

1. ACCOUNTS

In this menu, customers can perform transactions with accounts in different currencies. The transactions you can perform are:

- Open Account
- Company accounts
- Account statements

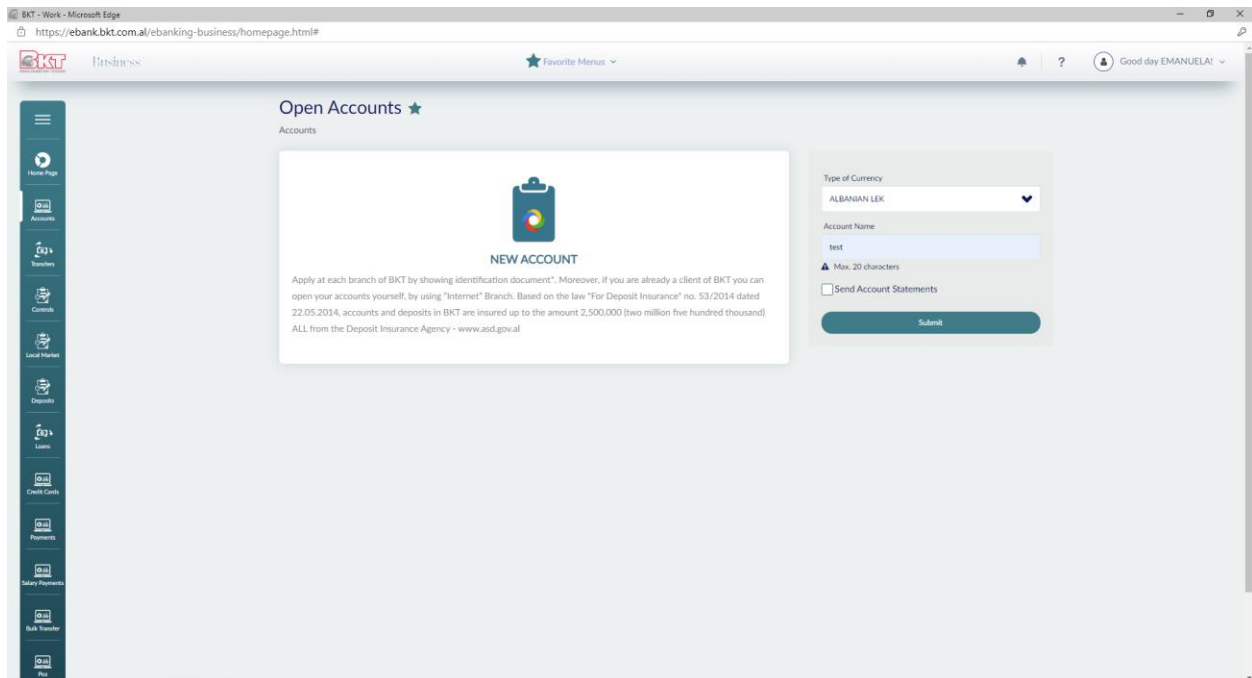
1.1. Open Account

Through this menu you can open new business accounts.

To open an account you have to follow these steps:

- Select the account currency, you can open an account in:
 - ALL
 - USD
 - GBP
 - AUD
 - EUR
 - CAD
 - CHF

Name your account, giving it a specification that is most convenient for you. This way you can distinguish it more easily.



The screenshot shows the BKT Business eBanking interface. The browser address bar displays "https://ebank.bkt.com.al/ebanking-business/homepage.html#". The page title is "Open Accounts" with a star icon. A sidebar on the left contains various menu items: Home Page, Accounts, Transfers, Credits, Local Market, Deposits, Loans, Credit Cards, Payments, Salary Payments, Bulk Transfer, and POC. The main content area features a "NEW ACCOUNT" section with a clipboard icon and a text box for the account name. To the right, there is a form with a "Type of Currency" dropdown menu set to "ALBANIAN LEK", an "Account Name" input field containing "test", a "Send Account Statements" checkbox, and a "Submit" button. A small disclaimer at the bottom of the "NEW ACCOUNT" section reads: "Apply at each branch of BKT by showing identification document". Moreover, if you are already a client of BKT you can open your accounts yourself, by using "Internet" Branch. Based on the law "For Deposit Insurance" no. 53/2014 dated 22.05.2014, accounts and deposits in BKT are insured up to the amount 2,500,000 (two million five hundred thousand) ALL from the Deposit Insurance Agency - www.asd.gov.al

2.2 Company Accounts

In the menu "Company Accounts" you can see all the accounts in different currencies that you have in BKT, also account statement and account transactions.

The available balance you will see in details are calculated by subtracting blocked amounts from the total account balance of the selected account.

The screenshot shows the 'List of My Accounts' page in the BKT Business e-banking system. The page title is 'List of My Accounts' with a star icon. Below the title, it says 'Company Accounts'. There is a search bar and two icons for downloading data (XLS and PDF). The main content is a table with the following columns: Account Number, Account Name, Balance, and Av. Balance. The first account is selected with a checkbox.

Account Number	Account Name	Balance	Av. Balance
<input checked="" type="checkbox"/> 401545718CLPRCLALL2P	88 - ISANAMED SHPK L...	0.00 ALL	0.00 ALL
<input type="checkbox"/> 401545718CLPRCFEUR0B	eurotest - ISANAMED ...	0.00 EUR	0.00 EUR
<input type="checkbox"/> 401545718CLPRCLALL3Q	LEK_ACC - ISANAMED S...	0.00 ALL	0.00 ALL
<input type="checkbox"/> 401545718CLPRCLALL5S	BizDeb KALLAVERIA - ...	0.00 ALL	0.00 ALL

At the bottom of the table, there are pagination controls: 'First', '1', '2', '3', and 'Last'. A 'Details' link is visible for each row. A 'Account Transactions' button is located at the bottom right of the table area.

- **Account details:**

In account details you can see detailed information of the selected account.

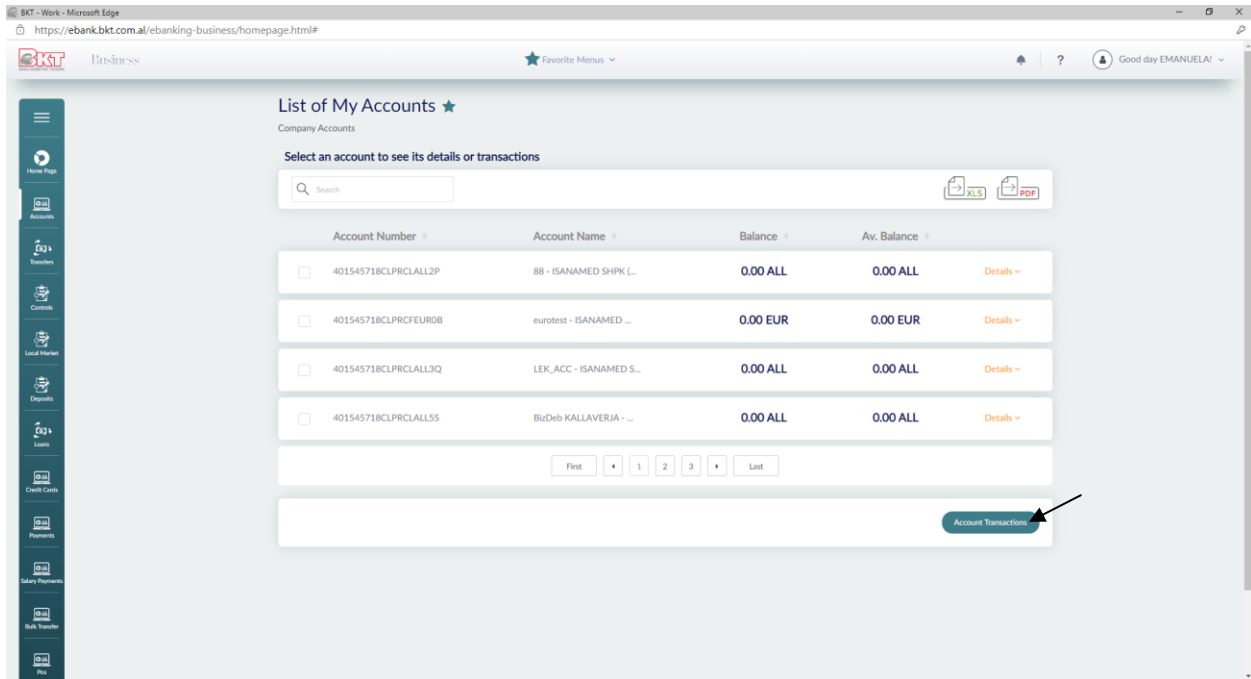
The screenshot shows the 'Account Details' page for the selected account. The page title is 'List of My Accounts' with a star icon. Below the title, it says 'Company Accounts'. There is a search bar and two icons for downloading data (XLS and PDF). The main content is a table with the following columns: Account Name, Account Opening Date, Account Type, Branch Name, Overdraft Limit, Block Amount, and IBAN. The first account is selected with a checkbox.

Account Name	Account Opening Date	Account Type	Branch Name	Overdraft Limit	Block Amount	IBAN
88 - ISANAMED SHPK (TEST)	02.04.2015	Current - ALL	BKT - DEGA QENDRORE	0 ALL	0	AL0420511014545718CLPRCLALL2

Below the table, there are pagination controls: 'First', '1', '2', '3', and 'Last'. A 'Details' link is visible for each row. A 'Account Transactions' button is located at the bottom right of the table area.

- **Accoun Transactions:**

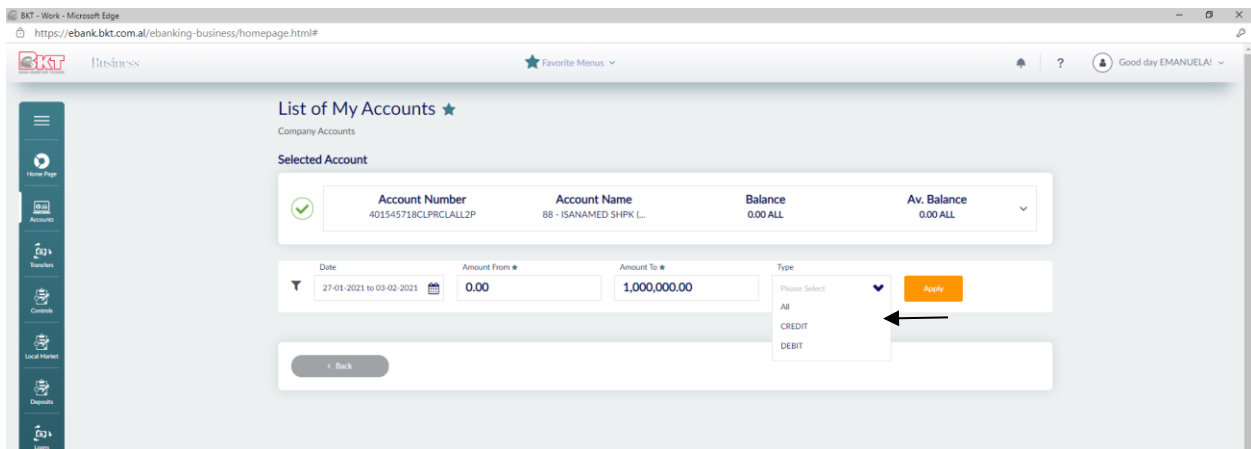
This page helps you to see the statements of all the transactions performed during a certain period of time from your account.



In order to see all the transactions performed from your account you need to select start date and end date for the period you want to control the transactions. The search can also be done by fill in an amount.

You can also control transactions by selecting one of these options:

- Debit
- Credit



After completing these steps, click Apply and list of transaction will appear.

The screenshot shows the 'List of My Accounts' page. At the top, there's a 'Selected Account' section with a table:

Account Number	Account Name	Balance	Av. Balance
401545718CLPRCLALL2P	88 - ISANAMED SHPK (L...	0.00 ALL	0.00 ALL

Below this is a filter section with fields for Date (01-08-2020 to 03-02-2021), Amount From (0.00), Amount To (1,000,000.00), and Type (All). An 'Apply' button is present.

The 'Transaction List' section contains a search bar and download options (XLS, PDF). Below is a table of transactions:

Value Date	Booking Date	Description	Transaction Type	Amount
14.09.2020	14.09.2020	TRANSFER	CREDIT	0.01 ALL
28.09.2020	25.09.2020	KOMISION PER MBAJTJE...	DEBIT	0.01 ALL
13.11.2020	13.11.2020	TRANSFER	CREDIT	2.00 ALL
13.11.2020	13.11.2020	TRANSFER	DEBIT	3.00 ALL
13.11.2020	13.11.2020	TRANSFER	DEBIT	1.00 ALL

You can download the transactions in PDF format or email them.

2.3 Account Statements

Through this menu you can verify all the transactions performed from your accounts by following these steps:

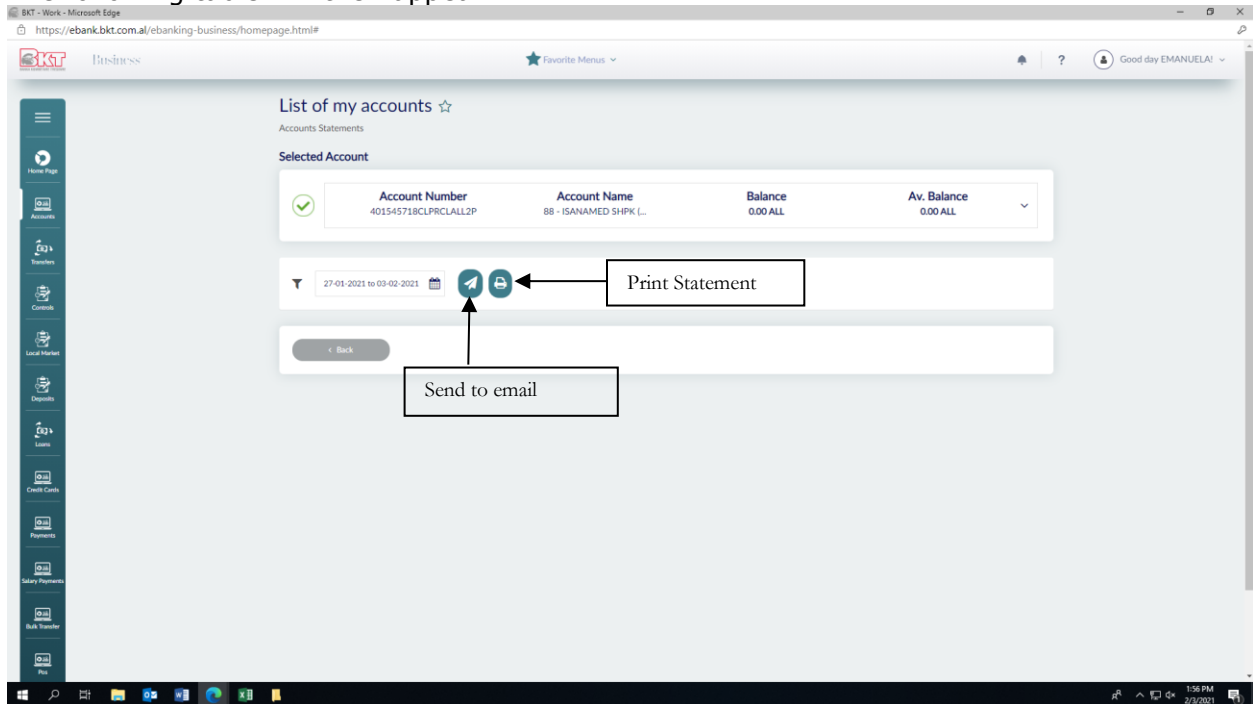
- Select the account and click "View Statement" to generate your statement.



The screenshot shows the 'List of my accounts' page under the 'Accounts Statements' section. A search bar is at the top. Below it is a table of accounts:

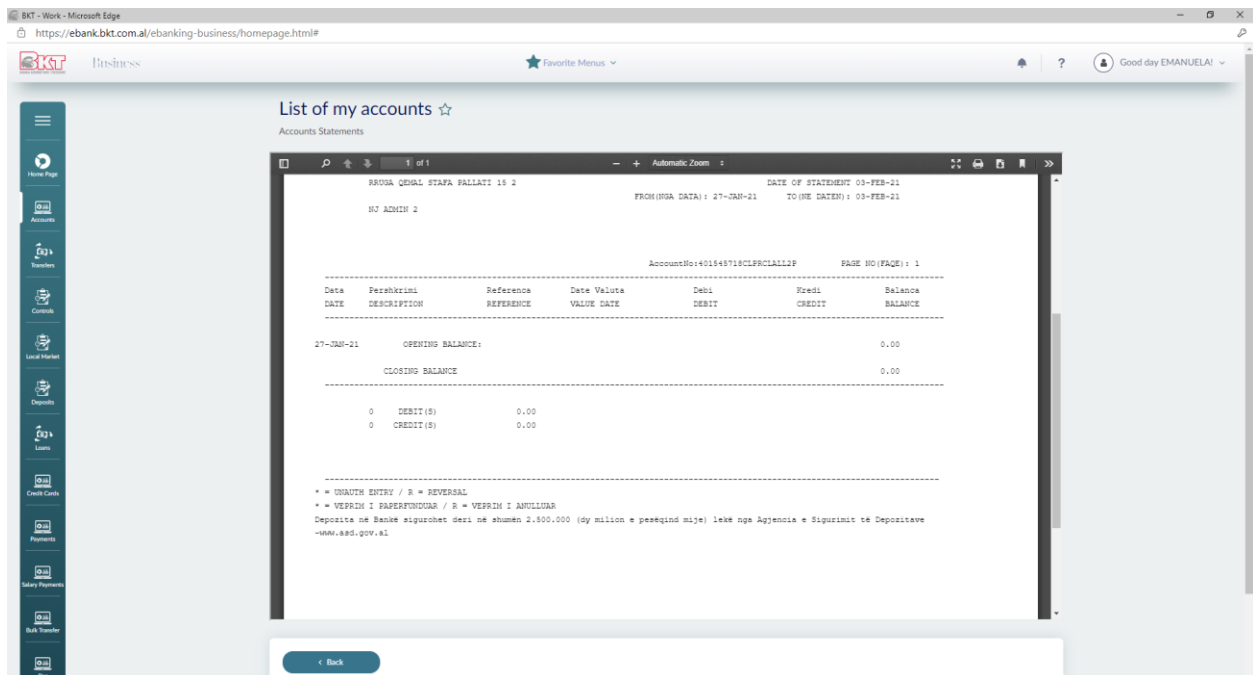
Account Number	Description	Limit	Usable Limit
<input checked="" type="checkbox"/> 401545718CLPRCLALL2P	88 - ISANAMED SHPK (L...	0.00 ALL	0.00 ALL
<input type="checkbox"/> 401545718CLPRCFEUR0B	eurotest - ISANAMED ...	0.00 EUR	0.00 EUR
<input type="checkbox"/> 401545718CLPRCLALL3Q	LEK_ACC - ISANAMED S...	0.00 ALL	0.00 ALL
<input type="checkbox"/> 401545718CLPRCLALL5S	BlzDeb KALLAVERIA - ...	0.00 ALL	0.00 ALL

A callout bubble points to the first row with the text 'Select account'. At the bottom right, a 'View Statements' button is highlighted with an arrow.

The following table will then appear:



- Once you have defined the period, you can select the Print option  or send to email 
- You can print the account statement displayed;



2. DEPOSITS

Through this menu you can view your current deposits ,liquidated deposits*, Open new deposit or Close an existing one.

The actions you can perform are:

- **Company Deposits**
- **Open Deposit**
- **Close Deposit**

The screenshot shows the eBankBKT Business dashboard. The left sidebar menu is highlighted, with the 'Deposits' section expanded. The 'Deposits' section includes the following items:

- Company Deposits
- Open Deposits
- Close Deposit

The main dashboard area displays various financial metrics and tables:

- My Assets:** No Assets.
- Available Balances:** 0.00 ALL.
- Available Card Limit:** 0.00 ALL.
- Exchange Rates:**

Currency	Buying	Selling
AUD	77.750	79.000
CAD	79.830	81.100
CHF	113.400	115.400
EUR	123.300	124.000
GBP	139.300	141.500
TRY	13.854	14.945
USD	102.300	103.100

- Last Transactions:**

Action	Amount	Time
Transfer Internal	1.00 ALL	13.11.2020
Transfer Internal	1.00 ALL	13.11.2020
Transfer Between Accounts	2.00 ALL	13.11.2020
Bill Payment	993.00 ALL	13.11.2020
Tax Payment		

- Calendar:** FEB, 2021.

- Advertisement:** Banks me ofer altyre de servicii la o singura adresa.

1.1 Company Deposits*

This page will display your deposit contracts:

In order to view the details of the deposit, first select a contract and then press Details. You will see all the data of the selected deposit. You also can generate your deposit data in XLS and PDF format.

BKT - Work - Microsoft Edge
 https://ebankbkt.com.al/ebanking-business/homepage.html#

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List of My Deposit Contract ☆

Company Deposits

Search [] [XLS] [PDF]

Contract Number	Start Date	Maturity Date	Amount	Interest Rate	Status	Interest
401DPM6193500001	16.12.2019	13.06.2020	50,000.00 ALL	%0.1	Liquidated	0.00 ALL

Deposit Type	Branch	Amount	Interest Rate	Interest Amount	Start Date	Maturity Date
DEPOZITE ME AFAT & MUAJ_PRIVAT	BKT - DEGA QENDRORE	50,000.00 ALL	%0.1	0.00 ALL	16.12.2019	13.06.2020

Maturity Period	Rollover	Rollover Type
180	No	N/A

First 1 List

1.2 Open Deposit

Through this menu you can open a new deposit. Deposits can be opened in currencies:

- ALL
- USD
- GBP
- AUD
- EUR
- CAD
- CHF

BKT - Work - Microsoft Edge
 https://ebankbkt.com.al/ebanking-business/homepage.html#

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Open Deposits ☆

Open Deposits

OPEN A DEPOSIT THROUGH OR PRODUCT LIST

BKT offers a wide range of Time Deposits, from 1 month to 3 year. The money invested in each one of the time deposits, not only are secure but also earn fairly competitive interests. If you want your money stay in bank for long periods varying from 2, 3, 4, 5 and up to 7 years, than you should choose Record Deposit and we ensure you have done the best choice for which you will be rewarded with the highest interest offered by our bank. Record Deposit is getting the interest every 6 months, regardless the maturity of the deposit.

[Open Now >](#)

OPEN A DEPOSIT THROUGH YOUR DESIRED MATURITY DATE

If you are looking for a deposit with a personalized maturity date according to your needs, Elastic Deposit is the perfect choice for you. You may choose yourself when you need your interest and your money back and maturity and interest of your deposit will be calculated according to your choice. Elastic Deposit is suitable simply and only for you. With Elastic Deposit you may choose maturities between 40-360 days or 737-1095 days.

[Open Now >](#)

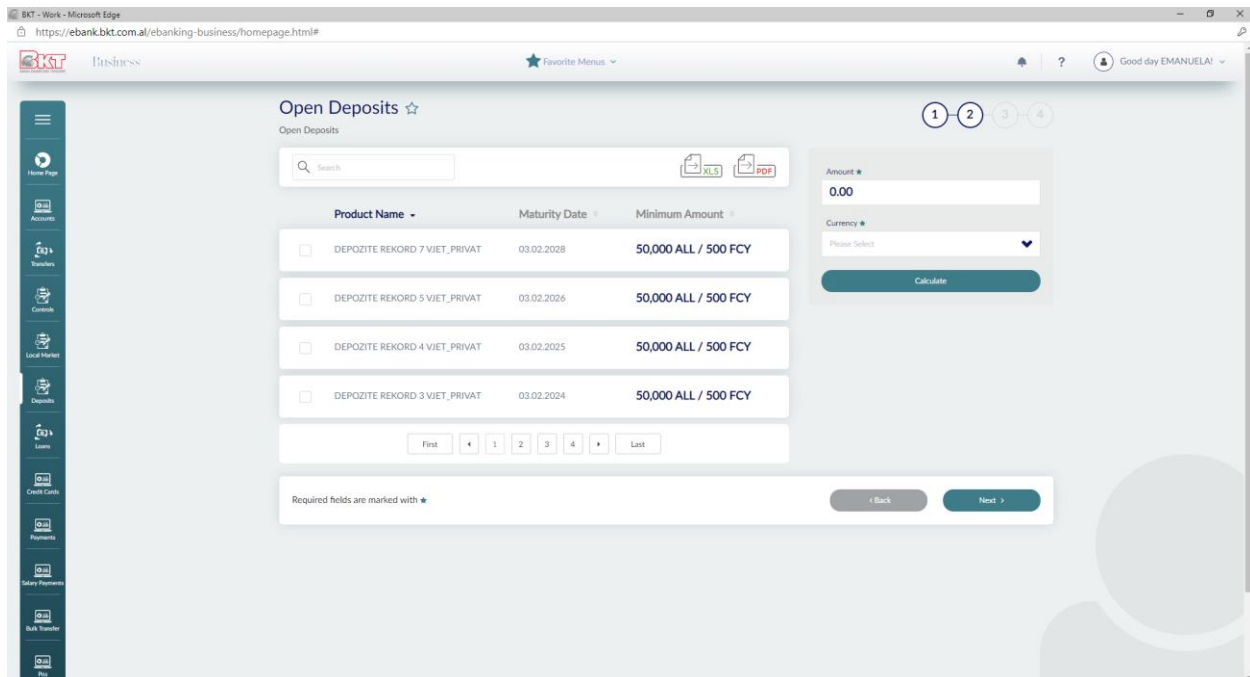
Open Deposit

There are two ways to open a new deposit:

- OPEN A DEPOSIT THROUGH OR PRODUCT LIST
- OPEN A DEPOSIT THROUGH YOUR DESIRED MATURITY DATE

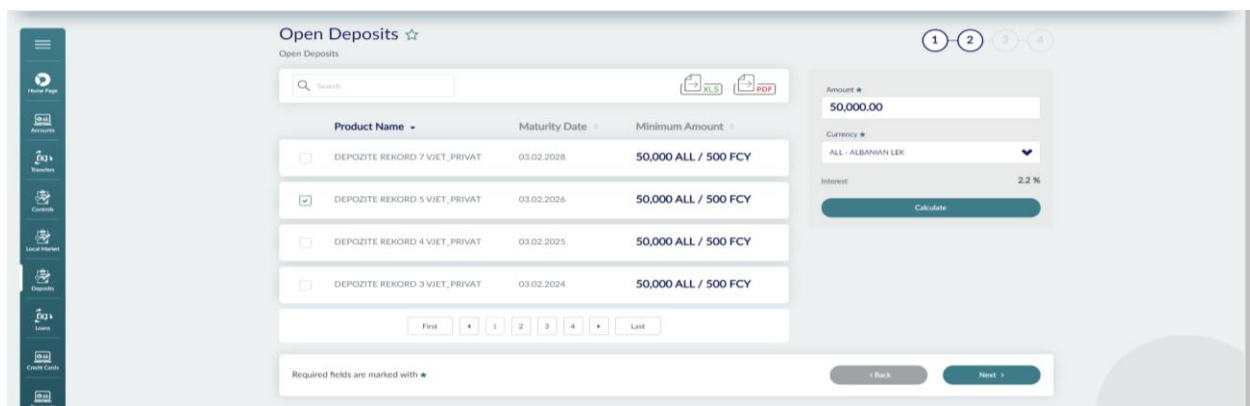
Open Deposit through or Product List:

Once you have chosen to open a deposit, the list of deposit products will appear as below. The list contains name and maturity date of the deposits.

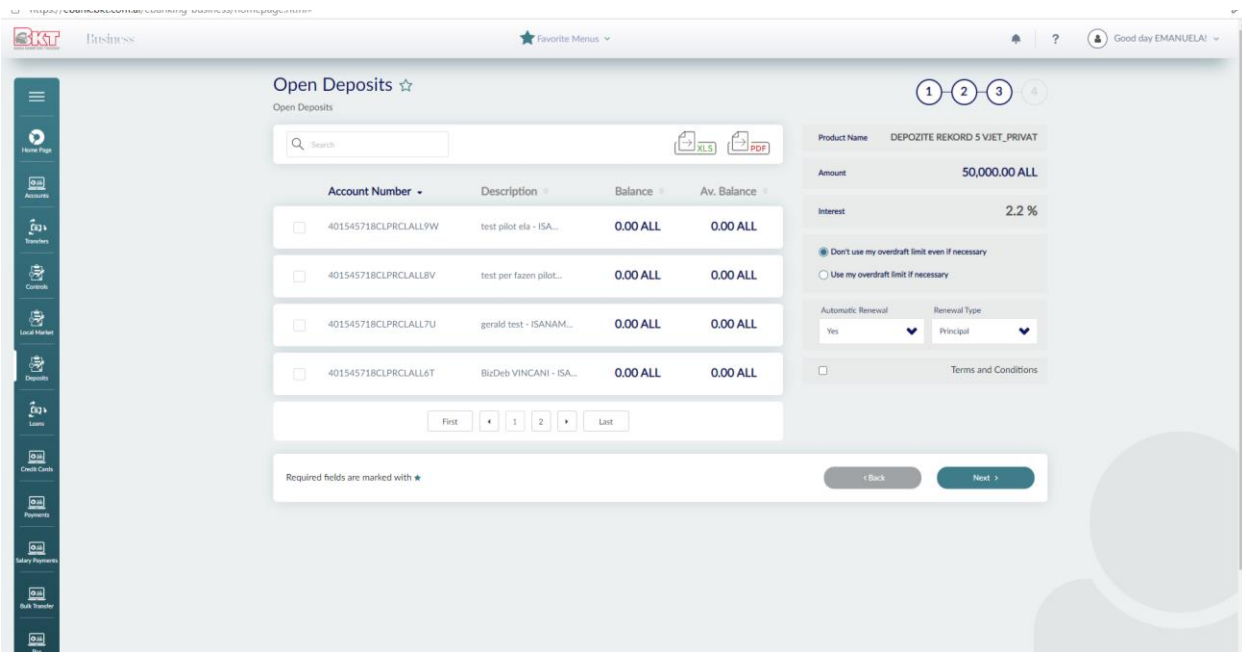


To open a new deposit you need to follow these steps:

- Choose the type of deposit you want to open from the product list
- Enter the amount of the deposit (the amount must be over 50,000 ALL / 500 Euro / USD etc ..) and select the currency. To view the interest of the deposited amount press Calculate. The interest rate will be displayed automatically.
- To continue, press Next



On the next page you will see:



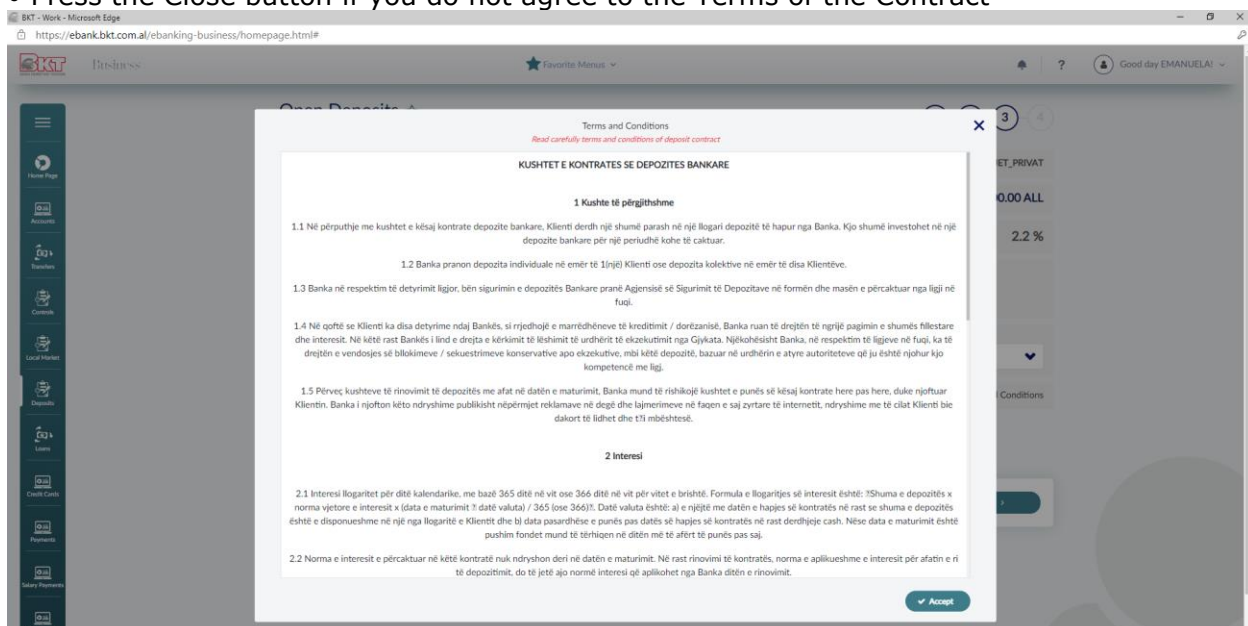
Details of the deposit product which will be open, list of your accounts related to the currency you have chosen, deposit amount and interest, terms and conditions. You can choose automatic renewal by selecting YES. If you do not prefer to automatically renew the deposit select NO.

You can renew: Principal, Principal + Interest - Taxes

To continue, press Next. If you want to make any changes, press back.

After select Next, you will select Terms and conditions of the Deposit Agreement:

- Read the Terms of Contract carefully
- Press I accept, if you agree to the Terms of the Contract
- Press the Close button if you do not agree to the Terms of the Contract



Once you have accepted the terms of the contract, on the screen will appear the details of the contract.

You can select Proceed to continue or Cancel to return to the previous page.

Open a Deposit through your desired maturity date:

Once you have selected Maturity Date fill in the following information:

- Enter the amount of the deposit;
- Select currency;
- Click calculate;
- To continue, press next

The screenshot displays the 'Open Deposits' form in the BKT Business eBanking system. The form is titled 'Open Deposits' and includes a progress indicator at the top right with steps 1, 2, 3, and 4. The form fields are:

- Maturity Date***: 03-02-2021
- Amount***: 0,00
- Currency***: Please Select

A 'Calculate' button is located below the form. At the bottom of the form, there are 'Back' and 'Next' buttons. The sidebar on the left contains navigation options: Home Page, Accounts, Transfers, Contacts, Local Market, Deposits, Loans, Credit Cards, Payments, Salary Payments, Bulk Transfer, and POC.

On the next page will be displayed the following information:

- Maturity date of your deposit
- Amount and interest of the deposit

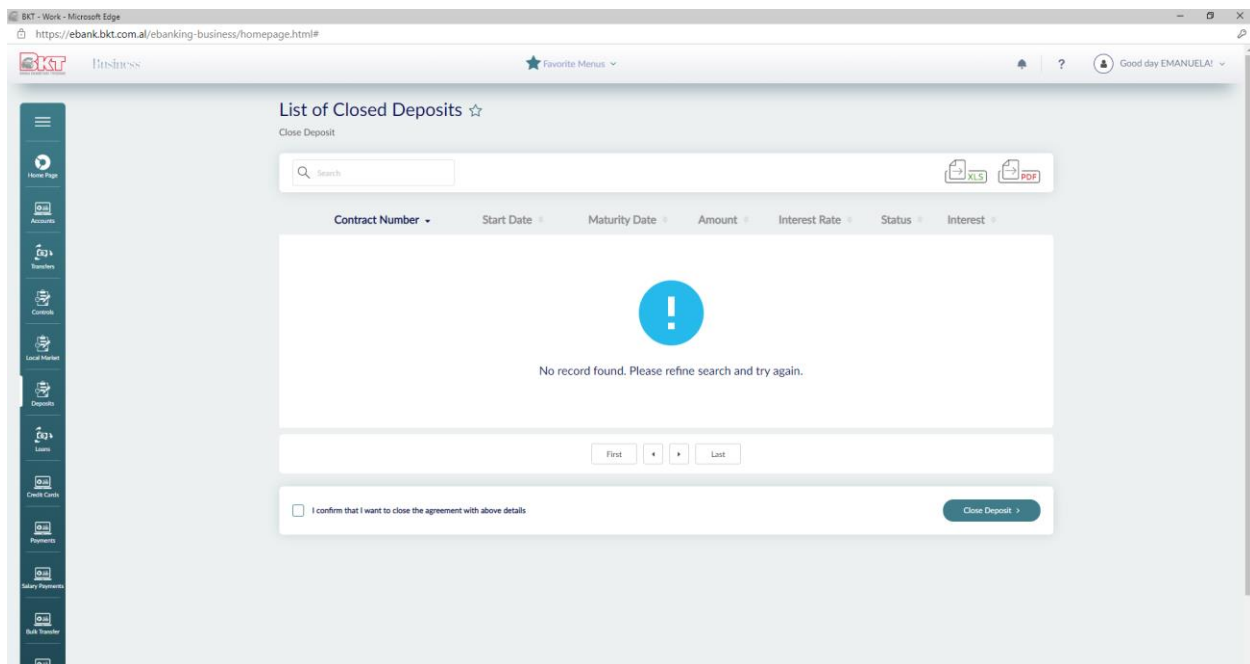
The list of interest rates and deposit opening periods can be found at link: <http://www.bkt.com.al/doc/buletini-shqip.pdf>

The deposit contract is activated **automatically** when **the company is full rights**. If the company users, inputter and approver are different, then the approver must go to "Pending approvals" to authorize the opening of the deposit.

1.3 Close Deposit

Your deposit contracts will be displayed on this page.

To close a deposit contract you must first select the contract from your list and then press the Close Deposit.



After pressing Close Deposit you will see the details of the selected deposit on a new page.

- Click (☐) Confirm that I want to close the deposit with the above details and click Proceed;
- If you do not want to close the deposit contract click Cancel;

*Caution ** Deposits offered as collateral and record deposits cannot be closed through online channels. Liquidated deposits appear up to 6 months from the date of liquidation.*