	vidual Terms & Conditions		LEK	EUR	USD	GBP	CHF	AUD	CAD
. Ac	counts								
	Current Accounts								
.1 .2	Currencies Account Opening		LEK	EUR	USD	GBP Free of Charge	CHF	AUD	CAD
.3	Account Maintenance/monthly								
1.3.1 1.3.2	Standard* Classic Salarv**		150 100	1.5 1	1.5 1	1.5	1.5 1	1.5 1	15 1
1.3.3	Super Salary, Loan, student ***, retiree*** & the other account****		100	1	1	Free of Charge		1	
4	Account Closing:								
.4.1 .4.1.1	Within 3 (three) months from the account opening date Standard*		1'500	12	14	10	13	19	18
.4.1.2	Super Salary, Loan, student ***, retiree*** & the other account****		500	4	4	3	4	6	6
.4.2	After 3 (three) months from the account opening date					Free of Charge			
1.5	Minimum Balance								
1.5.1 1.5.2	Standard* Super Salary, Loan, student ***, retiree*** & the other account****		1'500 0	15 0	15 0	15 0	15 0	15 0	15 0
.5.2 .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 Bani Student age up to 23, original receipt from the educational institution, only the account in Lek. Rettree (free if the retiree account does not have financial activity for more than 2 years, it will be classified as a Standard as "Other Account - the primary account in Like Currecy, when customer salary is in foreign currency "" Loan accounts for Fondi Besa customers are subject of standart terms and conditions for retail Customers an 	ale over 60 /man over 65) and every age ccount.		ıt					
1.6	Account Statement								
.6.1	Sent automatically by the sistem to the email address					Free of Charge			
1.6.2	Printed in Branch								
.6.2.1 .6.2.1.	1 per month 1 1 - 5 pages					Pa shpenzim			
.6.2.1.2						5 lek / faqe			
.6.2.2	Other		200	2*	2*	2* * + 5 lek/page	2*	2*	2*
.7	Cash deposit *		LEK	EUR	USD	GBP	CHF	AUD	CAD
1.7.1	From: account holder		LLK	Lon	030	001	Cill	AUD	CAD
.7.1.1	amount up to 6'500'000 lek / 50'000 Eur,Usd,GPB,CHF,AUD,CAD					Free of Charge			
.7.1.2	amount above 6'500'000 leke / 50'000 Eur,Usd,GPB,CHF,AUD,CAD		= (0)						
.7.1.2.		%	Free of Charge 0.01%	n/a 0.03%	n/a 0.03%	n/a 0.03%	n/a 0.03%	n/a 0.03%	n/a 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	%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%
		min.	100	1	1	1	1	1	1
		max.	5'000	200	200	200	200	200	200
	In coins**		150	-		-	-	-	-
.7.4	In ATM***								
	in Lek (daily Max. limit 950'000) ****					Free of Charge			
.7.5 .7.5.1	in Eur (daily Max. limit 5'000)****	s toward third parties. The Commision	will not be applied if the purpose	of the transacti	on is to open a	Free of Charge Time Deposit. If the	no.		
1.7.4 1.7.5 1.7.5.1 1.7.5.2	* With cash deposit it is considered only the deposit in customer's account and not the invoice payments								
I.7.5 I.7.5.1	 With cash deposit it is considered only the deposit in customer's account and not the invoice payment of daily transactions is greater than 3 (three) for one currency, for each subsequent transaction will be Only Lek coins are accepted. The commission is applicable per each cartridge deposit (1 cartridge = 50 	applied Deposit Commisions by other							
I.7.5 I.7.5.1	of daily transactions is greater than 3 (three) for one currency, for each subsequent transaction will be Only Lek coins are accepted. The commission is appliable per each cartridge deposit (1 cartridge = 50 The ATM Cash deposit is available only in the ATM with the SuperBankomat logo, and for the customer	applied Deposit Commisions by other 0 coins).	rs.						
.7.5 .7.5.1 .7.5.2	of daily transactions is greater than 3 (three) for one currency, for each subsequent transaction will be ** Only Lek coins are accepted. The commission is appliable per each cartridge deposit (1 cartridge = 50 *** The ATM Cash deposit is available only in the ATM with the SuperBankomat logo, and for the customer **** Total Daily Max. Limit is 950'000 Lek or 5'000 Eur	applied Deposit Commisions by other 0 coins).	rs.						
1.7.5 1.7.5.1 1.7.5.2	of daily transactions is greater than 3 (three) for one currency, for each subsequent transaction will be * Only Lek coins are accepted. The commission is applicable per each carridge deposit (1 cartridge = 50 *** The ATM cand deposit is available only in the ATM with the SuperBankomat logo, and for the customer *** Total Daily Max. Limit is 950'000 Lek or 5'000 Eur Cash Withdrawals *	applied Deposit Commisions by other 0 coins).	rs.						
.7.5 .7.5.1 .7.5.2	of daily transactions is greater than 3 (three) for one currency, for each subsequent transaction will be ** Only Lek coins are accepted. The commission is appliable per each cartridge deposit (1 cartridge = 50 *** The ATM Cash deposit is available only in the ATM with the SuperBankomat logo, and for the customer **** Total Daily Max. Limit is 950'000 Lek or 5'000 Eur	applied Deposit Commisions by other 0 coins).	rs.	1	-	-	-		
.7.5 .7.5.1 .7.5.2 I.8 .8.1 .8.1.1 .8.1.2	of daily transactions is greater than 3 (three) for one currency, for each subsequent transaction will be ** Only Lek coins are accepted. The commission is applicable per each cartridge deposit (1 cartridge = 50 *** The ATM Cash deposit is available only in the ATM with the SuperBankomat logo, and for the customer *** Total Daily Max. Limit is solviou Lek or 5000 Eur Cash Withdrawals * From individual accounts: amount up to daily maximum cash withdrawal limit in ATM	applied Deposit Commisions by other 0 coins).	rs. it Card	1	-	- Free of Charge	-		-
.7.5 .7.5.1 .7.5.2 1.8 .8.1 .8.1.1 .8.1.2 .8.1.3	of daily transactions is greater than 3 (three) for one currency, for each subsequent transaction will be "Only Lek coins are accepted. The commission is applicable per each cartridge deposit (1 cartridge = 50 "" The ATM cash deposit is available only in the ATM with the SuperBankomat logo, and for the customer "" Total Daily Max. Limit is 350'000 Lek or 50'00 Eur Cash Withdrawals " From Individual accounts: amount up to daily maximum cash withdrawal limit in ATM amount form: 75'000 Lek to 1'00'000 Lek / 500 Eur to 7'000 Eur (other currencies") amount ove: "10'000 Lek / 000 Lek / 500 Eur to 7'000 Eur (other currencies")	applied Deposit Commisions by other 0 coins).	rs. it Card	1	-	Free of Charge	-		-
1.7.5 1.7.5.1 1.7.5.2 1.8 1.8 1.8 1.8 1.3 1.8.1.3 1.8.1.3	of daily transactions is greater than 3 (three) for one currency, for each subsequent transaction will be "Only Lek coins are accepted. The commission is applicable per each cartridge deposit (1 cartridge = 50 "" The ATM Cash deposit is available only in the ATM with the SuperBankomat logo, and for the customer "" Total Daily Max. Limit is 950'000 Lek or 5'000 Eur Cash Withdrawals " From Individual accounts: amount up to daily maximum cash withdrawal limit in ATM amount from: 75'000 Lek to 1'00'000 Lek / 500 Eur to 7'000 Eur (other currencies") amount over: '100'000 Lek ko 7000 Eur (other currencies") '1 value date ""	applied Deposit Commisions by other 0 coins).	rs. it Card	1	-		-	-	-
.7.5 .7.5.1 .7.5.2 1.8 .8.1 .8.1.1 .8.1.2 .8.1.3	of daily transactions is greater than 3 (three) for one currency, for each subsequent transaction will be "Only Lek coins are accepted. The commission is applicable per each cartridge deposit (1 cartridge = 50 "" The ATM Cash deposit is available only in the ATM with the SuperBankomat logo, and for the customer "" Total Daily Max. Limit is 950'000 Lek or 5'000 Eur Cash Withdrawals " From Individual accounts: amount up to daily maximum cash withdrawal limit in ATM amount from: 75'000 Lek to 1'00'000 Lek / 500 Eur to 7'000 Eur (other currencies") amount over: '100'000 Lek ko 7000 Eur (other currencies") '1 value date ""	applied Deposit Commisions by other coins).	rs. it Card 100		-	Free of Charge	- 		
7.5 7.5.1 7.5.2 1.8 8.1 8.1.1 8.1.2 8.1.3 8.1.3.2	of daily transactions is greater than 3 (three) for one currency, for each subsequent transaction will be "Ohy Lak coins are accepted. The commission is appliable per each carridge deposit (1 cartridge = 50 "" The ATM Cash deposit is available only in the ATM with the SuperBankomat logo, and for the customer "" Total Daily Max. Limit is 950'000 Lek or 50'00 Eur Cash Withdrawals " From Individual accounts: amount up to daily maximum cash withdrawal limit in ATM amount form: "50'000 Lek / 100'0000 Lek / 500 Eur to '10'000 Eur (other currencies") amount over: '1 000'000 Lek / 70'00 Eur (other currencies") '' totalus date''' 2 Same value date	applied Deposit Commisions by other coins). Is that are equiped with un active Debi % max.	rs. It Card 100 0.1%	0.1%		Free of Charge Free of Charge			•
.7.5 .7.5.1 .7.5.2 1.8 .8.1 .8.1.1 .8.1.2 .8.1.3 .8.1.3.	of daily transactions is greater than 3 (three) for one currency, for each subsequent transaction will be "Only Lek coins are accepted. The commission is appliable per each cartridge deposit (1 cartridge = 50 "" The ATM Cash deposit is available only in the ATM with the SuperBankomat logo, and for the customer "" Total Daily Max. Limit is 950'000 Lek or 5'000 Eur Cash Withdrawals " From Individual accounts: amount up to daily maximum cash withdrawal limit in ATM amount from: 75'000 Lek to 1'00'000 Lek / 500 Eur to 7'000 Eur (other currencies*') amount over: '1000'000 Lek / 500 Eur to 7'000 Eur (other currencies*') 1 1 valie daite "'' 2 Same value date Withdrawal of incoming transfer funds from other Domestic Banks, from the Bank's account	applied Deposit Commisions by other coins). Is that are equiped with un active Debi % max.	rs. It Card 100 0.1%	0.1%		Free of Charge Free of Charge			

The Commission will not be applied when the purpose of the transaction is:
 1. To close a Time Deposit;
 2. Loan Disbursments

** Eur equivalent.

If the customer makes Cash withdraws over the specified limit, despite the number of daily transactions (cash withdraw) from the same account (currency), the commission is applied over the total amount withdrawn. Ex: The number of daily transactions is 3 (three), and respective amounts are 4,000, 2,000 and 3,000 Euro, the commission is calculated (4000 + 2000 + 3000) = 9000 Eur x 0.10% = 9 Eur.
 Clients must notify one day before the transaction

1.9 1.10	Direct Debit Standing Order						Free of Charge Free of Charge			
2. Deg 2.1	posit and Saving Accounts Time Deposit									
2.1.1	Currencies			LEK	EUR	USD	GBP	CHF	AUD	CAD
2.1.1	Minimum Balance			50'000	500	500	500	500	500	500
2.1.2	Deposit Opening			00000	000	000	Free of Charge	000	000	000
2.1.4	Deposit Closing									
2.1.4.1							Free of Charge			
2.1.4.2						Inter	est (calculated or pa	d)		
2.2	"Femija Im" Deposit									
2.2.1	Currencies			LEK	EUR					-
2.2.2	Minimum Balance			10'000	100		-	-	-	-
2.2.3	Deposit Opening			Free of Cha	arge					
2.2.4	Deposit Closing									
2.2.4.1				Free of Cha						
2.2.4.2	Before the maturity (subject of Court permission)			5% of the amount	t withdrawn					
2.3	Saving Account									
2.3.1	Currencies			LEK	EUR	USD	GBP	-		-
2.3.2	Minimum Balance			1'500	15	15	15	-	-	-
2.3.3	Account Opening				Free of Ch					
2.3.4	Account Maintenance				Free of Ch	arge				
2.3.5 2.3.5.1	Account Closing Before the first 6 month			1'500	15	15	15			
				1 500			15	-		-
2.3.5.2	After the first 6 month				Free of Ch	arge				
2.4	Issuance of a duplicate deposit contract			500						
2.4	issuance of a supricate seposit contract	If there are more than 2 (two) contracts:	max.	1'000						
		in unere are more unan z (two) contracts.	IIIdA.	1000						

									IMAKA KOMBUTARE TRUGTARE
B. Pa	idual Terms & Conditions		LEK	EUR	USD	GBP	CHF	AUD	CAD
	yments								
1.1	Treasury Payments, Tax, Voluntary Insurance, Customs Payments								
1.1.1	By taxpayers themselves								
.1.1.1 .1.1.2	by account by cash		100 300	-	-			-	-
2	By others								
.1 .2	by account by cash		100* 500	-			-		-
8	Payments on BKT Customs Agency								
3.1 3.1.	Amount up to 100'000 Lek 1 by cash		300	-					
.2	Amount over 100'000 Lek								
2.	1 by cash		0.3%	-					
	ASHK Payments (Hipoteka) Amount up to 300 Lek								
.1	by account		Free of Charge				-		-
1.2	by cash Amount over 300 Lek		Free of Charge	-	-	-	-	-	-
2 2.1	Amount over 300 Lek by account		100				-		-
2.2	by cash	%	0.03%	-	-	-	-	-	-
		min. max.	200 5'000	-	-	-	-	-	
1	Bill Payments: energy, watter, phone and mobile number, ect. by account		100				-		-
2	by cash		200	-		-			
3 3.1	Bill Payments: Albtelecom, Digitalb with installments by account		Free of Charge				-		-
.2	by cash		Free of Charge	-		-	-		-
	Payments for children's rewards by cash		100						
	Payments for financial institutions		100						
	by account		100 200	-	-	-	-		
2	by cash		200		-	-		•	
	Bill Payments/Liabilities by third-party clients for BKT clients	%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%
		min. max.	500 15'000	5 200	5 200	5 200	5 200	5 200	5 200
	* Only for incoming money transfer from other banks (Beneficiary - Budget Accounts)								
^	rds								
Ca	ras		Lek	Eur				Eur	Lek
С	ards:		Debiti (MasterCard/	(100)					Krediti erCard/Visa)
	Annual Fee*		Free of Charge	visa)			Primary Card: Prin		1'500
							Prima Gold		3'500
							Additional Card: I Prima Gold	Prima	750 1'500
	Payment in POS / Internet **		Free of Charge				T filla Gold		Free of Charge
	Internet usage limit	Daily limit:	70'000						By choice
		Monthly limit:	(max. 5 purchases) 140'000						
	Withdrawal in BKT (ATM/"Internet" Branch/BKT Smart)	%	Free of Charge						2%
		min.							500
	Withdrawal from other banks inside the country	% min.	2% 450						2% 500
	Withdrawal from other banks abroad	%	2%						3%
		min.	450						500
	Withdrawal limit	Daily limit:	75'000 (max. 5 transactions)						10% of card limit
	Interest per withdrawal (monthly)	%							2.50%
	Printing of Card/PIN		Free of Charge Free of Charge						Free of Charge Free of Charge
)	Automatic reprinting of Card Reprinting of Card+PIN by request		700				Primary card:		950
							Additional Card:		475
	Reprinting of PIN: Printed Copy	Primary Card:	350				Primary card:		350
.1	Printed Copy						Fillinally card.		170
		Additional Card:					Additional Card:		
2.2	SMS	Additional Card: Primary Card:	200				Additional Card: Primary card:		200
			200						100
	Change of PIN in ATM	Primary Card:	200 Free of Charge				Primary card:		
	Change of PIN in ATM Cashback in POS-es of BKT Payment period	Primary Card: Additional Card:	200				Primary card:		100 Free of Charge Up to 40 days
	Change of PIN in ATM Cashback in POS-es of BKT Payment period Minimum mandatory payment	Primary Card: Additional Card: %	200 Free of Charge				Primary card:		100 Free of Charge Up to 40 days 25%
	Change of PIN in ATM Cashback in POS-es of BKT Payment period Minimum mandatory payment Interest on the carrying obligations (monthly)	Primary Card: Additional Card:	200 Free of Charge				Primary card:		100 Free of Charge Up to 40 days 25% 2%
3 4 5 6 7 8 9	Change of PIN in ATM Cashback in POS-es of BKT Payment period Minimum mandatory payment Interest on the carrying obligations (monthly) Late payment Interest (monthly) Late payment fee	Primary Card: Additional Card: % % %	200 Free of Charge				Primary card:		100 Free of Charge Up to 40 days 25% 2% 1% 0
3 5 7 3 9	Change of PIN in ATM Cashback in POS-es of BKT Payment period Minimum mandatory payment Interest on the carrying obligations (monthly) Late payment face Deverlimit	Primary Card: Additional Card: %	200 Free of Charge				Primary card:		100 Free of Charge Up to 40 days 25% 2% 1% 0 10%
3 4 5 7 8 9 0	Change of PIN in ATM Cashback in POS-es of BKT Payment period Minimum mandatory payment Interest on the carrying obligations (monthly) Late payment Interest (monthly) Late payment fee Overlimit Over limit fee	Primary Card: Additional Card: % % %	200 Free of Charge				Primary card:		100 Free of Charge Up to 40 days 25% 2% 1% 0 10% 1500
3 4 5 6 7 8 9 0 1 2	Change of PIN in ATM Cashback in POS-es of BKT Payment period Minimum mandatory payment Interest on the carrying obligations (monthly) Late payment face Deverlimit	Primary Card: Additional Card: % % %	200 Free of Charge				Primary card:		100 Free of Charge Up to 40 days 25% 2% 1% 0 10%
3 4 5 6 7 8 9 0 1 2 3 4	Change of PIN in ATM Cashback in POS-es of BKT Payment period Minimum mandatory payment Interest on the carrying obligations (monthly) Late payment Interest (monthly) Late payment fee Over limit fee Installment payment Interest (monthly)* Closing Card Chargeback request (by Cardholder / Merchant)	Primary Card: Additional Card: % % %	200 Free of Charge Free of Charge Free of Charge Lok	Eur			Primary card:	Eur	100 Free of Charge Up to 40 days 25% 1% 0 1% 1% 1500 2.50% Free of Charge Lek
: ; ; ;	Change of PIN in ATM Cashback. in POS-es of BKT Payment period Minimum mandatory payment Interest on the carrying obligations (monthly) Late payment interest (monthly) Late payment interest (monthly) Over limit Over limit fee Installment payment interest (monthly)* Closing Card Chargeback request (first step of process)	Primary Card: Additional Card: % % %	200 Free of Charge Free of Charge Lek 1200	10			Primary card:	10	100 Free of Charge Up to 40 days 25% 2% 1% 0 10% 1500 2.50% Free of Charge Lek 1200
3 4 5 6 7 8 9 0 1 2 3 4 4.1 4.2	Change of PIN in ATM Cashback in POS-es of BKT Payment period Minimum mandatory payment Interest on the carrying obligations (monthly) Late payment Interest (monthly) Late payment fee Over limit fee Installment payment Interest (monthly)* Closing Card Chargeback request (by Cardholder / Merchant)	Primary Card: Additional Card: % % %	200 Free of Charge Free of Charge Free of Charge Lok				Primary card:		100 Free of Charge 25% 2% 1% 0 1% 1500 2.50% Free of Charge Lek
3 5 5 7 8 9 9 1 1 1 1.2 1.3	Change of PIN in ATM Cashback in POS-es of BKT Payment period Minimum mandatory payment Interest on the carrying obligations (monthly) Late payment Interest (monthly) Late payment Interest (monthly) Classing Card Chargeback request (by Cardholder / Merchant) Chargeback request (first step of process) Chargeback - pre arbitration request (if chargeback request is refused) Chargeback - arbitration request (if chargeback request is refused)	Primary Card: Additional Card: % % %	200 Free of Charge Free of Charge Lek 1200 	10 45			Primary card:	10 45	100 Free of Charge Up to 40 days 25% 2% 1% 0 10% 1500 2.50% Free of Charge Lek 1200
.1	Change of PIN in ATM Cashback in POS-es of BKT Payment period Minimum mandatory payment Interest on the carrying obligations (monthly) Late payment interest (monthly) Late payment interest (monthly) Late payment fee Over limit fee Installment payment Interest (monthly)* Closing Card Chargeback request (by Cardholder / Merchant) Chargeback request (firs step of process) Chargeback - pre arbitration request (if chargeback request is refused)	Primary Card: Additional Card: % % %	200 Free of Charge Free of Charge Lek 1200 	10 45			Primary card:	10 45	100 Free of Charge 25% 2% 1% 0 1500 2.50% Free of Charge Lek 1200
.1	Change of PIN in ATM Cashback in POS-es of BKT Payment period Minimum mandatory payment Interest on the carrying obligations (monthly) Late payment Interest (monthly) Late payment Interest (monthly) Classing Card Chargeback request (by Cardholder / Merchant) Chargeback request (first step of process) Chargeback - pre arbitration request (if chargeback request is refused) Chargeback - arbitration request (if chargeback request is refused)	Primary Card: Additional Card: % % %	200 Free of Charge Free of Charge Lek 1200 	10 45			Primary card:	10 45	100 Free of Charge Up to 40 days 25% 2% 1% 0 10% 1500 2.50% Free of Charge Lek 1200
3 4 5 6 7 8 9 0 1 2 3 4 4.1 4.2 4.3 C	Change of PIN in ATM Cashback in POS-es of BKT Payment period Minimum mandatory payment Interest on the carrying obligations (monthly) Late payment interest (monthly) Late payment interest (monthly) Late payment net Over limit Over limit fee Installment payment Interest (monthly)* Closing Gard Chargeback request (by Cardholder / Merchant) Chargeback request (by Cardholder / Merchant) Chargeback request (first step of process) Chargeback - arbitration request (if chargeback request is refused) Chargeback - arbitration request (if chargeback request is refused) Chargeback - arbitration request (if chargeback pre arbitration request is refused) Chargeback - arbitration request (if chargeback pre arbitration request is refused) Chargeback - arbitration request (if chargeback pre arbitration request is refused) Chargeback - arbitration request (if chargeback pre arbitration request is refused) Chargeback - arbitration request (if chargeback pre arbitration request is refused) Chargeback - arbitration request (if chargeback pre arbitration request is refused) Chargeback - arbitration request (if chargeback pre arbitration request is refused) Chargeback - arbitration request (if chargeback pre arbitration request is refused) Chargeback - arbitration request (if chargeback pre arbitration request is refused) Chargeback - arbitration request (if chargeback pre arbitration request is refused) Chargeback - arbitration request (if chargeback pre arbitration request is refused) Chargeback - arbitration request (if chargeback pre arbitration request is refused) Chargeback - arbitration request (if chargeback pre arbitration request is refused) Chargeback - arbitration request (if chargeback pre arbitration request is refused) Chargeback - arbitration request (if chargeback pre arbitration request is refused) Chargeback - arbitration request (if chargeback pre arbitration request is refused) Chargeback - arbitration request (if chargeback pre arbitration request is refused) Chargeback - arbit	Primary Card: Additional Card: % % % %	200 Free of Charge Free of Charge Lek 1200 Debit	10 45			Primary card:	10 45	100 Free of Charge Up to 40 days 25% 2% 0 10% 1500 2.50% Free of Charge Lek 1200
3 4 5 6 7 8 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	Change of PIN in ATM Cashback. In POS-es of BKT Payment period Minimum mandatory payment Interest on the carrying obligations (monthly) Late payment Interest (monthly) Late payment Interest (monthly) Casing Card Chargeback request (by Cardholder / Merchant) Chargeback request (first step of process) Chargeback request (first step of process) Chargeback request (first step of process) Chargeback - arbitration request (if chargeback request is refused) Chargeback - arbitration request (if chargeback request is refused) ard issued by abroad Banks: Cash withdrawal commission at BKT ATMS * According to the B/T current offers Credit Card is offered free of commission for the 1st year. The effer is not valid if the card is closed in the first yea	Primary Card: Additional Card: % % % % % up to	200 Free of Charge Free of Charge Lek 1200 Debit	10 45			Primary card:	10 45	100 Free of Charge Up to 40 days 25% 2% 0 10% 1500 2.50% Free of Charge Lek 1200
3 4 5 6 7 8 9 0 1 2 3 4 4.1 4.2 4.3	Change of PN in ATM Cashback. In POS-es of BKT Payment period Minimum mandatory payment Interest on the carrying obligations (monthly) Late payment herest (monthly) Late payment interest (monthly) Late payment interest (monthly)* Closing Card Chargeback request (by Cardholder / Merchant) Chargeback request (by Cardholder / Merchant) Chargeback - pre arbitration request (if chargeback request is refused) Chargeback - arbitration request (if chargeback pre arbitration request (if chargeback request is refused) Chargeback - arbitration request (if chargeback pre arbitration request (if chargeback request is refused) Chargeback - arbitration request (if chargeback pre arbitration prequest prediction) Chargeback arbitration prequest (if chargeback pre arbitration prequest prediction) Chargeback arbitration prequest (if chargeback pre arbitration prediction) Chargeback arbitration prediction prediction) Chargeback arbitration prediction prediction prediction prediction prediction predictio	Primary Card: Additional Card: % % % % % % up to	200 Free of Charge Free of Charge Lek 1200 Debit	10 45			Primary card:	10 45	100 Free of Charge Up to 40 days 25% 2% 1% 0 10% 1500 2.50% Free of Charge Lek 1200
3 5 5 7 8 9 9 1 1 1 1.2 1.3	Change of PIN in ATM Cashback in POS-es of BKT Payment period Minimum mandatory payment Interest on the carrying obligations (monthly) Late payment interest (monthly) Late payment file Over limit Over limit fee Installment payment Interest (monthly)* Closinge Card Chargeback request (first step of process) Chargeback - pra erbitration request (if chargeback request is refused) Chargeback - pra erbitration request (if chargeback request is refused) Chargeback - pra erbitration request (if chargeback request is refused) Chargeback - pra erbitration request (if chargeback request is refused) Chargeback - pra erbitration request (if chargeback pra erbitration request is refused) Chargeback - pra erbitration request (if chargeback pra erbitration request is refused) Chargeback - pra erbitration request (if chargeback pra erbitration request is refused) Chargeback - pra erbitration request (if chargeback pra erbitration request is refused) Chargeback - pra erbitration request (if chargeback pra erbitration request is refused) Chargeback - pra erbitration request (if chargeback pra erbitration request is refused) Chargeback - pra erbitration request (if chargeback pra erbitration request is refused) Chargeback - pra erbitration request (if chargeback pra erbitration request is refused) Chargeback - pra erbitration request (if chargeback pra erbitration request is refused) Chargeback - pra erbitration request (if chargeback pra erbitration request is refused) Chargeback - pra erbitration request (if chargeback pra erbitration request is refused) Chargeback - pra erbitration request (if chargeback pra erbitration request is refused) Chargeback - pra erbitration request (if chargeback pra erbitration request is refused) Chargeback - pra erbitration request (if chargeback pra erbitration request is refused) Chargeback - pra erbitration request (if chargeback pra erbitration request is refused) Chargeback - pra erbitration request (if chargeback pra erbitration request is erbitration request (if chargeback pra erbitration	Primary Card: Additional Card: % % % % % % up to	200 Free of Charge Free of Charge Lek 1200 Debit	10 45			Primary card:	10 45	100 Free of Charge Up to 40 days 25% 2% 1% 0 10% 1500 2.50% Free of Charge Lek 1200
3 6 7 8 9 0 1 2 3 4 4.1 4.2 4.3 C	Change of PN in ATM Cashback. In POS-es of BKT Payment period Minimum mandatory payment Interest on the carrying obligations (monthly) Late payment herest (monthly) Late payment interest (monthly) Late payment interest (monthly)* Closing Card Chargeback request (by Cardholder / Merchant) Chargeback request (by Cardholder / Merchant) Chargeback - pre arbitration request (if chargeback request is refused) Chargeback - arbitration request (if chargeback pre arbitration request (if chargeback request is refused) Chargeback - arbitration request (if chargeback pre arbitration request (if chargeback request is refused) Chargeback - arbitration request (if chargeback pre arbitration prequest prediction) Chargeback arbitration prequest (if chargeback pre arbitration prequest prediction) Chargeback arbitration prequest (if chargeback pre arbitration prediction) Chargeback arbitration prediction prediction) Chargeback arbitration prediction prediction prediction prediction prediction predictio	Primary Card: Additional Card: % % % % % % up to	200 Free of Charge Free of Charge Lek 1200 Debit 650	10 45 500			Primary card: Additional Card:	10 45 500	100 Free of Charge 25% 2% 2% 1% 0 10% 1500 2.50% Free of Charge Lek 1200
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	Change of PIN in ATM Cashback. In POS-es of BKT Payment period Minimum mandatory payment Interest on the carrying obligations (monthly) Late payment Interest (monthly) Late payment file Over limit Over limit fee Installment payment Interest (monthly)* Closing Gard Chargeback request (first step of process) Chargeback request (first step of process) Chargeback - are arbitration request (if chargeback process is refused) Chargeback - arbitration request (if chargeback process) Chargeback - arbitration request (if chargeback process) (chargeback - arbitration request	Primary Card: Additional Card: % % % % % % up to	200 Free of Charge Free of Charge Lek 200 Debit 650	10 45 500 EUR 1	1.4		Primary card: Additional Card: CHF 	10 45 500 AUD 	100 Free of Charge Up to 40 days 2% 10% 10% 500 2.50% Free of Charge 1200 Credit 650
Mc 1 1 1 1 1 1 1 1 1 1 1	Change of PN in ATM Cashback in POS-es of BKT Payment period Minimum mandatory payment Interest on the carrying obligations (monthly) Late payment interest (monthly) Late payment interest (monthly) Case payment interest (monthly)* Cosing Gard Chargeback request (by Cardholder / Merchant) Chargeback - arbitration request (if chargeback request is refused) Chargeback - arbitration request (if chargeback request is refu	Primary Card: Additional Card: % % % % % % up to	200 Free of Charge Free of Charge Lek 1200 Debit 650	10 45 500 EUR 1	1.4	•••	Primary card: Additional Card: CHF 	10 45 500 AUD	100 Free of Charge 2% 2% 1% 0 10% 1500 2.50% Free of Charge 2.50% Free of Charge 2.50% 7.50% 7.50% 650 650
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13 14 15 16 17 18 19 20 21 22 24.1 24.2 24.3 2. C 1 . Out 1 2 2.1 2.1 2.1 2.1 2.1 2.1 2.	Change of PN in ATM Cashback in POS-es of BKT Payment period Minimum mandatory payment interest on the carrying obligations (monthly) Late payment Interest (monthly) Late payment flee Over limit flee installment payment Interest (monthly)* Closing Card Chargeback request (first step of process) Chargeback - yea britration request (if chargeback request is refused) Chargeback - ara britration request (if chargeback request is refused) Chargeback - ara britration request (if chargeback request is refused) Chargeback - ara britration request (if chargeback request is refused) Chargeback - ara britration request (if chargeback request is refused) Chargeback - ara britration request (if chargeback request is refused) Chargeback - ara britration request (if chargeback request is refused) Chargeback - ara britration request (if chargeback request is refused) Chargeback - ara britration request (if chargeback request is refused) Chargeback - ara britration request (if chargeback request is refused) Chargeback - ara britration request (if chargeback request is refused) Chargeback - ara britration request (if chargeback request is refused) Chargeback - ara britration request (if chargeback request is refused) *** It he quivelent or receiving entity categories the action as withdrawal and not as purchase, the withdrawal conditions **** Lot quivelent *** Lot quivelent Str Mahania** Str Kosovo Same value date by cash Other domessic banks Lok Spot (1 date value)	Primary Card: Additional Card: % % % % % % up to	200 Free of Charge Free of Charge Lek 1200 Debit 650	10 45 500 EUR 1	1.4		Primary card: Additional Card: CHF 	10 45 500 AUD 	100 Free of Charge Up to 40 days 2% 10% 10% 500 2.50% Free of Charge 1200 Credit 650
1). Ma	Change of PN in ATM Cashback in POS-es of BKT Payment period Minimum mandatory payment Interest on the carrying obligations (monthly) Late payment interest (monthly) Late payment interest (monthly)* Closing Gard Chargeback request (by Cardholder / Merchant) Chargeback - arbitration request (if chargeback request is refused) Chargeback - arbitration request (if chargeback	Primary Card: Additional Card: % % % % % % up to	200 Free of Charge Free of Charge Lek 1200 Debit 650	10 45 500 EUR 1	1.4		Primary card: Additional Card: CHF 	10 45 500 AUD 	100 Free of Charge Up to 40 days 2% 10% 10% 500 2.50% Free of Charge 1200 Credit 650

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ndividu	al Terms & Conditions		LEK 1'200	EUR	USD	GBP	CHF	AUD	CAD
3.1.1.1.3 3.1.1.2	amount from/over 1'500'000 Lek by cash		1'200	-	-	-			
3.1.1.2.1	Lek amount up to equivalent of 1'000 Eur		500		-	-	-	-	
3.1.2	Express (same value date)								
3.1.2.1 3.1.2.2	by account		1'500	-	-	-	-	-	-
3.1.2.2 3.1.2.2.1	by cash Lek amount up to equivalent of 1'000 Eur		1'500			-			
3.2 Eur									
.3.2.1	Spot (1 date value)			0.15%					
.3.2.1.1	by account	% min.	-	0.15%		-	-	-	-
		max.	-	40		-			
.3.2.1.2 .3.2.1.2.1	by cash max. amount 1'000 Eur			6					
.3.2.2									
1.3.2.2	Express (same value date) by account	%		0.20%					
	-,	min.		6		-	-		
		max.	-	50					
1.3.2.2.2 1.3.2.2.2.1	by cash max. amount 1'000 Eur			6					
			-	0		-			
	er domestic banks and abroad eign currency (excluding Eur currency for the transfer to the other domestic banks)								
.4.1.1	Spot (2 value date)								
.4.1.1.1	by account	% min.		0.15% 8	0.15% 10	0.15%	0.15%	0.15%	0.15%
		max.	-	200	250	***	***	***	***
.4.1.1.2	by cash	max. amount		1'000	***	***	***	***	***
				15	20	***	***	***	***
.4.1.2	Exspres (same value date)								
.4.1.2.1	by account	% min.	-	0.20% 15	0.20% 20	0.20%	0.20%	0.20%	0.20%
		max.	-	250	320	***	***	***	***
.4.1.2.2	by cash	max. amount		1'000 30	***	***	***	***	***
			-						
	ft Charge andment commission		1'000 1'000	8	10 10	***	•••	***	***
	er commissions of correspondent banks:								
	R" commissions for outgoing transfers in EUR:			EUR					
.7.1.1	Transfers to Germany: 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					
.7.1.1.4	amount over 50,000 Eur		-	26	-	-	-	-	-
.7.1.2	Transfers to Italy								
.7.1.2.1 .7.1.2.2	amount up to 50,000 Eur amount over 50,000 Eur			12 26		-			
. 7.1.3 .7.1. <mark>3</mark> .1	Transfers to Austria: all values / amounts		-	5		-			
.7.1.4	Transfers to other countries								
.7.1. <mark>4</mark> .1	amount up to 2,500 Eur		-	10			-		
.7.1. <mark>4</mark> .2	amount over 2,500 - 5,000 Eur			13			-		
.7.1. <mark>4.3</mark>	amount over 5,000 - 12,500 Eur		-	18		-	-	-	-
7.1. <mark>4.4</mark> 7.1. <mark>4.5</mark>	amount over 12,500 - 25,000 Eur amount over 25,000 Eur		-	25 26	-	-	-	-	
.7.2 "OU	R" commissions for outgoing transfers in USD:		-		Not applicable N/A	-	-	-	•
.7.3 "OU	R" commissions for outgoing transfers in GBP, CHF, AUD, CAD, etc.						Charges of corre	espondent bank	s
8 Othe	er commissions:***			8	***	***	***	***	***
	Outgoing transfer is subject to Bank of Albania procedures. For outgoing transfer in Eur to other				mission to be deduct		ent banks		
	the transferred amount, as a result the transfer commission must be paid by the sender. Please n The commission is also applied to the Currency Exchange in the account, provided that the benef Eur equivalent	efer to the Annex 1, attached to the document which specifi	es the time when the outgo	oing transfer is acc	epted and performe				
••••	Eur equivalent Investigations, amendments, cancellations, ect.								
. Incomin	g Transfers*		LEK	EUR	USD	GBP	CHF	AUD	CAD
	m BKT branches (AL/KS)**								
2.1.1	by account				F	ree of charge			

2. Inco	ming Transfers*								
2.1	From BKT branches (AL/KS)**								
2.1.1	by account				F	ree 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 2.3.2.1.1	by account amount up to 300 Eur/Usd/Gbp/Chf/Aud/Cad					Free of	charge		
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								
2.3.2.2.1						Free of	charge		
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				F	ree of charge			
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 u	p to 600'000 Lek, 5'000 Eur / Usd / Gb	p / Chf / Aud / Cad or 7'000 TRY,						

Image: set in the	maiv	idual Terms & Conditions the bank converts automatically the transfer amount with the exchange rate in force at the moment of the transaction	on.	LEK	EUR	USD	GBP	CHF	AUD	CAD
Constrained into the second of the										
Operation of Mathematican Control of Mathmatematican Control of Mathematican Control of Mathem	Chea	Jes		LEK	EUR	USD	GBP	CHF	AUD	CAD
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1 in lat. mp. mp. <t< td=""><td>1.1.1</td><td>only for account holders</td><td></td><td>1'000</td><td></td><td>•</td><td></td><td></td><td>•</td><td>•</td></t<>	1.1.1	only for account holders		1'000		•			•	•
21 bit of a mathematical state of a state	2		%	0.10%	0.15%			0.15%	0.15%	0.15%
Image into the intervention of the interven							-			**
i personal and enter the second and a large of the second and a la	2.2	In foreign currency* (EUR, CHF, CAD, AUD)	max.	2'000	100	-	-	**	**	**
11 Out to stom To were the product of	3	Cheques accepted and BKT Bank Cheques (immediate payment)								
13 Transmission of the sector of the se										
32 what presents whoth Advance were bine holds: Proof the Charge first is hold: Proof the Charge first				ть	o commission a			uithdrawal - So	ction A Account	
$ \ \ \ \ \ \ \ \ \ \ \ \ \$									**	**
$ \ \ \ \ \ \ \ \ \ \ \ \ \$		Charges of other Danks in Albania								
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1.1 i hish production of the second of										
int no. no. <td></td> <td>In Lek</td> <td></td> <td>Free of Charge</td> <td></td> <td></td> <td>-</td> <td></td> <td></td> <td></td>		In Lek		Free of Charge			-			
	1.1.2	In foreign currencies				0.4%	0.4%	0.4%	0.4%	0.4%
1 Bop payment or choose issue (or choose issue (or choose issue) - <td< td=""><td></td><td></td><td></td><td>1'500</td><td>13</td><td></td><td></td><td></td><td></td><td></td></td<>				1'500	13					
2 Borners ethics y direct (RU) R										
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set of the se				3'500	25	**	**	**	**	**
* Sequence * Sequen	.4				8	**	**	**	**	**
*** Backages isource (a source) or source (
is a subscription procession processinterecorrect procession procession processintervice proc		*** Bank cheques issue in foreign currency is subject to Bank of Albania procedures.								
Intermediation should be the mean solution		beddeted from the difform paid to benchdanes.								
Set out contained to the transmission of the transmission of transmissi defined transmission of transmission of transmissi		In Eek +3 working days, in foreign currencies +3 working days.	at Baals)							
Namional set in the set of th	. Ot	ier Services		LEK	EUR	USD	GBP	CHF	AUD	CAD
Ali ex Dimension in the constraint of the co		Safe Deposit Box Service								
 1.1.1 Ster (6 x12 2x40 cm) 1.2 Star2 (6 x12 5x40 cm) 1.3 Star2 (6 x12 5x40 cm) 1.4 Star2 (6 x12 5x40 cm) 1.5 Star2 (6 x12 5x40 cm) 1.6 X Dimension 1.7 Star2 (6 x12 5x40 cm) 1.8 X Dimension 1.9 X Dimension 1.1.2 Star2 (5 x12 5x40 cm) 1.1.3 Star2 (5 x12 5x40 cm) 1.1.4 Star2 (5 x12 5x40 cm) 1.1.4 X Star2 (5 x12 5x40 cm)										
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1.1.3 Stare (13.05.00 m) - <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>-</td> <td></td> <td></td> <td></td>							-			
1.2 Box Dimensional -		Size3 (6.5x25x40 cm)					-	-		
1.21 Stat (5.5X2.5w0 cm) . <td></td> <td></td> <td></td> <td></td> <td>300</td> <td></td> <td></td> <td></td> <td></td> <td></td>					300					
1.2 2 Size (1342 5x40 cm) . </td <td></td> <td></td> <td></td> <td></td> <td>100</td> <td></td> <td></td> <td></td> <td></td> <td></td>					100					
12.4 Steel (13/25x40 cm) - <td></td>										
2 Commission Open Box with Force Commission for a New Key .				-			-			
3 Commission for a New Key -<	1.2.4	Size4 (13x25x40 cm)			300	-		-		-
 rasury Bills - T-Notes (Operations with Securities) Gurrencie Participation Fee Totigation Fee Participation Fee	.2	Commission Open Box with Force			60			-		
Instrument Currencie Lek, Eur 1000 Lek LEK 1000 Lek EUR 1000 Lek Participation Feo for the "On settlement of Cash transactions for Bank of Albaina Ullents" service, participating directly in the T-Bill auction 1000 Lek 1000 Lek I reasury Bills (minimum amount 00000 Lek or equivalent issuing in FCY) 1000 Lek 1000 Lek I reasury Bills (minimum amount 00000 Lek or equivalent issuing in FCY) 1000 Lek 2000 I custody Fee securities * 1000 Lek 1000 Lek I custody Fee securities * 1000 Lek 1000 Lek I custody Fee securities * 1000 Lek 1000 Lek I custody Fee securities * 1000 Lek 1000 Lek I custody Fee securities * 1000 Lek 1000 Lek I custody Fee securities * 1000 Lek 1000 Lek I custody Fee securities * 1000 Lek 1000 Lek I custody Fee securities * 1000 Lek 1000 Lek I custody Fee securities * 1000 Lek 1000 Lek I custody Fee sec	.3	Commission for a New Key			60					
Instruction Second Participation S		Treasury Bills - T-Notes (Operations with Securities)								
2.2 Participation Fee fore for Consettlement of Cash transactions for Bank of Alban is livents' service, participation and and the T-Bill auction) 1000 Lek 1000 Lek 1 1000 Lek 1000 Lek 1000 Lek 1000 Lek 4.4 Minimum amount 3000000 Lek or equivalent issuing in FCY) 3000 Zooo 2000 4.4 Minimum amount 300000 Lek or equivalent issuing in FCY) 3000 Zooo 2000 4.4 Minimum amount 300000 Lek or equivalent issuing in FCY) 0.2% 0.2% 4.5 For Individuals 0.2% 0.2% 4.6 Minimum amount 500000 Lek or the equivalent issuing in FCY) 0.2% 0.2% 4.7 For Individuals % p.a of Nominal Value 0.2% 0.2% 5.0 Tottees funitimum amount 500000 Lek or the equivalent issuing in FCY 0.2% 0.2% 5.0 Custody Fee securities ' 1000 ° * 5.2 Custody Fee securities ' min. 5000 ° 3000 5.2.1 For Individuals % of Nominal Value every 6 months (2 times a year) 0.1% 0.1% 5.2.1 For Individuals % of Nominal Value every 6 months (2 times a year) 5000 ° *	.1		Lek, Eur	LEK	EUR					
directly in the T-Bill auction) 1000 * 24 Treasury Bills (minimum amount 300000 Lek or equivalent issuing in FCY) 300000 2000 24.1 Minimum amount 300000 2000 24.2 Custody Fee securities * 10000 * 25.5 T-Netes (minimum amount 0.2% 0.2% 25.6 Custody Fee securities * 10000 * 25.2 Custody Fee securities * 500000 3000 25.2 Custody Fee securities * 500000 3000 25.2 Custody Fee securities * 500000 3000 25.2 Custody Fee securities * 50000 6 25.2 For Individuals % of Nominal Value every 6 months (2 times a year) 0.1% min. 5000 * max 5000 * 25.2.1 For Individuals % of Nominal Value every 6 months (2 times a year) 0.1% max 5000 * max 5000 * 26.3 Trading Securities on Secondary Market Free of Charge Trading Fee from Customer portolio keeping in BKT to another Bank*** 0.5% 0.5%	2.2	Participation Fee	1'000 Lek	1'000	*					
1.4.1 Minimu anount 300'00 200 1.4.2 Custody Fee securities* 0.2% 1.4.1 For Individuals 0.0% min. 1000 * 1.5 T-Notes (minimu anount 500'000 Lek or the equivalent issuing in FC') 300'00 1.5 Guindy Fee securities* 500'000 3000 1.5 Custody Fee securities* 500'000 3000 1.5 Custody Fee securities* 500'000 1% 1.5 Custody Fee securities* 0.1% 1% 1.5.2 For Individuals % of Nominal Value every 6 months (2 times a year) 0.1% 1% 1.5.2 For Individuals 5000 * * min. 500 * * * 1.5.2 For Individuals \$00'00 * * min. 500 * * * max 500 * * * 1.5.2 Trading Securities on Secondary Market Free of Charget * Tradies Fee from Customer portofolio keeping in BKT to another Bank*** \$0.5% 0.5%	2.3		icipating 1'000 Lek	1'000						
24.1 Minimu amount 30000 200 24.2 Custody Fee socurities * 0.2% 0.2% 24.4 For Individuals % p.a. of Nominal Value 0.0% 1000 * 25.4 Forkos (minimu amount 500'00 Lek or the equivalent issuing in FC') max 500'00 3:00 25.2 Custody Fee socurities * 500'00 3:00 25.2 Custody Fee socurities * 500'00 3:00 25.2 Custody Fee socurities * 5:00'00 3:00 25.2 Custody Fee socurities * 5:00'00 3:00 25.2 For Individuals 5:00'00 * 1000 min. 5:00'00 * 1000 min. 5:00'00'00'00'00'00'00'00'00'00'00'00'00'	2.4	Treasury Bills (minimum amount 300'000 Lek or equivalent issuing in FCY)								
4.2.1 For Individuals % p.a. of Nominal Value min. 0.2% min. 0.2% min. 50 Minimum amount 500'000 Lek or the equivalent issuing In FCV 5.2 500000 3000 5.2 Custody Fee securities * max 500000 0.1% min. 5.2 Custody Fee securities * max 0.1% min. 0.1% 500 0.1% min. 6.3 Trading Securities on Secondary Market Free of Charters 5000 * 7. Trading Fee Feor Customer portfolio keeping in BKT to another Bank** Free of Charters 0.5% 0.5% 0.5% 0.5%				300'000	2'000					
1000 * 1000 * 1000 * 1000 * 1000 * 1000 * 1000 * 1000 * 1000 * 1000 * 1000 * 1000 * 1000 *			lue .	0.2%	0.2%					
1.5 T-Notes (minimu amount 500'000 Lek or the equivalent issuing in FC') 500'000 1.5.1 Minimu amount 500'000 1.5.2 Custody Fee sourcilies * 1.5.2.1 For Individuals % of Nominal Value every 6 months (2 times a year) 0.1% 1.5.2 For Individuals % of Nominal Value every 6 months (2 times a year) 0.1% 1.5.2 For Individuals % of Nominal Value every 6 months (2 times a year) 0.1% 1.5.2 For Individuals 500 * 1.5.3 min. 500 * 1.5.4 Trading Securities on Secondary Market Free of Charge 1.7 Transfer Fee from Customer portolio keeping in BKT to another Bank*** 0.5% 0.5%			lue		*					
1.5.1 Minimum amount 500'00 3'00' 1.5.2 Custody Fee securities * % of Nominal Value every 6 months (2 times a year) 0.1% 5.2.1 For Individuals % of Nominal Value every 6 months (2 times a year) 0.1% min. 500 * max 500 * 1.5.2 Trading Securities on Secondary Market Free of Charge 7 Transfer Fee from Customer portfolio keeping in BKT to another Bank*** 0.5% 0.5%				10'000						
5.2 Custody Fee securities* 5.2.1 For Individuals % of Nominal Value every 6 months (2 times a year) 0.1% 0.1% min. 500 * max 5000 * 7 Training Fee from Customer portfolio keeping in BKT to another Bank*** Free of Charger				5001000	01000					
1.5.2.1 For Individuals % of Nominal Value every 6 months (2 times a year) 0.1% 0.1% min. 500 * max 500 * Trading Securities on Secondary Market Free of Charget 7 Transfer Fee from Customer portolio keeping in BKT to another Bank*** 0.5% 0.5%				500 000	3 000					
max. 500 * max. 500 * 1.6 Trading Securities on Secondary Market Free of Charge 1.7 Transfer Fee from Customer portfolio keeping in BKT to another Bank*** 0.5% 0.5% 1000 *			wery 6 months (2 times a year)	0.1%	0.1%					
max. 500 * Free of Charge Training Securities on Secondary Market Free of Charge Training Fee from Customer portfolio keeping in BKT to another Bank*** 0.5% 0.5% 1000 *				500						
1.7 Transfer Fee from Customer portfolio keeping in BKT to another Bank*** 0.5% 0.5% 1'000 •		max.			٠					
1.7 Transfer Fee from Customer portfolio keeping in BKT to another Bank*** 0.5% 0.5% 1'000 •										
1'000 •										
					*					
10'000 •				10'000	*					

Indiv 2.8	idual Terms & Conditions Cancellation of Participation Request in Auction Fee before auction date • ALL equivalent.	LEK 500	EUR *	USD	GBP	CHF	AUE
	* ALL equivalent.						

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 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 before the selling date.
 In case of transferring the Securities before the maturity date.

the custody	fee will	be applied	over the	first com	ng coupon a	after t
		in the Co	accelation in a			

	in case of transferring the second content and the date.	
3. In	vestigations	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)		LLK	LOK	030	Free of Charge	CIII	AUD	CAD
3.2	To BKT Albania****					Free of Charge			
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 3.3.1.2	I Daily Limit Lek	max.	3'000'000			-	-	-	
3.3.1.2									
3.3.1.2.1			Free of Charge						
0.0.1.2.1	anount op to 1438 338.88 ALL		Fiee of Charge		-	-	-	-	-
3.3.1.2.2	2 Spot (1 value date)								
3.3.1.2.2	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****	% min.	-	0.10% 3	-	-	-	-	-
		max.	-	25		-	-	-	-
		ind.	-	20	-	-	-	-	-
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		max.	-	20'000	***	***	***	***	***
3.3.2.1.3	3 Yearly Limit	max.	-	40'000					
3.3.2.1.2	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	B Expres (same value-date)					N			
3.3.2.1.3	s Expres (same value-date)					N/	А		
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	**	**	**	**	**	**

 Daily Limit
 max
 6500000
 **
 **
 **

 The Services provided in the Internet Branch/BKT Smart, not included in section "H", are performed "Free of charge"
 **
 Exe equivalent.

 Lex equivalent.

 Outgoing intradief's subject to Bank of Albania procedures. For outgoing transfer in Euro 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 I**, 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, watter, 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
3.6.6	Payment of General Directorate of Nurseries and Kindergartens	Free of Charge
3.6.7	Customs payment	Free of Charge
3.6.8	Credit Card payment	Free of Charge
3.6.9	Insurance payment (TPL, CASCO Insurance, Green Cardboard, Health Insurance, Property Insurance, Travel Health Insurance etc)	Free of Charge

I. Retail Loans

1.0	nmissions 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 oustanding amount (min. 50 Eur)
1.3	Change of Currency			0.5% over the loan outstanding amount (min. 50 Eur)
1.4	Change of Colletaral			oto to over the roan earbranding amount (mint be Ear)
1.4.1	Partial Release of Collateral			1% of FSV of collateral to be released (min, 50 Eur)
1.4.2	Change of Collateral			(min. of Ear)
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	a volue of ECV which is	the	Not less than 0.5% over the loan outstanding, min, 50 Eur
1.4.2.2	Change of Suretyship		uie	5
				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	Dcreasee of prepayment ommission			0.5% perfshihet në komisionin final të parapagimit
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 Ioan		0.5% over the loan outstanding amount (min. 50 Eur)
	Approved by:			

Mehmet Seyhan Pencabligil CEO & Board Member

Individual Terms & Conditions

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	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		-	N/A	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*	-	N/A	2 value date*
	after 11.00 o'clock	1 value date*				
in Aud	untill 11.00 o'clock	same value date	3 value date*	-	N/A	3 value date*
	after 11.00 o'clock	1 value date*				
to other abroad Banks;						
in foreign currency (except Aud)	untill 11.00 o'clock	same value date	2 value date*	-	N/A	2 value date*
	after 11.00 o'clock	1 value date*				
in Aud	untill 11.00 o'clock	same value date	3 value date*	-	N/A	3 value date*
	after 11.00 o'clock	1 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 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 2:500.000 (two million) or the equivalent sum in a foreign currency; c) the deposits of the bank, branch of the bank, branch of the foreign bank over ALL 2:500.000 (two million) in its title and behalf, and any financial institutions that are licensed by Bank of Albania and Financial Supervisory Authority;9 c) deposits the by senior managers, administrations in the bank and any individual in their families, as evidenced by their family certificate;10 d) deposits derived from activities connected to morey laundering and financing of terrorism, which are declared illegal through a final decision of a court of law e)repealed 11: e) repealed 11: e) repealed 12: f) deposits of insurance and reinsurance companies, domestic or foreign; g) deposits of persion funds or persion intus are, domestic or foreign; g) deposits of persion funds are collective investment, domestic or foreign; g) deposits of persion funds are collective investment, domestic or foreign; g) deposits of persion funds are collective investment, domestic or foreign; h) Securities issued by financial subjects and any orther 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 Albania or of a foreign country;
 j) unrecognized deposits and / or the title 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 ".

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

deposit ". 13 Added by Jaw 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 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: payment of the sum in leke to the person in the facilities of a bank member of the scheme (agent bank).
 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 scheme:

ç) payment with a cheque;d) other payment methods approved by a by-law of the Supervisory Authority.

a)