

DOCUMENT THAT CONTAINS INFORMATION ON FEES

Payment service provider: BANKA KOMBETARE TREGTARE SHA

Customer name: _____

Date: 7 October 2025

- This document informs you about the fees for using the main services associated with the payment account. This will help you compare these fees with those of other accounts.
- Fees may also apply for usage of account-related services not listed here. Full information is available in the Work and Conditions for Individuals which are displayed in all notices in the branches as well as published on the official website of the Banka Kombetare Tregtare Sha at the link: Working Conditions - Individual, information on the conditions of the Bank Advance Product which is published on the link Bank Advance | Banka Kombetare Tregtare (bkt.com.al) as well as other documents such as Individual Banking Services Contract, Current Account Contract and Bank Advance Contract.
- A dictionary of terms used in this document is available free of charge.

The service	Fee
General account services	
The standard package contains: ✓ Current account • <i>Account opening /Minimum balance for account opening/ Minimum account balance</i> • <i>Commission for account maintenance</i> • <i>Account closing commission</i>	• Free of charge • 150 LEK, 1.5 EUR/1.5 USD/1.5 GBP/1.5 AUD/1.5 CHF /1.5 CAD • 1,500 LEK, 12 EUR/14 USD/10 GBP/13 CHF/19 AUD /18 CAD
Super Salary contains: ✓ Current account • <i>Account opening /Minimum balance for account opening/ Minimum account balance</i> • <i>Commission for account maintenance</i> • <i>Account closing commission</i>	• Free of charge • Free of charge • 500 Lek/ 4 EUR/4 USD/3 GBP/6 AUD/4 CHF /6 CAD



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The loan package contains: ✓ Current account • <i>Account opening /Minimum balance for account opening/ Minimum account balance</i> • <i>Commission for account maintenance</i> • <i>Account closing commission</i>	• Free of charge • Free of charge • 500 LEK/ 4 EUR/4 USD/3 GBP/6 AUD/4 CHF /6 CAD
The student package contains: ✓ Current account • <i>Account opening /Minimum balance for account opening/ Minimum account balance</i> • <i>Commission for account maintenance</i> • <i>Account closing commission</i>	• Free of charge • Free of charge • 500 LEK/ 4 EUR/4 USD/3 GBP/6 AUD/4 CHF /6 CAD
The retirement package contains: ✓ Current account • <i>Account opening /Minimum balance for account opening/ Minimum account balance</i> • <i>Commission for account maintenance</i> • <i>Account closing commission</i> <i>Additional information:</i> <i>All the above packages are offered with the services and terms as below</i> ✓ Debit Card ✓ Online Banking service ✓ SMS service ✓ Statement printing in the branch once a month up to 5 pages or sent electronically to the email address ✓ Statement printing in the branch once a month > 5 page ✓ Statement printing more than one a month ✓ Closing the account after 3 months from the opening date	• Free of charge • Free of charge • 500 LEK/ 4 EUR/4 USD/3 GBP/6 AUD/4 CHF /6 CAD • Free of charge • Free of charge • Free of charge • Free of charge • 5 LEK/page • 200 LEK + 5 LEK/page or 2 EUR/USD/GBP/AUD/CHF/CAD + 5 LEK/page • Free of charge
Payments (excludings cards)	
Direct debit	Free of charge
Periodic Payment	Free of charge



BANKA KOMBETARE TREGTARE

Utilities payment from account: ✓ In the branch ✓ In online channels	• 100 LEK • Free of charge																										
Outgoing transfers within BKT: Outgoing transfers in the branch to the beneficiary within Albania in LEK currency: <u>Instant credit transfer</u> <u>Express (same value date)</u> • <u>amount up to 10'000'000 ALL</u> Outgoing transfers in the branch to the beneficiary within Albania in Euro currency: <u>Instant credit transfer</u> • <u>amount up to 100.000</u> • <u>amount up to 100.000</u> Outgoing transfers in the branch Other Banks to SEPA in Euro currency: <u>Express (same value date)</u> • <u>amount up to 100.000</u> • <u>amount up to 100.000</u>	• 150 Lek/1.5 EUR/2USD/ (GBP/AUD/CHF/CAD-ekuivalent I EUR) • 1500 LEK <table> <tr> <td>%</td><td>0.01%</td></tr> <tr> <td>min.</td><td>500</td></tr> <tr> <td>max.</td><td>1'000</td></tr> </table> <table> <tr> <td>%</td><td>0.02%</td></tr> <tr> <td>min.</td><td>6</td></tr> <tr> <td>max.</td><td>20</td></tr> </table> <table> <tr> <td>%</td><td>0.03%</td></tr> <tr> <td>max.</td><td>50</td></tr> </table> <table> <tr> <td>%</td><td>0.02%</td></tr> <tr> <td>min.</td><td>6</td></tr> <tr> <td>max.</td><td>20</td></tr> </table> <table> <tr> <td>%</td><td>0.03%</td></tr> <tr> <td>max.</td><td>50</td></tr> </table>	%	0.01%	min.	500	max.	1'000	%	0.02%	min.	6	max.	20	%	0.03%	max.	50	%	0.02%	min.	6	max.	20	%	0.03%	max.	50
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BANKA KOMBETARE TREGTARE

Outgoing transfers in the branch to the beneficiary outside Albania in foreign currency (excluding EUR currency for transfers to other Banks within the country and SEPA zone) <u>Spot (2 days- currency):</u> <u>Express (same day-currency) from account %</u>	• 0.15 % EUR/USD/GBP/CHF/AUD/CAD a) Min 8 EUR/10 USD/GBP/CHF/AUD/CAD b) 200 EUR/250 USD/GBP/CHF/AUD/CAD • 0.20% EUR/USD/GBP/CHF/AUD/CAD a) Min 15 EUR/20 USD/GBP/CHF/AUD/CAD b) Max 250 EUR/320 USD/GBP/CHF/AUD/CAD
Swift commission Commission for amendment Other commissions of correspondent banks: "OUR" commissions for outgoing transfers in EUR • Transfers to other countries: ✓ 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 "OUR" commissions for outgoing transfers in USD ✓ amount up to 20,000 USD ✓ amount over 20,000 USD "OUR" commissions for outgoing transfers in other currencies GPB, CHF, AUD, CAD, etj. Other commissions	• 1,000 LEK/8 EUR/10 USD/GBP/CHF/AUD/CAD • 1,000 LEK/8 EUR/10 USD/GBP/CHF/AUD/CAD • 10 EUR • 13 EUR • 18 EUR • 25 EUR • 26 EUR • 25 USD • 40 USD • Commissions of correspondent banks • 8 EUR/USD/GBP/CHF/AUD/CAD + Commissions of correspondent banks



BANKA KOMBETARE TREGTARE

Incoming transfers by account (KS/AL) • By account From other banks inside the country and SEPA zone in Leke and Euro currencies • From other banks within the country • From SEPA zone banks	• Free of charge • Free of charge • 0 LEK/ 3 EUR						
From other domestic banks and abroad the country in foreign currency(excluding the Eur currency from other domestic banks) • amount up to 300 EUR/ USD/ GBP/ CHF/ AUD/ CAD • amount over 300 EUR/ USD/ GBP/ CHF/ AUD/ CAD	• Free of charge • 0.10 % EUR/USD/GBP/CHF/AUD/CAD a) Min 5 EUR/7 USD/GBP/CHF/AUD/CAD b) Max 50 EUR/70 USD/GBP/CHF/AUD/CAD						
Online Transactions							
Incoming transfers in Online Platform: ✓ Between my accounts Outgoing Transfers Initiated via Online Platform to Other Banks within the Country: In LEK Currency Ekspress (same value - date) ✓ amount up to 1'500'000 ALL ✓ amount over 1'500'000 ALL up to permitted Limit In EURO Currency Instant credit transfer ✓ up to permitted Limit Outgoing Transfers Initiated via Online Platform to Other Banks in the SEPA Zone: In EUR currency Express (same-day value date) ✓ Up to the allowed limit	• Free of charge • Free of charge <table> <tr> <td>%</td><td>0.005%</td></tr> <tr> <td>% min</td><td>0.01% 2</td></tr> <tr> <td>% min</td><td>0.01% 2</td></tr> </table>	%	0.005%	% min	0.01% 2	% min	0.01% 2
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BANKA KOMBETARE TREGTARE

✓ Inside the country in foreign currency (excluding EUR for transfers to other banks within the country and in the SEPA zone) ✓ SWIFT commissions	• 0.1% of the transaction amount (minimum 5 EUR / 7 USD, maximum 100 EUR / 150 USD) • 1000 LEK / 8 EUR / 10 USD
Cards and cash withdrawals	
Funds withdrawal inside Albania through debit card	In the bank's ATM: Free of charge In ATMs of other banks within the country: 2% minimum 450 lek
Funds deposit in ATM through debit card	Free of charge
Funds deposit/ withdrawal in ATM with unique code and QR code	Free of charge
Funds withdrawal abroad Albania through debit card (ATM of other banks)	2% minimum 450 lek
Payments with debit card inside the country	Free of charge
Payments with debit card abroad the country	Free of charge
Payments with debit card in internet	Free of charge
Payments with credit card inside the country	Free of charge
Payments with credit card abroad the country	Free of charge
Payments with credit card in internet	Free of charge
Overdraft and related services	
Overdraft <i>(It is offered for customers who are salary paid in BKT)</i>	• Interest rate in Lek currency in the Public Sector: 1-year Treasury Bonds +9% and in the Private Sector: 1-year Treasury Bonds + 11% • Interest rate in Euro currency: Euribor + 10% • Interest rate in USD currency: Sofr + 13%
Other services	



BANKA KOMBETARE TREGTARE

Cash deposit in personal account by the account holder: ✓ Amount up to 6,500,000 Lek/50,000 Eur/Usd/Gbp/Chf/Aud/Cad ✓ Amount over 6,500,000 Lek/50,000 Eur/Usd/Gbp/Chf/Aud/Cad: • 1 day-currency • same day-currency Cash deposit to account from others: Deposit in coins: Deposit in ATM: • in Lek currency • in Euro currency	• Free of charge • Free of charge • 0.01% Lek & 0.03%EUR/ USD/GBP/CHF/AUD/CAD and maximum 3,000 LEK and 200 EUR/USD/GBP/CHF/AUD/CAD • 0.03% LEK/ EUR/USD/GBP/CHF/AUD/CAD a) Min 100 LEK & 1EUR/USD/GBP/CHF/AUD/CAD b) Max 5000 LEK & 200 EUR/USD/GBP/CHF/AUD /CAD • 150 Lek • Free of charge • Free of charge
Cash deposit at the counter for loan/credit card payment	Free of charge
Cash withdrawal from the Account without request from individual accounts: ✓ For amounts up to the daily ATM withdrawal limit ✓ Amount from 75,000 Lek to 1,000,000 Lek (500 Eur to 7,000 Eur) ✓ Amount over 1,000,000 Lek/7,000 Eur • 1 day-currency • Same day-currency	• 100 Lek/1 Eur • Free of charge • Free of charge • 0.10 % in LEK/EUR/USD/GBP/CHF/AUD/CAD maximum 5,000 LEK and 100 EUR/USD/GBP/CHF /AUD/CAD
Withdrawal of incoming transfer funds from other domestic bank, from bank accounts in Lek/Eur.	• 0.20 % in LEK and EUR a) Min 1,000 LEK /10 EUR b) Max 10,000 LEK/100 EUR
Comprehensive cost indicator	1,800 Lek and 18 EUR/USD/GBP/AUD/CHF/CAD

Name Surname _____

Signature

Dictionary for Terms and Definitions of the mos representative services

Terms	Definition
Account maintenance	The payment service provider administers the account, making it possible for the consumer to use it.
Overdraft	The account provider gives the consumer the possibility to dispose of funds in his account, which exceed the current balance of funds in this account, up to a predetermined limit in the contract.
Direct debit	It is a payment service for debiting a consumer's payment account, where a payment transaction is initiated by the payee, based on the consent given by the consumer to the payee, the payee's payment service provider or the payment service provider the consumer's own payments.
Periodic payment	The account provider makes regular transfers, according to the customer's instructions, of a fixed amount of money from the customer's account to another account.
Outgoing tranfers inside Albania through the online platform	The account provider transfers funds, according to the customer's instructions, from the customer's account to another account within Albania, through the online platform
Outgoing tranfers abroad Albania through the online platform	The account provider transfers funds, according to the customer's instructions, from the customer's account to another account outside Albania, through the online platform
Outgoing tranfers inside Albania in the branch	The account provider transfers funds, according to the customer's instructions, from the customer's account to another account within Albania, through the network of the account provider's branches.
Outgoing tranfers abroad Albania in the branch	The account provider transfers funds, according to the customer's instructions, from the customer's account to another account outside Albania, through the network of account provider's branches.
Incoming tranfers inside Albania	When funds are sent to the customer's account from an account within Albania
Funds withdrawal inside Albania through debit card	The customer withdraws funds in physical money through debit card from his account at an ATM inside Albania
Funds withdrawal abroad Albania through debit card	The customer withdraws funds in physical money through debit card from his account at an ATM abroad Albania
Payment with debit card inside Albania	The customer uses his debit card to make a payment inside Albania. This payment can be made in a store or online.



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Payment with debit card abroad Albania	The customer uses his debit card to make a payment abroad Albania. This payment can be made in a store or online
Payment with credit card inside Albania	The customer uses his credit card to make a payment inside Albania. This payment can be made in a store or online.
Payment with credit card abroad Albania	The customer uses his credit card to make a payment abroad Albania. This payment can be made in a store or online