

Individual Terms & Conditions

A. Accounts

1 Current Accounts

1.1 Currencies

LEK EUR USD GBP CHF AUD CAD

1.2 Account Opening

1.3 Account Maintenance/monthly

1.3.1 Standard*

1.3.2 Classic Salary**

1.3.3 Super Salary, Loan, student***, retiree**** & the other account****

1.4 Account Closing:

1.4.1 Within 3 (three) months from the account opening date

1.4.1.1 Standard*

1.4.1.2 Super Salary, Loan, student***, retiree**** & the other account****

1.4.2 After 3 (three) months from the account opening date

1.5 Minimum Balance

1.5.1 Standard*

1.5.2 Super Salary, Loan, student***, retiree**** & the other account****

1.5.3 Loan account for Fondi Besa customers*****

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

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

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

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

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

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

1.6 Account Statement

1.6.1 Sent automatically by the sistem to the email address

1.6.2 Printed in Branch

1.6.2.1 1 per month

1.6.2.1.1 1 - 5 pages

1.6.2.1.2 > 5 pages

1.6.2.2 Other

1.7 Cash deposit *

1.7.1 From: account holder

1.7.1.1 amount up to 6'500'000 lek / 50'000 Eur,Usd,GPB,CHF,AUD,CAD

1.7.1.2 amount above 6'500'000 leke / 50'000 Eur,Usd,GPB,CHF,AUD,CAD

1.7.1.2.1 1 value date

1.7.1.2.2 Same value-date

1.7.2 For loan or credit card payment

1.7.3 From others

1.7.4 In coins**

1.7.5 In ATM***

1.7.5.1 in Lek (daily Max. limit 950'000) ****

1.7.5.2 in Eur (daily Max. limit 5'000)****

* With cash deposit it is considered only the deposit in customer's account and not the invoice payments toward third parties. The Commission will not be applied if the purpose of the transaction is to open a Time Deposit. If the no. of daily transactions is greater than 3 (three) for one currency, for each subsequent transaction will be applied Deposit Commissions by others.

** Only Lek coins are accepted.The commission is applicable per each cartridge deposit (1 cartridge = 50 coins).

*** The ATM Cash deposit is available only in the ATM with the SuperBankomat logo, and for the customers that are equipped with an active Debit Card

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

1.8 Cash Withdrawals *

1.8.1 From individual accounts:

1.8.1.1 amount up to daily maximum cash withdrawal limit in ATM

1.8.1.2 amount from: 75'000 Lek to 1'000'000 Lek / 500 Eur to 7'000 Eur (other currencies)**

1.8.1.3 amount over: 1'000'000 Lek 7'000 Eur (other currencies)**

1.8.1.3.1 1 value date***

1.8.1.3.2 Same value date

1.8.1.4 Withdrawal of incoming transfer funds from other Domestic Banks, from the Bank's accounts

1.8.1.4.1 Lek / Eur

* 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 withdrawals 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

1.9 Direct Debit

1.10 Standing Order

2. Deposit and Saving Accounts

2.1 Time Deposit

2.1.1 Currencies

2.1.2 Minimum Balance

2.1.3 Deposit Opening

2.1.4 Deposit Closing

2.1.4.1 On maturity

2.1.4.2 Before the 1st maturity

2.2 "Femija Im" Deposit

2.2.1 Currencies

2.2.2 Minimum Balance

2.2.3 Deposit Opening

2.2.4 Deposit Closing

2.2.4.1 On maturity (on the 18th birthday)

2.2.4.2 Before the maturity (subject of Court permission)

LEK EUR USD GBP CHF AUD CAD

LEK EUR USD GBP CHF AUD CAD

Free of Charge

150 1.5 1.5 1.5 1.5 1.5 1.5

100 1 1 1 1 1 1

Free of Charge

1'500 12 14 10 13 19 18

500 4 4 3 4 6 6

Free of Charge

1'500 15 15 15 15 15 15

0 0 0 0 0 0 0

100 1 1 1 1 1 1

Free of Charge

Pa shpenzim
5 lek / faqe

200 2* 2* 2* 2* 2* 2*

* + 5 lek/page

LEK EUR USD GBP CHF AUD CAD

Free of Charge

Free of Charge

Free of Charge

0.01% 0.03% 0.03% 0.03% 0.03% 0.03% 0.03%

3'000 200 200 200 200 200 200

Free of Charge

0.03% 0.03% 0.03% 0.03% 0.03% 0.03% 0.03%

100 1 1 1 1 1 1

5'000 200 200 200 200 200 200

150 - - - - - -

Free of Charge

Free of Charge

100 1 - - - - -

Free of Charge

Free of Charge

0.1% 0.1% ** ** ** **

5'000 100 ** ** ** **

0.20% 0.20% - - - - -

1'000 10 - - - - -

10'000 100 - - - - -

Individual Terms & Conditions

	LEK	EUR	USD	GBP	CHF	AUD	CAD
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 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	15	15	15	-	-	-
2.3.5.2 After the first 6 month			Free of Charge				
2.4 Issuance of a duplicate deposit contract	500						
		If there are more than 2 (two) contracts: max.					
	1'000						
B. Payments							
1.1 Treasury Payments, Taxes, Customs Payments							
1.1.1 By taxpayers themselves							
1.1.1.1 by account	150	-	-	-	-	-	-
1.1.1.2 by cash	300	-	-	-	-	-	-
1.1.2 By others							
1.1.2.1 by account	150*	-	-	-	-	-	-
1.1.2.2 by cash	500	-	-	-	-	-	-
1.1.3 Payments on BKT Customs Agency							
1.1.3.1 Amount up to 100'000 Lek							
1.1.3.1.1 by cash	300	-	-	-	-	-	-
1.1.3.2 Amount over 100'000 Lek							
1.1.3.2.1 by cash	0.3%	-	-	-	-	-	-
1.2 ASHK Payments (Hipoteka)							
1.2.1 Amount up to 300 Lek							
1.2.1.1 by account	Free of Charge	-	-	-	-	-	-
1.2.1.2 by cash	Free of Charge	-	-	-	-	-	-
1.2.2 Amount over 300 Lek							
1.2.2.1 by account	100	-	-	-	-	-	-
1.2.2.2 by cash	0.03%	-	-	-	-	-	-
	min.	200	-	-	-	-	-
	max.	5'000	-	-	-	-	-
1.3 Bill Payments: energy, water, phone and mobile number, ect.							
1.3.1 by account	100	-	-	-	-	-	-
1.3.2 by cash	200	-	-	-	-	-	-
1.3.3 Bill Payments: Digitalb with instalments							
1.3.3.1 by account	Free of Charge	-	-	-	-	-	-
1.3.3.2 by cash	Free of Charge	-	-	-	-	-	-
1.4 Payments for children's rewards							
1.4.1 by cash	100	-	-	-	-	-	-
1.5 Payments for financial institutions							
1.5.1 by account	100	-	-	-	-	-	-
1.5.2 by cash	200	-	-	-	-	-	-
1.6 Bill Payments/Liabilities by third-party clients for BKT clients							
	%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%
	min.	500	5	5	5	5	5
	max.	15'000	200	200	200	200	200

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

C. Cards**1. Cards:**

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

Individual Terms & Conditions

2. Card issued by abroad Banks:

	LEK	EUR	USD	GBP	CHF	AUD	CAD
	Debit						Credit
2.1 Cash withdrawal commission at BKT ATMs	650						650
* According to the BKT current offers							
Credit Card is offered free of commission for the 1st year. The offer is not valid if the card is closed in the first year.							
The annual card commission is given back to the cardholder in the form bonus for purchases over 400,000 Lek / 600,000 lek per year.							
** If the merchant or receiving entity categorizes the action as withdrawal and not as purchase, the withdrawal conditions will be applied.							
*** Lek equivalent							

D. Money Transfer

1. Outgoing Transfer*

	LEK	EUR	USD	GBP	CHF	AUD	CAD
1.1 BKT Albania**	100	1	1.4	***	***	***	***
1.2 BKT Kosovo							
1.2.1 Express (same value date)							
1.2.1.1 by account	-	5	7	***	***	***	***
1.2.1.2 by cash	-	10	14	***	***	***	***
1.3 Other domestic banks							
1.3.1 Lek							
1.3.1.1 Spot (1 date value)							
1.3.1.1.1 by account							
1.3.1.1.1.1 amount up to 300'000 Lek	200	-	-	-	-	-	-
1.3.1.1.1.2 amount over 300'000 - 1'499'999.99 Lek	300	-	-	-	-	-	-
1.3.1.1.1.3 amount from/over 1'500'000 Lek	1'200	-	-	-	-	-	-
1.3.1.1.2 by cash							
1.3.1.1.2.1 Lek amount up to equivalent of 1'000 Eur	500	-	-	-	-	-	-
1.3.1.2 Express (same value date)							
1.3.1.2.1 by account	1'500	-	-	-	-	-	-
1.3.1.2.2 by cash							
1.3.1.2.2.1 Lek amount up to equivalent of 1'000 Eur	1'500	-	-	-	-	-	-
1.3.2 Eur							
1.3.2.1 Spot (1 date value)							
1.3.2.1.1 by account	%	0.15%	-	-	-	-	-
	min.	5	-	-	-	-	-
	max.	40	-	-	-	-	-
1.3.2.1.2 by cash							
1.3.2.1.2.1 max. amount 1'000 Eur	-	6	-	-	-	-	-
1.3.2.2 Express (same value date)							
1.3.2.2.1 by account	%	0.20%	-	-	-	-	-
	min.	6	-	-	-	-	-
	max.	50	-	-	-	-	-
1.3.2.2.2 by cash							
1.3.2.2.2.1 max. amount 1'000 Eur	-	6	-	-	-	-	-
1.4 Other domestic banks and abroad							
1.4.1 Foreign currency (excluding Eur currency for the transfer to the other domestic banks)*							
1.4.1.1 Spot (2 value date)							
1.4.1.1.1 by account	%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%
	min.	8	10	***	***	***	***
	max.	200	250	***	***	***	***
1.4.1.1.2 by cash	max. amount	1'000	***	***	***	***	***
		15	20	***	***	***	***
1.4.1.2 Express (same value date)							
1.4.1.2.1 by account	%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%
	min.	15	20	***	***	***	***
	max.	250	320	***	***	***	***
1.4.1.2.2 by cash	max. amount	1'000	***	***	***	***	***
		30	35	***	***	***	***
1.5 Swift Charge****	1'000	8	10	***	***	***	***
1.6 Amendment commission	1'000	8	10	***	***	***	***
1.7 Other commissions of correspondent banks:							
1.7.1 "OUR" commissions for outgoing transfers in EUR:			EUR				
1.7.1.1 Transfers to Germany:							
1.7.1.1.1 amount up to 2,500 Eur	-	6	-	-	-	-	-
1.7.1.1.2 amount over 2,500 - 12,500 Eur	-	12	-	-	-	-	-
1.7.1.1.3 amount over 12,500 - 50,000 Eur	-	25	-	-	-	-	-
1.7.1.1.4 amount over 50,000 Eur	-	26	-	-	-	-	-
1.7.1.2 Transfers to Italy							
1.7.1.2.1 amount up to 50,000 Eur	-	12	-	-	-	-	-
1.7.1.2.2 amount over 50,000 Eur	-	26	-	-	-	-	-
1.7.1.3 Transfers to Austria:							
1.7.1.3.1 all values / amounts	-	5	-	-	-	-	-
1.7.1.4 Transfers to other countries							
1.7.1.4.1 amount up to 2,500 Eur	-	10	-	-	-	-	-
1.7.1.4.2 amount over 2,500 - 5,000 Eur	-	13	-	-	-	-	-
1.7.1.4.3 amount over 5,000 - 12,500 Eur	-	18	-	-	-	-	-
1.7.1.4.4 amount over 12,500 - 25,000 Eur	-	25	-	-	-	-	-
1.7.1.4.5 amount over 25,000 Eur	-	26	-	-	-	-	-
1.7.2 "OUR" commissions for outgoing transfers in USD							
1.7.2.1 amount up to 20,000 Usd	-	-	25	-	-	-	-
1.7.2.2 amount over 20,000 Usd	-	-	40	-	-	-	-
1.7.3 "OUR" commissions for outgoing transfers in GBP, CHF, AUD, CAD, etc.	-	-	-				Charges of correspondent banks
1.8 Other commissions:*****	-	8	***	***	***	***	***
+ Charges of correspondent banks							

* Outgoing transfer is subject to Bank of Albania procedures. For outgoing transfer in Eur to other domestic Banks, the BKT transfers the full amount of the transaction and it does not allow the fees / commission to be deducted from the transferred amount, as a result the transfer commission must be paid by the sender. Please refer to the **Annex 1**, attached to the document which specifies the time when the outgoing transfer is accepted and performed by BKT.

** The commission is also applied to the Currency Exchange in the account, provided that the beneficiary customer is different from the ordering customer (between accounts, not of the same customer "CIF")

*** Eur equivalent

**** The Swift Commission does not apply to transfers to BKT Kosovo.

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

Individual Terms & Conditions

	LEK	EUR	USD	GBP	CHF	AUD	CAD	
	LEK	EUR	USD	GBP	CHF	AUD	CAD	
2. Incoming Transfers*								
2.1 From BKT branches (AL/KS)**								
2.1.1	From BKT branches (AL/KS)**		Free of charge					
2.1.1	by account		Free of charge					
2.1.2	by cash		1'000	10	14	**	**	**
2.2 From other domestic banks***								
2.2.1	Lek		Free of charge					
2.2.1.1	by account		Free of charge	Free of charge	-	-	-	-
2.2.1.2	by cash		Free of charge	Free of charge	-	-	-	-
2.3 From other domestic banks and abroad***								
2.3.2	Foreign currency (excluding Eur currency for the transfer from the other domestic banks)****							
2.3.2.1	by account		Free of charge					
2.3.2.1.1	amount up to 300 Eur/Usd/Gbp/Chf/Aud/Cad		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%
			min.	5	7	**	**	**
			max.	50	70	**	**	**
2.3.2.2	by cash		Free of charge					
2.3.2.2.1	amount up to 300 Eur/Usd/Gbp/Chf/Aud/Cad		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%
			min.	10	14	**	**	**
			max.	100	140	**	**	**
2.4	Return of wrong payments orders		1'000	8	10	**	**	**
2.5 Wrong data								
2.5.1	Transfer from the domestic banks		Free of charge					
2.5.1	Transfer from the abroad banks		1'000	8	10	**	**	**
2.6	Investigation commission		1'000	8	10	**	**	**
* If the currency of the incoming transfer is different from that of the account specified in the transfer, for amounts up to 1'200'000 Lek, 10'000 Eur / Usd / Gbp / Chf / Aud / Cad or 14'000 TRY, the bank converts automatically the transfer amount with the exchange rate in force at the moment of the transaction.								
** commission fee must not exceed the transfer amount								
*** Available in the account after coverage with funds								

Cheques

	LEK	EUR	USD	GBP	CHF	AUD	CAD
1 Cheques of BKT							
1.1	Book of 10 cheques						
1.1.1	only for account holders		1'000	-	-	-	-
1.2	BKT cheque issued (Lek, EUR, CHF, CAD, AUD)**		0.10%	0.15%	-	0.15%	0.15%
1.2.1	In Lek		500	10	-	**	**
1.2.2	In foreign currency* (EUR, CHF, CAD, AUD)		2'000	100	-	**	**
1.3 Cheques accepted and BKT Bank Cheques (immediate payment)							
1.3.1	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	13	**	**	**
2 Cheques of other Banks in Albania							
2.1	Cheque or Bank Cheque of other Banks in Albania						
2.1.1	Credit in account*****						
2.1.1.1	In Lek		Free of Charge	-	-	-	-
2.1.1.2	In foreign currencies		%	0.4%	0.4%	0.4%	0.4%
			min.	1'500	13	**	**
3 Other commissions							
3.1	Stop payment for cheques issued (per check)						
3.2	Express delivery of check (DHL)						
3.3	Return of unpaid check						
3.3.1	BKT expenses***** except for the above (2.1; 3.1)						
3.3.2	Other Bank expenses, if any						
3.4	SWIFT Charge						
			-	8	**	**	**
* Lek equivalent.							
** Eur equivalent.							
*** Bank cheques issue in foreign currency is subject to Bank of Albania procedures.							
**** Deducted from the amount paid to beneficiaries.							
***** in Lek +3 working days, in foreign currencies +5 working days.							
***** Additional charges (return Unpaid check means additional correspondence, such as client also with correspondent Bank).							

F. Trade Finance*

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

G. Other Services

	LEK	EUR	USD	GBP	CHF	AUD	CAD
1 Safe Deposit Box Service							
1.1	Annual fee						
1.1.1	Box Dimensions						
1.1.1.1	Size1 (6.5x12.5x40 cm)		-	100	-	-	-
1.1.1.2	Size2 (13x12.5x40 cm)		-	160	-	-	-
1.1.1.3	Size3 (6.5x25x40 cm)		-	180	-	-	-
1.1.1.4	Size4 (13x25x40 cm)		-	300	-	-	-
1.1.2	Box Dimensions						
1.1.2.1	Size1 (6.5x12.5x40 cm)		-	100	-	-	-
1.1.2.2	Size2 (13x12.5x40 cm)		-	160	-	-	-
1.1.2.3	Size3 (6.5x25x40 cm)		-	180	-	-	-
1.1.2.4	Size4 (13x25x40 cm)		-	300	-	-	-
1.2	Commission Open Box with Force						
			-	60	-	-	-
1.3	Commission for a New Key						
			-	60	-	-	-
2 Treasury Bills - T-Notes (Operations with Securities)							
2.1	Currencies		Lek, Eur	LEK	EUR		
2.2	Participation Fee		1'000 Lek	1'000	*		
2.3	Participation Fee for the "On settlement of Cash transactions for Bank of Albania Clients" service, participating directly in the T-Bill auction)		1'000 Lek	1'000	*		

Individual Terms & Conditions

		LEK	EUR	USD	GBP	CHF	AUD	CAD
2.4	Treasury Bills (minimum amount 300'000 Lek or equivalent issuing in FCY)							
2.4.1	Minimum amount	300'000	2'000					
2.4.2	Custody Fee securities *							
2.4.2.1	For Individuals	% p.a. of Nominal Value	0.2%	0.2%				
		min.	1'000	*				
		max.	10'000	*				
2.5	T-Notes (minimum amount 500'000 Lek or the equivalent issuing in FCY)							
2.5.1	Minimum amount	500'000	3'000					
2.5.2	Custody Fee securities *							
2.5.2.1	For Individuals	% of Nominal Value every 6 months (2 times a year)	0.1%	0.1%				
		min.	500	*				
		max.	5'000	*				
2.6	Trading Securities on Secondary Market		Free of Charge					
2.7	Transfer Fee from Customer portfolio keeping in BKT to another Bank***		0.5%	0.5%				
			1'000	*				
			10'000	*				
2.8	Cancellation of Participation Request in Auction Fee before auction date		500	*				
	* ALL equivalent.							
	** Custody Fee will be applied on maturity for Treasury Bills and for T-Notes each semiannual in the payment date of coupon. In case of buying a T/Notes from BKT portfolio, the custody fee will be applied over the first coming coupon after the buying date. In case of selling a T/Notes to BKT, the custody fee will be applied over the last coupon before the selling date.							
	*** In case of transferring the Securities before the maturity date.							

3. Investigations

		LEK
3.1	Up to 2 years	2'500
3.2	from 2 years up to legal deadline for storing documents	5'000
3.3	over the legal deadline for storing documents, if available*	10'000
3.4	Account statement/deposit/loan certificate	1'000
	* the legal deadline for the preservation of the documents is determined by the laws in force	

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

		LEK	EUR	USD	GBP	CHF	AUD	CAD
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 ^(for the execution time, refer to Annex 1)							
3.1	Between my accounts (limitless)					Free of Charge		
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	Daily Limit	max.	3'000'000	**	-	-	-	-
3.3.1.2	Lek							
3.3.1.2.1	Express "Same value date"							
3.3.1.2.1.1	amount up to 1'499'999.99 ALL		Free of Charge	-	-	-	-	-
3.3.1.2.2	Spot (1 value date)							
3.3.1.2.2.1	amount from/over 1'500'000 - 2'000'000 ALL		300	-	-	-	-	-
3.3.1.3	Eur							
3.3.1.3.1	Express "Same value date"****	%	-	0.10%	-	-	-	-
		min.	-	3	-	-	-	-
		max.	-	25	-	-	-	-
3.3.2	Other domestic banks and abroad							
3.3.2.1	Foreign currency (excluding Eur currency for the transfer to the other domestic banks)							
3.3.2.1.1	Transaction Limit	min.	-	50	***	***	***	***
		max.	-	10'000	***	***	***	***
3.3.2.1.2	Monthly Limit	max.	-	20'000	***	***	***	***
3.3.2.1.3	Yearly Limit	max.	-	40'000	***	***	***	***
3.3.2.1.2	Spot					N/A		
3.3.2.1.3	Express "Same value-date"	%	-	0.10%	0.10%	0.10%	0.10%	0.10%
		min.	-	5	7	***	***	***
		max.	-	100	150	***	***	***
3.4	BKT Kosovo							
3.4.1	Express "Same value date"		-	3	5	***	***	***
3.5	SWIFT Commission*****		1'000	8	10	***	***	***
3.6	Foreign exchange							
3.6.1	Limit per transaction	max.	4'000'000	**	**	**	**	**
3.6.1.1	Daily Limit	max.	6'500'000	**	**	**	**	**
	* The Services provided in the Internet Branch/BKT Smart, not included in section "H", are performed "free of charge"							
	** Lek equivalent.							
	*** Eur equivalent.							
	**** Outgoing transfer is subject to Bank of Albania procedures. For outgoing transfer in Eur to other domestic Banks, the BKT transfers the full amount of the transaction and it does not allow the fees / commission to be deducted from the transferred amount, as a result the transfer commission must be paid by the sender. Please refer to the Annex 1 , attached to the document which specifies the time when the outgoing transfer is accepted and performed by BKT.							
	***** In case of incorrect data, as well as in case of application of other commissions by the Correspondent Banks, refer to the Terms & Conditions, section D. Money Transfer.							
	***** The Swift Commission does not apply to transfers to BKT Kosovo.							
3.6	Payments							
3.6.1	Bill Payments: energy, water, phone and mobile number , ect.		Free of Charge					
3.6.2	Traffic/Police fines		Free of Charge					
3.6.3	Education fee payment		Free of Charge					
3.6.4	Tax payment		Free of Charge					
3.6.5	Telephone recharge (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					



Individual Terms & Conditions
I. Retail Loans

LEK EUR USD GBP CHF AUD CAD

1.Commissions on retail Loan Amendments

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

Approved by:
Mehmet Seyhan Pencablil
 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
to other domestic Banks;						
in Lek						
amount up to 1'499'999.99 Lek	untill 15.00 o'clock after 15.00 o'clock	same value date 1 value date*	1 value date*	untill 14.00 o'clock after 14.00 o'clock	same value date 1 value date*	-
amount from/over 1'500'000.00 Lek	untill 15.00 o'clock after 15.00 o'clock	same value date 1 value date*		-	-	1 value date*
in Eur	untill 14.00 o'clock after 14.00 o'clock	same value date 1 value date*	1 value date*	untill 14.00 o'clock after 14.00 o'clock	same value date 1 value date*	-
in foreign currency (except Eur and Aud)	untill 11.00 o'clock after 11.00 o'clock	same value date 1 value date*	2 value date*	untill 14.00 o'clock after 14.00 o'clock	same value date 1 value date*	-
in Aud	untill 11.00 o'clock after 11.00 o'clock	same value date 1 value date*	3 value date*	-	2 value date*	-
to other abroad Banks;						
in foreign currency (except Aud and Try)	untill 11.00 o'clock after 11.00 o'clock	same value date 1 value date*	2 value date*	untill 14.00 o'clock after 14.00 o'clock	same value date 1 value date*	-
in Aud	untill 11.00 o'clock after 11.00 o'clock	same value date 2 value date*	3 value date*	untill 12.00 o'clock after 12.00 o'clock	same value date 1 value date*	-
in Try	untill 11.00 o'clock after 11.00 o'clock	same value date 1 value date*	2 value date*	untill 12.00 o'clock after 12.00 o'clock	same value date 1 value date*	-

* 1 value date means the next business day.

Individual Terms & Conditions

LEK EUR USD GBP CHF AUD CAD

"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;⁹
- d) deposits held by senior managers, administrators in the bank and any individuals in their families, as evidenced by their family certificate;¹⁰
- e) 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;
- f) 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
- g) repealed: 11;
- h) repealed: 12
- i) deposits of insurance and reinsurance companies, domestic or foreign;
- j) deposits of entrepreneurial entities or collective investment, domestic or foreign;
- k) deposits of pension funds or pension insurance, domestic or foreign;
- l) Securities issued by financial subjects and any other obligation these subjects have based on their promise agreements;
- m) deposits of central or local government units, as well as any public entity¹³ of the Republic of Albania or of a foreign country;
- n) unrecognized deposits and / or the title of which is not clearly defined;
- o) Deposits placed in the member entity of the deposit insurance scheme during and after the day of the insurance event in this subject;
- p) 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
- q) 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".