

## Individual Terms & Conditions

### A. Accounts

#### 1 Payment Accounts

	LEK	EUR	USD	GBP	CHF	AUD	CAD
<b>1.1 Currencies</b>	LEK	EUR	USD	GBP	CHF	AUD	CAD
<b>1.2 Account Opening</b>				Free of Charge			
<b>1.3 Account Maintenance/monthly</b>				Free of Charge			
1.3.1 Standard*	150	1.5	1.5	1.5	1.5	1.5	1.5
1.3.2 Super Salary, Loan, student **, retiree** & the other account***				Free of Charge			
<b>1.4 Account Closing:</b>							
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				Free of Charge			
<b>1.5 Minimum Balance</b>	0	0	0	0	0	0	0

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

\*\* Student age up to 25, 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

#### 1.6 Account Statement

<b>1.6.1 Sent automatically by the system to the email address</b>				Free of Charge			
<b>1.6.2 Printed in Branch</b>							
1.6.2.1 1 per month							
1.6.2.1.1 1 - 5 pages				Pa shpenzim			
1.6.2.1.2 > 5 pages				5 lek / faqe			
1.6.2.2 Other	200	2*	2*	2*	2*	2*	2*
				+ 5 lek/page			

#### 1.7 Payment Accounts with Basic Services\* (Basic 1 / Basic 2)

<b>1.7.1 Currencies</b>	ALL	-	-	-	-	-	-
<b>1.7.2 Account Opening</b>	Free of Charge						
<b>1.7.3 Account Maintenance/monthly</b>	Free of Charge						
1.7.3.1 Basic 1	Free of Charge						
1.7.3.2 Basic 2	150						
<b>1.7.4 Account Closing:</b>							
1.7.4.1 Basic 1	Free of Charge						
1.7.4.2 Basic 2	1'500						
1.7.4.2.1 Within 3 (three) months from the account opening date	Free of Charge						
1.7.4.2.2 After 3 (three) months from the account opening date	Free of Charge						
<b>1.7.5 Minimum Balance(Basic 1 / Basic 2)</b>	0						

\* In the reference to the Law 100/2023 "On the account of Payments with Basic Services":

- There will be no commissions charged for the permitted transactions, for the customers who fall under the Basic 1 category, which covers the 13 groups listed in the Law;  
- The same commissions, as they are to the payment account, will be applied to the permitted transactions, for the customers who fall within the Basic 2 category, which includes all other customers.

#### 1.8 Cash deposit \*

	LEK	EUR	USD	GBP	CHF	AUD	CAD
<b>1.8.1 From: account holder</b>							
1.8.1.1 amount up to 6'500'000 lek / 50'000 Eur,Usd,GPB,CHF,AUD,CAD							
1.8.1.2 amount above 6'500'000 leke / 50'000 Eur,Usd,GPB,CHF,AUD,CAD	Free of Charge	n/a	n/a	n/a	n/a	n/a	n/a
1.8.1.2.1 1 value date	0.01%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%
1.8.1.2.2 Same value-date	3'000	200	200	200	200	200	200
<b>1.8.2 For loan or credit card payment</b>							
<b>1.8.3 From others</b>							
	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
<b>1.8.4 In coins**</b>							
1.8.4.1 denominations 1, 5, 10, 20 ALL	Free of Charge	-	-	-	-	-	-
1.8.4.2 denomination 50 ALL	100	-	-	-	-	-	-
1.8.4.3 denomination 100 ALL	150	-	-	-	-	-	-
<b>1.8.5 In ATM***</b>	ALL	Eur					
1.8.5.1 with Debit Card	Free of charge	****					
1.8.5.1.1 Daily Limit*****	950'000	****					
<b>1.8.6 On the Service Counter of Posta Shqiptare</b>							
1.8.6.1 Commission per transaction (in favour of Posta Shqiptare)	200	2	n/a	n/a	n/a	n/a	n/a
1.8.6.2 Minimum amount per transaction	500	5	n/a	n/a	n/a	n/a	n/a
1.8.6.3 Daily max. amount	500'000	5'000	n/a	n/a	n/a	n/a	n/a

\* 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 for the ATM which include deposit function, for the customers that are equipped with an active Debit Card.

\*\*\*\* In Eur, the equivalent in Eur of the daily Limit in ALL. Combined ALL and EUR, not more than the daily Limit in ALL.

#### 1.9 Cash Withdrawals \*

<b>1.9.1 From individual accounts:</b>							
1.9.1.1 amount up to 75'000 ALL / 650 Eur	100	1	-	-	-	-	-
1.9.1.2 amount over: 75'000 Lek to 1'000'000 Lek / 650 Eur to 7'000 Eur (other currencies**)							
1.9.1.3 amount over: 1'000'000 Lek 7'000 Eur (other currencies**)							
1.9.1.3.1 1 value date****							
1.9.1.3.2 Same value date	0.1%	0.1%	**	**	**	**	**
	5'000	100	**	**	**	**	**
1.9.1.4 Withdrawal of incoming transfer funds from other Domestic Banks, from the Bank's accounts							
1.9.1.4.1 Lek / Eur	0.20%	0.20%	-	-	-	-	-
	min.	1'000	10	-	-	-	-
	max.	10'000	100	-	-	-	-

\* The Commission will not be applied when the purpose of the transaction is:

- To close a Time Deposit;
- Loan Disbursements

\*\* 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 (4'000 + 2'000 + 3'000) = 9'000 Eur x 0.10% = 9 Eur.

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





## Individual Terms & Conditions

		LEK	EUR	USD	GBP	CHF	AUD	CAD
1.16	Minimum mandatory payment	%						25%
1.17	Interest on the carrying obligations (monthly)	%						2%
1.18	Late payment Interest (monthly)	%						1.25%****
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)		Leq	Eur			Eur	Leq
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)		4'500	45			45	4'500
1.24.3	Chargeback - arbitration request (if chargeback pre arbitration request is refused)		50'000	500			500	50'000

## 2. Card issued by abroad Banks:

		Debit	Credit
2.1	Cash withdrawal commission at BKT ATMs*****	min. max.	700 2'000

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

\*\* 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.

\*\*\*\* If the Credit Card is closed within the first year of its activation, it is applied the commission of **1,500 lek for Prima Credit Cards** and **3,000 lek for Prima Gold Credit Cards**.

\*\*\*\*\* Till December 31, 2025

\*\*\*\*\* For cards issued by abroad Banks of the Republic of Albania, it is applied a commission as % (percentage) of the withdrawal amount, depending on the country where the card was issued.

The commission that the customer must pay is displayed on the ATM screen, before the customer confirms the transaction.

## D. Money Transfer

		LEK	EUR	USD	GBP	CHF	AUD	CAD
<b>1. Outgoing Transfer* (at the Branch desk / by account)</b>								
1.1	<b>BKT Albania**</b>	150	1.5	2	***	***	***	***
1.2	<b>BKT Kosovo</b>							
1.2.1	Express (same value date)	-	5	7	***	***	***	***
1.3	<b>Other domestic banks</b>							
1.3.1	<b>Lek</b>							
1.3.1.1	Instant credit transfer	1'500	-	-	-	-	-	-
1.3.1.2	Express (same value date) amount up to 10'000'000 ALL	% min. max.	- 500 1'000	- - -	- - -	- - -	- - -	- - -
1.3.2	<b>Eur</b>							
1.3.2.1	Instant credit transfer amount up to 100.000	% min. max.	- 6 20	- - -	- - -	- - -	- - -	- - -
	amount up to 100.000	% max.	- 50	- -	- -	- -	- -	- -
1.4	<b>Other Banks to SEPA zone</b>							
1.4.1	<b>Eur</b>							
1.4.1.1	Express (same value date) amount up to 100.000	% min. max.	- 6 20	- - -	- - -	- - -	- - -	- - -
	amount up to 100.000	% max.	- 50	- -	- -	- -	- -	- -
1.5	<b>Other domestic banks and abroad</b>							
1.5.1	<b>Foreign currency (excluding Eur currency for the transfer to the other domestic and SEPA zone banks)*</b>							
1.5.1.1	Spot (2 value date)	% min. max.	- 8 200	0.15% 10 250	0.15% *** ***	0.15% *** ***	0.15% *** ***	0.15% *** ***
1.5.1.2	Exspres (same value date)	%	-	0.20%	0.20%	0.20%	0.20%	0.20%
1.5.1.2.1		min. max.	- 250	15 320	*** ***	*** ***	*** ***	*** ***
1.6	<b>AKTIF Bank</b>							
1.6.1	Express "Same value date" amount up to (<=) 25'000 Eur / Usd amount over 25'000 Eur / Usd		12 27	12 27	*** ***	*** ***	*** ***	*** ***
1.7	<b>Other commissions of correspondent banks:</b>							
1.7.1	<b>"OUR" commissions for outgoing transfers in EUR:</b>		EUR					
1.7.1.1	<b>Transfers to Turkey:</b> amount over 2,500 - 5,000 Eur	-	12	-	-	-	-	-
1.7.1.2	<b>Transfers to other countries</b> amount up to 2,500 Eur amount over 2,500 - 5,000 Eur amount over 5,000 - 12,500 Eur amount over 12,500 - 25,000 Eur amount over 25,000 Eur	-	10 13 18 25 26	- - - - -	- - - - -	- - - - -	- - - - -	- - - - -
1.7.2	<b>"OUR"commissions for outgoing transfers in USD</b> amount up to 20,000 Usd amount over 20,000 Usd	-	-	25 40	- -	- -	- -	- -
1.7.3	<b>"OUR" commissions for outgoing transfers in GBP, CHF , AUD, CAD, etc.</b>	-	-	-		Charges of correspondent banks		



## Individual Terms & Conditions

### G. Other Services

	LEK	EUR	USD	GBP	CHF	AUD	CAD
	LEK	EUR	USD	GBP	CHF	AUD	CAD
<b>1 Safe Deposit Box Service</b>							
<b>1.1 Annual fee</b>							
<b>1.1.1 Box Dimensions</b>							
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	-	-	-	-	-
<b>1.1.2 Box Dimensions</b>							
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	-	-	-	-	-
<b>1.2 Commission Open Box with Force</b>	-	170	-	-	-	-	-
<b>1.3 Commission for a New Key</b>	-	60	-	-	-	-	-
<b>2 Treasury Bills - T-Notes (Operations with Securities)</b>							
<b>2.1 Currencies</b>	Lek, Eur	LEK	EUR				
<b>2.2 Participation Fee</b>	1'000 Lek	1'000	*				
<b>2.3 Participation Fee for the "On settlement of Cash transactions for Bank of Albania Clients" service, participating</b>	1'000 Lek	1'000	*				
<b>2.4 Treasury Bills (minimum amount 300'000 Lek or equivalent issuing in FCY)</b>							
<b>2.4.1 Minimum amount</b>		300'000	2'000				
<b>2.4.2 Custody Fee securities *</b>							
2.4.2.1 For Individuals	% p.a. of Nominal Value	0.2%	0.2%				
	min.	1'000	*				
	max.	10'000	*				
<b>2.5 T-Notes (minimum amount 500'000 Lek or the equivalent issuing in FCY)</b>							
<b>2.5.1 Minimum amount</b>		500'000	3'000				
<b>2.5.2 Custody Fee securities *</b>							
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	*				
<b>2.6 Trading Securities on Secondary Market</b>			Free of Charge				
<b>2.7 Transfer Fee from Customer portfolio keeping in BKT to another Bank***</b>		0.5%	0.5%				
		1'000	*				
		10'000	*				
<b>2.8 Cancellation of Participation Request in Auction Fee before auction date</b>		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
<b>3.1 Up to 2 years</b>	2'500
<b>3.2 from 2 years up to legal deadline for storing documents</b>	5'000
<b>3.3 over the legal deadline for storing documents, if available*</b>	10'000
<b>3.4 Account statement/deposit/loan certificate</b>	1'000
* the legal deadline for the preservation of the documents is determined by the laws in force	

### H. Electronic banking services offered through Online Channels (Online Branch / BKT Smart\* and ATM).

	LEK	EUR	USD	GBP	CHF	AUD	CAD
<b>1 Internet Branch</b>							
<b>1.1 Registration</b>					Free of Charge		
<b>1.2 Monthly fee</b>					Free of Charge		
<b>2 BKT Smart "Mobile Banking"</b>							
<b>2.1 Registration</b>					Free of Charge		
<b>2.2 Monthly fee</b>					Free of Charge		
<b>3 Outgoing transfer<sup>for the execution time, refer to Annex 1)</sup></b>							
<b>3.1 Between my accounts (limitless)</b>					Free of Charge		
<b>3.2 To BKT Albania****</b>					Free of Charge		
3.2.1 Limit per transaction	max.	2'000'000	**	**	**	**	**
3.2.1.1 Daily Limit	max.	3'000'000	**	**	**	**	**
<b>3.3 To other banks****</b>							
<b>3.3.1 Limits for other domestic and SEPA zone Banks</b>							
Limit per transaction	max.	2'000'000	20'000				
Daily Limit	max.	3'000'000	20'000	-	-	-	-
Monthly Limit	max.	-	30'000	-	-	-	-
Yearly Limit	max.	-	60'000	-	-	-	-
<b>3.3.2 Other domestic Banks</b>							
<b>3.3.2.1 Lek</b>							
3.3.2.1.1 Ekspres (same value - date)							
amount up to 1'500'000 ALL							
amount over 1'500'000 ALL up to the Limit.	%	Pa shpenzim	-	-	-	-	-
		0.005%	-	-	-	-	-
<b>3.3.2.2 Eur</b>							
3.3.2.2.1 Instant credit transfer							
amount up to the Limit	%	-	0.01%	-	-	-	-
	min.	-	2	-	-	-	-
<b>3.3.3 Other SEPA zone Banks</b>							
<b>3.3.2.1 Eur</b>							
3.3.2.1.1 Express (same value-date)							
amount up to the Limit	%	-	0.01%	-	-	-	-
	min.	-	2	-	-	-	-
<b>3.3.2 Other domestic banks and abroad</b>							
<b>3.3.2.1 Foreign currency (excluding Eur currency for the transfer to the other domestic and SEPA zone Banks)</b>							
<b>3.3.2.1.1 Standard and Salary non-Resident Customer Limit</b>							
3.3.2.1.1.1 Transaction Limit	max.	-	20'000	***	***	***	***
3.3.2.1.1.2 Monthly Limit	max.	-	30'000	***	***	***	***
3.3.2.1.1.3 Yearly Limit	max.	-	60'000	***	***	***	***
<b>3.3.2.1.2 No Salary non-Resident Customer Limit</b>							
3.3.2.1.2.1 Transaction Limit	max.	-	5'000	***	***	***	***
3.3.2.1.2.2 Daily Limit	max.	-	5'000	***	***	***	***
3.3.2.1.2.3 Monthly Limit	max.	-	10'000	***	***	***	***
3.3.2.1.2.4 Yearly Limit	max.	-	20'000	***	***	***	***
<b>3.3.2.2 Spot</b>							
					N/A		

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		LEK	EUR	USD	GBP	CHF	AUD	CAD
3.3.2.2.2	Express "Same value-date" amount up to the Limit	% min. max.	- 5 100	0.10% 7 150	0.10% *** ***	0.10% *** ***	0.10% *** ***	0.10% *** ***
3.4	<b>BKT Kosovo</b>							
3.4.1	Express "Same value date" amount up to the Limit		3	5	***	***	***	***
3.5	<b>AKTIF Bank</b>							
3.5.1	Express "Same value date"							
3.5.1.1	amount up to (<=) 25'000 Eur / Usd		10	10	***	***	***	***
3.5.1.2	amount over 25'000 Eur / Usd		25	25	***	***	***	***
3.6	<b>SWIFT Commission*****</b>		1'000	8	10	***	***	***
4	<b>Foreign exchange</b>							
4.1	Limit per transaction	max.	10'000'000	**	**	**	**	**
4.1.1	Daily Limit	max.	10'000'000	**	**	**	**	**
*	The Services provided in the Internet Branch/BKT Smart, not included in section "H", are performed "free of charge". Max Limit of deposit liquidation (closed) through digital channels (Online Branch and BKT Smart) is 3'000'000 ALL / Lek Equivalent for other currencies.							
**	Lek equivalent.							
***	Eur equivalent.							
****	The outgoing transfer is subject to Bank of Albania procedures. For outgoing transfer in ALL/Eur to other domestic Banks, the BKT transfers the full amount of the transaction and it does not allow the fees / commission to be deducted from the transferred amount, as a result the transfer commission must be paid by the sender. The outgoing transfer (Lek/Eur), which it is performed through the AECH, AIPS or SEPA system, it is executed only by applying the "SHA - DEBT" Commission's options. Please refer to the Annex 1, attached below, which specifies the time when the outgoing transfer is accepted and performed by BKT.							
*****	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.							
*****	The Swift Commission does not apply to transfers to SEPA zone Banks, BKT Kosovo and AKTIF Bank (AKTIF Bank's customer).							
*****	The currency exchange transaction, with amount equal or greater than 10'000 Eur, may be performed with a preferential exchange rate between 08:45 and 15:45 on business days. There will be ten (10) minutes for the consumer to accept or reject the Bank's preferred exchange rate.							
5	<b>Payments</b>							
5.1	Bill Payments: energy, water, phone and mobile number , ect.							Free of Charge
5.2	Traffic: Police fines*							Free of Charge
5.3	Education fee payment							Free of Charge
5.4	Tax payment*							Free of Charge
5.5	Telephone recharge (Vodafone, One)							Free of Charge
5.6	Payment of General Directorate of Nurseries and Kindergartens*							Free of Charge
5.7	Customs payment*							Free of Charge
5.8	Credit Card payment							Free of Charge
5.9	Insurance payment (TPL, CASCO Insurance, Green Cardboard, Health Insurance, Property Insurance, Travel Health Insurance etc)							Free of Charge
5.10	e-Albania payment*							Free of Charge
5.11	Voluntary pension fund payment							Free of Charge
5.12	Periodic TV subscription payment							Free of Charge
5.13	Dormitories payment							Free of Charge
5.14	Micro-Finance Institutions payment							Free of Charge
5.15	Fonds Donation							Free of Charge
5.16	Payment for persons in IEVP							Free of Charge
	* The daily limit for the payment: to the Treasury, Taxes and Customs duties is 10,000,000ALL.							
6	<b>ATM*</b>		ALL	EUR				
6.1	Utility payments (from account)							
6.1.1	Daily transaction limit		Without limit					
6.1.2	Monthly transaction Limit		Without limit					
6.1.3	Number of transaction		Without limit					
6.2	Education payments (from account)							
6.2.1	Daily transaction limit		Without limit					
6.2.2	Monthly transaction Limit		Without limit					
6.2.3	Number of transaction		Without limit					
6.3	Internal transfer with CIF / Account number / Mobile number							
6.3.1	Daily transaction limit		500'000					
6.3.2	Monthly transaction Limit		Total of daily limits					
6.3.3	Number of transaction		Without limit					
6.4	Top up mobile number							
6.4.1	Daily transaction limit		10'000					
6.4.2	Monthly transaction Limit		20'000					
6.4.3	Yearly transaction limit		70'000					
6.4.4	Number of transaction	max.	3 per days / 10 per month / 60 per year					
6.5	Withdrawal with QR Code							
6.6.1	Daily transaction limit		75'000	**				
6.6.2	Monthly transaction Limit		500'000	**				
6.6.3	Number of transaction	max.	Without limit	Without limit				
6.6	Withdrawal with Unique Code							
6.6.1	Daily transaction limit		10'000					
6.6.2	Monthly transaction Limit		100'000					
6.6.3	Number of transaction	max.	5 per day					
6.7	Cash Deposit with QR Code							
6.7.1	Daily transaction limit		99'000	**				
6.7.2	Monthly transaction Limit		500'000	**				
6.7.3	Number of transaction	max.	Without limit	Without limit				
6.8	Cash deposit without card to a BKT customer (from one BKT customer to another BKT customer)							
6.8.1	Daily transaction limit		99'000					
6.8.2	Monthly transaction Limit		300'000					
6.8.3	Number of transaction	max.	Without limit					
	* The ATM Cash deposit is available only in the ATM which are equipped with deposit function, for the customers that can be equipped with Unique Code or QR Code.							
	** In Eur, the equivalent in Eur of the respectively Daily or Monthly Limit in ALL. Combined ALL and EUR, not more than the respectively Daily or Monthly Limit in ALL.							
I.	<b>Retail Loans</b>							
1.	<b>Commissions on retail Loan Amendments</b>							
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	<b>Given consent for change on actual condition 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)

## Individual Terms & Conditions

- 1.6 Change of terms from staff to normal customer and vice versa  
 1.7 Convert from 0-Level to normal Home Loan/release of blocked amount  
 1.8 Change of payment date  
 1.9 Decrease of prepayment omission  
 1.10 Change of Special Loan Conditions  
 1.11 Change of other Loan Terms

	LEK	EUR	USD	GBP	CHF	AUD	CAD
	Free of Charge						
	Free of Charge						
	1000 Lek						
	0.5% perfishitet në komisionin final të parapamit						
	0.5% over the loan outstanding amount (min. 50 Eur)						
	0.5% over the loan outstanding amount (min. 50 Eur)						

Approved by:

**Mehmet Sevhan Pencablilil**  
 CEO & Board Member

### Annex 1

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

\* 1 value date means the next business day.

### SEPA zone Countries

#### EU / EEA Countries

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

#### non EU / EEA Countries

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

## "ON THE DEPOSIT INSURANCE" LAW

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

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

### A - DEPOSIT INSURANCE

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

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

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

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

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

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

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

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

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

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

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

### B - THE COMPENSATION AMOUNT FROM THE AGENCY

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

- The article 33, paragraph 1 of law no.53/14 dated 22.05.2014 "On the Deposit Insurance", stipulates that:  
 The Agency insures and compensates insurable deposits for any depositor in any subject member of the deposit insurance scheme, as follows: a) at the bank or the branch of the foreign bank at 100 per cent, but in any case not more than ALL 2,500,000 (two million and five hundred thousand), irrelevant of the number of deposits or their currency, deposited in this bank; b) at the SCA at 100 per cent, but in any case not more than ALL 2,000,000 (two million), irrelevant of the number of deposits or their currency, deposited in this SCA.

### C - TERMS AND CONDITIONS FOR THE PAYMENT OF THE COMPENSATION

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

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

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

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