

Individual Terms & Conditions

A. Accounts

1 Current Accounts

1.1 Currencies

LEK EUR USD GBP CHF AUD CAD

1.2 Account Opening

1.3 Account Maintenance/monthly

| | LEK | EUR | USD | GBP | CHF | AUD | CAD |
|---|-----|-----|-----|-----|-----|-----|-----|
| 1.3.1 Standard* | 150 | 1.5 | 1.5 | 1.5 | 1.5 | 1.5 | 1.5 |
| 1.3.2 Classic Salary** | 100 | 1 | 1 | 1 | 1 | 1 | 1 |
| 1.3.3 Super Salary, Loan, student***, retiree**** & the other account**** | | | | | | | |

1.4 Account Closing:

| | LEK | EUR | USD | GBP | CHF | AUD | CAD |
|---|-------|-----|-----|-----|-----|-----|-----|
| 1.4.1 Within 3 (three) months from the account opening date | | | | | | | |
| 1.4.1.1 Standard* | 1'500 | 12 | 14 | 10 | 13 | 19 | 18 |
| 1.4.1.2 Super Salary, Loan, student***, retiree**** & the other account**** | 500 | 4 | 4 | 3 | 4 | 6 | 6 |
| 1.4.2 After 3 (three) months from the account opening date | | | | | | | |

1.5 Minimum Balance

| | LEK | EUR | USD | GBP | CHF | AUD | CAD |
|---|-------|-----|-----|-----|-----|-----|-----|
| 1.5.1 Standard* | 1'500 | 15 | 15 | 15 | 15 | 15 | 15 |
| 1.5.2 Super Salary, Loan, student***, retiree**** & the other account**** | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1.5.3 Loan account for Fondi Besa customers**** | 100 | 1 | 1 | 1 | 1 | 1 | 1 |

* In the category of Standard current accounts, the accounts of Individual Farmers are also included.

** To change from Classic to Super salary, it is necessary that the institution makes an agreement with the Bank.

*** Student age up to 23, original receipt from the educational institution, only the account in Lek. Retiree (female over 60 / man over 65) and every age who is taking the pension on account

If the retiree account does not have financial activity for more than 2 years, it will be classified as a Standard account.

**** Other Account - the primary account in Lek currency, when customer salary is in foreign currency

***** Loan accounts for Fondi Besa customers are subject of standart terms and conditions for retail Customers and minimum balance 100 Lek (1 Eur/Usd/Gpb/Chf/Aud/Cad)

1.6 Account Statement

1.6.1 Sent automatically by the sistem to the email address

Free of Charge

1.6.2 Printed in Branch

| | LEK | EUR | USD | GBP | CHF | AUD | CAD |
|-----------------------|-----|-----|-----|-----|-----------------------------|-----|-----|
| 1.6.2.1 1 per month | | | | | | | |
| 1.6.2.1.1 1 - 5 pages | | | | | Pa shpenzim 5 lek / faqe | | |
| 1.6.2.1.2 > 5 pages | | | | | 2* | | |
| 1.6.2.2 Other | 200 | 2* | 2* | 2* | 2* | 2* | 2* |

1.7 Cash deposit *

1.7.1 From: account holder

| | LEK | EUR | USD | GBP | CHF | AUD | CAD |
|--|----------------|-------|-------|-------|-------|-------|-------|
| 1.7.1.1 amount up to 6'500'000 lek / 50'000 Eur,Usd,GPB,CHF,AUD,CAD | | | | | | | |
| 1.7.1.2 amount above 6'500'000 leke / 50'000 Eur,Usd,GPB,CHF,AUD,CAD | | | | | | | |
| 1.7.1.2.1 1 value date | Free of Charge | n/a | 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% | 0.03% | 0.03% |
| max. | 3'000 | 200 | 200 | 200 | 200 | 200 | 200 |

1.7.2 For loan or credit card payment

Free of Charge

1.7.3 From others

| | LEK | EUR | USD | GBP | CHF | AUD | CAD |
|------|-------|-----|-----|-----|-----|-----|-----|
| min. | 100 | 1 | 1 | 1 | 1 | 1 | 1 |
| max. | 5'000 | 200 | 200 | 200 | 200 | 200 | 200 |

1.7.4 In coins**

| | LEK | EUR | USD | GBP | CHF | AUD | CAD |
|--|-----|-----|-----|-----|-----|-----|-----|
| | 150 | - | - | - | - | - | - |

1.7.5 In ATM***

| | LEK | EUR | USD | GBP | CHF | AUD | CAD |
|--|-----|-----|-----|-----|-----|-----|-----|
| 1.7.5.1 in Lek (daily Max. limit 950'000) **** | | | | | | | |
| 1.7.5.2 in Eur (daily Max. limit 5'000)**** | | | | | | | |

* 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 if the purpose of the transaction is to open a Time Deposit. If the no. of daily transactions is greater than 3 (three) for one currency, for each subsequent transaction will be applied Deposit Commissions by others.

** Only Lek coins are accepted.The commission is applicable per 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 are equipped with an active Debit Card

**** Total Daily Max. Limit is 950'000 Lek or 5'000 Eur

1.8 Cash Withdrawals *

1.8.1 From individual accounts:

| | LEK | EUR | USD | GBP | CHF | AUD | CAD |
|---|--------|-------|-----|-----|-----|-----|-----|
| 1.8.1.1 amount up to daily maximum cash withdrawal limit in ATM | 100 | 1 | - | - | - | - | - |
| 1.8.1.2 amount from: 75'000 Lek to 1'000'000 Lek / 500 Eur to 7'000 Eur (other currencies**) | | | | | | | |
| 1.8.1.3 amount over: 1'000'000 Lek 7'000 Eur (other currencies**) | | | | | | | |
| 1.8.1.3.1 1 value date | 0.1% | 0.1% | ** | ** | ** | ** | ** |
| 1.8.1.3.2 Same value date | 5'000 | 100 | ** | ** | ** | ** | ** |
| max. | | | | | | | |
| 1.8.1.4 Withdrawal of incoming transfer funds from other Domestic Banks, from the Bank's accounts | | | | | | | |
| 1.8.1.4.1 Lek / Eur | % | 0.20% | - | - | - | - | - |
| min. | 1'000 | 10 | - | - | - | - | - |
| max. | 10'000 | 100 | - | - | - | - | - |

* The Commission will not be applied when the purpose of the transaction is: 1. to close a Time Deposit; 2. loan disbursement.

** Eur equivalent.

1.9 Direct Debit

Free of Charge

1.10 Standing Order

Free of Charge

2. Deposit and Saving Accounts

2.1 Time Deposit

| | LEK | EUR | USD | GBP | CHF | AUD | CAD |
|---------------------------------|--------|-----|-----|-----|-----|-----|-----|
| 2.1.1 Currencies | | | | | | | |
| 2.1.2 Minimum Balance | 50'000 | 500 | 500 | 500 | 500 | 500 | 500 |
| 2.1.3 Deposit Opening | | | | | | | |
| 2.1.4 Deposit Closing | | | | | | | |
| 2.1.4.1 On maturity | | | | | | | |
| 2.1.4.2 Before the 1st maturity | | | | | | | |

Free of Charge
Interest (calculated or paid)

2.2 "Femija Im" Deposit

| | LEK | EUR | USD | GBP | CHF | AUD | CAD |
|---|--------|-----|-----|-----|-----|-----|-----|
| 2.2.1 Currencies | | | | | | | |
| 2.2.2 Minimum Balance | 10'000 | 100 | - | - | - | - | - |
| 2.2.3 Deposit Opening | | | | | | | |
| 2.2.4 Deposit Closing | | | | | | | |
| 2.2.4.1 On maturity (on the 18th birthday) | | | | | | | |
| 2.2.4.2 Before the maturity (subject of Court permission) | 5% | | | | | | |

2.3 Saving Account

| | LEK | EUR | USD | GBP | CHF | AUD | CAD |
|----------------------------------|-------|-----|-----|-----|-----|-----|-----|
| 2.3.1 Currencies | | | | | | | |
| 2.3.2 Minimum Balance | 1'500 | 15 | 15 | 15 | - | - | - |
| 2.3.3 Account Opening | | | | | | | |
| 2.3.4 Account Maintenance | | | | | | | |
| 2.3.5 Account Closing | | | | | | | |
| 2.3.5.1 Before the first 6 month | 1'500 | 15 | 15 | 15 | - | - | - |
| 2.3.5.2 After the first 6 month | | | | | | | |

2.4 Issuance of a duplicate deposit contract

If there are more than 2 (two) contracts: max.

| | LEK | EUR | USD | GBP | CHF | AUD | CAD |
|--|-------|-----|-----|-----|-----|-----|-----|
| | 500 | | | | | | |
| | 1'000 | | | | | | |

Individual Terms & Conditions
B. Payments

| | LEK | EUR | USD | GBP | CHF | AUD | CAD |
|---|----------------|--------|------|------|------|------|------|
| 1.1 Treasury Payments, Tax, Voluntary Insurance, Customs Payments | | | | | | | |
| 1.1.1 By taxpayers themselves | | | | | | | |
| 1.1.1.1 by account | 100 | - | - | - | - | - | - |
| 1.1.1.2 by cash | 300 | - | - | - | - | - | - |
| 1.1.2 By others | | | | | | | |
| 1.1.2.1 by account | 100* | - | - | - | - | - | - |
| 1.1.2.2 by cash | 500 | - | - | - | - | - | - |
| 1.1.3 Payments on BKT Customs Agency | | | | | | | |
| 1.1.3.1 Amount up to 100'000 Lek | | | | | | | |
| 1.1.3.1.1 by cash | 300 | - | - | - | - | - | - |
| 1.1.3.2 Amount over 100'000 Lek | | | | | | | |
| 1.1.3.2.1 by cash | 0.3% | - | - | - | - | - | - |
| 1.2 ASHK Payments (Hipoteka) | | | | | | | |
| 1.2.1 Amount up to 300 Lek | | | | | | | |
| 1.2.1.1 by account | Free of Charge | - | - | - | - | - | - |
| 1.2.1.2 by cash | Free of Charge | - | - | - | - | - | - |
| 1.2.2 Amount over 300 Lek | | | | | | | |
| 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, water, phone and mobile number, ect. | | | | | | | |
| 1.3.1 by account | 100 | - | - | - | - | - | - |
| 1.3.2 by cash | 200 | - | - | - | - | - | - |
| 1.3.3 Bill Payments: Albtelecom, Digital with installments | | | | | | | |
| 1.3.3.1 by account | Free of Charge | - | - | - | - | - | - |
| 1.3.3.2 by cash | Free of Charge | - | - | - | - | - | - |
| 1.4 Payments for children's rewards | | | | | | | |
| 1.4.1 by cash | 100 | - | - | - | - | - | - |
| 1.5 Payments for financial institutions | | | | | | | |
| 1.5.1 by account | 100 | - | - | - | - | - | - |
| 1.5.2 by cash | 200 | - | - | - | - | - | - |
| 1.6 Bill Payments/Liabilities by third-party clients for BKT clients | | | | | | | |
| | % | 0.5% | 0.5% | 0.5% | 0.5% | 0.5% | 0.5% |
| | min. | 500 | 5 | 5 | 5 | 5 | 5 |
| | max. | 15'000 | 200 | 200 | 200 | 200 | 200 |

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

C. Cards
1. Cards:

| | LeK | Eur | Eur | LeK |
|--|---|----------------|---|--------------------------------|
| | Debiti (MasterCard/Visa) | | Krediti (MasterCard/Visa) | |
| 1.1 Annual Fee* | Free of Charge | | Primary Card: Prima Prima Gold Additional Card: Prima Prima Gold | 1'500 3'500 750 1'500 |
| 1.2 Payment in POS / Internet ** | Free of Charge | | | Free of Charge |
| 1.3 Internet usage limit | Daily limit: 70'000 (max. 5 purchases) | | | By choice |
| | Monthly limit: 140'000 | | | |
| 1.4 Withdrawal in BKT (ATM/"Internet" Branch/BKT Smart) | % min. | Free of Charge | | 2% 500 |
| 1.5 Withdrawal from other banks inside the country | % min. | 2% 450 | | 2% 500 |
| 1.6 Withdrawal from other banks abroad | % min. | 2% 450 | | 3% 500 |
| 1.7 Withdrawal limit | Daily limit: 75'000 (max. 5 transactions) | | | 10% of card limit |
| 1.8 Interest per withdrawal (monthly) | % | | | 2.50% |
| 1.9 Printing of Card/PIN | Free of Charge | | | Free of Charge |
| 1.10 Automatic reprinting of Card | Free of Charge | | | Free of Charge |
| 1.11 Reprinting of Card+PIN by request | 700 | | Primary card: Additional Card: | 950 475 |
| 1.12 Reprinting of PIN: | | | | |
| 1.12.1 Printed Copy | Primary Card: Additional Card: | 350 | Primary card: Additional Card: | 350 170 |
| 1.12.2 SMS | Primary Card: Additional Card: | 200 | Primary card: Additional Card: | 200 100 |
| 1.13 Change of PIN in ATM | Free of Charge | | | Free of Charge |
| 1.14 Cashback in POS-es of BKT | Free of Charge | | | |
| 1.15 Payment period | | | | Up to 40 days |
| 1.16 Minimum mandatory payment | % | | | 25% |
| 1.17 Interest on the carrying obligations (monthly) | % | | | 2% |
| 1.18 Late payment interest (monthly) | % | | | 1% |
| 1.19 Late payment fee | | | | 0 |
| 1.20 Overlimit | % | | | 10% |
| 1.21 Over limit fee | | | | 1'500 |
| 1.22 Installment payment interest (monthly)* | % up to | | | 2.50% |
| 1.23 Closing Card | Free of Charge | | | Free of Charge |
| 1.24 Chargeback request (by Cardholder / Merchant) | LeK | Eur | Eur | LeK |
| 1.24.1 Chargeback request (first step of process) | 1'200 | 10 | 10 | 1'200 |
| 1.24.2 Chargeback - pre arbitration request (if chargeback request is refused) | *** | 45 | 45 | *** |
| 1.24.3 Chargeback - arbitration request (if chargeback pre arbitration request is refused) | *** | 500 | 500 | *** |

2. Card issued by abroad Banks:

| | Debit | Credit |
|---|-------|--------|
| 2.1 Cash withdrawal commission at BKT ATMs | 650 | 650 |

* According to the BKT current offers

Credit Card is offered free of commission for the 1st year. The offer is not valid if the card is closed in the first year.

The annual card commission is given back to the cardholder in the form bonus for purchases over 400,000 Lek / 600,000 lek per year.

** If the merchant or receiving entity categorizes the action as withdrawal and not as purchase, the withdrawal conditions will be applied.

*** Lek equivalent

D. Money Transfer

| | LEK | EUR | USD | GBP | CHF | AUD | CAD |
|---------------------------------|-----|-----|-----|-----|-----|-----|-----|
| 1. Outgoing Transfer* | | | | | | | |
| 1.1 BKT Albania | 100 | 1 | 1.4 | ** | ** | ** | ** |
| 1.2 BKT Kosovo | | | | | | | |
| 1.2.1 Same value date | | | | | | | |
| 1.2.1.1 by account | - | 5 | 7 | ** | ** | ** | ** |
| 1.2.1.2 by cash | - | 10 | 14 | ** | ** | ** | ** |
| 1.3 Other domestic banks | | | | | | | |
| 1.3.1 Lek | | | | | | | |

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| | | LEK | EUR | USD | GBP | CHF | AUD | CAD |
|-------------|--|-------|------------|----------------------------------|-------|--------------------------------|-------|-------|
| 1.3.1 | Spot (1 date value) | | | | | | | |
| 1.3.1.1.1 | by account | | | | | | | |
| 1.3.1.1.1.1 | amount up to 300'000 Lek | 200 | - | - | - | - | - | - |
| 1.3.1.1.1.2 | amount over 300'000 - 1'499'999.99 Lek | 300 | - | - | - | - | - | - |
| 1.3.1.1.1.3 | amount from/over 1'500'000 Lek | 1'200 | - | - | - | - | - | - |
| 1.3.1.1.2 | by cash | | | | | | | |
| 1.3.1.1.2.1 | Lek amount up to equivalent of 1'000 Eur | 500 | - | - | - | - | - | - |
| 1.3.1.2 | Express (same value date) | | | | | | | |
| 1.3.1.2.1 | by account | 1'500 | - | - | - | - | - | - |
| 1.3.1.2.2 | by cash | | | | | | | |
| 1.3.1.2.2.1 | Lek amount up to equivalent of 1'000 Eur | 1'500 | - | - | - | - | - | - |
| 1.3.2 | Eur | | | | | | | |
| 1.3.2.1 | Spot (1 date value) | | | | | | | |
| 1.3.2.1.1 | by account | | 0.15% | - | - | - | - | - |
| | min. | - | 5 | - | - | - | - | - |
| | max. | - | 40 | - | - | - | - | - |
| 1.3.2.1.2 | by cash | | | | | | | |
| 1.3.2.1.2.1 | max. amount 1'000 Eur | - | 6 | - | - | - | - | - |
| 1.3.2.2 | Express (same value date) | | | | | | | |
| 1.3.2.2.1 | by account | | 0.20% | - | - | - | - | - |
| | min. | - | 6 | - | - | - | - | - |
| | max. | - | 50 | - | - | - | - | - |
| 1.3.2.2.2 | by cash | | | | | | | |
| 1.3.2.2.2.1 | max. amount 1'000 Eur | - | 6 | - | - | - | - | - |
| 1.4 | Other domestic banks and abroad | | | | | | | |
| 1.4.1 | Foreign currency (excluding Eur currency for the transfer to the other domestic banks)* | | | | | | | |
| 1.4.1.1 | Spot (2 value date) | | | | | | | |
| 1.4.1.1.1 | by account | | 0.15% | 0.15% | 0.15% | 0.15% | 0.15% | 0.15% |
| | min. | - | 8 | 10 | ** | ** | ** | ** |
| | max. | - | 200 | 250 | ** | ** | ** | ** |
| 1.4.1.1.2 | by cash | | | | | | | |
| | max. amount | - | 1'000 | ** | ** | ** | ** | ** |
| | | - | 15 | 20 | ** | ** | ** | ** |
| 1.4.1.2 | Express (same value date) | | | | | | | |
| 1.4.1.2.1 | by account | | 0.20% | 0.20% | 0.20% | 0.20% | 0.20% | 0.20% |
| | min. | - | 15 | 20 | ** | ** | ** | ** |
| | max. | - | 250 | 320 | ** | ** | ** | ** |
| 1.4.1.2.2 | by cash | | | | | | | |
| | max. amount | - | 1'000 | ** | ** | ** | ** | ** |
| | | - | 30 | 35 | ** | ** | ** | ** |
| 1.5 | Swift Charge | 1'000 | 8 | 10 | ** | ** | ** | ** |
| 1.6 | Amendment commission | 1'000 | 8 | 10 | ** | ** | ** | ** |
| 1.7 | Other commissions of correspondent banks: | | | | | | | |
| 1.7.1 | "OUR" commissions for outgoing transfers in EUR: | | EUR | | | | | |
| 1.7.1.1 | Transfers to Germany: | | | | | | | |
| 1.7.1.1.1 | amount up to 2,500 Eur | - | 6 | - | - | - | - | - |
| 1.7.1.1.2 | amount over 2,500 - 12,500 Eur | - | 12 | - | - | - | - | - |
| 1.7.1.1.3 | amount over 12,500 - 50,000 Eur | - | 25 | - | - | - | - | - |
| 1.7.1.1.4 | amount over 50,000 Eur | - | 26 | - | - | - | - | - |
| 1.7.1.2 | Transfers to Italy | | | | | | | |
| 1.7.1.2.1 | amount up to 50,000 Eur | - | 12 | - | - | - | - | - |
| 1.7.1.2.2 | amount over 50,000 Eur | - | 26 | - | - | - | - | - |
| 1.7.1.3 | Transfers to other countries: | | | | | | | |
| 1.7.1.3.1 | amount up to 2,500 Eur | - | 10 | - | - | - | - | - |
| 1.7.1.3.2 | amount over 2,500 - 12,500 Eur | - | 18 | - | - | - | - | - |
| 1.7.1.3.3 | amount over 12,500 - 25,000 Eur | - | 25 | - | - | - | - | - |
| 1.7.1.3.4 | amount over 25,000 Eur | - | 26 | - | - | - | - | - |
| 1.7.2 | "OUR" commissions for outgoing transfers in USD: | - | - | Not applicable N/A | - | - | - | - |
| 1.7.3 | "OUR" commissions for outgoing transfers in GBP, CHF, AUD, CAD, etc. | - | - | - | | Charges of correspondent banks | | |
| 1.8 | Other commissions:*** | - | 8 | ** | ** | ** | ** | ** |
| | | | | + Charges of correspondent banks | | | | |

* 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.

** Eur equivalent

*** Investigations, amendments, cancellations, ect.

2. Incoming Transfers*

| | | LEK | EUR | USD | GBP | CHF | AUD | CAD |
|-----------|--|----------------|----------------|-------|-------|----------------|-------|-------|
| 2.1 | From BKT branches (AL/KS)** | | | | | | | |
| 2.1.1 | by account | | | | | Free of charge | | |
| 2.1.2 | by cash | 1'000 | 10 | 14 | ** | ** | ** | ** |
| 2.2 | From other domestic banks*** | | | | | | | |
| 2.2.1 | Lek | | | | | | | |
| 2.2.1.1 | by account | Free of charge | Free of charge | - | - | - | - | - |
| 2.2.1.2 | by cash | Free of charge | Free of charge | - | - | - | - | - |
| 2.3 | From other domestic banks and abroad**** | | | | | | | |
| 2.3.2 | Foreign currency (excluding Eur currency for the transfer from the other domestic banks)**** | | | | | | | |
| 2.3.2.1 | by account | | | | | Free of charge | | |
| 2.3.2.1.1 | amount up to 300 Eur/Usd/Gbp/Chf/Aud/Cad | | | | | | | |
| 2.3.2.1.2 | amount over 300 Eur/Usd/Gbp/Chf/Aud/Cad | | 0.10% | 0.10% | 0.10% | 0.10% | 0.10% | 0.10% |
| | min. | - | 5 | 7 | ** | ** | ** | ** |
| | max. | - | 50 | 70 | ** | ** | ** | ** |
| 2.3.2.2 | by cash | | | | | Free of charge | | |
| 2.3.2.2.1 | amount up to 300 Eur/Usd/Gbp/Chf/Aud/Cad | | | | | | | |
| 2.3.2.2.2 | amount over 300 Eur/Usd/Gbp/Chf/Aud/Cad | | 0.20% | 0.20% | 0.20% | 0.20% | 0.20% | 0.20% |
| | min. | - | 10 | 14 | ** | ** | ** | ** |
| | max. | - | 100 | 140 | ** | ** | ** | ** |
| 2.4 | Return of wrong payments orders | 1'000 | 8 | 10 | ** | ** | ** | ** |
| 2.5 | Wrong data | | | | | | | |
| 2.5.1 | Transfer from the domestic banks | | | | | Free of charge | | |

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| | LEK | EUR | USD | GBP | CHF | AUD | CAD |
|--------------------------------------|-------|-----|-----|-----|-----|-----|-----|
| 2.5.1 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 600'000 Lek, 5'000 Eur / Usd / Gbp / Chf / Aud / Cad or 7'000 TRY, the bank converts automatically the transfer amount with the exchange rate in force at the moment of the transaction.

** commission fee must not exceed the transfer amount
 *** Available in the account after coverage with funds

Cheques

| | LEK | 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 (Lek, EUR, CHF, CAD,AUD)** | | | | | | | |
| 1.2.1 In Lek | 0.10% | 0.15% | - | - | 0.15% | 0.15% | 0.15% |
| 1.2.2 In foreign currency* (EUR, CHF, CAD, AUD) | min. | 500 | 10 | - | ** | ** | ** |
| | max. | 2'000 | 100 | - | ** | ** | ** |
| 1.3 Cheques accepted and BKT Bank Cheques (immediate payment) | | | | | | | |
| 1.3.1 kur prezantohet në sportellin e BKT when it presented at the counter of BKT | | | | | | | |
| 1.3.1.1 Credit to account | | | | | | | |
| 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 Credit in account***** | | | | | | | |
| 2.1.1.1 In Lek | Free of Charge | - | - | - | - | - | - |
| 2.1.1.2 In foreign currencies | % | 0.4% | 0.4% | 0.4% | 0.4% | 0.4% | 0.4% |
| | min. | 1'500 | 13 | ** | ** | ** | ** |
| 3 Other commissions | | | | | | | |
| 3.1 Stop payment for cheques issued (per check) | 3'500 | 25 | ** | ** | ** | ** | ** |
| 3.2 Express delivery of check (DHL) | | 50 | ** | ** | ** | ** | ** |
| 3.3 Return of unpaid check | | | | | | | |
| 3.3.1 BKT expenses***** except for the above (2.1; 3.1) | 3'500 | 25 | ** | ** | ** | ** | ** |
| 3.3.2 Other Bank expenses, if any | | | | | | | |
| 3.4 SWIFT Charge | - | 8 | ** | ** | ** | ** | ** |
| * Lek equivalent. | | | | | | | |
| ** Eur equivalent. | | | | | | | |
| *** Bank cheques issue in foreign currency is subject to Bank of Albania procedures. | | | | | | | |
| **** Deducted from the amount paid to beneficiaries. | | | | | | | |
| ***** in Lek +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*

* The terms and conditions of Individuals Trade Finance are the same as Business terms and conditions

G. Other Services

| | LEK | EUR | USD | GBP | CHF | AUD | CAD |
|---|--|--------|------|-----|-----|-----|-----|
| 1 Safe Deposit Box Service | | | | | | | |
| 1.1 Annual fee | | | | | | | |
| 1.1.1 Box Dimensions | | | | | | | |
| 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 Box Dimensions | | | | | | | |
| 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 | LEK | EUR | | | | |
| 2.2 Participation Fee | 1'000 Lek | 1'000 | * | | | | |
| 2.3 Participation Fee for the "On settlement of Cash transactions for Bank of Albania Clients" service, participating directly in the T-Bill auction) | 1'000 Lek | 1'000 | * | | | | |
| 2.4 Treasury Bills (minimum amount 300'000 Lek or equivalent issuing in FCY) | | | | | | | |
| 2.4.1 Minimum amount | 300'000 | 2'000 | | | | | |
| 2.4.2 Custody Fee securities * | | | | | | | |
| 2.4.2.1 For Individuals | % p.a. of Nominal Value | 0.2% | 0.2% | | | | |
| | min. | 1'000 | * | | | | |
| | max. | 10'000 | * | | | | |
| 2.5 T-Notes (minimum amount 500'000 Lek or the equivalent issuing in FCY) | | | | | | | |
| 2.5.1 Minimum amount | 500'000 | 3'000 | | | | | |
| 2.5.2 Custody Fee securities * | | | | | | | |
| 2.5.2.1 For Individuals | % of Nominal Value every 6 months (2 times a year) | 0.1% | 0.1% | | | | |
| | min. | 500 | * | | | | |
| | max. | 5'000 | * | | | | |
| 2.6 Trading Securities on Secondary Market | | | | | | | |
| 2.7 Transfer Fee from Customer portfolio keeping in BKT to another Bank*** | Free of Charge | 0.5% | 0.5% | | | | |
| | | 1'000 | * | | | | |
| | | 10'000 | * | | | | |

Individual Terms & Conditions

| | LEK | 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 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 before the selling date. | | | | | | | |
| *** In case of transferring the Securities before the maturity date. | | | | | | | |

3. Investigations

| | LEK |
|---|--------|
| 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 | |

H. Electronic banking services offered through Internet Branch and BKT Smart*

| 1 Internet Branch | | | | | | | | | |
|---|--|------|----------------|--------|-------|-------|-------|----------------|----------------|
| 1.1 | Registration | | | | | | | Free of Charge | |
| 1.2 | Monthly fee | | | | | | | Free of Charge | |
| 2 BKT Smart "Mobile Banking" | | | | | | | | | |
| 2.1 | Registration | | | | | | | Free of Charge | |
| 2.2 | Monthly fee | | | | | | | Free of Charge | |
| 3 Outgoing transfer | | | LEK | EUR | USD | GBP | CHF | AUD | CAD |
| 3.1 | Between my accounts (limitless) | | | | | | | | |
| 3.2 | To BKT Albania**** | | | | | | | | |
| 3.2.1 | Limit per transaction | max. | 2'000'000 | ** | ** | ** | ** | ** | ** |
| 3.2.1.1 | Daily Limit | max. | 3'000'000 | ** | ** | ** | ** | ** | ** |
| 3.3 | Other banks**** | | | | | | | | |
| 3.3.1 | Other domestic banks | | | | | | | | |
| 3.3.1.1 | Limit per transaction | min. | - | 20 | - | - | - | - | - |
| | | max. | 2'000'000 | ** | - | - | - | - | - |
| 3.3.1.1.1 | Daily Limit | max. | 3'000'000 | ** | - | - | - | - | - |
| 3.3.1.2 | Lek | | | | | | | | |
| 3.3.1.2.1 | Same value date | | | | | | | | |
| 3.3.1.2.1.1 | amount up to 1'499'999.99 ALL | | Free of Charge | - | - | - | - | - | - |
| 3.3.1.2.2 | Spot (1 value date) | | | | | | | | |
| 3.3.1.2.2.1 | amount from/over 1'500'000 - 2'000'000 ALL | | 300 | - | - | - | - | - | - |
| 3.3.1.3 | Eur | | | | | | | | |
| 3.3.1.3.1 | same value-date**** | % | - | 0.10% | - | - | - | - | - |
| | | min. | - | 3 | - | - | - | - | - |
| | | max. | - | 25 | - | - | - | - | - |
| 3.3.2 | Other domestic banks and abroad | | | | | | | | |
| 3.3.2.1 | Foreign currency (excluding Eur currency for the transfer to the other domestic banks) | | | | | | | | |
| 3.3.2.1.1 | Transaction Limit | min. | - | 50 | *** | *** | *** | *** | *** |
| | | max. | - | 10'000 | *** | *** | *** | *** | *** |
| 3.3.2.1.2 | Monthly Limit | max. | - | 20'000 | *** | *** | *** | *** | *** |
| 3.3.2.1.3 | Yearly Limit | max. | - | 40'000 | *** | *** | *** | *** | *** |
| 3.3.2.1.2 | Spot (2 value date) | % | - | 0.10% | 0.10% | 0.10% | 0.10% | 0.10% | 0.10% |
| | | min. | - | 5 | 7 | *** | *** | *** | *** |
| | | max. | - | 100 | 150 | *** | *** | *** | *** |
| 3.3.2.1.3 | Expres (same value-date) | | | | | | N/A | | |
| 3.4 | SWIFT Commission | | 1'000 | 8 | 10 | *** | *** | *** | *** |
| 3.5 | Foreign exchange | | | | | | | | |
| 3.5.1 | Limit per transaction | max. | 4'000'000 | ** | ** | ** | ** | ** | ** |
| 3.5.1.1 | Daily Limit | max. | 6'500'000 | ** | ** | ** | ** | ** | ** |
| * The Services provided in the Internet Branch/BKT Smart, not included in section "H", are performed "free of charge" | | | | | | | | | |
| ** Lek equivalent. | | | | | | | | | |
| *** Eur equivalent. | | | | | | | | | |
| **** 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. | | | | | | | | | |
| ***** 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. | | | | | | | | | |
| 3.6 Payments | | | | | | | | | |
| 3.6.1 | Bill Payments: energy, water, phone and mobile number, ect. | | | | | | | | Free of Charge |
| 3.6.2 | Traffic Police fines | | | | | | | | Free of Charge |
| 3.6.3 | Education fee payment | | | | | | | | Free of Charge |
| 3.6.4 | Tax payment | | | | | | | | Free of Charge |
| 3.6.5 | Telephone recharge (Albtelecom, Vodafone, One) | | | | | | | | Free of Charge |

I. Retail Loans

1. Commissions on retail Loan Amendments

| | | | |
|---------|---|----------------|---|
| 1.1 | Change of Interest Rate | | 0.5% over the loan outstanding amount (min. 50 Eur) |
| 1.2 | Change of Maturity | | 0.5% over the loan outstanding amount (min. 50 Eur) |
| 1.3 | Change of Currency | | 0.5% over the loan outstanding amount (min. 50 Eur) |
| 1.4 | Change of Collateral | | |
| 1.4.1 | Partial Release of Collateral | | 1% of FSV of collateral to be released (min. 50 Eur) |
| 1.4.2 | Change of Collateral | | |
| 1.4.2.1 | If the new collateral is same as credit subject | | Free of Charge |
| 1.4.2.2 | If the new collateral is different from credit subject: 1% of the decrease in value of FSV which is | the | Not less than 0.5% over the loan outstanding, min. 50 Eur |
| 1.4.3 | Change of Suretyship | | 0.5% over the loan outstanding (min. 50 Eur) |
| 1.5 | Given consent for change on actual condition of collateral (customer & BKT staff) | | |
| 1.5.1 | Division/Merge | | 0.5% over the loan outstanding amount (min. 50 Eur) |
| 1.5.2 | Register of additional areas | | 0.5% over the loan outstanding amount (min. 50 Eur) |
| 1.5.3 | Change of ownership of collateral | | 0.5% over the loan outstanding amount (min. 50 Eur) |
| 1.5.4 | Mortgage of collateral in other banks/institutions | | 0.5% over the loan outstanding amount (min. 50 Eur) |
| 1.6 | Change of terms from staff to normal customer and vice versa | | Free of Charge |
| 1.7 | Convert from 0-Level to normal Home Loan/release of blocked amount | | Free of Charge |
| 1.8 | Change of payment date | | 1'000 Lek |
| 1.9 | Decrease of prepayment omission | | 0.5% perfishitet në komisionin final të paraqarimit |
| 1.10 | Change of Special Loan Conditions | | 0.5% over the loan outstanding amount (min. 50 Eur) |
| 1.11 | Change of other Loan Terms | (Prior to loan | 0.5% over the loan outstanding amount (min. 50 Eur) |

Approved by:

Mehmet Seyhan Pencabligil
 CEO & Board Member

Individual Terms & Conditions

LEK EUR USD GBP CHF AUD CAD

Annex 1

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

* 1 value date means the next business day.

"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 law 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 lek 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;10
- 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:

- payment of the sum in lek to the person in the facilities of the subject placed in liquidation in cooperation with the liquidator;
- payment of the sum in lek to the person in the facilities of a bank member of the scheme (agent bank);
- transfer of the sum that is gained by the depositor to a bank member of the deposit insurance scheme;
- payment with a cheque;
- 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".