. These costs are inevitable and mandatory for the applicant before the disbursement date. The expenses of mortgage, notarization of the loan contract and the Disbursement commission will be paid only at start; meanwhile the prime of life insurance, property and life will be repeated on yearly basis.</p>			
16. Prepayment (if applicable)	<p>I. Collateralized loans: The Bank will accept early repayments, partial liquidation (not less than the amount of 1 monthly installment) or total liquidation on the condition that the Borrower should pay all the accrued interests plus 1 (one) day interest, as well as the value of an extra administrative cost of 2 (two) % over the principal amount paid in advance, in case the early repayment is done more than 1 year prior to the maturity date and 1 (one) % over the principal amount paid in advance, in case the early repayment is done during the last year of the loan.</p> <p>II. Non-Collateralized loans</p>		

	<p>The Bank will accept early repayments, partial liquidation (not less than the amount of 1 monthly installment) or total liquidation on the condition that the Borrower should pay all the accrued interests plus 1 (one) day interest, as well as the value of an extra administrative cost of 1 (one) % over the principal amount paid in advance, in case the early repayment is done more than 1 year prior to the maturity date and 0.5 (zero point five) % over the principal amount paid in advance, in case the early repayment is done during the last year of the loan, if the early repayment is done during the period that fixed interest is applied.</p> <p>In cases the early repayment is done during the period that floating interest rate is applied, the Bank will accept early repayments on the condition that the Borrower should pay all the accrued interests plus 1 (one) day interest.</p>
<p>17. Formal notifications between parties</p>	<p>All the notifications, communications between parties will be done in a written form and submitted direct to the customer or sent by priority mail at address specified on the Loan Agreement, or whenever it is possible through a consistent communication mean (e-mail specified on the Loan Agreement, floppy disc, CD-ROM, DVD, mail box)</p> <p>The Borrower declares and agrees that all the notifications sent to the specified addresses will be considered received from him/her. The Borrower may submit his/her complains to the Bank regarding the received notifications within a period of 15 calendar days.</p> <p>The Borrower is obliged to notify the Bank for any changes in his/her addresses within 15 calendar days of the change. As long as he/her has not given notice on the new address, the Borrower does not have the right to deny the notifications sent to the previous address.</p>
<p>18. Right to withdraw from the Loan Agreement</p>	<p>I. Collateralized loans: Borrower has the right to withdraw from the loan agreement within 7 days. This period starts from the date when the loan agreement is signed. In cases when the loan amount is disbursed in the customer's account and the latter exercises his right to withdraw from the loan agreement, then the borrower accepts and commits to repay the principal and all due amounts for interests and/or penalties, as well as other possible expenses of the bank created with third parties with the aim of disbursing the funds. If the Borrower withdraws from the Loan agreement, the Co-Borrower and the Surety will as well withdraw from the Loan Agreement or will withdraw the guarantees offered for the Agreement execution.</p> <p>II. Non-Collateralized loans Borrower has the right to withdraw from the loan agreement within 14 days. This period starts from the date when the loan agreement is signed. In cases when the loan amount is disbursed in the customer's account and the latter exercises his right to withdraw from the loan agreement, then the borrower accepts and commits to repay the principal and all due amounts for interests and/or penalties, as well as other possible expenses of the bank created with third parties with the aim of disbursing the funds. If the Borrower withdraws from the Loan agreement, the Co-Borrower and the Surety will as well withdraw from the Loan Agreement or will withdraw the guarantees offered for the Agreement execution.</p>
<p>19. Claiming forms</p>	<ul style="list-style-type: none"> - Written letter near any branch - Visits near every branch - Via telephone (+355 42 266 288) call center - Through electronic mail: info@bkt.com.al
<p>20. Other Penalties</p>	<ul style="list-style-type: none"> - If the bank finds that the customer has not used the loan for the stated purpose it may ask for the total liquidation of the outstanding loan amount and

	<p>accumulated interests or otherwise if it finds appropriate it can apply a commission of 1% over the disbursed loan amount.</p> <ul style="list-style-type: none"> - If the borrower fails to pay commission and interest, the bank has the right to charge a commission of 4 (four) % in ALL on monthly basis over the unpaid commissions and interest amounts. - If the borrower cannot pay in time the matured installment (interest or principal), the Bank apart of the normal interest rate, has the right to apply a penalty of 4 (four) % in ALL on monthly basis, calculated on the unpaid due installment (inters + principal) for the period in which he is in delay, based on terms and conditions of this contract. <p>Penalty Calculation: Due Amount x Penalty Rate% x 12 months/ 360 days x days in arrears</p>
<p>21. Validity Period of Pre-Contractual Information</p>	<p>The Period of Validity of the Pre-Contractual Information is 7 (seven) calendar days starting from the date that the customer has signed this form.</p>

_____/_____/_____/_____
 (City, dd,mm,yyyy)

 Customer: Name Surname
 (Signature)