



## Individual Terms & Conditions

### A. Accounts

#### 1 Current Accounts

1.1	<b>Currencies</b>	LEK, USD, EUR, GBP, CHF, AUD, CAD
1.2	<b>Account Opening</b>	Free of Charge
1.3	<b>Account Maintenance</b>	
1.3.1	Standard	150 Lek (1.5 Eur/Usd/Gpb/Chf/Aud/Cad) / monthly
1.3.2	Classic Salary*	100 ALL (1 Eur/Usd/Gpb/Chf/Aud/Cad) / monthly
1.3.3	Super Salary, Loan, student **, retiree** & the other account***	Free of Charge
1.4	<b>Account Closing:</b>	
1.4.1	Within 3 (three) months from the account opening date	
1.4.1.1	Standard current account	1'500 Lek (or equivalent)
1.4.1.2	Super Salary, Loan, student **, retiree** & the other account***	500 Lek (or equivalent)
1.4.2	After 3 (three) months from the account opening date	Free of charge
1.5	<b>Minimum Balance</b>	
1.5.1	Standard	1'500 Lek, 15 Eur/Usd/Gbp/Chf/Aud/Cad
1.5.2	Super Salary, Loan, student **, retiree** & the other account***	0
1.5.3	Loan account for Fondi Besa customers*	100 Lek (1 Eur/Usd/Gpb/Chf/Aud/Cad) / muaj

\* 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	<b>Sent automatically by the sistem to the email address</b>	Free of Charge
1.6.2	<b>Printed in Branch</b>	
1.6.2.1	1 per month	0-5 pages Free of Charge + 5lek/for each page +
1.6.2.2	Other	200 Lek+ 5 lek/page/2 Eur,Usd,Gpb,Chf,Aud,Cad



## Individual Terms & Conditions

### 1.7 Cash deposit \*

<b>1.7.1</b>	<b>From: account holder</b>		
1.7.1.1	In Lek		
1.7.1.1.1	amount up to 6'500'000 lek		Free of Charge
1.7.1.1.2	amount above 6'500'000 leke		
1.7.1.1.2.1		1 value date	Free of Charge
1.7.1.1.2.2		Same value date	0.01% (max. 3'000 Lek)
1.7.1.2	Foreign currency		
1.7.1.2.1	amount up to 50'000 Eur,Usd,GPB,CHF,AUD,CAD		Pa shpenzim
1.7.1.2.2	amount above 50'000 Eur,Usd,GPB,CHF,AUD,CAD		0.03% (max. 200 Eur,Usd,GPB,CHF,AUD,CAD)
<b>1.7.2</b>	<b>For loan or credit card payment</b>		Free of Charge
<b>1.7.3</b>	<b>From others</b>		
1.7.3.1	In Lek		0.03% (min. 100 Lek - max. 5'000 Lek)
1.7.3.2	Foreign currency		0.03% (min. 1 Eur - max. 200 Eur, Usd, GPB, CHF, AUD, CAD)
<b>1.7.4</b>	<b>In coins**</b>		
1.7.4.1	In Lek		150 Lek per each cartridge deposit (1 cartridge = 50 coins) (max. 4 transactions)
<b>1.7.5</b>	<b>In ATM***</b>		
1.7.5.1	In Lek (daily Max. Limit 600,000)		Free of Charge
1.7.5.2	In Eur (daily Max. Limit 2,000)		Free of Charge

\* With cash deposit it is considered only the deposit in customer's account and not the invoice payments toward third parties.

The Commission will not be applied: 1. When 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 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

### 1.8 Cash Withdrawals \*

<b>1.8.1</b>	<b>From individual accounts:</b>		
1.8.1.1	amount up to daily maximum cash withdrawal limit in ATM		100 Lek / 1 Eur
<b>1.8.2.1</b>	<b>In Lek</b>		
1.8.2.1.1	amount from 75'000 Lek to 1'000'000 Lek		Free of Charge
1.8.2.1.3	amount over 1'000'000 Lek		
1.8.2.1.3.1	1 value date		Free of Charge
1.8.2.1.3.2	Same value date		0.1% (max. 5'000 Lek)



## Individual Terms & Conditions

<b>1.8.2.2</b>	<b>Foreign currency</b>	
1.8.2.2.1	amount from 500 Eur to 7'000 Eur	Free of Charge
1.8.2.2.3	amount over 7'000 Eur	
1.8.2.2.3.1	1 value date	Free of Charge
1.8.2.2.3.2	Same value date	0.1% (max. 100 Eur)
* The Commission will not be applied: 1. When the purpose of the transaction is to close a Time Deposit, loan disbursement		
<b>1.9</b>	<b>Direct Debit</b>	Free of Charge
<b>1.10</b>	<b>Standing Order</b>	Free of Charge
<b>2. Deposit and Saving Accounts</b>		
<b>2.1</b>	<b>Time Deposit</b>	
2.1.1	Currencies	LEK, EUR, USD, GBP, CHF, AUD, CAD
2.1.2	Minimum Balance	50'000 Lek / 500 EUR, USD, GBP, CHF, AUD, CAD
2.1.3	Deposit Opening	Free of Charge
2.1.4	Deposit Closing	
2.1.4.1	On maturity	Free of Charge
2.1.4.2	Before the 1st maturity	Interest (calculated or paid)
<b>2.2</b>	<b>"Femija Im" Deposit</b>	
2.2.1	Currencies	LEK, EUR
2.2.2	Minimum Balance	10'000 Lek / 100 Eur
2.2.3	Deposit Opening	Pa shpenzim
2.2.4	Deposit Closing	
2.2.4.1	On maturity (on the 18th birthday)	Free of Charge
2.2.4.2	Before the maturity (subject of Court permission)	5% of the amount withdrawn
<b>2.3</b>	<b>Saving Account</b>	
2.3.1	Currencies	LEK, USD, EUR, GBP
2.3.2	Minimum Balance	1'500 Lek / 15 EUR, USD, GBP
2.3.3	Account Opening	Free of Charge
2.3.4	Account Maintenance	Free of Charge
2.3.5	Account Closing	
2.3.5.1	Before the first 6 month	1'500 Lek / 15 EUR, USD, GBP
2.3.5.2	After the first 6 month	Free of Charge
<b>2.4</b>	<b>Issuance of a duplicate deposit contract</b>	500 Lek/ contract (Max. 1000 Lek, if there are more than two contracts)



## Individual Terms & Conditions

### B. Payments

	By account	By cash
<b>1.1 Treasury Payments, Tax, Voluntary Insurance, Customs Payments</b>		
1.1.1 By taxpayers themselves	100 Lek	300 Lek
<b>1.1.2 By others</b>	100 Lek*	500 Lek
1.1.3 Payments on BKT Customs Agency		
1.1.3.1 Amount up to 100'000 Lek		300 Lek
1.1.3.2 Amount over 100'000 Lek		0.3%
<b>1.2 ASHK Payments (Hipoteka)</b>		
1.2.1 Amount up to 300 Lek	Free of Charge	Free of Charge
1.2.2 Amount over 300 Lek	100 Lek	0.03% (min. 200 Lek - max. 5'000 Lek)
<b>1.3 Bill Payments: OSHEE, Telekom, Vodafone, UKT, etj.</b>		
1.3.1 Bill Payments: Albtelecom, Digitalb with installments	100 Lek Free of Charge	200 Lek Free of Charge
<b>1.4 Payments for children's rewards</b>		100 Lek
<b>1.5 Payments for financial institutions</b>	100 Lek	200 Lek
<b>1.6 Bill Payments/Liabilities by third-party clients for BKT clients</b>		
1.6.1 In Lek		0.5% (min. 500 Lek - max. 15'000 Lek)
1.6.2 Foreign Currency		0.5% (min. 5 Eur - max. 200 Eur, Usd, GBP, CHF, AUD, CAD)

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

### C. Cards

#### 1. Cards:

	Debit (Master/Visa)	Credit (Master/Visa)
<b>1.1 Annual Fee*</b>	Free of Charge	Primary Card: Prima 1'500 Lek; Prima Gold 3'000 Lek Additional Card: Prima 750 Lek; Prima Gold 1'500 Lek
<b>1.2 Payment in POS / Internet **</b>	Free of Charge	Free of Charge
<b>1.3 Internet usage limit</b>	Daily limit: 70'000 Lek (max. 5 purchases) Monthly limit: 140'000 Lek	By choice



## Individual Terms & Conditions

1.4	Withdrawal in BKT (ATM/"Internet" Branch/BKT Smart)	Free of Charge	2% (min. 500 Lek)
1.5	Withdrawal from other banks inside the country	2% (min. 450 Lek )	2% (min. 500 Lek)
1.6	Withdrawal from other banks abroad	2% (min. 450 Lek )	3% (min. 500 Lek)
1.7	Withdrawal limit	Daily limit: 75'000 Lek (max. 5 transactions)	10% of card limit
1.8	Interest per withdrawal (monthly)		2.5%
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	850 Lek	Primary card: 1,100 Lek Additional Card: 550 Lek
1.12	Reprinting of PIN:		
1.12.1	Printed Copy	350 Lek	Primary Card: 350 Lek Additional Card: 170 Lek
1.12.2	SMS	200 Lek	Primary Card: 200 Lek Additional Card: 100 Lek
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)		5%
1.19	Late payment fee		500 Lek
1.20	Overlimit		10%
1.21	Over limit fee		1,500 Lek
1.22	Installment payment Interest (monthly)*		deri në 2.5%
1.23	Closing Card	Free of Charge	Free of Charge

\* 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 200,000 Lek/400,000 lek per year.

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



## Individual Terms & Conditions

### D. Money Transfer

#### 1. Outgoing Transfer\*

##### 1.1 BKT Albania

1.1.1	Lek	100 Lek
1.1.2	Foreign currency	1 Euro / 1.4 Usd / Eur equivalent

##### 1.2 BKT Kosovo

1.2.1	Same value date	<b>By account</b> 5 Eur / 7 Usd / Eur equivalent	<b>By cash</b> 10 Eur / 14 Usd / Eur equivalent
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##### 1.3 Other banks

###### 1.3.1 Lek

1.3.1.1	Spot (1 date value)		
1.3.1.1.1	amount up to 300'000 Lek	200 Lek	500 Lek
1.3.1.1.2	amount over 300'000 - 1'499'999.99 Lek	300 Lek	500 Lek
1.3.1.1.3	amount from/over 1'500'000 Lek	1'200 Lek	1'500 Lek
1.3.1.2	Express (same value date)	1'500 Lek	1'500 Lek

###### 1.3.2 Foreign currency \*

1.3.2.1	Spot (2 value date)	<b>By account</b> 0.15% (Min. 8 Eur - Max. 200 Eur) 0.15% (min. 10 Usd - max. 250 Usd) Eur equivalent	<b>By cash</b> 0.20% (min. 15 Eur - max. 250 Eur) 0.20% (min. 20 Usd - max. 320 Usd) Eur equivalent
1.3.2.2	Exspres (same value date)	0.20% (min. 15 Eur - max. 250 Eur) 0.20% (min. 20 Usd - max. 320 Usd) Eur equivalent	0.25% (min. 30 Eur - max. 300 Eur) 0.25% (min. 35 Usd - max. 380 Usd) Eur equivalent

##### 1.4 Swift Charge

1'000 Lek / 8 Eur / 10 Usd / Eur equivalent

##### 1.5 Amendment commission

1000 Lek/8 Eur/ 10 Usd/Eur equivalent



## Individual Terms & Conditions

### 1.6 Other commissions of correspondent banks:

#### 1.6.1 "OUR" commissions for outgoing transfers in EUR:

1.6.1.1	Transfers to Germany:	
1.6.1.1.1	amount up to 2,500 Eur	6 Eur
1.6.1.1.2	amount over 2,500 - 12,500 Eur	12 Eur
1.6.1.1.3	amount over 12,500 - 50,000 Eur	25 Eur
1.6.1.1.4	amount over 50,000 Eur	26 Eur
1.6.1.2	Transfers to Italy	
1.6.1.2.1	amount up to 50,000 Eur	12 Eur
1.6.1.2.2	amount over 50,000 Eur	26 Eur
1.6.1.3	Transfers to other countries:	
1.6.1.3.1	amount up to 2,500 Eur	10 Eur
1.6.1.3.2	amount over 2,500 - 12,500 Eur	18 Eur
1.6.1.3.3	amount over 12,500 - 25,000 Eur	25 Eur
1.6.1.3.4	amount over 25,000 Eur	26 Eur

#### 1.6.2 "OUR" commissions for outgoing transfers in USD:

Not applicable N/A

#### 1.6.3 "OUR" commissions for outgoing transfers in GBP, CHF AUD, CAD etc

Charges of correspondent banks

#### 1.7 Other commissions:\*\*

8 Eur + Charges of correspondent banks

\* Outgoing transfers in foreign currencies are subject to Bank of Albania regulations.

\*\*Investigations, amendments, cancellations, ect.

## 2. Incoming Transfers\*

### 2.1 From BKT branches (AL/KS)\*\*

#### By account

Free of Charge

#### By cash

1'000 Lek/10 Eur/14 Usd/ Eur equivalent

### 2.2 From other banks\*\*

2.2.1	Lek	Free of Charge	0.20% (min. 1'000Lek - max. 10'000 Lek)
2.2.2	Foreign currency***		
2.2.1	amount up to 300 Eur/Usd/Gbp/Chf/Aud/Cad	Free of Charge	Free of Charge
2.2.2	amount over 300 Eur/Usd/Gbp/Chf/Aud/Cad	0.10% (min. 5 Eur - max. 50 Eur)	0.20% (min.10 Eur - max. 100 Eur)
		0.10% (min. 7 Usd - max. 70 Usd)	0.20% (min. 14Usd - max. 140 Usd)
		Eur equivalent	Eur equivalent



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<b>2.3</b>	<b>Return of wrong payments orders</b>	1'000 Lek/ 8 Eur/ 10 Usd/Eur equivalent
<b>2.4</b>	<b>Wrong data</b>	1'000 Lek/ 8 Eur/ 10 Usd/Eur equivalent
<b>2.5</b>	<b>Investigation commission</b>	1'000 Lek/ 8 Eur/ 10 Usd/Eur equivalent

\* If the currency of the incoming transfer is different from that of the account specified in the transfer, for amounts up to 100'000 Lek, 1'000 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

### 1 Cheques of BKT

#### 1.1 Book of 10 cheques

1.1.1	only for account holders	1'000 Lek (ose equivalent)
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#### 1.2 BKT cheque issued

1.2.1	In Lek	0.10% (min. 500 Lek - max. 2,000 lek)
1.2.2	In foreign currency* (EUR, CHF, CAD, AUD)	0.15% (min. 10 Eur - max. 100 Eur)

\* Bank cheques issue in foreign currency is subject to Bank of Albania procedures.

#### 1.3 Cheques accepted and BKT Bank Cheques (immediate payment)

1.3.1	kur prezantohet në sportelin e BKT when it presented at the counter of BKT	
1.3.1.1	Credit to account	Free of Charge
1.3.1.2	By cash	The commission applies according to point: 1.8 Cash withdrawal - Section A. Accounts
1.3.2	when it presented by another bank	1'500 Lek/ 13 Eur/Eur equivalent (deducted from the amount paid to beneficiaries)

### 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, +3 working days
2.1.1.2	In foreign currencies	0.4% (min. 1,500 Lek / 13 Eur / Eur equiv.), +5 working days





## Individual Terms & Conditions

### 3 Other commissions

3.1	<b>Stop payment for cheques issued</b>	3'500 Lek/25 Eur/Eur equivalent per check
3.2	<b>Express delivery of check (DHL)</b>	50 Eur/Eur equivalent
3.3	<b>Return of unpaid check</b>	
3.3.1	BKT expenses* except for the above (2.1; 3.1)	3'500 ALL/ 25 EUR/Eur equivalent
3.3.2	Other Bank expenses, if any	as per case basis
3.4	<b>SWIFT Charge</b>	8 Eur/Eur equivalent

\* 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 Bussines terms and contitions

### G. Other Services

#### 1 Safe Deposit Box Service

1.1	Box Dimensions	Annual fee*	Guarantee**
1.1.1	Size1 (6.5x12.5x40 cm)	100 Eur	100 Eur
1.1.2	Size2 (13x12.5x40 cm)	160 Eur	160 Eur
1.1.3	Size3 (6.5x25x40 cm)	180 Eur	180 Eur
1.1.4	Size4 (13x25x40 cm)	300 Eur	300 Eur
1.2	<b>Commission Open Box with Force</b>	60 Eur	
1.3	<b>Commission for a New Key</b>	60 Eur	

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

2.1	<b>Currencies</b>	Lek, Eur
2.2	<b>Participation Fee</b>	1'000 Lek
2.3	<b>Participation Fee for the "On settlement of Cash transactions for Bank of Albania Clients" service, participating directly in the T-Bill auction)</b>	1'000 Lek
2.4	<b>Treasury Bills (minimum amount 300'000 Lek or equivalent issuing in FCY)</b>	
2.4.1	Custody Fee securities *	
2.4.1.1	For Individuals	0.2 % p.a. of Nominal Value (Min 1,000 Lek - Max 10,000 Lek) (or the equivalent issuing in FCY)



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### 2.5 T-Notes (minimum amount 500'000 Lek or the equivalent issuing in FCY)

2.5.1 Custody Fee securities \*

2.5.1.1 For Individuals

0.1 % of Nominal Value every 6 months (2 times a year)(Min 500Lek - Max 5'000Lek)  
(or the equivalent issuing in FCY)

### 2.6 Trading Securities on Secondary Market

Free of Charge

2.7 **Transfer Fee from Customer portfolio keeping in BKT to another Bank (in case of transferring the Securities before the maturity date)**

0.5% of Nominal Value (min. 1'000 Lek - max. 10'000 Lek)

2.8 **Cancellation of Participation Request in Auction Fee before auction date**

500 Lek

\* 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.

## 3. Investigations

3.1 Up to 2 years

2'500 Lek

3.2 from 2 years up to legal deadline for storing documents

10'000 Lek

3.3 over the legal deadline for storing documents, if available\*

25'000 Lek

3.4 Account statement/deposit/loan certificate

1'000 Lek

\* 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



## Individual Terms & Conditions

<b>3</b>	<b>Outgoing transfer</b>	
<b>3.1</b>	<b>Between my accounts</b>	Free of Charge
<b>3.2</b>	<b>To BKT Albania**</b>	
3.2.1	Lek	Free of Charge
3.2.2	Foreign currency	Free of Charge
<b>3.3</b>	<b>Other banks**</b>	
3.3.1	Lek	
3.3.1.1	Spot (1 value dates)	
3.3.1.1.1	amount up to max 1'000'000 Lek	Free of Charge
3.3.1.2	Express (same value date)	N/A
3.3.2	Foreign currency (limit)	
3.3.2.1	To other banks in Albania	max. 1,000,000 Lek/Eur equivalent
3.3.2.2	To other banks in Albania ***	(min. 50 Eur - max. 10'000 Eur)
3.3.2.3	Spot (2 value date)	0.10% (Min. 5 Eur - Max. 100 Eur)
		0.10% (min. 7 Usd - max. 150 Usd)
		Eur equivalent
3.3.2.4	Ekpres ( e njëjta ditë-valutë)	N/A
<b>3.4</b>	<b>SWIFT Commission</b>	1'000 Lek/8 Eur/10 Usd/Eur equivalent
*	The Services provided in the Internet Branch/BKT Smart, not included in section "H", are performed "free of charge"	
**	In case of incorrect data, refer to the Terms & Conditions section D. Money Transfer	
***	FCY transfer to other banks abroad is not provided through BKT Smart	
<b>3.5</b>	<b>Payments</b>	
3.5.1	Bill Payments: OSHEE, Telekom, Vodafone, UKT etc	Free of Charge
3.5.2	Traffic Police fines	Free of Charge

## I. Retail Loans

### 1.Commissions on retail Loan Amendments

<b>1.1</b>	<b>Change of Interest Rate</b>	0.5% over the loan outstanding amount (min. 50 Eur)
<b>1.2</b>	<b>Change of Maturity</b>	0.5% over the loan outstanding amount (min. 50 Eur)



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<b>1.3</b>	<b>Change of Currency</b>	0.5% over the loan outstanding amount (min. 50 Eur)
<b>1.4</b>	<b>Change of Colletaral</b>	
1.4.1	Partial Release of Collateral	1% of FSV of collateral to be released (min. 50 Eur)
1.4.2	Change of Collateral	a) If the new collateral is same as credit subject: Free of charge b) If the new collateral is different from credit subject: 1% of the decrease in value of FSV which is the difference between FSV of the existing collateral - FSV of the new collateral. (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)
<b>1.5</b>	<b>Given consent for change on actual condiitiion of collateral (customer &amp; BKT staff)</b>	
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)
<b>1.6</b>	<b>Change of terms from staff to normal customer and vice versa</b>	Free of Charge
<b>1.7</b>	<b>Convert from 0-Level to normal Home Loan/release of blocked amount</b>	Free of Charge
<b>1.8</b>	<b>Change of payment date</b>	1'000 Lek
<b>1.9</b>	<b>Dcreasee of prepayment ommission</b>	0.5% perfshihet në komisionin final të parapagimit
<b>1.10</b>	<b>Change of Special Loan Conditions</b>	0.5% over the loan outstanding amount (min. 50 Eur)
<b>1.11</b>	<b>Change of other Loan Terms</b>	(Prior 0.5% over the loan outstanding amount (min. 50 Eur)
	<b>to loan disbursment or loan contract preparation such as: change of credit subject, change of the approved collateral, etc)</b>	

Approved by:

**Mehmet Seyhan Pencabligil**  
CEO & Board Member



## Individual Terms & Conditions

### “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 2.000.000 (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 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;<sup>9</sup>
- ç) deposits held by senior managers, administrators in the bank and any individuals in their families, as evidenced by their family certificate;<sup>10</sup>
- d) deposits of any person that holds 5 (five) percent or more of the equity of the subject member or shares with voting rights in this subject;
- dh) deposits derived from activities connected to money laundering and financing of terrorism, which are declared illegal through a final decision of a court of law
- e) repealed <sup>11</sup>;
- ë) repealed; <sup>12</sup>
- f) deposits of insurance and reinsurance companies, domestic or foreign;
- g) deposits of entrepreneurial entities or collective investment, domestic or foreign;
- gj) deposits of pension funds or pension insurance, domestic or foreign;
- h) Securities issued by financial subjects and any other obligation these subjects have based on their promise agreements;



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- i) deposits of central or local government units, as well as any public entity<sup>13</sup> 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;
- l) 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
- ll) 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



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information or fraud and when it observes that there is no insurable interest. Insurable interest is the legitimate interest and objective needs of the depositor to be protected against financial losses of deposits in an insurance event

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

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