

Business Terms and Conditions

A. Accounts

1. Current Accounts

	ALL	EUR	USD	GBP	CHF	AUD	CAD
1.1 Currencies	ALL	EUR	USD	GBP	CHF	AUD	CAD
1.2 Account Opening				Free of Charge			
1.3 Account Maintenance/Monthly							
1.3.1 Standard	300	2.5	2.5	2.5	2.5	2.5	2.5
1.3.2 Loan account				Free of Charge			
1.4 Account Closing							
1.4.1 Within 3 (three) months from the account opening date	1500	12	14	10	13	19	18
1.4.2 After 3 (three) months from the account opening date				Free of Charge			
1.5 Minimum Balance							
1.5.1 Standard	5'000	50	50	50	50	50	50
1.5.2 Loan account	0	0	0	0	0	0	0
1.5.3 Loan account for Fondi Besa Business customers*	100	1	1	1	1	1	1

* Loan account for Fondi Besa Business customers are subject of standard terms and conditions for retail Customers except minimum balance.

1.6 Account Statement

1.6.1	Sent automatically by the sistem to the email address				Free of Charge		
1.6.2	Printed in BKT branches:						
1.6.2.1	1 per week						
1.6.2.1.1	1-10 pages				Free of Charge		
1.6.2.1.2	> 10 pages				5 ALL / page		
1.6.2.2	other	300*	3*	3*	3*	3*	3*
					* + 5 ALL / page		

1.7 Cash Deposit*

1.7.1	From account holders/ Business employees						
1.7.1.1	amount under: 6'500'000 ALL / 50'000 Eur, Usd, GBP, CHF, AUD, CAD					Free of Charge	
1.7.1.2	amount above: 6'500'000 ALL / 50'000 Eur, Usd, GBP, CHF, AUD, CAD						
1.7.1.2.1	1 value date	Free of Charge	n/a	n/a	n/a	n/a	n/a
1.7.1.2.2	Same value date	%	0.01%	0.03%	0.03%	0.03%	0.03%
	max.	3'000	200	200	200	200	200
1.7.2	For loan or credit card payment					Free of Charge	
1.7.3	From others	%	0.03%	0.03%	0.03%	0.03%	0.03%
	min.	100	1	1	1	1	1
	max.	5'000	200	200	200	200	200
1.7.4	In coins**						
1.7.4.1	denominations 1, 5, 10, 20 ALL	Free of Charge	-	-	-	-	-
1.7.4.2	denomination 50 ALL	100	-	-	-	-	-
1.7.4.3	denomination 100 ALL	150	-	-	-	-	-
1.7.5	In ATM***						
1.7.5.1	with Debit Card****:						
1.7.5.1.1	in ALL, in EUR or combination ALL and EUR (maximal daily 1'500'000 ALL or equivalent in Eur of this amount) **					Free of Charge	
1.7.5.2	without Debit Card****:						
1.7.5.2.1	with Unique Code:						
1.7.5.2.1.1	in ALL: daily max Limit 950'000					Free of Charge	
1.7.5.2.1.2	in Eur: daily max Limit 5'000					Free of Charge	
1.7.5.2.2	with QR Code:						
1.7.5.2.2.1	in ALL: daily max Limit 950'000					Free of Charge	
1.7.5.2.2.2	in Eur: daily max Limit 5'000					Free of Charge	

* With cash deposit it is considered only the deposit in customer's account and not the invoice payments toward third parties. The Commission will not be applied:

- when the purpose of the transaction is to open a Time Deposit;
- to the Foreign Exchange Offices if they have to settle a Fixed Foreign Exchange Contract with the Treasury Department.

If the No. of daily Cash Deposits transactions is greater than 3 (three) for one currency, for each subsequent transaction will be applied Deposit Commissions by others.

** Only ALL coins are accepted. He commission will be applied for each cartridge deposit (1 cartridge = 50 coins).

*** The ATM Cash deposit is available only for the ATM which include deposit function, for the customers that are equipped with an active Debit Card or for the option of Cardless Cash Deposit through Unique Code.

**** Daily Maximum Limit of Cash deposits in ATM with the Debit Card is:

- only ALL is 1'500'000 ALL;
- only in Eur is EUR equivalent of 1'500'000 ALL;
- in combination of ALL and EUR, the limit stands within the amount of 1'500'000 ALL or equivalent in EUR of this amount.

***** The cash deposit limits, without a Debit Card, through the Unique Code or QR Code are separate and independent of each other and for each allowed currency (ALL/Eur).

1.8 Cash Withdrawals*

	ALL	EUR	USD	GBP	CHF	AUD	CAD
1.8.1	From business accounts						
1.8.1.1	amount under: 2'500'000 ALL / 20'000 Eur (other currencies)**					Free of Charge	
1.8.2	in Kukës, Gramsh, Çorovodë, Biliisht, Delvinë, Laç, Rrëshen, Bushat, Koplik, Librazhd, Peqin, Rrogzhihë, Orikum, Kucovë branches						
1.8.2.1	amount above: 2'500'000 ALL / 20'000 Eur (other currencies)**	%	0.8%	0.8%	**	**	**
	max.	30'000	230	**	**	**	**
1.8.2.2	Amount over the monthly accumulated limit of withdrawals:						
1.8.2.2.1	Difference over the monthly **** withdrawal limit of: 10'000'000 ALL / 70'000 Eur (other currencies)**	%	1%	1%	**	**	**
	max.	40'000	300	**	**	**	**
1.8.3	From business account in other branches						
1.8.3.1	amount from: 2'500'001 - 7'000'000 ALL / 20'001 - 50'000 Eur (other currencies)**					Free of Charge	
1.8.3.1.1	1 value-date****	%	0.1%	0.1%	**	**	**
1.8.3.1.2	Same value date	max.	5'000	40	**	**	**
1.8.3.2	amount above: 7'000'000 ALL / 50'000 Eur (other currencies)**	%	0.2%	0.2%	**	**	**
1.8.3.2.1	1 value-date****	max.	40'000	300	**	**	**
		%	0.4%	0.4%	**	**	**
1.8.3.2.2	Same value date	max.	80'000	600	**	**	**

* The Commission will not be applied:

- when the purpose of the transaction is to close a Time Deposit;
- to the Foreign Exchange Offices if they have to settle a Fixed Foreign Exchange Contract with the Treasury Department;
- Loan Disbursements

The specified amounts are for daily accumulated Cash Withdrawals

** Eur equivalent.

*** If the customer makes Cash withdraws over the specified limit, despite the number of daily transactions (cash withdraw) from the same account (currency), the commission is applied over the total amount withdrawn.

Ex: The number of daily transactions is 3 (three), and respective amounts are 15,000, 10,000 and 8,000 Euro, the commission is calculated (15'000 + 10'000 + 8'000) = 33'000 Eur x 0.10% = 33 Eur.

**** Clients must notify one day before the transaction

***** The specified limit is the cumulative monthly Cash withdrawal by the same account (currency), regardless of the number of transactions.

1.9 Direct Debit

Free of Charge

1.10 Standing Order

Free of Charge

Business Terms and Conditions

		ALL	EUR	USD	GBP	CHF	AUD	CAD
2. Deposit Accounts								
2.1 Time Deposit								
2.1.1	Currencies	ALL	EUR	USD	GBP	CHF	AUD	CAD
2.1.2	Minimum Balance	50'000	500	500	500	500	500	500
2.1.3	Deposit Opening	Free of charge			Free of Charge			
2.1.4	Deposit Closing				Free of Charge			
2.1.4.1	On maturity				Free of Charge			
2.1.4.2	Before the 1st maturity				Interest (Calculated or paid)			
2.2	Issuance of a duplicate deposit contract	500	-	-	-	-	-	-
		max.*	1'000	-	-	-	-	-

* In case of more than 2 (two) contracts.

B. Payments

		ALL	EUR	USD	GBP	CHF	AUD	CAD
1.1 Treasury payments, Taxes, Customs payments								
1.1.1 By taxpayers themselves								
1.1.1.1	by account	200	-	-	-	-	-	-
1.1.1.2	by Cash	300	-	-	-	-	-	-
1.1.2 By others								
1.1.2.1	by account	200*	-	-	-	-	-	-
1.1.2.2	by Cash	500	-	-	-	-	-	-
1.2 ASHK Payments (Hipoteka)								
1.2.1 Amount up to 300 ALL								
1.2.1.1	by account	Free of Charge	-	-	-	-	-	-
1.2.1.2	by Cash	Free of Charge	-	-	-	-	-	-
1.2.2 Amount over 300 ALL								
1.2.2.1	by account	100	-	-	-	-	-	-
1.2.2.2	by Cash	%	0.03%	-	-	-	-	-
		min.	200	-	-	-	-	-
		max.	5'000	-	-	-	-	-
1.3 Bill Payments: energy, watter, phone** and mobile number**, ect.								
1.3.1	by account	100	-	-	-	-	-	-
1.3.2	by Cash	200	-	-	-	-	-	-
1.3.3	Bill Payment: Digitalb me kështe							
1.3.3.1	by account	Free of Charge	-	-	-	-	-	-
1.3.3.2	by Cash	Free of Charge	-	-	-	-	-	-
1.4 Payments for financial institutions								
1.4.1	by account	100	-	-	-	-	-	-
1.4.2	by Cash	200	-	-	-	-	-	-
1.5 Bill payment from others for BKT clients***								
	%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%
	min.	500	5	5	5	5	5	5
	max.	15'000	200	200	200	200	200	200
1.6 e-Albania payment								
		150	-	-	-	-	-	-

* Only for incoming money transfer from other banks (Beneficiary - Budget Accounts)

** The commission for the payment of the Vodafone / One Albania invoice is paid by the company itself, if the invoice is uploaded electronically into the BKT system.

*** It is not allowed the payment of fiscalized invoices, which only are paid by the account's customer.

C. Cards*

		ALL	EUR
1 Business Prima Credit Cards (MasterCard)			
1.1	Annual Fee*	2'000	
1.2	Mandatory minimum payment	10% of total obligation	
1.3	Interest on the carrying obligations (monthly)	1.3%	
1.4	Late payment interest (monthly)	2%	
1.5	Over limit fee	no overlimit allowed	
1.6	Cash Advance Interest Rate	2%	
1.6.1	Withdrawal from ATM (of BKT and other banks inside the country)	1'000	
1.6.2	Withdrawal from ATM of other banks abroad	1'500	
1.7	Request for reprinting of Card + Pin	2'000	
1.8	Request for reprinting Pin	500	
1.9	Balance Inquiry		
1.9.1	BKT	Free of charge	
1.9.2	other banks	200	
1.10	POS / Internet transaction fee, Printing of Card / PIN, Automatic reprinting of Card, Change of PIN in ATM; Closing Card.	Free of charge	
2 Business Debit Cards "BanKomaT Business"(MasterCard)			
2.1	Yearly Commission	Free of Charge	
2.2	Payment in POS / Internet	Free of Charge	
2.3	Daily Limit for Internet usage	150'000	
2.4	Monthly Limit for Internet Usage	3'000'000	
2.5	Maximal daily transactions on internet	5	
2.6	Withdrawal in BKT ATM	Free of Charge	
2.7	Withdrawal from other banks inside the country	%	
		min.	2
		max.	500
		min.	1'500
2.8	Withdrawal from other banks abroad	%	
		min.	2
		max.	500
		min.	1'500
		max.	150'000
2.9	Maximal number of daily withdrawals	5	1'000
2.10	Maximal limit of monthly withdrawals	5'000'000	40'000
2.11	Maximal number of monthly withdrawals	100	
2.12	Reprinting of Card+PIN by request	1'500	
2.13	Reprinting of PIN by request	500	
2.14	Card validity	6 years	
2.15	Closing card; Automatic reprinting of Card; Change of PIN in ATM; Mini Statement; Account balance check in BKT ATM's	Free of Charge	
3 Chargeback request (by Cardholder / Merchant)			
Business Prima Credit Cards (MasterCard)/Business Debit Cards "BanKomaT Business"(MasterCard)			
3.1	Chargeback request (first step of process)	1'200	10
3.2	Chargeback - pre arbitration request (if chargeback request is refused)	4'500	45
3.3	Chargeback - arbitration request (if chargeback pre arbitration request is refused)	50'000	500

* Card transactions performed in foreign currencies are influenced by several factors, which can cause the amount that will be debited or credited to the cardholder's account to differ from the value obtained by converting the transaction amount using the exchange rate listed on BKT's official website. These factors include the exchange rate used by the card provider companies Mastercard or Visa, additional fees associated with the services these companies offer, and fluctuations in the exchange rate between the transaction performing date and the transaction clearing date (date when the transaction is settled in the bank's system). The difference of the exchange rate, is calculated to be approximately 2% compared to the exchange rate published in the official website of BKT.

Business Terms and Conditions
D. Money Transfer

		ALL	EUR	USD	GBP	CHF	AUD	CAD
1. Outgoing Transfer* (at the Branch desk / by account)		ALL	EUR	USD	GBP	CHF	AUD	CAD
1.1	BKT Albania**	150	1.5	2	***	***	***	***
1.2	BKT Kosovo							
1.2.1	Ekspress (same value-date)	-	5	7	***	***	***	***
1.3	Other domestic banks							
1.3.1	ALL							
1.3.1.1	Instant credit transfer	1'500	-	-	-	-	-	-
1.3.1.2	Express (same value date)							
	amount up to 10'000'000 ALL	%	0.01%	-	-	-	-	-
		min.	500	-	-	-	-	-
		max.	1'000	-	-	-	-	-
1.3.2	Eur							
1.3.2.1	Instant credit transfer							
	amount up to 100.000 Eur	%	0.02%	-	-	-	-	-
		min.	6	-	-	-	-	-
		max.	20	-	-	-	-	-
	amount over 100.000 Eur	%	0.03%	-	-	-	-	-
		max.	50	-	-	-	-	-
1.4	Other Banks to SEPA zone							
1.4.1	Eur							
1.4.1.1	Express (same value date)							
	amount up to 100.000 Eur	%	0.02%	-	-	-	-	-
		min.	6	-	-	-	-	-
		max.	20	-	-	-	-	-
	amount over 100.000 Eur	%	0.03%	-	-	-	-	-
		max.	50	-	-	-	-	-
1.5	Other domestic banks and abroad							
1.5.1	Foreign currency (excluding Eur currency for the transfer to the other domestic and SEPA zone banks)*							
1.5.1.1	Spot (2 value dates)							
1.5.1.1.1	Standard Customer	%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%
		min.	8	10	***	***	***	***
		max.	200	250	***	***	***	***
1.5.1.1.2	Campaign Customer****	%	0.12%	0.12%	0.12%	0.12%	0.12%	0.12%
		min.	6.5	8	***	***	***	***
		max.	160	200	***	***	***	***
1.5.1.2	Express (same value - date)	%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%
		min.	15	20	***	***	***	***
		max.	250	320	***	***	***	***
1.6	AKTIF Bank							
1.6.1	Ekspres "E njejtja ditë-valutë" shuma deri në (<=) 25'000 Eur / Usd shuma mbi 25'000 Eur / Usd			12 27	12 27	*** ***	*** ***	*** ***
1.7	Other commissions of correspondent banks:							
1.7.1	"OUR"commissions for outgoing transfers in EUR:		EUR					
1.7.1.1	Transfers to Turkey:							
1.7.1.1.1	amount over 2,500 - 5,000 Eur	-	12	-	-	-	-	-
1.7.1.2	Transfers to other countries							
1.7.1.2.1	amount up to 2,500 Eur	-	10	-	-	-	-	-
1.7.1.2.2	amount over 2,500 - 5,000 Eur	-	13	-	-	-	-	-
1.7.1.2.3	amount over 5,000 - 12,500 Eur	-	18	-	-	-	-	-
1.7.1.2.4	amount over 12,500 - 25,000 Eur	-	25	-	-	-	-	-
1.7.1.2.5	amount over 25,000 Eur	-	26	-	-	-	-	-
1.7.2	"OUR"commissions for outgoing transfers in USD							
1.7.2.1	amount up to 20,000 Usd	-	-	25	-	-	-	-
1.7.2.2	amount over 20,000 Usd	-	-	40	-	-	-	-
1.7.3	"OUR"commissions for outgoing transfers in GPB, CHF, AUD, CAD, etc.	-	-	-	Charges of correspondent banks (if any)			
1.8	Swift Charge*****	1'000	8	10	***	***	***	***
1.9	Amendment commission	1'000	8	10	***	***	***	***
1.10	Other commissions:*****	-	8	***	***	***	***	***
				+ Charges of correspondent banks				
* The outgoing transfer is subject to Bank of Albania procedures and is performed only through customer account. For outgoing transfer in ALL/Eur to other domestic Banks, the BKT transfers the full amount of the transaction and it does not allow the fees / commission to be deducted from the transferred amount, as a result the transfer commission must be paid by the sender. The outgoing transfer (Lek/Eur), which it is performed through the AECH, AIPS or SEPA system, it is executed only by applying the "SHA - DEBT" Commission's options. Please refer to the Annex 1, attached below, which specifies the time when the outgoing transfer is accepted and performed by BKT.								
** The commission is also applied to the Currency Exchange in the account, provided that the beneficiary customer is different from the ordering customer (between accounts, not of the same customer "CIF")								
*** Eur equivalent								
**** Customers who fulfill any of the below criteria (will be charged with commissions as specified in point 1.4.1.1.2, for 3 (three) consecutive months)								
1. Loan Limit (active) >= 500'000 Eur / Eur equivalent or;								
2. Deposit volume (active) >= 500'000 Eur / Eur equivalent or;								
3. Monthly turnover with BKT >= 150'000 Eur / Eur equivalent (monthly debited amount except, cash withdrawal transactions and account to account transactions between the accounts of the same customer).								
***** The Swift Commission does not apply to transfers to SEPA zone Banks, BKT Kosova and AKTIF Bank (AKTIF Bank's customer).								
***** Investigations, amendments, cancellations, ect.								
2. Incoming Transfer*		ALL	EUR	USD	GBP	CHF	AUD	CAD
2.1	From BKT branches (AL / KS)***	Free of Charge						
2.2	From other domestic and SEPA zone banks***							
2.2.1	Lek / Eur							
	from other domestic Banks, at account	Pa shpenzim	Pa shpenzim	-	-	-	-	-
	from SEPA zone Banks, at account	-	3	-	-	-	-	-
2.3	From other domestic banks and abroad***							
2.3.1	Foreign currency (excluding Eur currency for the transfer from the other domestic banks)****	%	Free of Charge	0.10%	0.10%	0.10%	0.10%	0.10%
		min.	Free of Charge	5	7	**	**	**
		max.	Free of Charge	50	70	**	**	**

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	ALL	EUR	USD	GBP	CHF	AUD	CAD
2.4 Return of wrong payments orders*****	1'000	8	10	**	**	**	**
2.5 Wrong data					Free of charge		
2.5.1 Transfer from the domestic banks					**	**	**
2.5.2 Transfer from the abroad banks	1'000	8	10	**	**	**	**
2.6 Investigation commission	1'000	8	10	**	**	**	**
* If the currency of the incoming transfer is different from that of the account specified in the transfer, for amounts up to 2'000'000 ALL, 20'000 Eur / Usd / Gbp / Chf / Aud / Cad or 700'000 TRY, the bank converts automatically the transfer amount with the exchange rate in force at the moment of the transaction. Incoming transfers are processed only through the customer's account.							
** Eur equivalent							
*** Commission fee must not exceed the transfer amount							
**** Available in the account after coverage with funds							
***** The commission is not applied if the transfer to other domestic banks is returned within 3 (three) business days from the date (value date) of its execution, regardless its executions from the Bank's desk or online channels.							

E. Cheques

	ALL	EUR	USD	GBP	CHF	AUD	CAD
1. Cheques of BKT ***							
1.1 Book of 10 cheques							
1.1.1 only for account holders	1'000	*	*	*	*	*	*
1.2 BKT cheque issued (ALL, EUR, CHF, CAD, AUD)****							
%	0.10%	0.15%	-	-	0.15%	0.15%	0.15%
min.	500	10	-	-	**	**	**
max.	2'000	100	-	-	**	**	**
1.3. Cheques accepted and BKT Bank Cheques (immediate payment)							
1.3.1 when it presented at the counter of BKT					Free of Charge		
1.3.1.1 Credit to account					The commission applies according to point: 1.8 Cash withdrawal - Section A. Accounts		
1.3.1.2 by Cash					**	**	**
1.3.2 when it presented by another bank*****	1'500	13	**	**	**	**	**
2. Cheques of other Banks in Albania							
2.1 Cheque or Bank Cheque of other Banks in Albania							
2.1.1 Customer: In account*****			Free of charge	-	-	-	-
2.1.1.1 in ALL			0.4%	0.4%	0.4%	0.4%	0.4%
2.1.1.2 in Foreign currency	%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
	min.	1'500	13	**	**	**	**
4. Other commissions							
4.1 Stop payment for cheques issued (per check)	3'500	25	**	**	**	**	**
4.2 Express delivery of check (DHL)	-	50	**	**	**	**	**
4.3 Return of unpaid check							
4.3.1 BKT expenses ***** except for the above (2.1; 3.1)	3'500	25	**	**	**	**	**
4.3.2 Other Bank expenses, if any.				as per case basis	**	**	**
4.4. SWIFT charge	**	8	**	**	**	**	**
* ALL equivalent							
** Eur equivalent							
*** No Cheque instrument is allowed for BKT customers of Notaries and Bailiffs.							
**** Bank cheques issue in foreign currency is subject to Bank of Albania procedures.							
***** Deducted from the amount paid to beneficiaries.							
***** In ALL + 3 working days, in foreign currencies + 5 working days.							
***** Additional charges (return Unpaid check means additional correspondence, such as client also with correspondent Bank)							

F. Trade Finance

	LEK	EUR	USD	GBP	CHF	AUD	CAD
1. Letter Credit (LC)							
1.1 Import							
1.1.1 Issue commission	%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%
	min.	**	50	60	**	**	**
1.1.2 Confirmation commission (quarterly)	%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%
	min.	**	50	60	**	**	**
1.1.3 Payment/Negotiation commission	%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%
	min.	**	50	60	**	**	**
1.1.4 Amendment commission	**	50	60	**	**	**	**
1.1.5 Cancellation commission	**	50	60	**	**	**	**
1.1.6 SWIFT commission	**	10	12	**	**	**	**
1.1.7 Discrepancy fee (per set of documents)	**	50	60	**	**	**	**
1.1.8 Transmission of commercial LC	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
	**	50	60	**	**	**	**
1.1.9 Delivery of Documents					DHL Tariff		
1.1.10 Other commissions					Correspondent bank fee, if any		
1.1.10.1 L / C issued against Customers designated account	%	0.15% p.a.	0.15% p.a.	0.15% p.a.	0.15% p.a.	0.15% p.a.	0.15% p.a.
	max.	50'000	400	450	**	**	**
1.1.10.2 L / C issued against Credit Limit					By arrangement / Approval		
1.2 Export							
1.2.1 Advising commission	%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
	min.	**	100	120	**	**	**
	max.	**	300	360	**	**	**
1.2.2 Confirmation commission (by negotiation)	min.	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%
	max.	6%	6%	6%	6%	6%	6%
1.2.3 Payment / Negotiation commission	%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%
	min.	**	50	60	**	**	**
1.2.4 Amendment commission	**	50	60	**	**	**	**
1.2.5 Cancellation commission	**	50	60	**	**	**	**
1.2.6 Transfer to Third party	%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
	min.	**	50	**	**	**	**
	max.	**	350	**	**	**	**
1.2.7 SWIFT commission	**	10	12	**	**	**	**
1.2.8 Delivery of Documents					DHL Tariff		
1.2.9 Other commissions					Correspondent bank fee, if any		
2. Letter of Guarantees							
2.1 Letter of Guarantees issued against Cash Cover - Escrow / Deposit account							
2.1.1 Domestic Guarantees. - For all types of Guarantees							
2.1.1.1 Issuance Commission (prepayment):	%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%
	min.	10'000	80	100	**	**	**
	max.	120'000	1'000	1'200	**	**	**
2.1.2 Cross-border Guarantees. - For all types of Guarantees							
2.1.2.1 Issuance Commission (prepayment, applicable every year):	%	-	2% vit	2% vit	2% vit	2% vit	2% vit
	min.	-	150	170	**	**	**
	max.	-	1'000	1'100	**	**	**
2.1.3 Guarantee for Insurance Agents:							
2.1.3.1 Issuance Commission (max maturity: 3 years):	3'000	-	-	-	-	-	-
2.1.3.2 Commission in case of a Demand for Payment/ Early Release	4'000	-	-	-	-	-	-

Business Terms and Conditions

			ALL	EUR	USD	GBP	CHF	AUD	CAD	
2.2 Letter of Guarantees issued against Credit Limit - covered with other securities										
2.2.1	Operational commission. Domestic Guarantees (prepayment):	%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	
		min.	10'000	80	100	**	**	**	**	
		max.	60'000	500	600	**	**	**	**	
2.2.2	Operational commission. Cross-border Guarantees(prepayment, applicable every year):	%	-	2% vit	2% vit	2% vit	2% vit	2% vit	2% vit	
		min.	-	150	170	**	**	**	**	
		max.	-	1'000	1'100	**	**	**	**	
2.2.3	Commission of Credit Limit								By arrangement / Approval	
2.3 Letter of Guarantees issued against Counter Guarantees (by negotiation):			min.	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	
		max.	6%	6%	6%	6%	6%	6%	6%	
2.4 Payment Commission - For all types of Guarantees			%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	
		min.	7'000	50	60	**	**	**	**	
3. General Commissions for Letter of Guarantees										
3.1	Advising Letter of Guarantee (Without commitment)	%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	
		min.	**	100	120	**	**	**	**	
		max.	**	250	300	**	**	**	**	
3.2	Modification									
3.2.1	Domestic Guarantees:		3'000	25	30	**	**	**	**	
3.2.2	Cross- border Guarantees:		-	50	60	**	**	**	**	
3.3	SWIFT		**	10	12	**	**	**	**	
3.4	Cancellation		**	50	60	**	**	**	**	

4. General Conditions

- 4.1 No commissions will be refunded if a Letter of Credit/Leter of Guarantee is cancelled or expires fully or partially unutilized.
- 4.2 The operational commission is applicable on issuance only.
- 4.3 The Issuance commission shall be applied on issuance and for each renewal.
- 4.4 The amendment/modification commission is applicable to any amendment, beside when there is an extension of maturity or increase of the amount. For any extension of maturity (including renewals) is going to be applied the issuance commission of the Guarantee. For any increase in the amount shall be applied the issuing commission of the Guarantee over the increased amount.
- 4.5 The commissions of a Letter of Guarantees issued against a counter-guarantee shall be composed of: i) Operational Commissions to be determined by arrangement and ii) Postal Commissions.

5. Documentary Collections

5.1	Outgoing Documents	%	-	0.25% flat	0.25% flat	0.25% flat	0.25% flat	0.25% flat
		min.	-	50	60	**	**	**
5.2	Incoming Documents							
5.2.1	Sight Payment	%	-	0.25% flat	0.25% flat	0.25% flat	0.25% flat	0.25% flat
		min.	-	50	60	**	**	**
5.2.2	Deferred Payment / Draft	%	-	0.20% flat	0.20% flat	0.20% flat	0.20% flat	0.20% flat
		min.	-	50	60	**	**	**
5.3	Amendment of cancellation instructions		-	30	40	**	**	**
5.4	Bill returned unpaid or unaccepted	%	-	0.15% flat	0.15% flat	0.15% flat	0.15% flat	0.15% flat
		min.	-	50	60	**	**	**
5.5	Endorsement / Release fee		-	30	40	**	**	**
	** Eur equivalent							

G. Other Services

1. Safe Deposit Box Service

			ALL	EUR	USD	GBP	CHF	AUD	CAD
1.1	Box Dimensions								
1.1.1	Rental Annual Fee								
1.1.1.1	Size1 (6.5x12.5x40 cm)		-	100	-	-	-	-	-
1.1.1.2	Size2 (13x12.5x40 cm)		-	160	-	-	-	-	-
1.1.1.3	Size3 (6.5x25x40 cm)		-	180	-	-	-	-	-
1.1.1.4	Size4 (13x25x40 cm)		-	300	-	-	-	-	-
1.1.2	Guarantee								
1.1.2.1	Size1 (6.5x12.5x40 cm)		-	100	-	-	-	-	-
1.1.2.2	Size2 (13x12.5x40 cm)		-	160	-	-	-	-	-
1.1.2.3	Size3 (6.5x25x40 cm)		-	180	-	-	-	-	-
1.1.2.4	Size4 (13x25x40 cm)		-	300	-	-	-	-	-
1.2	Commission Open Box with Force		-	60	-	-	-	-	-
1.3	Commission for a New Key		-	60	-	-	-	-	-

2. Treasury Bills - T-Notes (Operations with Securities)

2.1	Currencies		LEK	EUR				
2.2	Participation Fee		1'000	*				
2.3	Participation Fee for the "On settlement of Cash transactions for Bank of Albania Clients" service,		1'000	*				
2.4	Treasury Bills							
2.4.1	Minimum amount		300'000	2'000				
2.4.2	Custody Fee securitie **							
2.4.2.1	for Physical Persons	p.a of Nominal Value	0.2%	0.2%				
		min.	1'000	*				
		max.	10'000	*				
2.4.2.2	for Juridical Persons	p.a of Nominal Value	0.5%	0.5%				
		min.	1'000	*				
		max.	25'000	*				
2.5	T-Notes							
2.5.1	Minimum amount		500'000	3'000				
2.5.2	Custody Fee securitie **							
2.5.2.1	for Physical Persons	% of Nominal Value every 6 months (two times a year)	0.1%	0.1%				
		min.	500	*				
		max.	5'000	*				
2.5.2.2	for Juridical Persons	% of Nominal Value every 6 months (two times a year)	0.25%	0.25%				
		min.	500	*				
		max.	12'500	*				
2.6	Trading Securities on Secondary Market			Free of charge				
2.7	Transfer Fee from Customer portfolio keeping in BKT to another Bank***	% of Nominal Value	0.5%	0.5%				
		min.	1'000	*				
		max.	10'000	*				

Business Terms and Conditions

	ALL	EUR	USD	GBP	CHF	AUD	CAD
2.8 Cancellation of Participation Request in Auction Fee before auction date	500	*					
* ALL equivalent							
** Custody Fee will be applied on maturity date for Treasury Bills and for T - Notes each semiannual in the payment date of coupon in case of buying a T/Notes from BKT portfolio, the custody fee will be applied over the first coming coupon after the buying date. In case of selling a T/Notes to BKT, the custody fee will be applied over the last coupon of the selling date.							
*** In case of transferring the Securities before the maturity date.							
3. Investigations	ALL						
3.1 Up to 2 years	2'500						
3.2 from 2 years up to legal deadline for storing documents	5'000						
3.3 over the legal deadline for storing documents, if available*	10'000						
3.4 Account statement/deposit/loan certificate	1'000						
* the legal deadline for the preservation of the documents is determined by the laws in force							
4. Confirmation Request for Auditing	ALL	EUR					
4.1 By Banks / Non-Resident Financial Institutions	5'000	50					
4.2 By BKT Customers							
4.2.1 Only account balances	2'500						
4.2.2 Account balances and other products	4,500						
H. Electronic banking services offered through Online Channels (Online Branch / BKT Smart® and ATM).							
1. "Internet" Branch							Free of charge
1.1 Registering							Free of charge
1.2 Monthly fee							
2. BKT Smart "Mobile Banking"							Free of charge
2.1 Registering							Free of charge
2.2 Monthly fee							
3. Daily Limits	max.		10'000'000	**	**	**	**
4. Outgoing transfer (for the execution time, refer to Annex 1)	ALL	EUR	USD	GBP	CHF	AUD	CAD
4.1 between my accounts							Free of charge
4.2 To BKT Albania ****							Free of charge
4.3 To other banks ****							
4.3.1 Other domestic banks*****							
4.3.1.1 ALL							
4.3.1.1.1 Instant credit transfer							
amount up to 1'500'000 ALL	Free of Charge	-	-	-	-	-	-
amount over 1'500'000 ALL up to the Limit	600	-	-	-	-	-	-
4.3.1.1.2 Express (same value-date)							
amount up to 1'500'000 ALL	Pa shpëzim	-	-	-	-	-	-
amount over 1'500'000 ALL up to the Limit	0.005%	-	-	-	-	-	-
	max.	500	-	-	-	-	-
4.3.1.2 Eur							
Instant credit transfer							
amount up to the Limit	%	-	0.01%	-	-	-	-
	min.	-	2	-	-	-	-
	max.	-	20	-	-	-	-
4.3.2 Banka të tjera në zonën Sepa							
4.3.2.1 Eur							
Express (same value-date)							
amount up to the Limit	%	-	0.01%	-	-	-	-
	min.	-	2	-	-	-	-
	max.	-	20	-	-	-	-
4.3.2 Other domestic banks and abroad *****							
4.3.2.1 Foreign currency (excluding Eur currency for the transfer to the other domestic and SEPA zone Banks)							
4.3.2.1.1 Spot (2 value dates)					N/A		
4.3.2.1.2 Express (same value date)							
4.3.2.1.2.1 amount up to the Limit							
4.3.2.1.2.1 Standard Customer	%	-	0.09%	0.09%	0.09%	0.09%	0.09%
	min.	-	6	6	***	***	***
	max.	-	160	160	***	***	***
4.3.2.1.2.2 Campaign Customer*****	%	-	0.08%	0.08%	0.08%	0.08%	0.08%
	min.	-	5	5	***	***	***
	max.	-	140	140	***	***	***
4.4 BKT Kosovo							
4.4.1 Express (same value date)							
amount up to the Limit	-	3	5	***	***	***	***
4.5 AKTIF Bank							
4.5.1 Express "Same value date"							
4.5.1.1 amount up to (<=) 25'000 Eur / Usd		10	10	***	***	***	***
4.5.1.2 amount over 25'000 Eur / Usd		25	25	***	***	***	***
4.6 SWIFT commission*****		8	8	***	***	***	***
4.7 Payments							
4.7.1 Bill Payments: energy, watter,phone and mobile number, ect.	Free of Charge						
4.7.2 Traffic Fine Payment	Free of Charge						
4.7.3 Treasury, Tax and Customs Payments	Free of Charge						
4.7.4 Telephone recharge (Vodafone, One)	Free of Charge						
4.7.5 e-Albania payment	Free of Charge						
4.8 Online Payments with QR Code*****							
4.8.1 Invoice payments from BKT Smart							
4.8.1.1 Invoice Payments with automatic notification to the third party*****	1% of the invoice amount						
4.8.1.2 Invoice Payments without automatic notification to the third party	0.8% of the invoice amount						
4.8.1.3 Invoice Payments with QR generated by Smart POS	0.8% of the paid amount						

Business Terms and Conditions

	ALL	EUR	USD	GBP	CHF	AUD	CAD
4.8.2 Invoice Payments from the electronic wallet of Electronic Money Institute.							
4.8.2.1 Payments with QR, to a merchant***** with BKT Account	1%						
4.8.2.2 Payments with QR, to a merchant***** with other domestic Banks Account	1.2%						
4.9 Accepting Payments in Categories							
4.9.1 Private Educational Institutions	Free of Charge						
4.9.2 Foundations donation	Free of Charge						
4.9.3 Dormitories payment	Free of Charge						
4.9.4 Microfinance Institution Payment	Free of Charge						
* The services provided in the Internet Branch / BKT Smart, not included in section "H", are performed "free of charge". Max Limit of deposit liquidation (closing) through digital channels (Online Branch and BKT Smart) is 3'000'000 ALL / Lek Equivalent for other currencies.							
The currency exchange transaction, with amount equal or greater than 10'000 Eur, may be performed with a preferential exchange rate between 08:45 and 15:45 on business days. There will be ten (10) minutes for the consumer to accept or reject the Bank's preferred exchange rate.							
Business Physical Person can register on online channel in the Business E-Banking/BKT Smart without having to visit the branch and complete the application.							
** Lek equivalent							
*** Eur equivalent							
**** Notary and Bailiff customers will be allowed only utility and tax payment monetary transactions, while unlimited in the Internet Branch / BKT Smart access will be allowed in "Viewer" mode.							
***** The outgoing transfer is subject to Bank of Albania procedures. For the outgoing transfer in ALL/Eur to other domestic Banks, the BKT transfers the full amount of the transaction and it does not allow the fees / commission to be deducted from the transferred amount, as a result the transfer commission must be paid by the sender. The outgoing transfer (Lek/Eur), which it is performed through the AECH, AIPS or SEPA system, it is executed only by applying the "SHA - DEBT" Commission's options. Please refer to the Annex 1 , attached below, which specifies the time when the outgoing transfer is accepted and performed by BKT. In case of incorrect data, as well as in case of application of other commissions by the Correspondent Banks, refer to the Terms & Conditions, section D. Money Transfer.							
***** Customers who fulfill any of the below criteria (will be charged with commissions as specified in point 3.3.3.1.1.2, for 3 (three) consecutive months)							
1. Loan Limit (active) >= 500'000 Eur / Eur equivalent or;							
2. Deposit volume (active) >= 500'000 Eur / Eur equivalent or;							
3. Monthly turnover with BKT >= 150'000 Eur / Eur equivalent (monthly debited amount except, cash withdrawal transactions and account to account transactions between the accounts of the same customer).							
***** The Swift Commission does not apply to transfers to SEPA zone Banks, BKT Kosova and AKTIF Bank (AKTIF Bank's customer).							
***** The third party is the company providing the financial/accounting software to the merchant and which has an agreement with BKT to enable the service "Invoice Payment via QR with Third-Party Integration", automatically updating the invoice status in the financial/accounting software as "Paid."							
The service will be activated directly on BKT's online channels by the dealer.							
***** The QR code generated by the merchant must include the invoice code and the IBAN of the account where payments will be collected, in order to enable the acceptance of payments from the IPE e-wallet.							
***** The commission in any case will be paid by the Merchant.							

I. Business Loans

1. Commissions on Business Loan Amendments *

		ALL	EUR	USD	GBP	CHF	AUD	CAD
1.1 Change of Interest Rate	%	0.5%**	0.5%**	0.5%**	0.5%**	0.5%**	0.5%**	0.5%**
	min.	***	100	***	***	***	***	***
	max.	***	1'000	***	***	***	***	***
1.2 Change of the Maturity	%	0.5%**	0.5%**	0.5%**	0.5%**	0.5%**	0.5%**	0.5%**
	min.	***	100	***	***	***	***	***
	max.	***	1'000	***	***	***	***	***
1.3 Change of the Loan Currency	%	0.5%**	0.5%**	0.5%**	0.5%**	0.5%**	0.5%**	0.5%**
	min.	***	100	***	***	***	***	***
	max.	***	1'000	***	***	***	***	***
1.4 Change of the Collateral	%	0.5%**	0.5%**	0.5%**	0.5%**	0.5%**	0.5%**	0.5%**
	min.	***	100	***	***	***	***	***
	max.	***	1'000	***	***	***	***	***
1.5 Change of the Suretyship	%	0.5%**	0.5%**	0.5%**	0.5%**	0.5%**	0.5%**	0.5%**
	min.	***	100	***	***	***	***	***
	max.	***	1'000	***	***	***	***	***
1.6 Change of the Loan Instalment date	%	0.5%**	0.5%**	0.5%**	0.5%**	0.5%**	0.5%**	0.5%**
	min.	***	100	***	***	***	***	***
	max.	***	1'000	***	***	***	***	***
1.7 Change of the other Loan Terms	%	0.5%**	0.5%**	0.5%**	0.5%**	0.5%**	0.5%**	0.5%**
	min.	***	100	***	***	***	***	***
	max.	***	1'000	***	***	***	***	***

* The Credit Committee has the rights to waive entirely or partially the commissions when seen necessary.

** Of the loan outstanding.

*** Eur equivalent

Approved by:

Mehmet Sevhan Pencabliali
CEO & Board Member

Business Terms and Conditions

ALL EUR USD GBP CHF AUD CAD

Annex 1

	Execution of outgoing transfers:					
	from the BKT branch		Spot	from the online channels (Internet Banking and BKT Smart)		
	Expres			Expres		Spot
to other domestic Banks;						
in ALL	untill 15.00 o'clock after 15.00 o'clock	same value date 1 value date*	n/a	untill 15.00 o'clock after 15.00 o'clock	same value date 1 value date*	n/a
in Eur	untill 15.00 o'clock after 15.00 o'clock	same value date 1 value date*	n/a	untill 15.00 o'clock after 15.00 o'clock	same value date 1 value date*	n/a
in foreign currency (except Eur and Aud)	untill 11.00 o'clock after 11.00 o'clock	same value date 1 value date*	2 value date*	untill 15.15 o'clock after 15.15 o'clock	same value date 1 value date*	n/a
in Aud			3 value date*		2 value date*	n/a
to other SEPA zone's Banks;						
in Eur	untill 15.00 o'clock after 15.00 o'clock	same value date 1 value date*	n/a	untill 15.00 o'clock after 15.00 o'clock	same value date 1 value date*	n/a
to other abroad Banks;						
in foreign currency (except Aud and Try)	untill 11.00 o'clock after 11.00 o'clock	same value date 1 value date*	2 value date*	untill 15.15 o'clock after 15.15 o'clock	same value date 1 value date*	n/a
in Aud			3 value date*		2 value date*	n/a
in Try	untill 11.00 o'clock after 11.00 o'clock	same value date 1 value date*	2 value date*	untill 15.15 o'clock after 15.15 o'clock	same value date 1 value date*	n/a

* 1 value date means the next business day.

SEPA zone Countries**EU / EEA Countries**

Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republik, Denmark, Estoni, Finland, France, Germany, Greece, Hungary, Iceland, Ireland, Italy, Latvia, Liechtenstein, Lithuania, Luxemburg, Malta, Nederland, Norway, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden.

non EU / EEA Countries

Albania, Andorra, Moldova, Monaco, Montenegro, North Macedonia, San Marino, Switzerland, United Kingdom, Vatican City State, Saint-Pierre-et-Miquelon, Guernsey, Jersey, Isle of Man.

"ON THE DEPOSIT INSURANCE" LAW

Banka Kombetare Tregtare Sh.A., in compliance with the Law no.8873 dated 29.03.2002 "On the Deposits Insurance" changed to the low No. 53/14 dated 22.05.2014, has been provided with the Certificate of Deposit Insurance no.5, dated 24.12.2009 (changed on 11.05.2009) from the Deposit Insurance Agency (DIA).

According to this certificate, all the deposit accounts of each individual depositor (account holder) at Banka Kombetare Tregtare Sh.A., are insured from the Deposit Insurance Agency up to the amount of 2,500,000 (two million and five hundred thousand) ALL, or its equivalent amount in foreign currency, in accordance with the provisions of Law no. 53/14 dated 22.05.2014.

A - DEPOSIT INSURANCE

-The article 3, paragraph 13 of law no.53/14 dated 22.05.2014 "On the Deposit Insurance", stipulates that:
"Deposit" has the meaning set out by the law no. 9662, dated 18.12.2006 "On banks in the Republic of Albania", and / or any law amending it.

-The article 3, paragraph 14 of law no.53/14 dated 22.05.2014 "On the Deposit Insurance", stipulates that:
"Insurable Deposit" is the aggregate value of all deposits of a depositor, including their 3 Amended by the law no. 39/2016 "On some changes and amendments on the Law no. 53/2014 "On deposit insurance"". interest calculated on the day of evaluation or intervention in a subject member of the scheme, except for the exclusions under Article 32 of this law.

-The article 31, paragraph 4 of law no.53/14 dated 22.05.2014 "On the Deposit Insurance", stipulates that:
Deposits in foreign currency are converted in leke according to the official exchange rate, determined by the Supervisory Authority on evaluation day.

-The article 32, of law no.53/14 dated 22.05.2014 "On the Deposit Insurance", stipulates that:
Exemptions from insurance and compensation from the Agency the following:

- the part of the deposit in the bank or the branch of the foreign bank over ALL 2.500.000 (two million and five hundred thousand) or the equivalent sum in a foreign currency;
- the part of the deposit in the savings-credit association over ALL 2.000.000 (two million) or the equivalent sum in a foreign currency;
- the deposits of the bank, branch of the bank, branch of the foreign bank and of the savings-credit association in its title and behalf, and any financial institutions that are licensed by Bank of Albania and Financial Supervisory Authority;
- deposits held by senior managers, administrators in the bank and any individuals in their families, as evidenced by their family certificate;
- deposits of any person that holds 5 (five) percent or more of the equity of the subject member or shares with voting rights in this subject;
- deposits derived from activities connected to money laundering and financing of terrorism, which are declared illegal through a final decision of a court of law
- repealed 11;
- repealed; 12
- deposits of insurance and reinsurance companies, domestic or foreign;
- deposits of entrepreneurial entities or collective investment, domestic or foreign;
- deposits of pension funds or pension insurance, domestic or foreign;
- Securities issued by financial subjects and any other obligation these subjects have based on their promise agreements;
- deposits of central or local government units, as well as any public entity¹³ of the Republic of Albania or of a foreign country;
- unrecognized deposits and / or the title of which is not clearly defined;
- Deposits placed in the member entity of the deposit insurance scheme during and after the day of the insurance event in this subject;
- Deposits of members of the governing bodies of the savings and loan association, as defined in the law on savings and loan associations, except the general meeting
- deposits of legal persons, other than those specified in point 17 of Article 3 of this law;

9 Additionally with Law no. 39/2016 "On Amendments and Additions to Law No.53 / 2014" "On Deposit Insurance".

10 Amended by law no. 39/2016 "On Amendments and Amendments to Law No.53 / 2014" "On Insurance deposit".

11 Abrogated by law no. 39/2016 "On Amendments and Amendments to Law No.53 / 2014" "On Insurance deposit".

12 Abrogated by Law no. 39/2016 "On Amendments and Amendments to Law No.53 / 2014" "On Insurance deposit".

13 Added by law no. 39/2016 "On Amendments and Additions to Law No.53 / 2014" "On Deposit Insurance".

14 Additionally with Law no. 39/2016 "On Amendments and Additions to Law No.53 / 2014" "On Deposit Insurance".

B - THE COMPENSATION AMOUNT FROM THE AGENCY

- The article 39, paragraph 1 of law no.53/14 dated 22.05.2014 "On the Deposit Insurance", stipulates that:
The compensation procedures shall immediately commence when the Agency is notified in writing by the Supervisory Authority of the placement of the subject member of the deposit insurance scheme in mandatory liquidation. The compensation ends no later than three months from its date of initiation.

- The article 33, paragraph 1 of law no.53/14 dated 22.05.2014 "On the Deposit Insurance", stipulates that:
The Agency insures and compensates insurable deposits for any depositor in any subject member of the deposit insurance scheme, as follows: a) at the bank or the branch of the foreign bank at 100 per cent, but in any case not more than ALL 2.500.000 (two million and five hundred thousand), irrelevant of the number of deposits or their currency, deposited in this bank; b) at the SCA at 100 per cent, but in any case not more than ALL 2.000.000 (two million), irrelevant of the number of deposits or their currency, deposited in this SCA.

C - TERMS AND CONDITIONS FOR THE PAYMENT OF THE COMPENSATION

- The article 38, paragraph 2 of law no.53/14 dated 22.05.2014 "On the Deposit Insurance", stipulates that:
The maximum level of compensation for every depositor is calculated according to the determinations of Article 33 of this law, by deducting from it the sum of due obligations of the depositor to the subject member, that are due to be paid on the day of intervention by the Supervisory Authority.

- The article 38, paragraph 12 of law no.53/14 dated 22.05.2014 "On the Deposit Insurance", stipulates that:
The Agency have the right to refuse payment of compensation or to claim repayment of the compensation paid in respect of insured deposits if the compensation right is based on false information or fraud and when it observes that there is no insurable interest. Insurable interest is the legitimate interest and objective needs of the depositor to be protected against financial losses of deposits in an insurance event

- The article 39, paragraph 4 of law no.53/14 dated 22.05.2014 "On the Deposit Insurance", stipulates that:
The Agency may compensate the insured deposit through one of the following alternatives: a) payment of the sum in leke to the person in the facilities of the subject placed in liquidation in cooperation with the liquidator; b) payment of the sum in leke to the person in the facilities of a bank member of the scheme (agent bank); c) transfer of the sum that is gained by the depositor to a bank member of the deposit insurance scheme; d) payment with a cheque; e) other payment methods approved by a by-law of the Supervisory Authority.

Note: This information is given pursuant to article 27- Obligation for informing the public from the subjects member of the scheme of law no.53/14 dated 22.05.2014 "On the Deposit Insurance".