	ess Terms and Conditions		ALL	EUR	USD	GBP	CHF	AUD	CAD
. Acco									
I. Curre	ent Accounts								
.1	Currencies		ALL	EUR	USD	GBP	CHF	AUD	CAE
.2 .3	Account Opening Account Maintenance/Monthly					Free of Charge			
.3.1	Standard		300	2.5	2.5	2.5	2.5	2.5	2.5
.3.2	Loan account					Free of Charge			
.4	Account Closing								
4.1 4.2	Within 3 (three) months from the account opening date After 3 (three) months from the account opening date		1'500	12	14	10 Free of Charge	13	19	18
4.2	Aitel 5 (unee) molitis nom the account opening date					The or onlarge			
.5	Minimum Balance Standard		5'000	50	50	50	50	50	-
.5.1 .5.2	Standard Loan account		5'000	50 0	50 0	50 0	50 0	50 0	50 C
.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.							
.6	Account Statement								
6.1	Sent automatically by the sistem to the email address					Free of Charge			
<b>6.2</b> 6.2.1	Printed in BKT branches: 1 per week								
6.2.1.1	1-10 pages					Free of Charge			
6.2.1.2 6.2.2	> 10 pages other		300	3*	3*	5 ALL / page 3*	3*	3*	3
J.Z.Z	ourer		300	5	5	* + 5 ALL / page	5	5	
7	Cash Deposit*								
7.1	From account holders/ Business employees								
	amount under: 6'500'000 ALL / 50'000 Eur, Usd, GBP, CHF, AUD, CAD					Free of Charge			
7.1.1 7.1.2	amount above: 6'500'000 ALL / 50'000 Eur, Usd, GBP, CHF, AUD, CAD amount above: 6'500'000 ALL / 50'000 Eur, Usd, GBP, CHF, AUD, CAD					Free of Charge			
7.1.2.1	1 value date		Free of Charge	n/a	n/a	n/a	n/a	n/a	n
1.2.2	Same value date	% max.	0.01% 3'000	0.03% 200	0.03% 200	0.03% 200	0.03% 200	0.03% 200	0.0
7.2	For loan or credit card payment					Free of Charge			
7.3	From others	%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	
7.3	From others	% min. max.	0.03% 100 5'000	0.03% 1 200	0.03% 1 200	0.03% 1 200	0.03% 1 200	0.03% 1 200	
		min.	100 5'000	1 200	1	1 200	1	1	
	From others	min.	100	1	1	1	1	1	
7.4 7.5	In coins** In ATM***	min.	100 5'000	1 200	1	1 200 -	1	1	
<b>7.4</b> <b>7.5</b> 7.5.1	In coins** In ATM*** in ALL (daily Max. limit 950'000) ****	min.	100 5'000	1 200	1	1 200 - Free of Charge	1	1	
<b>7.4</b> <b>7.5</b> 7.5.1	In coins** In ATM*** in ALL (daily Max, limit 950'000) **** in Eur (daily Max, limit 50'000) **** * With cash deposit It is considered only the deposit in customer's account and not the invoice payments toward	min. max.	100 5'000 150	1 200	1	1 200 -	1	1	
<b>7.3</b> <b>7.4</b> <b>7.5</b> 7.5.1 7.5.2	In coins** In ATM*** in ALL (daily Max. limit 950'000) **** in Eur (daily Max. limit 5000)**** * With cash deposit it is considered only the deposit in customer's account and not the invoice payments toward 1. when the purpose of the transaction is to open a Time Deposit;	min. max. third parties. The Commission	100 5'000 150 n will not be applied:	1 200	1	1 200 - Free of Charge	1	1	
<b>7.4</b> <b>7.5</b> 7.5.1	In coins** In ATM*** in ALL (daily Max. limit 950'000) **** in Eur (daily Max. limit 950'000) **** * With cash deposit It is considered only the deposit In customer's account and not the invoice payments toward 1. when the purpose of the transaction is to open a Time Deposit; 2. to the Foreign Exchange Offices if they have to settle a Fixed Foreign Exchange Contrac if the No. of daily Cash Deposits transactions is greater than 3 (three) for one currency, for each subsequent tra	min. max. third parties. The Commission t with the Treasury Departmen	100 5'000 150 n will not be applied: nt.	1 200	1	1 200 - Free of Charge	1	1	
<b>7.4</b> <b>7.5</b> 7.5.1	In coins** In ATM*** in ALL (daily Max. limit 950'000) **** in Eur (daily Max. limit 950'000) **** * With cash deposit it is considered only the deposit in customer's account and not the invoice payments toward 1. when the purpose of the transaction is to open a Time Deposit; 2. to the Foreign Exchange Offices if they have to settle a Fixed Foreign Exchange Contrac If the No. of daily Cash Deposits transactions is greater than 3 (three) for one currency, for each subsequent tra* Only ALL Coins are accepted. He commission will be applied for each cartridge deposit (1 cartridge = 50 coins).	third parties. The Commission t with the Treasury Department instaction will be applied Depo	100 5000 150 n will not be applied: nt. sit Commissions by others.	1 200	1	1 200 - Free of Charge	1	1	
<b>7.4</b> <b>7.5</b> 7.5.1	In coins** In ATM*** in ALL (daily Max. limit 950'000) **** in Eur (daily Max. limit 950'000) **** With cash deposit it is considered only the deposit in customer's account and not the invoice payments toward 1. when the purpose of the transaction is to open a Time Deposit; 2. to the Foreign Exchange Offices if they have to settle a Fixed Foreign Exchange Contrac if the No. of daily Cash Deposits transactions is greater than 3 (three) for one currency, for each subsequent tra* Only ALL cosh deposit is available only in the ATM with the SuperBankomat logo, and for the customers that a	third parties. The Commission t with the Treasury Department instaction will be applied Depo	100 5000 150 n will not be applied: nt. sit Commissions by others.	1 200	1	1 200 - Free of Charge	1	1	
<b>7.4</b> 7.5.1 7.5.2	In coins** In ATM*** in ALL (daily Max. limit 950'000) **** in Eur (daily Max. limit 950'000) **** * With cash deposit it construered only the deposit in customer's account and not the invoice payments toward 1. when the purpose of the transaction is to open a Time Deposit; 2. to the Foreign Exchange Offices if they have to settle a Fixed Foreign Exchange Contrac If the No. of daily Cash Deposits transactions is greater than 3 (three) for one currency, for each subsequent tra ** 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 in the ATM with the SuperBankomat logo, and for the customers that a **** Total Daily Max. Limit is 950'000 ALL or 5'000 Eur	third parties. The Commission t with the Treasury Department instaction will be applied Depo	100 5000 150 1 will not be applied: nt. sit Commissions by others. it Card	1 200 -	1 200 -	1 200 - Free of Charge Free of Charge	1 200 -	1 200 -	2
5.4 5.5.1 5.5.2 8	In coins** In ATM*** In ATM*** In Claily Max. limit 950'000) **** In Eur (daily Max. limit 950'000) **** In Eur (daily Max. limit 50'000) **** In Eur (daily Max. limit 50'000) **** In With cash deposit it is considered only the deposit in customer's account and not the invoice payments toward I. when the purpose of the transaction is to open a Time Deposit; It the No. of daily Cash Deposits transactions is greater than 3 (three) for one currency, for each subsequent transactions are accepted. He commission will be applied for each cartridge deposit (1 cartridge = 50 coins). **** Total Daily Max. Limit is 950'000 ALL or 5'000 Eur Cash Withdrawals*	third parties. The Commission t with the Treasury Department instaction will be applied Depo	100 5000 150 n will not be applied: nt. sit Commissions by others.	1 200	1	1 200 - Free of Charge	1	1	20
7.4 7.5.1 7.5.2 8 8.1	In coins** In ATM*** in ALL (daily Max. limit 950'000) **** in Eur (daily Max. limit 950'000) **** * With cash deposit it construered only the deposit in customer's account and not the invoice payments toward 1. when the purpose of the transaction is to open a Time Deposit; 2. to the Foreign Exchange Offices if they have to settle a Fixed Foreign Exchange Contrac If the No. of daily Cash Deposits transactions is greater than 3 (three) for one currency, for each subsequent tra ** 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 in the ATM with the SuperBankomat logo, and for the customers that a **** Total Daily Max. Limit is 950'000 ALL or 5'000 Eur	third parties. The Commission t with the Treasury Department instaction will be applied Depo	100 5000 150 1 will not be applied: nt. sit Commissions by others. it Card	1 200 -	1 200 -	1 200 - Free of Charge Free of Charge	1 200 -	1 200 -	20
7.4 7.5.1 7.5.2 8. 8. 3.1 3.1.1	In coins** In ATM*** In Claily Max. limit 550'000) **** In Eur (claily Max. limit 550'000) **** In Eur (claily Max. limit 550'000) **** 2. to the foreign Exchange of the transaction is to open a Time Deposit; 2. to the foreign Exchange of Offices if they have to settie a Fixed foreign Exchange Contrac If the No. of daily Cash Deposits transactions is greater than 3 (three) for one currency, for each subsequent tra **** Only ALL coins are accepted. He commission will be applied for each catridge deposit (1 cartridge = 50 coins). *** The ATM Cash deposit is available only in the ATM with the SuperBankomat logo, and for the customers that at ***** Total Daily Max. Limit is 950'000 ALL or 5'000 Eur Cash Withdrawals* From business accounts amount under: 2'500'000 ALL / 20000 Eur (other currencies*')***	min. max. third parties. The Commission t with the Treasury Departmen insaction will be applied Depo re equiped with un active Deb	100 5000 150 n will not be applied: nt. sit Commissions by others. it Card	1 200 -	1 200 -	1 200 - Free of Charge Free of Charge	1 200 -	1 200 -	2
<b>7.4</b> 7.5	In coins** In ATM*** In ALL (daily Max. limit 550'000) **** In Cally Max. limit 550'000) **** In Eur (daily Max. limit 550'000) **** In Eur (daily Max. limit 50'000) **** In Eur (daily Max. limit 50'000) **** In the purpose of the transaction is to open a Time Deposit; In the No. of daily Cash Deposits transactions is greater than 3 (three) for one currency, for each subsequent transactions is greater than 3 (three) for one currency, for each subsequent transactions is available only in the ATM with the SuperBankomat logo, and for the customers that a **** Total Daily Max. Limit is 550'000 ALL or 5'000 Eur Cash Withdrawals* From business accounts	min. max. third parties. The Commission t with the Treasury Departmen insaction will be applied Depo re equiped with un active Deb	100 5000 150 n will not be applied: nt. sit Commissions by others. it Card	1 200 -	1 200 -	1 200 - Free of Charge Free of Charge Free of Charge	1 200 -	1 200 -	2(
7.4 7.5.1 7.5.2 8 8.1 3.1.1 3.2	In coins** In ATM*** In Claily Max. limit 550'000) **** In Eur (claily Max. limit 550'000) **** In Eur (claily Max. limit 550'000) **** 2. to the foreign Exchange of the transaction is to open a Time Deposit; 2. to the foreign Exchange of Offices if they have to settie a Fixed foreign Exchange Contrac If the No. of daily Cash Deposits transactions is greater than 3 (three) for one currency, for each subsequent tra **** Only ALL coins are accepted. He commission will be applied for each catridge deposit (1 cartridge = 50 coins). *** The ATM Cash deposit is available only in the ATM with the SuperBankomat logo, and for the customers that at ***** Total Daily Max. Limit is 950'000 ALL or 5'000 Eur Cash Withdrawals* From business accounts amount under: 2'500'000 ALL / 20000 Eur (other currencies*')***	third parties. The Commission t with the Treasury Departmen insaction will be applied Depo re equiped with un active Deb in, <b>Rrogozhinë, Orikum, Ko</b> %	100 5000 150 n will not be applied: nt. will Commissions by others. it Card ALL uccovē branches 0.8%	1 200 - EUR 0.8%	1 200 - USD	1 200 - Free of Charge Free of Charge Free of Charge	1 200 - CHF	1 200 AUD	2( ,
7.4 7.5.1 7.5.2 8. 8. 3.1 3.1.1	In coins** In ATM*** In ALL (daily Max. limit 950'000) **** In Gur (daily Max. limit 950'000) **** In Eur (daily Max. limit 5000)**** In Eur (daily Max. limit 5000)**** In when the purpose of the transaction is to gene a Time Deposit; I. when the purpose of the transaction is to gene a Time Deposit; I. when the purpose of the transaction is to gene a Time Deposit; I. when the purpose of the transaction is to gene a Time Deposit; I. when the purpose of the transaction is to gene a Time Deposit; I. to the Foreign Exchange Offices if they have to settle a Fixed Foreign Exchange Contrac. Is the No. of daily Cash Deposits transactions is greater than 3 (three) for one currency, for each subsequent transactions is greater than 3 (three) for one currency, for each subsequent that a **** Total Daily Max. Limit is 950'000 ALL or 5'000 Eur Cash Withdrawals* From business accounts amount under: 2'500'000 ALL / 2'0000 Eur (other currencies**)*** In Kukës, Gramsh, Çorovodë, Billsht, Delvinë, Laç, Rrëshen, Bushat, Koplik, Librazhd, Peq	third parties. The Commission t with the Treasury Departmen insaction will be applied Depa re equiped with un active Deb	100 5000 150 I will not be applied: Int. Int. Sist Commissions by others. It Card ALL Uccově branches	1 200 -	1 200 -	1 200 - Free of Charge Free of Charge Free of Charge	1 200 -	1 200 -	0.0 2(
<ul> <li>7.5</li> <li>7.5.2</li> <li>8</li> <li>8.1</li> <li>3.1.1</li> <li>3.2</li> <li>3.2.1</li> <li>3.2.2</li> </ul>	In coins** In ATM*** In ALL (daily Max. limit 550000) **** In GL(daily Max. limit 550000) **** In Eur (daily Max. limit 55000)**** **** ************************	in, max. third parties. The Commission t with the Treasury Departmen insaction will be applied Depo re equiped with un active Deb in, <b>Rrogozhinë, Orikum, Ku</b> % max.	100 5000 150 n will not be applied: Int. Int Card ALL uccovē branches 0.8% 30'000	1 200 - EUR 0.8% 230	1 200 - USD	1 200 - Free of Charge Free of Charge GBP Free of Charge :	1 200 - CHF	1 200	2(
<b>7.4</b> 7.5.1 7.5.2 <b>8</b> 8.1 8.1 8.1.1 8.1.1 8.1.1	In coins** In ATM*** In Claily Max. limit 550'000) *** In Grain (claily Max. limit 550'000) *** In Claily Max. limit 550'000 *** In Claily Max. limit 550'000 *** In Claily Max. limit 550'000 files if they have to set the a Free droreing Exchange Contract If the No. of daily Cash Deposits transactions is greater than 3 (three) for one currency, for each subsequent tractions are accepted. It commission will be applied for each cartridge deposit (1 cartridge = 50 coins). *** Total Daily Max. Limit is 950'0000 ALL or 5'000 Eur Cash Withdrawals* From business accounts amount under: 2'500'000 ALL / 20'000 Eur (other currencies**)***	min. max. third parties. The Commission t with the Treasury Departmeet insaction will be applied Depo re equiped with un active Deb in, Rrogozhinë, Orikum, Ku % max.	100 5000 150 n will not be applied: nt. wit Commissions by others. it Card ALL ucovē branches 0.8% 30'000	1 200 - EUR 0.8% 230	1 200 - USD	1 200 - Free of Charge Free of Charge Free of Charge	1 200 - CHF	1 200 AUD	21 21 Cr
<ul> <li><i>8</i></li> <li><i>8</i></li> <li><i>8</i></li> <li><i>1</i></li> <li><i>1</i></li> <li><i>3</i></li> <li><i>2</i></li> <li><i>3</i></li> <li><i>4</i></li> <li><i>4</i></li></ul>	In coins** In ATM*** In ALL (daily Max. limit 550000) **** In GL(daily Max. limit 550000) **** In Eur (daily Max. limit 55000)**** **** ************************	in, max. third parties. The Commission t with the Treasury Departmen insaction will be applied Depo re equiped with un active Deb in, <b>Rrogozhinë, Orikum, Ku</b> % max.	100 5000 150 n will not be applied: Int. Int Card ALL uccovē branches 0.8% 30'000	1 200 - EUR 0.8% 230	1 200 - USD  	1 200 - Free of Charge Free of Charge GBP Free of Charge	1 200 - CHF 	1 200 AUD 	2( ,
<ul> <li>7.4</li> <li>7.5</li> <li>7.5.2</li> <li>8</li> <li>8.1</li> <li>3.2.1</li> <li>3.2.2</li> <li>3.2.2.1</li> <li>3.2.2.1</li> <li>3.3.3</li> </ul>	In coins** In ATM*** In ALL (daily Max. limit 550000) **** In Cardialy Max. limit 550000) **** In Cardialy Max. limit 550000 **** In Cardialy Max. limit 550000 **** In Cardialy Max. limit 550000 **** In the purpose of the transaction is to open a Time Deposit; In the No. of daily Cash Deposits transactions is greater than 3 (three) for one currency, for each subsequent transactions is greater than 3 (three) for one currency, for each subsequent transactions is greater than 3 (three) for one currency, for each subsequent transactions is greater than 3 (three) for one currency, for each subsequent transactions is greater than 3 (three) for one currency, for each subsequent transactions is greater than 3 (three) for one currency, for each subsequent transactions is greater than 3 (three) for one currency, for each subsequent transactions is greater than 3 (three) for one currency, for each subsequent transactions is available only in the ATM with the SuperBankomat logo, and for the customers that a *** Total Daily Max. Limit is 550'000 ALL or 5'0000 Eur (other currencies*')*** Tom business accounts In Kukeis, Gramsh, Corovodé, Billisht, Delviné, Lac, Rréshen, Bushat, Koplik, Librazhd, Peop amount above: 2'500'000 ALL / 20'000 Eur (other currencies*')*** In Kukeis, Gramsh, Corovodé, Billisht, Delviné, Lac, Rréshen, Bushat, Koplik, Librazhd, Peop amount above: 2'500'000 ALL / 20'000 Eur (other currencies*')*** In Guerne over the monthy accumulated limit of withdrawals: Difference over the monthy ************************************	min. max. third parties. The Commission t with the Treasury Departmen insaction will be applied Depo rere equiped with un active Deb in, Rrogozhině, Orikum, Ko % max. ) % max.	100 5000 150 n will not be applied: nt. wit Commissions by others. it Card ALL ucovē branches 0.8% 30'000	1 200 - EUR 0.8% 230	1 200 - USD  	1 200 - Free of Charge Free of Charge GBP Free of Charge	1 200 - CHF 	1 200 AUD 	20 
.4 .5 .5.1 .5.2 8 .1 1 .1.1 .2 .2.1 .2.2 .2.2.1	In coins** In ALL (daily Max. limit 550'00) *** in Eur (daily Max. limit 550'00) *** in Eur (daily Max. limit 550'00) *** in Eur (daily Max. limit 550'00) *** 3. to the foreign Exchange of the transaction is to open a Time Deposit. 3. to the foreign Exchange of Offics if they have to settie a Fixed Foreign Exchange Contract If the No. of daily Cash Deposits transactions is greater than 3 (three) for one currency, for each subsequent tract **** Total Daily Max. Limit is 950'000 ALL or 5'000 Eur Cash Withdrawals* From business accounts amount under: 2'500'000 ALL / 20'000 Eur (other currencies**)*** Amount over the monthly accumulated limit of withdrawals: Difference over the monthly **** Withdrawalist of withdrawals:	min. max. third parties. The Commission t with the Treasury Departmen insaction will be applied Depo rere equiped with un active Deb in, Rrogozhině, Orikum, Ko % max. ) % max.	100 5000 150 n will not be applied: nt. wit Commissions by others. it Card ALL ucovē branches 0.8% 30'000	1 200 - EUR 0.8% 230	1 200 - - - - - - - - - - - - -	1 200 - Free of Charge Free of Charge - - - - - - - - - - - - - - - - - -	1 200 - CHF    	1 200	21 C.
<ul> <li>3.4</li> <li>3.5</li> <li>3.5.2</li> <li>8</li> <li>8.1</li> <li>1.1</li> <li>1.1</li> <li>1.2</li> <li>1.2.2</li> <li>1.2.2</li> <li>1.3</li> <li>1.3.1</li> </ul>	In coins** In ATM*** In Claily Max. limit 550'000) **** In Eur (claily Max. limit 550'000) **** In the No of daily Cash beposits transactions is preater than 3 (three) for one currency, for each subsequent tra ***** Total Daily Max. Limit s 950'000 ALL or 5'000 Eur Cash Withdrawais* From business accounts amount under: 2'500'000 ALL / 20'000 Eur (other currencies**)*** Amount over the monthly accumulated limit of withdrawals: Difference over the monthly accumulated limit of withdrawals: Difference over the monthly **** withdrawal limit of 10'0000000 ALL / 70'000 Eur (other currencies**)*** From business account in other branches	in, max. third parties. The Commission t with the Treasury Department insaction will be applied Depo re equiped with un active Deb in, <b>Rrogozhinë, Orikum, Ko</b> % max. ) % max. j	100 5000 150 • will not be applied: Int. sist Commissions by others. it Card ALL ucovē branches 0.8% 30'000	1 200 - EUR 0.8% 230 1% 300	1 200 - USD  	1 200 - Free of Charge Free of Charge Free of Charge	1 200 - CHF  	1 200 - AUD   	21 Cr
34 55 5.5.1 5.5.2 8 4.1 1.1.1 4.2.2 1.2.2.1 4.2.2.1 4.2.2.1 4.2.2.1 4.2.2.1 4.2.2.1 4.3.3.1 3.3.1.1	In coins** In ATM*** In ALL (daily Max. limit 550000) **** In GL(daily Max. limit 550000) **** In Eur (daily Max. limit 55000) **** **** Otal deposit It is considered only the deposit in customer's account and not the invoice payments toward I. when the purpose of the transaction is to open a Time Deposit; I. to the Foreign Exchange official they have to settue a Fixed Foreign Exchange Contrac If the No. of daily Cash Deposits transactions is greater than 3 (three) for one currency, for each subsequent tra **** Only ALL coins are accepted. He commission will be applied for each catridge deposit (1 catridge = 50 coins). **** Total Daily Max. Limit is sosilbale only in the ATM with the SuperBankomat logo, and for the customers that a **** Total Daily Max. Limit is 500'000 ALL or 5'000 Eur Cash Withdrawals* From business accounts amount under: 2'500'000 ALL / 20'000 Eur (other currencies**)*** Amount over the monthly accumulated limit of withdrawals: Difference over the monthly accumulated limit of withdrawals: Difference over the monthly **** withdrawalimit of withdrawals: From business account in other branches amount from: 2'500'000 ALL / 20'000 ALL / 20'000 Eur (other currencies**)***	in, max. third parties. The Commission t with the Treasury Department insaction will be applied Depo re equiped with un active Deb in, <b>Rrogozhinë, Orikum, Ke</b> % max. ) % max. ) %	100 5000 150 n will not be applied: nt. skit Commissions by others. it Card ALL ucově branches 0.8% 30'000 1% 40'000	1 200 - EUR 0.8% 230 1% 300 0.1%	1 200 - - - - - - - - - - - -	1 200 - Free of Charge Free of Charge - - - - - - - - - - - - - - - - - -	1 200 - CHF    	1 200	2 C.
<ul> <li>.4</li> <li>.5</li> <li>.5.1</li> <li>.5.2</li> <li>8</li> <li>.1</li> <li>.2</li> <li>.2.1</li> <li>.2</li> <li>.2.2.1</li> <li>.3</li> <li>.3.1</li> <li>.3.1.1</li> <li>.3.1.2</li> </ul>	In coins** In ATM*** In ATM*** In a Claid (daily Max. limit 950000) **** In Gruid (daily Max. limit 950000) **** In Cruid (daily Max. limit 950000) **** In Cruid (daily Max. limit 950000) **** In the Auto deposit It is considered only the deposit in customer's account and not the invoice payments toward I. to the foreign Exchange Office if they have to settue a Fixed Foreign Exchange Contrac If the No. of daily Cash Deposits transactions is greater than 3 (three) for one currency, for each subsequent tra **** Total Daily Max. Limit 950'0000 ALL or 5000 Eur **** Total Daily Max. Limit s 950'0000 ALL or 5000 Eur **** Total Daily Max. Limit s 950'0000 ALL or 5000 Eur **** Total Daily Max. Limit is 950'0000 ALL or 5000 Eur **** Total Daily Max. Limit is 950'0000 ALL / 20000 Eur (other currencies**)**** ********** *******************	in, max. third parties. The Commission t with the Treasury Department insaction will be applied Depo re equiped with un active Deb in, Rrogozhině, Orikum, Ku % max. % max. % max. % max. %	100 5000 150 • will not be applied: nt. sist Commissions by others. it Card ALL 0.8% 307000 1% 407000 0.1% 5000 0.2%	1 200 - - 0.8% 230 1% 300 0.1% 40 0.2% 300	1 200 - - - - - - - - - - - - -	1 200 - Free of Charge Free of Charge - - - - - - - - - - - - - - - - - - -	1 200 - - CHF    	1 200 - - - - - - - - - - - - - - - - - -	2 C
.4 .5 .5.1 .5.2 8 .1 .1.1.1 .2 .2.2 .2.2.1 .3.3 .3.1 .3.1	In coins** In ATM*** In ATM*** In a Claidy Max. limit 550000) **** In Claidy Max. limit 550000) **** In Eur (daidy Max. limit 55000) **** In Eur (daidy Max. limit 55000) **** In Eur (daidy Max. limit 55000) **** In the No. of daily Cash Deposits transactions is greater than 3 (three) for one currency, for each subsequent tra- In the No. of daily Cash Deposits transactions is greater than 3 (three) for one currency, for each subsequent tra- In the No. of daily Cash Deposits transactions is greater than 3 (three) for one currency, for each subsequent tra- In the No. of daily Cash Deposits transactions is greater than 3 (three) for one currency, for each subsequent tra- In the No. of daily Cash Deposits transactions is greater than 3 (three) for one currency, for each subsequent tra- In the No. of daily Cash Deposits transactions is greater than 3 (three) for one currency, for each subsequent tra- In the No. of daily Cash Deposits transactions is greater than 3 (three) for one currency, for each subsequent tra- In the No. of daily Cash Deposits transactions is greater than 3 (three) for one currency, for each subsequent tra- In the No. of daily Cash Deposits transactions is greater than 3 (three) for one currency, for each subsequent tra- In the No. of daily Cash Deposits transactions is greater than 3 (three) for one currency, for each subsequent tra- In the No. of daily Cash Deposits transactions is greater than 3 (three) for more currencies** In that the softwards** In the No. of th	in, Rrogozhinë, Orikum, Ku % max. http://www.max. max. max. max. max. % max. % max. %	100 5000 150 n will not be applied: Int. Int Card ALL UCOVE branches 0.8% 30'000 1% 40'000 0.2% 40'000 0.4%	1 200 - - 0.8% 230 1% 300 0.1% 40 0.2% 300 0.4%	1 200 - - - - - - - - - - - - - - - - -	1 200 - Free of Charge Free of Charge - - - - - - - - - - - - - - - - - - -	1 200 - - CHF         	1 200	2 C
.4 .5 .5.1 .5.2 8 .1 .1 .1.1 .2 .2 .2 .2 .2 .1 .3 .3 .3 .1 .3 .1.1 .3 .1.1 .3 .1.2 .3 .3 .3 .3 .3 .3 .3 .3 .3 .3 .3 .3 .3	In coins** In ATM*** In ALL (daily Max. limit 950000) **** in Eur (daily Max. limit 950000) **** in Eur (daily Max. limit 950000) **** in Eur (daily Max. limit 950000) **** *****************************	in, max. third parties. The Commission t with the Treasury Department insaction will be applied Depo re equiped with un active Deb in, Rrogozhině, Orikum, Ku % max. % max. % max. % max. %	100 5000 150 • will not be applied: nt. sist Commissions by others. it Card ALL 0.8% 307000 1% 407000 0.1% 5000 0.2%	1 200 - - 0.8% 230 1% 300 0.1% 40 0.2% 300	1 200 - - - - - - - - - - - - - - - - - -	1 200 - Free of Charge Free of Charge GBP Free of Charge 	1 200 - - CHF             	1 200	21 C.
4 5 5.5.1 5.2 8 1 1.1.1 2 2.2.1 2.2 2.2.1 3.1 3.1.1 3.1.2 3.2.3 3.2.1	In coins** In ATM*** In ATM*** In a Claidy Max. limit 550000) **** In Claidy Max. limit 550000) **** In Eur (daidy Max. limit 55000) **** In Eur (daidy Max. limit 55000) **** In Eur (daidy Max. limit 55000) **** In the No. of daily Cash Deposits transactions is greater than 3 (three) for one currency, for each subsequent transition will be applied for each catridge deposit (1 carridge = 50 coins). In the No. of daily Cash Deposits transactions is greater than 3 (three) for one currency, for each subsequent transition will be applied for each catridge deposit (1 carridge = 50 coins). In the No. of daily Cash Deposits transactions is greater than 3 (three) for one currency, for each subsequent transition will be applied for each catridge deposit (1 carridge = 50 coins). In the No. of daily Cash Deposits transactions is greater than 3 (three) for one currency, for each subsequent transition the deposit is unable deposit is the subset of the subset of the customers that at the transition will be applied for each catridge deposit (1 carridge = 50 coins). In the No. of daily Cash Deposits transactions is greater than 3 (three) for one currencies***** Total Daily Max. Limit is 950'000 ALL of 5000 Eur (other currencies************************************	in, Rrogozhinë, Orikum, Ku % max. http://www.max. max. max. max. max. % max. % max. %	100 5000 150 n will not be applied: Int. Int Card ALL UCOVE branches 0.8% 30'000 1% 40'000 0.2% 40'000 0.4%	1 200 - - 0.8% 230 1% 300 0.1% 40 0.2% 300 0.4%	1 200 - - - - - - - - - - - - - - - - - -	1 200 - Free of Charge Free of Charge GBP Free of Charge 	1 200 - - CHF             	1 200	21 CA 

#### 1.9 Direct Debit

1.9 1.10	Direct Debit Standing Order					Free of Charge Free of Charge			
2. Dep 2.1	osit Accounts 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			I	Free of Charge			
2.1.4	Deposit Closing								
2.1.4.1	On maturity				1	Free of Charge			
2.1.4.2	Before the 1st maturity				Interes	t (Calculated or	paid)		
2.2	Issuance of a duplicate deposit contract	max.*	500 1'000	-					
	* In case of more than2 (two) contracts.	TICA.	1 000			2			

ousii	noce Te-	rme and	Conditions			ALL	EUR	USD	GBP	CHF	AUD	
	yments	inis anu	Conditions				LON	000	<b>GB</b>	on	100	GAD
-			•			ALL	EUR	USD	GBP	CHF	AUD	CAD
.1 .1.1		By taxpayer	ixes, Customs payments s themselves									
.1.1.1			by account by Cash			150 300	-	-	-	-	-	
.1.2		By others	by Cash			300						
.1.2.1			by account			150*	-	-	-		-	-
.1.2.2 .1.3		Payments or	by Cash BKT Customs Agency			500	-	-	-	-	-	
.1.3.1		i ujinonto o	Amount under 100'000 ALL									
.1.3.1.1	I		by Cash			300		-	-	-	-	
1.1.3.2 1.1.3.2.1			Amount over 100'000 ALL by Cash		%	0.3%						-
<b>1.2</b> 1.2.1		yments (Hipo Amount up to										
1.2.1.1		Amount up to	by account			Free of Charge						
1.2.1.2			by Cash			Free of Charge		-				-
1.2.2 1.2.2.1		Amount over	300 ALL by account			100						
1.2.2.2			by Cash		%	0.03%	-	-	-			-
					min.	200	-	-	-		-	-
					max.	5'000	-	-	-		-	-
1.3	Bill Payme	nents: energy,	watter, phone and mobile number, ect.									
1.3.1		by account				100	-	-	-		-	-
1.3.2		by Cash				200	-	-	-		-	-
1.3.3 1.3.3.1		by account	Digitalb me këste			Free of Charge						
1.3.3.2		by Cash				Free of Charge						
						, i i i i i i i i i i i i i i i i i i i						
<b>1.4</b> 1.4.1.		s for financial bv account	institutions			100						-
1.4.2		bv Cash				200	-	-	-		-	-
1.5	Bill payme	nent from othe	rs 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
	* Only for	r incomina mor	ey transfer from other banks (Beneficiary - Budget	Accounts )	max.	15'000	200	200	200	200	200	200
			yment of fiscalized invoices, which only are paid by the									
						ALL	EUR					
C. Car	rds					ALL	EUK					
1	Business	Prima Credit	Cards (MasterCard)									
1.1	Annual Fe					2'000						
1.2 1.3		y minimum pay n the carrying	ment bligations (monthly)		10% of total obligation 1.3%							
1.4		nent interest (n			2%							
1.5	Over limit f				no overlimit allowed							
1.6 1.6.1		ance Interest I Withdrawal fr	tate om ATM (of BKT and other banks inside the country)		2%	1'000						
1.6.2						1'500						
		Withdrawal fr	om ATM of other banks abroad									
1.7	Request for	for reprinting of	Card + Pin			2'000						
1.7 1.8	Request fo Request fo	for reprinting of for reprinting F	Card + Pin									
1.7 1.8 1.9	Request fo Request fo Balance In	for reprinting of for reprinting F nquiry	Card + Pin			2'000 500						
1.7 1.8 1.9 1.9.1	Request fo Request fo Balance In	for reprinting of for reprinting F nquiry BKT other banks	Card + Pin in			2'000						
1.7 1.8 1.9 1.9.1 1.9.2	Request fo Request fo Balance In POS / Inte	for reprinting of for reprinting F nquiry BKT other banks ernet transaction	Card + Pin in In fee, Printing of Card / PIN,			2'000 500 Free of charge						
1.7 1.8 1.9 1.9.1 1.9.2	Request fo Request fo Balance In POS / Inte	for reprinting of for reprinting F nquiry BKT other banks ernet transaction	Card + Pin in			2'000 500 Free of charge 200						
1.7 1.8 1.9 1.9.1 1.9.2 1.10	Request fo Request fo Balance In POS / Inte Automatic Business	for reprinting of tor reprinting F nquiry BKT other banks ernet transacti c reprinting of C s Debit Cards	Card + Pin in In fee, Printing of Card / PIN,			2'000 500 Free of charge 200 Free of charge						
1.7 1.8 1.9 1.9.1 1.9.2 1.10 2 2.1	Request fo Request fo Balance In POS / Inte Automatic Business Yearly Cor	for reprinting of for reprinting F nquiry BKT other banks ernet transacti c reprinting of C s Debit Cards sommission	Card + Pin in n fee, Printing of Card / PIN, ard, Change of PIN in ATNt; Closing Card. BanKomaT Business*(MasterCard)			2'000 500 Free of charge 200 Free of charge						
1.7 1.8 1.9 1.9.1 1.9.2 1.10 2 2.1 2.2	Request fo Request fo Balance In POS / Inte Automatic Business Yearly Cor Payment ir	for reprinting of for reprinting F nquiry BKT other banks ernet transacti c reprinting of C 5 <b>Debit Cards</b> ommission in POS / Interr	Card + Pin in n fee, Printing of Card / PIN, ard, Change of PIN in ATM; Closing Card. 'BanKomaT Business"(MasterCard) et			2'000 500 Free of charge 200 Free of charge Free of Charge Free of Charge						
1.7 1.8 1.9 1.9.1 1.9.2 1.10 2 2.1	Request fo Request fo Balance In POS / Inte Automatic Business Yearly Cor Payment ir Daily Limit	for reprinting of for reprinting F nquiry BKT other banks ernet transacti c reprinting of C s Debit Cards sommission	Card + Pin in In fee, Printing of Card / PIN, ard, Change of PIN in ATM; Closing Card, BanKomaT Business"(MasterCard) et age			2'000 500 Free of charge 200 Free of charge						
1.7 1.8 1.9 1.9.1 1.9.2 1.10 2 2.1 2.2 2.3 2.4 2.5	Request for Request for Balance In POS / Inte Automatic Business Yearly Cor Payment in Daily Limit Monthly Lin Maximal da	tor reprinting of tor reprinting F nquiry BKT other banks ernet transactiic s <b>ceprinting of C</b> <b>5 Debit Cards</b> mmission in POS / Internet it for Internet u: imit for Internet u:	Card + Pin in and Lee, Printing of Card / PIN, ard, Change of PIN in ATM; Closing Card. BanKomaT Business"(MasterCard) et usage Usage is on internet		5	2000 500 Free of charge 200 Free of charge Free of Charge Free of Charge 150'000 3'000'000						
1.7 1.8 1.9 1.9.1 1.9.2 1.10 2 2.1 2.2 2.3 2.4 2.5 2.6	Request fo Request fo Balance In POS / Inte Automatic Business Yearly Cor Payment ir Daily Limit Maximal da Withdrawa	tor reprinting of for reprinting F nquiry BKT other banks ernet transactii c reprinting of C bobit Cards mmission in POS / Internet t for Internet u imit for Internet u iaily transactio ral in BKT ATM	Card + Pin in n fee, Printing of Card / PIN, ard, Change of PIN in ATM; Closing Card. BanKomaT Business"(MasterCard) et age Usage is on internet			2000 500 Free of charge 200 Free of charge Free of Charge Free of Charge 150'000 3'000'000 Free of Charge						
1.7 1.8 1.9 1.9.1 1.9.2 1.10 2 2.1 2.2 2.3	Request fo Request fo Balance In POS / Inte Automatic Business Yearly Cor Payment ir Daily Limit Maximal da Withdrawa	tor reprinting of for reprinting F nquiry BKT other banks ernet transactii c reprinting of C bobit Cards mmission in POS / Internet t for Internet u imit for Internet u iaily transactio ral in BKT ATM	Card + Pin in and Lee, Printing of Card / PIN, ard, Change of PIN in ATM; Closing Card. BanKomaT Business"(MasterCard) et usage Usage is on internet		5 % min.	2000 500 Free of charge 200 Free of charge Free of Charge Free of Charge 150'000 3'000'000						
1.7 1.8 1.9 1.9.1 1.9.2 1.10 2 2.1 2.2 2.3 2.4 2.5 2.6 2.7	Request fc Request fc Balance In POS / Inte Automatic Business Yearly Cor Payment in Daily Limit Monthly Lin Maximal di Withdrawa Withdrawa	for reprinting of for reprinting F naquiry BKT other banks erref transactic r eprinting of C 8 <b>Debit Cards</b> mimission in POS / Internet it for Internet u jaily transactio al In BKT ATM al from other b	Card + Pin in n fee, Printing of Card / PIN, ard, Change of PIN in ATM; Closing Card. BanKomaT Business"(MasterCard) et age Usage is on internet anks inside the country		%	2000 500 Free of charge 200 Free of charge Free of Charge 150/000 300/00000 Free of Charge 2						
1.7 1.8 1.9 1.9.1 1.9.2 1.10 2 2.1 2.2 2.3 2.4 2.5 2.6 2.7	Request fc Request fc Balance In POS / Inte Automatic Business Yearly Cor Payment in Daily Limit Monthly Lin Maximal di Withdrawa Withdrawa	tor reprinting of for reprinting F nquiry BKT other banks ernet transactii c reprinting of C bobit Cards mmission in POS / Internet t for Internet u imit for Internet u iaily transactio ral in BKT ATM	Card + Pin in n fee, Printing of Card / PIN, ard, Change of PIN in ATM; Closing Card. BanKomaT Business"(MasterCard) et age Usage is on internet anks inside the country		% min. max. %	2000 500 Free of charge 200 Free of charge Free of Charge 150000 3'000'000 Free of Charge 2 500 1'500 2						
1.7 1.8 1.9 1.9.1 1.9.2 1.10 2.1 2.2 2.3 2.4 2.5 2.6 2.7	Request fc Request fc Balance In POS / Inte Automatic Business Yearly Cor Payment in Daily Limit Monthly Lin Maximal di Withdrawa Withdrawa	for reprinting of for reprinting F naquiry BKT other banks erref transactic r eprinting of C 8 <b>Debit Cards</b> mimission in POS / Internet it for Internet u jaily transactio al In BKT ATM al from other b	Card + Pin in n fee, Printing of Card / PIN, ard, Change of PIN in ATM; Closing Card. BanKomaT Business"(MasterCard) et age Usage is on internet anks inside the country		% min. max.	2000 500 Free of charge 200 Free of charge Free of Charge Free of Charge 150'000 3'000'000 Free of Charge 2 500 1'500 2 500						
1.7 1.8 1.9 1.9.1 1.9.2 2.1 2.2 2.3 2.4 2.5 2.6 2.7 2.8	Request fc Request fc Balance In POS / Inte Automatic Business Yearly Cor Payment in Daily Limit Monthly Li Maximal di Withdrawa Withdrawa Maximal Li	for reprinting of for reprinting F advantage of the second	Card + Pin in an lee, Printing of Card / PIN, ard, Change of PIN in ATM: Closing Card. BanKomaT Business"(MasterCard) et age so in internet anks inside the country anks abroad hdrawals		% min. % min. max. max.	2000 500 Free of charge 200 Free of charge Free of Charge 150000 3'000'000 Free of Charge 2 500 1'500 2	1'000					
1.7 1.8 1.9 1.9.1 1.9.2 1.10 2 2.1 2.2 2.3 2.4 2.5 2.6 2.7 2.8 2.8 2.8 2.9	Request fc Request fc Balance In POS / Inte Automatic Business Yearly Cor Payment in Daily Limit Monthly Li Maximal di Withdrawa Withdrawa Maximal Li Maximal Li	for reprinting of for reprinting F approximation of the second se	Card + Pin in an fee, Printing of Card / PIN, ard, Change of PIN in ATM; Closing Card. <b>BanKomaT Business"(MasterCard)</b> et age Usage s on internet anks inside the country anks abroad hdrawals withdrawals		% max. % min. max. 5	2'000 500 Free of charge 200 Free of charge Free of Charge 150'000 3'000'000 Free of Charge 2 500 1'500 15000 150'000						
1.7 1.8 1.9 1.9.1 1.9.2 1.10 2 2.2 2.3 2.4 2.5 2.6 2.7 2.8 2.9 2.10	Request fc Request fc Balance In POS / Inte Automatic Business Yearly Con Paymetri i Daily Limit Maximal di Withdrawa Withdrawa Maximal Li Maximal Li	for reprinting of for reprinting F and the panks. BKT other banks memet transactii reprinting of C <b>Debit Cards</b> minission in POS / Internet u minist for Internet u minit for Internet of all from other b minit of daily wi number of daily minit of monthy	Card + Pin in an fee, Printing of Card / PIN, ard, Change of PIN in ATM; Closing Card. BanKomaT Business*(MasterCard) et us on internet anks inside the country anks abroad hdrawals withdrawals		% min. max. % min. max. 5 max.	2000 500 Free of charge 200 Free of charge Free of Charge Free of Charge 150000 3'000'000 Free of Charge 2 500 1'500 2 500 1'500	1'000 40'000					
1.7 1.8 1.9 1.9.1 1.10 2 2.1 2.2 2.3 2.4 2.5 2.6 2.7 2.8 2.8 2.9 2.10 2.11	Request fc Request fc Balance In POS / Inte Automatic Business Yearly Cor Payment in Daily Limit Moximal du Withdrawa Withdrawa Withdrawa Maximal In Maximal In Maximal In	for reprinting of for reprinting F active provides the second sec	Card + Pin in an fee, Printing of Card / PIN, ard, Change of PIN in ATM; Closing Card. <b>BanKomaT Business"(MasterCard)</b> et age Usage is on internet anks inside the country anks abroad hdrawals withdrawals withdrawals hy withdrawals		% max. % min. max. 5	2'000 500 Free of charge 200 Free of charge Free of Charge 150'000 3'000'000 Free of Charge 2 500 1'500 15000 150'000						
1.7 1.8 1.9 1.9.1 1.9.2 2.1 2.2 2.3 2.4 2.5 2.8 2.8 2.8 2.8 2.8 2.8 2.9 2.10 2.11 2.11 2.12	Request fc Request fc Balance In POS / Inte Automatic Business Yearly Cor Payment in Daily Limit Daily Limit Maximal & Withdrawa Withdrawa Withdrawa Maximal In Maximal In Maximal In Maximal N	for reprinting of for reprinting F other banks ernet transactic reprinting of G bebit Cards ammission in POS / Inter- it for Internet u imit for Internet all in BKT ATM all from other b imit of daily win umber of daily incit of monther of and for a the thermal and for a the thermal and the the thermal and the thermal and the the thermal and the the thermal and the thermal and the the thermal and the thermal and the the thermal and the thermal and the thermal and the thermal and the thermal and the the thermal and the the thermal and the thermal and the the the thermal and the the the the the the thermal and the	Card + Pin in an lee, Printing of Card / PIN, ard, Change of PIN in ATM; Closing Card. BanKomaT Business*(MasterCard) et usage so internet anks inside the country anks abroad hdrawals withdrawals hy withdrawals		% min. max. % min. max. 5 max.	2'000 500 Free of charge 200 Free of charge Free of Charge 150'000 3'000'000 Free of Charge 2 500 1'500 2 500 1'500 150'000 5'000'000						
1.7 1.8 1.9 1.9.0 1.10 2 2.1 2.2 2.3 2.4 2.5 2.6 2.7 2.8 2.8 2.9 2.10 2.11 2.2 2.3 2.4 2.5 2.6 2.7 2.2 2.3 2.4 2.5 2.6 2.7 2.1 2.2 2.3 2.4 2.5 2.6 2.7 2.1 2.2 2.3 2.4 2.5 2.6 2.7 2.1 2.2 2.3 2.4 2.5 2.6 2.1 2.2 2.3 2.4 2.5 2.6 2.1 2.2 2.3 2.4 2.5 2.5 2.1 2.2 2.3 2.4 2.5 2.5 2.5 2.5 2.5 2.5 2.5 2.5	Request fc Request fc Balance In POS / Inte Automatic Business Yearly Cor Payment in Daily Limit Moximal & Withdrawa Withdrawa Withdrawa Maximal In Maximal Maximal In Maximal N	for reprinting of for reprinting F and make a set a s	Card + Pin in an lee, Printing of Card / PIN, ard, Change of PIN in ATM; Closing Card. BanKomaT Business*(MasterCard) et usage so internet anks inside the country anks abroad hdrawals withdrawals hy withdrawals		% min. max. % max. 5 max. 100	2'000 500 Free of charge 200 Free of charge Free of Charge 150'000 3'000'000 Free of Charge 2 500 1'500 15'000 15'000						
1.7 1.8 1.9 1.9.2 1.10 2.1 2.2 2.3 2.4 2.5 2.6 2.7 2.8 2.8 2.8 2.8 2.8 2.8 2.9 2.10 2.11 2.11 2.2 2.3 2.4 2.5 2.4 2.2 2.3 2.4 2.5 2.4 2.5 2.4 2.5 2.5 2.5 2.5 2.5 2.5 2.5 2.5	Request fc Request fc Balance In POS / Inte Automatic Business Yearly Cor Payment in Daily Limit Daily Limit Maximal & Withdrawa Withdrawa Withdrawa Withdrawa Raximal Li Maximal Maximal In Maximal Maximal In Maximal In Maximal Colong Card validi Card validi Closing Card validi	for reprinting of for reprinting F or reprinting F other banks ernet transactic reprinting of G <b>Debit Cards</b> mmission in POS / Inter it for Internet u jamit for Internet al in POS / Inter it for Internet al in BKT ATM all from other b all from other b all from other b daily unable of daily number of mon	Card + Pin in n lee, Printing of Card / PIN, ard, Change of PIN in ATM; Closing Card. 'BanKomaT Business''(MasterCard) et age i Usage is on internet anks inside the country anks abroad hdrawals withdrawals hy withdrawals by request uset reprinting of Card; Change of PIN in ATM;		% min. max. % min. max. 5 max.	2'000 500 Free of charge 200 Free of charge Free of Charge 150'000 3'000'000 Free of Charge 2 500 1'500 2 500 1'500 150'000 5'000'000						
1.7 1.8 1.9 1.9.2 1.10 2.1 2.2 2.3 2.4 2.5 2.6 2.7 2.8 2.8 2.8 2.8 2.8 2.8 2.9 2.10 2.11 2.11 2.2 2.3 2.4 2.5 2.4 2.2 2.3 2.4 2.5 2.4 2.5 2.4 2.5 2.5 2.5 2.5 2.5 2.5 2.5 2.5	Request fc Request fc Balance In POS / Inte Automatic Business Yearly Cor Payment in Daily Limit Daily Limit Maximal & Withdrawa Withdrawa Withdrawa Withdrawa Raximal Li Maximal Maximal In Maximal Maximal In Maximal In Maximal Colong Card validi Card validi Closing Card validi	for reprinting of for reprinting F or reprinting F other banks ernet transactic reprinting of G <b>Debit Cards</b> mmission in POS / Inter it for Internet u jamit for Internet al in POS / Inter it for Internet al in BKT ATM all from other b all from other b all from other b daily unable of daily number of mon	Card + Pin in an fee, Printing of Card / PIN, ard, Change of PIN in ATM; Closing Card. BanKomaT Business"(MasterCard) et age Usage is on internet anks inside the country anks abroad hdrawals withdrawals withdrawals bity withdrawals bity withdrawals bity withdrawals		% min. max. % min. max. 5 max. 100 6 years	2'000 500 Free of charge 200 Free of charge Free of Charge 150'000 3'000'000 Free of Charge 2 500 1'500 2 500 1'500 150'000 5'000'000						
1.7 1.8 1.9 1.9 1.9 1.9 2.9 2.1 2.2 2.3 2.4 2.5 2.6 2.7 2.8 2.8 2.8 2.9 2.1 2.1 2.2 2.3 2.4 2.5 2.6 2.7 2.8 2.8 2.9 2.1 2.1 2.1 2.2 2.3 2.4 2.5 2.4 2.5 2.4 2.5 2.4 2.5 2.4 2.5 2.4 2.5 2.4 2.5 2.4 2.5 2.4 2.5 2.4 2.5 2.4 2.5 2.4 2.5 2.4 2.5 2.4 2.5 2.4 2.5 2.4 2.5 2.5 2.5 2.5 2.5 2.5 2.5 2.5	Request fc Request fc Balance In POS / Inte Automatic Business Yearly Cor Payment in Daily Limit Daily Limit Maximal di Withdrawa Withdrawa Withdrawa Withdrawa Maximal Li Maximal In Maximal In Maxim	for reprinting of for reprinting F or reprinting F other banks ernet transactic reprinting of G s <b>Debit Cards</b> ammission in POS / Inter it for Internet u imit for Internet u imit for Internet all in BKT ATM all from other b all from other b imit of daily winumber of daily inumber of daily inumber of daily init of monther b g of Card+PIN g of PIN by req fibty ard; Automatic ament: Account	Card + Pin in n lee, Printing of Card / PIN, ard, Change of PIN in ATM; Closing Card. 'BanKomaT Business''(MasterCard) et age i Usage is on internet anks inside the country anks abroad hdrawals withdrawals hy withdrawals by request uset reprinting of Card; Change of PIN in ATM;		% min. max. % min. max. 5 max. 100 6 years	2'000 500 Free of charge 200 Free of charge Free of Charge 150'000 3'000'000 Free of Charge 2 500 1'500 2 500 1'500 150'000 5'000'000						
1.7 1.8 1.9 1.9.2 1.10 2 2.1 2.2 2.3 2.4 2.5 2.6 2.5 2.6 2.5 2.6 2.7 2.8 2.9 2.10 2.11 2.12 2.13 2.14 2.15 3.4 3.5 3.5 3.5 3.5 3.5 3.5 3.5 3.5	Request fc Request fc Balance In POS / Inte Automatic Business Yearly Cor Payment in Daily Limit Moximal di Withdrawa Withdrawa Withdrawa Withdrawa Withdrawa Reprinting Card validi Closing ca Mini Stater Chargeba Business	for reprinting of for reprinting F approximation of the second se	Card + Pin in n fee, Printing of Card / PIN, ard, Change of PIN in ATM; Closing Card. <b>BanKomaT Business"(MasterCard)</b> et age Usage is on internet arks inside the country anks abroad hdrawals withdrawals withdrawals withdrawals by request uset reprinting of Card; Change of PIN in ATM; balance check in BKT ATM's y Cardholder / Marchant) Cards (MasterCard)/Business Debit Cards "Bank"		% min. max. % min. max. 5 max. 100 6 years	2000 500 Free of charge Free of charge free of charge 150000 3'000000 Free of Charge 2 500 1'500 2 500 1'500 1'500 1'500 1'500 1'500 1'500	40'000 Eur					
1.7 1.8 1.9 1.9.1 1.9.2 1.10 2 2.1 2.2 2.3 2.4 2.5 2.6 2.6 2.7 2.8 2.9 2.10 2.12 2.4 2.5 2.6 2.8 2.9 2.10 2.1 2.2 2.3 2.4 2.5 2.4 2.5 3 3.11	Request fc Request fc Balance In POS / Inte Automatic Business Yearly Cor Payment in Daily Limit Maximal di Withdrawa Withdrawa Withdrawa Withdrawa Maximal In Maximal A Maximal A Maximal In Maximal A Maximal In Maximal I	for reprinting of for reprinting F or reprinting F other banks ernet transactic reprinting of G bebit Cards mmission in POS / Inter it for Internet u jamit for Internet all in POS / Inter it for Internet u jamit for Internet all from other b all from other b all from other b dially transaction all form other b all from other b dially transaction all form other b all form othere	Card + Pin in n lee, Printing of Card / PIN, ard, Change of PIN in ATM; Closing Card. 'BanKomaT Business'(MasterCard) et age :Usage is on internet anks inside the country anks abroad hdrawals withdrawals withdrawals hy withdrawals hy withdrawals by request uest reprinting of Card; Change of PIN in ATM; balance check in BKT ATM's y Cardholder / Merchant) Cards (MasterCardy/Business Debit Cards "Bank request (irst step of process)	iomaT Business"(MasterCard)	% min. max. % min. max. 5 max. 100 6 years	2'000 500 Free of charge 200 Free of charge Free of Charge 150'000 3'000'000 Free of Charge 2 500 1'500 1'500 5'00'000 5'00'000 1'500 5'00'000 Lek 1'200	40'000 Eur 10					
1.7 1.8 1.9 1.9.1 1.9.2 2.1 2.2 2.2 2.4 2.5 2.6 2.4 2.5 2.6 2.8 2.8 2.8 2.8 2.8 2.10 2.2.11 2.2.11	Request fc Request fc Balance In POS / Inte Automatic Business Yearly Cor Payment in Daily Limit Moximal di Withdrawa Withdrawa Withdrawa Withdrawa Maximal fu Maximal fu Maxima	for reprinting of for reprinting F and reprinting F and reprinting of Ci subbit Cards remet transactic reprinting of Ci subbit Cards remet transactic reprinting of Ci subbit Cards remet transactic reprinting of Ci subbit Cards remet transactic remet transactic remet reprinting of remet reprinting remet recount remet reprinting remet recount remet recount remet receives remet recount remet	Card + Pin in n fee, Printing of Card / PIN, ard, Change of PIN in ATM; Closing Card. 'BanKomaT Business' (MasterCard) et iage Usage Usage is on internet anks inside the country anks abroad hdrawals withdrawals withdrawals withdrawals withdrawals by request uest reprinting of Card; Change of PIN in ATM; balance check in BKT ATM's y Cardholder / Merchant) Cards (MasterCard)/Business Debit Cards "Bank request (first step of process) - por arbitration request (if chargeback request is	.omaT Business*(MasterCard) • refused)	% min. max. % min. max. 5 max. 100 6 years	2000 500 Free of charge Free of charge free of charge 150000 3'000000 Free of Charge 2 500 1'500 2 500 1'500 1'500 1'500 1'500 1'500 1'500	40'000 Eur					
1.7 1.8 1.9 1.9.2 1.10 1.12 1.12 1.12 1.12 1.12 1.12 1.13 1.14 1.12 1.12 1.13 1.14 1.15 1.14 1.15	Request fc Request fc Balance In POS / Inte Automatic Business Yearly Cor Payment in Daily Limit Moximal di Withdrawa Withdrawa Withdrawa Withdrawa Maximal fu Maximal fu Maxima	for reprinting of for reprinting F or reprinting F ather banks. EXT other banks memt transaction reprinting of C Debit Cards wimission in POS / Inter to Internet u minit for Internet u minit for Internet all y transactio all in BKT ATM all from other b imit of daily winumber of daily imit of monther b imit of daily winumber of daily into for Internet u and from other b imit of monther b all from other b imit of daily winumber of daily into for Internet and Card+PIN g of PIN by req fity ard; Automatic ament: Account ack request (the Chargeback Chargeback	Card + Pin in n lee, Printing of Card / PIN, ard, Change of PIN in ATM; Closing Card. 'BanKomaT Business'(MasterCard) et age :Usage is on internet anks inside the country anks abroad hdrawals withdrawals withdrawals hy withdrawals hy withdrawals by request uest reprinting of Card; Change of PIN in ATM; balance check in BKT ATM's y Cardholder / Merchant) Cards (MasterCardy/Business Debit Cards "Bank request (irst step of process)	.omaT Business*(MasterCard) • refused)	% min. max. % min. max. 5 max. 100 6 years	2'000 500 Free of charge 200 Free of charge Free of Charge 150'000 3'000'000 Free of Charge 2 500 1'500 1'500 1'500 1'500 5'000'000 1'500 1'500 5'00'000	40'000 Eur 10 45					
1.7 1.8 1.9 1.9.1 1.9.2 1.10 2.1 2.2 2.3 2.4 2.5 2.6 2.5 2.6 2.5 2.6 2.7 2.8 2.9 2.10 2.2 2.3 2.12 2.13 2.13 3.1 3.2 3.3	Request fc Request fc Balance In POS / Inte Automatic Business Yearly Cor Payment in Daily Limit Moximal di Withdrawa Withdrawa Withdrawa Withdrawa Maximal Li Maximal Maximal In Maximal	for reprinting of for reprinting F and the second s	Card + Pin in n fee, Printing of Card / PIN, ard, Change of PIN in ATM; Closing Card. 'BanKomaT Business' (MasterCard) et iage Usage Usage is on internet anks inside the country anks abroad hdrawals withdrawals withdrawals withdrawals withdrawals by request uest reprinting of Card; Change of PIN in ATM; balance check in BKT ATM's y Cardholder / Merchant) Cards (MasterCard)/Business Debit Cards "Bank request (first step of process) - por arbitration request (if chargeback request is	.omaT Business*(MasterCard) • refused)	% min. max. % min. max. 5 max. 100 6 years	2'000 500 Free of charge 200 Free of charge Free of Charge 150'000 3'000'000 Free of Charge 2 500 1'500 1'500 1'500 1'500 5'000'000 1'500 1'500 5'00'000	40'000 Eur 10 45					
1.7 1.8 1.9 1.9.1 1.9.2 2.1 2.2 2.3 2.4 2.5 2.6 2.8 2.9 2.10 2.12 2.13 2.14 3.3 3.1 3.2 3.3	Request fc Request fc Balance In POS / Inte Automatic United Streams Yearly Cor Payment in Daily Limit Maximal di Withdrawa Withdrawa Withdrawa Withdrawa Withdrawa Maximal II Maximal II M	for reprinting of for reprinting F and the second s	Card + Pin in n fee, Printing of Card / PIN, ard, Change of PIN in ATM; Closing Card. 'BanKomaT Business' (MasterCard) et iage Usage Usage is on internet anks inside the country anks abroad hdrawals withdrawals withdrawals withdrawals withdrawals by request uest reprinting of Card; Change of PIN in ATM; balance check in BKT ATM's y Cardholder / Merchant) Cards (MasterCard)/Business Debit Cards "Bank request (first step of process) - por arbitration request (if chargeback request is	.omaT Business*(MasterCard) • refused)	% min. max. % min. max. 5 max. 100 6 years	2'000 500 Free of charge 200 Free of charge Free of Charge 150'000 3'000'000 Free of Charge 2 500 1'500 1'500 1'500 1'500 5'000'000 1'500 1'500 5'00'000	40'000 Eur 10 45	USD	GBP	СНЕ	AUD	CAD
.7 8 9.9 9.1 9.2 1.0 1.10 1.12 3.3 4.4 5.5 6.6 7.7 8.8 9.9 1.10 1.12 3.3 4.4 5.5 6.6 7.7 8.8 9.9 1.10 1.12 3.3 4.4 5.5 6.6 7.7 8.8 9.11 1.10 1.10 1.10 1.10 1.10 1.10 1.10	Request fc Request fc Request fc Balance In POS / Inte Automatic Usering Stream Yearly Cor Payment in Daily Limit Maximal di Withdrawa Withdrawa Withdrawa Withdrawa Withdrawa Withdrawa Withdrawa Maximal II Maximal II Max	for reprinting of for reprinting F or reprinting F ather banks ernet transaction ernet transaction in POS / Internet u ammission in POS / Internet u ammission in POS / Internet daily transactio al in BCT ATM al from other b all from other b Partice and the second g of Card4-PIN g of PINb y req filty ard; Automatic and request (the Parima Credit Chargeback Chargeback Chargeback Ster ster	Card + Pin in n fee, Printing of Card / PIN, ard, Change of PIN in ATM; Closing Card. 'BanKomaT Business' (MasterCard) et iage Usage Usage is on internet anks inside the country anks abroad hdrawals withdrawals withdrawals withdrawals withdrawals by request uest reprinting of Card; Change of PIN in ATM; balance check in BKT ATM's y Cardholder / Merchant) Cards (MasterCard)/Business Debit Cards "Bank request (first step of process) - por arbitration request (if chargeback request is	.omaT Business*(MasterCard) • refused)	% min. max. % min. max. 5 max. 100 6 years	2000 500 Free of charge Free of charge free of charge 1500000 Free of Charge 2 500 1'500 2 500 1'500 15000000 50000000 1'500 50000000 Lek 1'200 500 1'500 50000000	40'000 Eur 10 45 500 EUR					
1.7 1.8 1.9 1.9.1 1.9.2 2.1 2.2 2.3 2.4 2.5 2.4 2.5 2.4 2.5 2.4 2.5 2.4 2.5 2.4 2.5 2.4 2.5 2.4 2.5 3.3 3.1 3.2 3.3 D. Moi 1. OUI 1. OUI	Request fc Request fc Balance In POS / Inte Automatic Business Yearly Cor Payment in Daily Limit Maximal di Withdrawa Withdrawa Withdrawa Withdrawa Withdrawa Maximal Li Maximal di Maximal A Maximal In Maximal N Maximal In Maximal N Maximal In Maximal N Maximal In Maximal N Maximal In Maximal In M	for reprinting of for reprinting F or reprinting F ather banks ernet transaction ernet transaction in POS / Internet u ammission in POS / Internet u ammission in POS / Internet daily transactio al in BCT ATM al from other b all from other b Partice and the second g of Card4-PIN g of PINb y req filty ard; Automatic and request (the Parima Credit Chargeback Chargeback Chargeback Ster ster	Card + Pin in n fee, Printing of Card / PIN, ard, Change of PIN in ATM; Closing Card. 'BanKomaT Business' (MasterCard) et iage Usage Usage is on internet anks inside the country anks abroad hdrawals withdrawals withdrawals withdrawals withdrawals by request uest reprinting of Card; Change of PIN in ATM; balance check in BKT ATM's y Cardholder / Merchant) Cards (MasterCard)/Business Debit Cards "Bank request (first step of process) - por arbitration request (if chargeback request is	.omaT Business*(MasterCard) • refused)	% min. max. % min. max. 5 max. 100 6 years	2000 500 Free of charge Free of charge Free of Charge 150000 3'000'000 Free of Charge 2 500 1'500 2 500 1'500 5'000'000 5'000'000 1'500 5'000'000 Lek 1'200 	40'000 Eur 10 45 500	USD 1.4	GBP 	CHF 	AUD	CAD
1.7 1.8 1.9 1.9.1 1.9.2 1.10 2 2.1 2.2 2.3 2.4 2.5 2.6 2.8 2.9 2.4 2.5 2.4 2.5 2.4 2.5 2.4 2.5 2.4 2.5 2.4 2.5 3.3 3.1 3.2 3.3 D. Moi	Request fc Request fc Request fc Balance In POS / Inte Automatic Usering Stream Yearly Cor Payment in Daily Limit Maximal di Withdrawa Withdrawa Withdrawa Withdrawa Withdrawa Withdrawa Withdrawa Maximal II Maximal II Max	for reprinting of for reprinting F and the second s	Card + Pin in n fee, Printing of Card / PIN, ard, Change of PIN in ATM; Closing Card. 'BanKomaT Business' (MasterCard) et iage Usage Usage is on internet anks inside the country anks abroad hdrawals withdrawals withdrawals withdrawals withdrawals by request uest reprinting of Card; Change of PIN in ATM; balance check in BKT ATM's y Cardholder / Merchant) Cards (MasterCard)/Business Debit Cards "Bank request (first step of process) - por arbitration request (if chargeback request is	.omaT Business*(MasterCard) • refused)	% min. max. % min. max. 5 max. 100 6 years	2000 500 Free of charge Free of charge free of charge 1500000 Free of Charge 2 500 1'500 2 500 1'500 15000000 50000000 1'500 50000000 Lek 1'200 500 1'500 50000000	40'000 Eur 10 45 500 EUR					

Busir	ess Terms and Conditions		ALL	EUR	USD	GBP	CHF	AUD	CA
3	Other domestic banks								
3.1	ALL								
3.1.1	Spot (1 value dates)								
3.1.1.1 3.1.1.2	amount up to 300'000 ALL amount over 300'000 - 1'499'999.99 ALL		200	-	-			-	-
3.1.1.3	amount from/over 1/500'000 ALL		1'200						
3.1.2	Express (Same value - date)		1'500	-	-	-		-	-
3.2	Eur								
3.2.1	Spot (1 value dates)	% min.	-	0.15% 6	-			-	
		min. max.	-	50					
3.2.1	Ekspres (e njëjta ditë-valutë)	%	-	0.20%				-	-
		min. max.		6 50					
		max.		50					
4	Other domestic banks and abroad								
<b>4.1</b> 4.1.1	Foreign currency (excluding Eur currency for the transfer to the other domestic banks)* Spot (2 value dates)								
4.1.1.1	Standard Customer	%		0.15%	0.15%	0.15%	0.15%	0.15%	0.15
		min.		8	10	•••	•••	•••	
		max.	-	200	250	•••	•••	•••	••
4.1.1.2	Campaign Customer****	%		0.12%	0.12%	0.12%	0.12%	0.12%	0.12
		min.		6.5	8	•••	•••	•••	
		max.	-	160	200	***	•••	•••	
1.1.2	Express ( same value - date)	%		0.20%	0.20%	0.20%	0.20%	0.20%	0.2
	,,	min.		15	20	•••	•••	•••	
		max.		250	320		•••	•••	••
5	Swift Charge		1'000	8	10	•••		•••	
6	Amendment commission		1'000	8	10	•••	•••	•••	**
7	Other commissions of correspondent banks:								
7.1	"OUR"commissions for outgoing transfers in EUR:			EUR					
7.1.1	Transfers to Germany:			EUR					
7.1.1.1	amount up to 2,500 Eur		-	6	-			-	
7.1.1.2	amount over 2,500 - 12,500 Eur		-	12		-		-	
7.1.1.3	amount over 12,500 - 50,000 Eur			25	-			-	
.1.1.4	amount over 50,000 Eur		-	26	-	-	-	-	
7.1.2	Transfers to Italy								
7.1.2.1	amount up to 50,000 Eur			12					
7.1.2.2	amount over 50,000 Eur		-	26	-	-	-	-	
7.1.3	Transfers to Austria:								
.1.3.1	all values / amounts		-	5	-	-	-	-	
.1.4	Transfers to other countries								
7.1.4.1	amount up to 2,500 Eur			10					
7.1.4.2	amount over 2,500 - 5,000 Eur			13					
7.1.4.3	amount over 5,000 - 12,500 Eur		-	18	-	-	-	-	-
.1.4.4	amount over 12,500 - 25,000 Eur			25					
7.1.4.5	amount over 25,000 Eur		-	26	-	-	-	-	
.2	"OUR"commissions for outgoing transfers in USD								
.2.1	amount up to 20,000 Usd			1.1	25			-	
.2.2	amount over 20,000 Usd		-		40	-	-	-	
	"OUR" commissions for outgoing transfers in GPB, CHF, AUD, CAD, etc.				-	Cha	rges of corresp	ondent banks (	if any)
.3				8					
7.3 B	Other commissions:*****		-	0					
	Other commissions:*****					es of correspon			
	Other commissions:****  * Outgoing transfer is subject to Bank of Albania procedures and are performed only through cust the fees / commission to be deducted from the transferred amount, as a result the transfer com				ne full amount o	f the transaction	and it does not		

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)
 Loan Linit (active) >> 500'000 Eur / Eur equivalent or;
 Deposit volume (active) >> 500'000 Eur / Eur equivalent or;
 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 same customer in the same customer in the same customer in the same customer in the same customer.

			ALL	EUR	USD	GBP	CHF	AUD	CAD
2. Inco	oming Transfer*								
2.1	From BKT branches (AL / KS)***					Free of Charge			
2.2	From other domestic banks****								
2.2.1	Lek / Eur		Free of charge Fr	ee of charge		-	-	-	
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%	0.10%
		min.	Free of Charge	5	7	••	••	••	••
		max.	Free of Charge	50	70		••	••	••
2.4	Return of wrong payment orders		1'000	8	10	••	••	••	••
2.5	Wrong data								
2.5.1	Transfer from the domestic banks					Free of charge			
2.52	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 1'200'000 ALL, 10'000 Eur /	Usd / Gbp / Chf / Aud /	Cad or 14'000 T	RY, the bank	converts			
	automatically the transfer amount with the exchange rate in force at the moment of the transaction. Incoming transl	fers are processed only through	the customer's account.						

Eur equivalent
 \*\*\* Eur equivalent
 \*\*\* Commission fee must not exceed the transfer amount
 \*\*\*\* Available in the account after coverage with funds

usine										5/4	KA KONDETARE TREGTAR
. Cheq		erms and Conditions			ALL	EUR	USD	GBP	CHF	AUD	CAD
-	ues of E	3K1 ***			ALL	EUR	USD	GBP	CHF	AUD	CAD
		10 cheques only for account holders			1'000						
2	BKICNE	que Issued (ALL, EUR, CHF, CAD, AUD)****	% min. max.		0.10% 500 2'000	0.15% 10 100	-	-	0.15% ** **	0.15% ** **	0.15% ** **
.3.	Cheques	accepted and BKT Bank Cheques (immediate payment)									
.3.1 1.3.1.1		when it presented at the counter of BKT Credit to account						Free of Charge			
1.3.1.2 1.3.2		by Cash when it presented by another bank*****			The co 1'500	mmission app 13	olies according	to point: 1.8 Cas	h withdrawal	Section A. Ac	ounts
Chequ	ues of o	ther Banks in Albania									
1.1	Cheque c	or Bank Cheque of other Banks in Albania Customer: In account******									
1.1.1		in ALL			Free of charge	-	-	-		-	
.1.2		in Foreigh currency	% min.		0.4% 1'500	0.4% 13	0.4%	0.4%	0.4% **	0.4% **	0.4%
	commis										
		/ment for cheques issued (per check) delivery of check (DHL)			3'500	25 50					
		f unpaid check									
.1 .2		BKT expenses ****** except for the above (2.1; 3.1) Other Bank expenses, if any.			3'500	25		as per case basis			
	SWIFT c	harge L equivalent			••	8			••	••	••
	** Eu	ur equivalent									
		Cheque instrument is allowed for BKT customers of Notaries and Bailiffs. nk cheques issue in foreign currency is subject to Bank of Albania procedures.									
	***** De	educted from the amount paid to beneficiaries. 1 ALL + 3 working days, in foreign currencies + 5 working days.									
		) ALL + 3 WORKing days, in foreign currencies + 5 working days. Additional charges (return Unpaid check means additional correspondence, such as client also with c	orrespondent Bank)								
Trade	e Finan	ce				5115			0.115		
	Credit	(LC)			LEK	EUR	USD	GBP	CHF	AUD	CAD
.1	Import	Issue commission		%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%
.2		Confirmation commission (quarterly)		nin. %	** 0.25%	50 0.25%	60 0.25%	** 0.25%	** 0.25%	** 0.25%	** 0.25%
			m	nin.		50	60		••		
3		Payment/Negotiation commission		% nin.	0.20%	0.20% 50	0.20% 60	0.20%	0.20%	0.20%	0.20%
.4		Amendment commission				50	60				
5 6		Cancellation commission SWIFT commission				50 10	60 12				
.7 .8		Discrepancy fee (per set of documents) Transmission of commercial L/C			**	50	60	**	**	**	**
					0.1%	0.1% 50	0.1% 60	0.1%	0.1%	0.1% **	0.1%
9 10		Delivery of Documents Other commissions					Corres	DHL Tariff pondent bank fee	e, if any		
.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.	0.15% p.a
.10.2		L / C issued against Credit Limit		iax.	50'000	400	450 By a	rrangement / App			
	Export										
.1		Advising commission		% nin.	0.1%	0.1% 100	0.1% 120	0.1%	0.1%	0.1%	0.1%
				nax.		300	360	••	••		
.2		Confirmation commission (by negotation)		nin. nax.	0.2% 6%	0.2% 6%	0.2% 6%	0.2% 6%	0.2% 6%	0.2% 6%	0.2% 6%
.3		Payment / Negotiation commission		%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%
4		Amendment commission	m	nin.		50 50	60 60			••	
5 6		Cancellation commission Transfer to Third party		%	**	50	60	**	**	**	••
.0		Transier to Third party		nin.	0.10%	0.10% 50	0.10%	0.10%	0.10%	0.10%	0.10%
-		SWIFT commission	m	iax.		350					
		Delivery of Documents				10	12	DHL Tariff			
		Other commissions					Corres	pondent bank fee	e, if any		
.8		rantees									
.8 .9 Letter	of Guar										
.8 .9 Letter		Guarantees issued against Cash Cover - Escrow / Deposit account					0.459/	0.15%	0.15%	0.15%	0.15%
.8 .9 <b>Letter</b> .1				%	0.15%	0.15%	0.15%				
8 9 <b>_etter</b> 1		Guarantees issued against Cash Cover - Escrow / Deposit account Domestic Guarantees For all types of Guarantees	m	% nin. nax.	10'000	80	100				
.8 .9 <b>Letter</b> .1 .1.1		Guarantees issued against Cash Cover - Escrow / Deposit account Domestic Guarantees For all types of Guarantees Issuance Commission (prepament):	m	nin.				••			
8 9 Letter 1 1.1 2		Guarantees issued against Cash Cover - Escrow / Deposit account Domestic Guarantees For all types of Guarantees Issuance Commission (prepament): Cross-border Guarantees For all types of Guarantees	m	nin.	10'000	80	100	••			
8 9 <b>_etter</b> 1 1.1 2		Guarantees issued against Cash Cover - Escrow / Deposit account Domestic Guarantees For all types of Guarantees Issuance Commission (prepament):	m m 9 m	nin. nax. % nin.	10'000	80 1'000 2% vit 150	100 1'200 2% vit 170	** ** 2% vit	** 2% vit **	** 2% vit **	** 2% vit **
8 9 Letter 1 1.1 2		Guarantees issued against Cash Cover - Escrow / Deposit account Domestic Guarantees For all types of Guarantees Issuance Commission (prepament): Cross-border Guarantees For all types of Guarantees	m m 9 m	nin. nax. %	10'000	80 1'000 2% vit	100 1'200 2% vit	** ** 2% vit	** 2% vit	** 2% vit	** 2% vit
.8 .9 <b>Letter</b> .1 .1.1 .2 .2.1		Guarantees issued against Cash Cover - Escrow / Deposit account Domestic Guarantees For all types of Guarantees Issuance Commission (prepament): Cross-border Guarantees For all types of Guarantees Issuance Commission (prepament, applicable every year): Guarantee for Insurance Agents:	m m 9 m	nin. nax. % nin.	10'000 120'000 - - -	80 1'000 2% vit 150	100 1'200 2% vit 170	** ** 2% vit	** 2% vit **	** 2% vit **	** 2% vit **
8 9 <b>Letter</b> 1. 1.1 2. 2.1 3. 3.1		Guarantees issued against Cash Cover - Escrow / Deposit account Domestic Guarantees For all types of Guarantees Issuance Commission (prepament): Cross-border Guarantees For all types of Guarantees Issuance Commission (prepament, applicable every year):	m m 9 m	nin. nax. % nin.	10'000	80 1'000 2% vit 150	100 1'200 2% vit 170	** ** 2% vit	** 2% vit **	** 2% vit **	** 2% vit **
8 9 <b>Letter</b> 1 1.1.1 <b>2</b> 2.2.1 <b>3</b> 3.1 3.2	Letter of	Guarantees issued against Cash Cover - Escrow / Deposit account Domestic Guarantees For all types of Guarantees Issuance Commission (prepament): Cross-border Guarantees For all types of Guarantees Issuance Commission (prepament, applicable every year): Guarantee for Insurance Agents: Issuance Commission (max maturity: 3 years): Commission in case of a Demand for Payment/ Early Release	m m 9 m	nin. nax. % nin.	10'000 120'000 - - - 3'000	80 1'000 2% vit 150	100 1'200 2% vit 170	** ** 2% vit	** 2% vit **	** 2% vit **	** 2% vit **
8 9 1 1. 1.1 2 2.1 3.3 3.1 3.2	Letter of	Guarantees issued against Cash Cover - Escrow / Deposit account Domestic Guarantees For all types of Guarantees Issuance Commission (prepament): Cross-border Guarantees For all types of Guarantees Issuance Commission (prepament, applicable every year): Guarantee for Insurance Agents: Issuance Commission (max maturity: 3 years):	m m 9 m m	nin. nax. % nin.	10'000 120'000 - - 3'000 4'000	80 1'000 2% vit 150 1'000 - -	100 1'200 2% vit 170 1'100 - -	 2% vit 	** 2% vit ** - -	 2% vit  - -	 2% vit  - -
.8 .9 .1 .1.1 .2 .2 .3 .3.1 .3.2	Letter of	Guarantees issued against Cash Cover - Escrow / Deposit account         Domestic Guarantees For all types of Guarantees         Issuance Commission (prepament):         Cross-border Guarantees For all types of Guarantees         Issuance Commission (prepament, applicable every year):         Guarantee for Insurance Agents:         Issuance Commission (max maturity: 3 years):         Commission in case of a Demand for Payment/ Early Release         Guarantees issued against Credit Limit - covered with other securities	m m m m m m	nin. nax. % nin. % nin.	10'000 120'000 - - - 3'000	80 1'000 2% vit 150	100 1'200 2% vit 170	 2% vit  0.15% 	 2% vit  0.15% 	 2% vit  - 0.15% 	 2% vit  - - 0.15% 
.8 .9 .1 .1.1 .2 .2 .3 .3.1 .3.2	Letter of	Guarantees issued against Cash Cover - Escrow / Deposit account         Domestic Guarantees For all types of Guarantees         Issuance Commission (prepament):         Cross-border Guarantees For all types of Guarantees         Issuance Commission (prepament, applicable every year):         Guarantee for Insurance Agents:         Issuance Commission (max maturity: 3 years):         Commission in case of a Demand for Payment/ Early Release         Guarantees issued against Credit Limit - covered with other securities	m m m m m m	nin. nax. % nin. nax.	10'000 120'000 - - 3'000 4'000 0.15%	80 1'000 2% vit 150 1'000 - - -	100 1'200 2% vit 170 1'100 - - 0.15%	 2% vit  - 0.15%	 2% vit  - - 0.15%	 2% vit  - 0.15%	** 2% vit * - - 0.15%
.8 .9 .1 .1 .1.1 .2 .2 .1 .3 .3 .1 .1	Letter of	Guarantees issued against Cash Cover - Escrow / Deposit account         Domestic Guarantees For all types of Guarantees         Issuance Commission (prepament):         Cross-border Guarantees For all types of Guarantees         Issuance Commission (prepament, applicable every year):         Guarantee for Insurance Agents:         Issuance Commission (max maturity: 3 years):         Commission in case of a Demand for Payment/ Early Release         Guarantees issued against Credit Limit - covered with other securities	m m m m m m m	nin. nax. % nin. % nin.	10'000 120'000 - - 3'000 4'000 0.15% 10'000	80 1'000 2% vit 150 1'000 - - 0.15% 80	100 1'200 2% vit 170 1'100 - 0.15% 100	 2% vit  0.15% 	 2% vit  0.15% 	 2% vit  - 0.15% 	** 2% vit ** - - 0.15% **
.8 .9 .1 .1.1 .2 .2 .1 .3 .1 .3 .2 .1	Letter of	Guarantees issued against Cash Cover - Escrow / Deposit account         Domestic Guarantees For all types of Guarantees         Issuance Commission (prepament):         Cross-border Guarantees For all types of Guarantees         Issuance Commission (prepament, applicable every year):         Guarantee for Insurance Agents:         Issuance Commission (max maturity: 3 years):         Commission in case of a Demand for Payment/ Early Release         Guarantees issued against Credit Limit - covered with other securities         Operational commission. Domestic Guarantees (prepament):	m m m m m m g m	nin. niax. % nin. nin. niax.	10'000 120'000 - - 3'000 4'000 0.15% 10'000	80 1'000 2% vit 150 1'000 - - - 0.15% 80 500	100 1'200 2% vit 170 1'100 - 0.15% 100 600	 2% vit  - - 0.15%  -	 2% vit  0.15% 	-* 2% vit - - - - 0.15% *	 2% vit  - 0.15%  -
.1 .1.1 .2 .2.1 .3.1 .3.2	Letter of	Guarantees issued against Cash Cover - Escrow / Deposit account         Domestic Guarantees For all types of Guarantees         Issuance Commission (prepament):         Cross-border Guarantees For all types of Guarantees         Issuance Commission (prepament, applicable every year):         Guarantee for Insurance Agents:         Issuance Commission (max maturity: 3 years):         Commission in case of a Demand for Payment/ Early Release         Guarantees issued against Credit Limit - covered with other securities         Operational commission. Domestic Guarantees (prepament):	m m m m m m m m m m m m m m m m	nin. niax. % nin. nax. %	10'000 120'000 - - 3'000 4'000 0.15% 10'000	80 1'000 2% vit 150 1'000 - - 0.15% 80 500 2% vit	100 1'200 2% vit 170 1'100 - 0.15% 100 600 2% vit	 2% vit  - - 0.15%  -	 2% vit  - 0.15%  2% vit		 2% vit - - - 0.15% - - - 2% vit

								6	
Business	Terms and Conditions		ALL	EUR	USD	GBP	CHF	AUD	CAD
2.3 Letter	r of Guarantees issued against Counter Guarantees (by negotation):	min. max.	0.2% 6%	0.2% 6%	0.2% 6%	0.2% 6%	0.2% 6%	0.2% 6%	0.2% 6%
2.4 Paym	nent Commission - For all types of Guarantees	% min.	0.20% 7'000	0.20% 50	0.20% 60	0.20% **	0.20% **	0.20%	0.20%
3. General Co	ommissions for Letter of Guarantees								
3.1	Advising Letter of Guarantee (Without commitment)	% min. max.	0.1% **	0.1% 100 250	0.1% 120 300	0.1% **	0.1% **	0.1% **	0.1% **
<b>3.2</b> 3.2.1	Modification Domestic Guarantees:		3'000	25	30			••	
3.2.2 3.3 3.4	Cross- border Guarantees: SWIFT Cancellation		-  	50 10 50	60 12 60	 	 	•• •• ••	 

General Conditions
 No commissions will be refunded if a Letter of Credit/Leter of Guarantee is cancelled or expires fully or partially unutilized.

4.2 4.3 4.4 The operational commission is applicable on issuance only. The Issuance commission shall be applied on issuance and for each renewal.

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 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 commissions of the Guarantee over the increased amount. 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.

4.5

5 Doci	imentary Collections								
5.1	Outgoing Documents	%		0.25% flat					
		min.	-	50	60	**	**	**	
5.2	Incomin.g Documents		-	00	00				
5.2.1	Sight Payment	%		0.25% flat					
		min.		50	60				
5.2.2	Deferred Payment / Draft	%		0.20% flat					
		min.		50	60				
5.3	Amendment of cancellation instructions			30	40			••	
5.4	Bill returned unpaid or unaccepted	%		0.15% flat					
		min.		50	60		••	••	
5.5	Endorsement / Release fee			30	40		••	••	
	** Eur equivalent								
G. Oth	er Services		ALL	EUR	USD	GBP	CHF	AUD	CAD
4.0-4-	Den esti Den Ormiter		ALL	EUK	030	GBF	CHF	AUD	CAD
	Deposit Box Service Box Dimensions								
1.1 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. Trea	sury 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						
	participating directly in the T-Bill auction		1000						
2.4	Treasury Bills		300'000	0,000					
2.4.1 2.4.2	Minimum amount Custody Fee securitie **		300 000	2'000					
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								
2.5.2	Custody Fee securitie **		500'000	3'000					
2.5.2.1	for Physical Persons	% of Nominal Value every 6 months (two times a year)							
		min.	0.1%	0.1%					
		max.	500	•					
2.5.2.2	for Juridical Persons	% of Nominal Value every 6 months (two times a year)	5'000	-					
		min. max.	500 12'500	0.25%					
			12 300						
2.6	Trading Securities on Secondary Market		Free o	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	•					
2.8	Cancellation of Participation Request in Auction Fee before auction date		500						
			200						
	* ALL equivalent								
	** Custody Fee will be applied on maturity date for Treasury Bills and for T - Notes e	ach semiannual in the payment date of coupon In case of buying	a T/Notes from BKT pro	otfolio.					

 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 protfolio, 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.

3. Inve	stigations	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	

Bus	iness Terms and Conditions	ALL	EUR	USD	GBP	CHF	AUD	CAD
4. C	Confirmation Request for Auditing	ALL	EUR					
4.1	By Banks / Non-Resident Financial Institutions	4,500	35					
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 Internet Branch and BKT Smart" \*

H. "Ele	ectronic Banking Services offered through Internet Branch and BKT Smart"	*							
1. "Inte 1.1 1.2	ernet" Branch Registering Monthly fee					Free of charge Free of charge			
2. BKT 2.1 2.2	Smart "Mobile Banking" Registering Monthly fee					Free of charge Free of charge			
3. Outo 3.1 3.2	going transfer between my accounts To BKT Albania ****		ALL	EUR	USD	GBP Free of charge Free of charge	CHF	AUD	CAD
3.3 3.3.1 3.3.2	To other banks **** Limits Other domestic banks*****	max.	7'000'000	**	••			••	
3.3.2.1 3.3.2.1.1 3.3.2.1.1.	Lek Same value date 1 amount up to 1'499'999.99 ALL		Free of Charge						
3.3.2.1.2 3.3.2.1.2.	Spot (1 value date)		600						
3.3.2.2	Eur		600	-				-	
3.3.2.2.1	Same value date	% min. max.	-	0.10% 3 25	-	-	-	-	-
<b>3.3.3</b> 3.3.3.1	Other domestic banks and abroad ***** Foreign currency (excluding Eur currency for the transfer to the other domestic banks)					N/A			
3.3.3.1.1	Spot (2 value dates)					N/A			
3.3.3.2 3.3.3.2.1	Express (same value date) Standard Customer	% min.	-	0.09% 6	0.09% 6	0.09%	0.09%	0.09%	0.09%
3.3.3.2.2	Campaign Customer*****	max. %	•	160 0.08%	160 0.08%	0.08%		0.08%	••• 0.08%
0.0.0.2.2		min. max.	-	5 140	5 140	***	••••	•••	***
3.4	SWIFT commission		-	8	8	•••	•••	•••	
3.5 3.5.1 3.5.2 3.5.3 3.5.4	Payments Bill Payments: energy, watter,phone and mobile number, ect. Traffic Fine Payment Treasury, Tax and Customs Payments Telephone recharge (Vodafone, One)		Free of Charge Free of Charge Free of Charge Free of Charge						

Notary and Balliff customers will be allowed only utility and tax payment monetary transactions, while unlimited access will be allowed in "Viewer" mode
 Lek equivalent
 Eur equivalent
 The services provided in the Internet Branch / BKT Smart, not included in section "H", are performed "free of charge".
 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.
 Outgoing transfer is subject to Bank of Albania procedures. For outgoing transfer in 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. Please refer to the Annex 1, attached to the document which specifies the time when the outgoing transfer is accepted and performed by BKT.

\*\*\*\*\*\* 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. Deposite Journe Cattery >> 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).

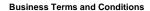
I. Business Loans

1. Cor	nmissions on Business Loan Amendments *								
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	•••	•••	•••	•••	
		%	0.5%**	0.5%**	0.5%**	0.5%**	0.5%**	0.5%**	0.5%**
1.4	Change of the Colletaral	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.								
	tt. Of the loss subtraction								

The Credit Committee ha
 Of the loan outstanding.
 Eur equivalent

# Approved by:

Mehmet Seyhan Pencabligil CEO & Board Member



Annex 1

ALL EUR USD GBF CHF

		Execution of outgoi	ng transfers:			
	from the BKT branch			from the online channels (Internet Banking and BKT Sma		
	Expres		Spot	Expres		Spot
to other domestic Banks;	-			-	-	
in Lek						
amount up to 1'499'999.99 Lek	untill 15.00 o'clock	same value date	1 value date*	untill 14.00 o'clock	same value date	-
	after 15.00 o'clock	1 value date*		after 14.00 o'clock	1 value date*	
amount from/over 1'500'000.00 Lek	untill 15.00 o'clock	same value date		-	-	1 value date*
	after 15.00 o'clock	1 value date*				
in Eur	untill 14.00 o'clock	same value date	1 value date*	untill 14.00 o'clock	same value date	-
	after 14.00 o'clock	1 value date*		after 14.00 o'clock	1 value date*	
in foreign currency (except Eur and Aud)	untill 11.00 o'clock	same value date	2 value date*	untill 14.00 o'clock	same value date	-
	after 11.00 o'clock	1 value date*		after 14.00 o'clock	1 value date*	
in Aud	untill 11.00 o'clock	same value date	3 value date*	-	2 value date*	-
	after 11.00 o'clock	1 value date*				
to other abroad Banks;						
in foreign currency (except Aud and Try)	untill 11.00 o'clock	same value date	2 value date*	untill 14.00 o'clock	same value date	-
	after 11.00 o'clock	1 value date*		after 14.00 o'clock	1 value date*	
in Aud		2 value date*	3 value date*		2 value date*	-
in Try	untill 11.00 o'clock	same value date	2 value date*	untill 12.00 o'clock	same value date	-
	after 11.00 o'clock	1 value date*		after 12.00 o'clock	1 value date*	

\* 1 value date means the next business day.

# "ON THE DEPOSIT INSURANCE" LAW

Banka Kombetare Treatare 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: a) 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; b) 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; c) the deposits 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;9 of deposits held by senior managers administrators in the bent and mild did to be the foreign to the the foreign to the savings-credit association of the bent of the bent

Aduition(s) c) deposits held by senior managers, administrators in the bank and any individuals in their families, as evidenced by their family certificate;10 d) 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; dh) 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

e)repealed 11; ë) repealed; 12

f) deposits of insurance and reinsurance companies, domestic or foreign

g) deposits of entrepreneurial entities or collective investment, domestic or foreign;
 g) deposits of pension funds or pension insurance, domestic or foreign;

g) deposits of pension funces of pension insurance, domesic or noreign; h) Securities issued by financial subjects and any other obligation these subjects have based on their promise agreements; i) deposits of central or local government units, as well as any public entity13 of the Republic of Abbania or of a foreign country; j) unercognized deposits and / or the tile of which is not clearly defined; k) Deposits placed in the member entity of the deposit insurance scheme during and after the day of the insurance event in this subject; j) 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 l) 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 Amendments to Law No.53 / 2014" On Insurance deposit \* 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 loses 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; c) payment with a cheque; d) 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"