Ruein									in the second
	ess Terms and Conditions		ALL	EUR	USD	GBP	CHF	AUD	CAD
A. Acc									
1. Curr	ent Accounts								
1.1	Currencies		ALL	EUR	USD	GBP	CHF	AUD	CAD
1.2 1.3	Account Opening Account Maintenance/Monthly					Free of Charge			
1.3.1 1.3.2	Standard Loan account		300	2.5	2.5	2.5 Free of Charge	2.5	2.5	2.5
						Fiee of Ghalge			
<b>1.4</b> 1.4.1	Account Closing Within 3 (three) months from the account opening date		1'500	12	14	10	13	19	18
1.4.2	After 3 (three) months from the account opening date					Free of Charge			
1.5	Minimum Balance			50			50		
1.5.1 1.5.2	Standard Loan account		5'000 0	0	50 0	50 0	0	50 0	50 0
1.5.3	Loan account for Fondi Besa Business customers* * Loan account for Fondi Besa Business customers are subject of standard terms and conditions fo	r rotail Customors aveant minimum balanca	100	1	1	1	1	1	1
		retail customers except minimum balance.							
1.6 1.6.1	Account Statement Sent automatically by the sistem to the email address					Free of Charge			
1.6.2	Printed in BKT branches:					. iso or onarge			
1.6.2.1 1.6.2.1.1	1 per week 1-10 pages					Free of Charge			
1.6.2.1.2	> 10 pages					5 ALL / page			
1.6.2.2	other		300	3*	3*	3* * + 5 ALL / page	3*	3*	3*
1.7	Cash Deposit*								
1.7.1	From account holders/ Business employees								
1.7.1.1	amount under: 6'500'000 ALL / 50'000 Eur, Usd, GBP, CHF, AUD,					Free of Charge			
1.7.1.2 1.7.1.2.1	amount above: 6'500'000 ALL / 50'000 Eur, Usd, GBP, CHF, AUD 1 value date	, CAD	Free of Charge	n/a	n/a	n/a	n/a	n/a	n/a
1.7.1.2.2	Same value date	% max.	0.01% 3'000	0.03% 200	0.03% 200	0.03% 200	0.03% 200	0.03% 200	0.03% 200
		HidA.	3000	200	200		200	200	200
1.7.2	For loan or credit card payment					Free of Charge			
1.7.3	From others	% min.	0.03%	0.03% 1	0.03% 1	0.03% 1	0.03% 1	0.03%	0.03% 1
					-				
		max.	5'000	200	200	200	200	200	200
1.7.4	In coins**	max.	5'000	- 200	200	- 200	200	200	200
		max.		-	-	-	-	-	-
<b>1.7.5</b> 1.7.5.1	In ATM*** in ALL (daily Max. limit 950'000) ****	max.		-	-	- Free of Charge	-	-	-
1.7.5	in ATM***		150	-	-		-	-	-
<b>1.7.5</b> 1.7.5.1	In ATM*** in ALL (daily Max. limit 950'000) **** in Eur (daily Max. limit 950'000) **** * With cash deposit it is considered only the deposit in customer's account and not the invoice 1. when the purpose of the transaction is to open a Time Deposit;	payments toward third parties. The Commission	150 will not be applied:	-	-	- Free of Charge	-	-	-
<b>1.7.5</b> 1.7.5.1	In ATM*** in ALL (daily Max. limit 950700) **** in Eur (daily Max. limit 950700) **** With cash deposit it is considered only the deposit in customer's account and not the invoice With cash deposit it is considered only the deposit in customer's more provided the set of the	payments toward third parties. The Commission Exchange Contract with the Treasury Departmen ch subsequent transaction will be applied Depo	150 will not be applied: tt.	-	-	- Free of Charge	-	-	-
<b>1.7.5</b> 1.7.5.1	In ATM*** in ALL (daily Max. limit 950'000) **** in Eur (daily Max. limit 50'000) **** * With cash deposit it is considered only the deposit in customer's account and not the invoice 1. when the purpose of the transaction is to open a Time Deposit; 2. to the Foreign Exchange Offices if they have to settle a Fixed Foreign	payments toward third parties. The Commission Exchange Contract with the Treasury Departmen ch subsequent transaction will be applied Depo ridge = 50 cm.s).	150 will not be applied: t. sit Commissions by others	-	-	- Free of Charge Free of Charge	-	-	-
<b>1.7.5</b> 1.7.5.1	In ATM*** in ALL (daily Max. limit 950'000) **** in Eur (daily Max. limit 50'000) *** With cash deposit it is considered only the deposit in customer's account and not the invoice 1. when the purpose of the transaction is to open a Time Deposit 2. to the Foreign Exchange Offices if they have to settle a Fixed Foreign if the No. of daily Cash Deposits transactions is greater than 3 (three) for one currency, for e * Only ALL coins are accepted. He commission will be applied for each cartridge deposit 1.	payments toward third parties. The Commission Exchange Contract with the Treasury Departmen ch subsequent transaction will be applied Depo ridge = 50 cm.s).	150 will not be applied: t. sit Commissions by others	-	-	- Free of Charge Free of Charge	-	-	-
<b>1.7.5</b> 1.7.5.1 1.7.5.2	In ATM*** In ALL (daily Max. limit 9507000) **** In Eur (daily Max. limit 9507000) *** In Eur (daily Max. limit 5000)*** With cash deposit it is considered only the deposit in customer's account and not the invoice I. when the purpose of the transaction is to open a Time Deposit I. the foreign Exchange Offices if they have to settle a Fixed Foreign If the No. of daily Cash Deposits transactions is greater than 3 (three) for one currency, for e Only ALL cons are accepted. He commission will be applied for each cartridge deposit (1 cart *** Total Daily Max. Limit is 950'000 ALL or 5'000 Eur Cash Withdrawals*	payments toward third parties. The Commission Exchange Contract with the Treasury Departmen ch subsequent transaction will be applied Depo ridge = 50 cm.s).	150 will not be applied: t. sit Commissions by others	-	-	- Free of Charge Free of Charge	200 - CHF	200 - AUD	200 - CAD
<b>1.7.5</b> 1.7.5.1 1.7.5.2	In ATM*** in ALL (daily Max. limit 950'000) *** in Eur (daily Max. limit 950'000) *** in Eur (daily Max. limit 950'000) *** * With cash deposit it considered only the deposit in customer's account and not the invoice 1. when the purpose of the transaction is to open a Time Deposit 2. to the Greign Exchange Offices if they have to settle a Fixed Foreign if the No. of daily Cash Deposits transactions is greater than 3 (three) for one currency, for er * Only ALL coins are accepted. He commission will be applied for each cartridge deposit (1 cant *** The ATM Cash deposit is available only for the ATM which include deposit function, for the **** Total Daily Max. Limit is 950'000 ALL or 5'000 Eur	payments toward third parties. The Commission Exchange Contract with the Treasury Departmen to subsequent transaction will be applied Depo ridge = 50 coins). ustomers that are equipped with an active Debil	150 will not be applied: t. sit Commissions by others : Card or for the option of	- Cardless Cash	- Deposit thro	Free of Charge Free of Charge ugh Unique Code.			
1.7.5 1.7.5.1 1.7.5.2 1.8 1.8 1.8.1 1.8.1.1	In ATM*** in ALL (daily Max. limit 950000) **** in Eur (daily Max. limit 950000) **** in Eur (daily Max. limit 95000) **** **** *************************	payments toward third parties. The Commission Exchange Contract with the Treasury Departmen ch subsequent transaction will be applied Depo ridge = 50 cmis). ustomers that are equipped with an active Debit	150 will not be applied: t. sit Commissions by others. c Card or for the option of ALL	- Cardless Cash	- Deposit thro	Free of Charge Free of Charge ugh Unique Code. GBP			
1.7.5 1.7.5.1 1.7.5.2 1.8 1.8 1.8.1 1.8.1.1 1.8.2	In ATM*** In ALL (daily Max. limit 950'000) **** In Eur (daily Max. limit 950'000) **** In Eur (daily Max. limit 950'000) **** In Eur (daily Max. limit 950'000) **** ******************************	payments toward third parties. The Commission Exchange Contract with the Treasury Departmen ch subsequent transaction will be applied Depo ridge = 50 coins). customers that are equipped with an active Debit with the transaction of the transaction of the transaction s, Librazhd, Peqin, Rrogozhinë, Orikum, K	150 will not be applied: it. sit Commissions by others. card or for the option of ALL uccově branches	Cardless Cash EUR	- Deposit thro	Free of Charge Free of Charge ugh Unique Code. GBP			
1.7.5 1.7.5.1 1.7.5.2 1.8 1.8 1.8.1 1.8.1.1	In ATM*** in ALL (daily Max. limit 950000) **** in Eur (daily Max. limit 950000) **** in Eur (daily Max. limit 95000) **** **** *************************	payments toward third parties. The Commission Exchange Contract with the Treasury Departmen ch subsequent transaction will be applied Depo ridge = 50 coins). customers that are equipped with an active Debit with the transaction of the transaction of the transaction s, Librazhd, Peqin, Rrogozhinë, Orikum, K	150 will not be applied: t. sit Commissions by others. c Card or for the option of ALL	- Cardless Cash	- Deposit thro	Free of Charge Free of Charge ugh Unique Code. GBP			
1.7.5 1.7.5.1 1.7.5.2 1.8 1.8 1.8.1 1.8.1.1 1.8.2 1.8.2.1	In ATM*** In ALL (daily Max. limit 950000) **** In Eur (daily Max. limit 950000) **** In Eur (daily Max. limit 950000) **** In Eur (daily Max. limit 950000) **** In the Anto cost it is considered only the deposit in customer's account and not the invoice I the No. of daily Cash Deposits transactions is greater than 3 (three) for one currency, for es I only ALL coins are accepted. It e commission will be applied for each cartridge deposit (1 cart I''' The ATM Cash deposits is available only for the ATM which include deposit function, for the I''' The ATM Cash deposits is available only for the ATM which include deposit function, for the I''' The ATM Cash deposits is available only for the ATM which include deposit function, for the I''' The ATM Cash deposits is available only for the ATM which include deposit function, for the I''' The ATM Cash deposits is available only for the ATM which include deposit function, for the I''' The ATM Cash deposits is available only for the ATM which include deposit function, for the I''' The ATM Cash deposits is available only for the ATM which include deposit function, for the I''' The ATM Cash deposits is available only for the ATM which include deposit function, for the I'''' The ATM Cash deposits is available only for the ATM which include deposit function, for the I'''' The ATM Cash deposits is available only for the ATM which include deposit function, for the I'''' The ATM Cash deposits is available only for the ATM which include deposit function, for the I''''''''''''''''''''''''''''''''''''	payments toward third parties. The Commission Exchange Contract with the Treasury Department is subsequent transaction will be applied Depo ridge = 50 coins). ustomers that are equipped with an active Debit with the subsequence of the subsection of the subsection statement of the subsection of the subsection of the subsection statement of the subsection of the subsectio	150 will not be applied: tt. sit Commissions by others. card or for the option of ALL uccově branches 0.8%	- Cardless Cash EUR 0.8%	- Deposit thro	Free of Charge Free of Charge ugh Unique Code. GBP			
1.7.5 1.7.5.1 1.7.5.2 1.8 1.8 1.8.1 1.8.1.1 1.8.2	In ATM*** In ALL (daily Max. limit 950'000) **** In Eur (daily Max. limit 950'000) **** In Eur (daily Max. limit 950'000) **** In Eur (daily Max. limit 950'000) **** ******************************	payments toward third parties. The Commission Exchange Contract with the Tressury Departmen ch subsequent transaction will be applied Depo fage = 50 cm). ustomers that are equipped with an active Debit with an active Debit characteristic stress of the second stress of the second stress of the second stress of the second stress stress of the second stress of the second stress of the second stress of the second stress of the second stress stress of the second stress of the second stress of the second stress of the second stress of the second stress of the second stress stress of the second stress of the second stress of the second stress of the second stress of the second stress stress of the second stress of the se	150 will not be applied: it. sit Commissions by others it Card or for the option of ALL uccově branches 0.8% 30'000	Cardless Cash EUR 0.8% 230	- Deposit thro USD ** **	- Free of Charge Free of Charge ugh Unique Code. GBP Free of Charge	- CHF 	- AUD  	- CAD 
1.7.5 1.7.5.1 1.7.5.2 1.8 1.8.1 1.8.1 1.8.2 1.8.2.1 1.8.2.2 1.8.2.2.1	In ATM*** In ALL (daily Max. limit 950000) **** In Eur (daily Max. limit 950000) *** In Eur (daily Max. limit 950000) *** In Eur (daily Max. limit 950000) *** In Eur (daily Max. limit 950000 *** In the purpose of the transaction is to open a Time Deposit I. to the Foreign Exchange Offices if they have to settle a Fixed Foreign If the No. of daily Cash Deposits transactions is greater than 3 (three) for one currency, for er I only ALL coins are accepted. He commission will be applied for each cartridge deposit (1 cart I************************************	payments toward third parties. The Commission Exchange Contract with the Treasury Departmen ch subsequent transaction will be applied Depo ridge = 50 coins). ustomers that are equipped with an active Debit <b>k</b> , <b>Librazhd, Peqin, Rrogozhinë, Orikum, K</b> % max.	150 will not be applied: tt. sit Commissions by others: card or for the option of ALL ucovë branches 0.8% 30'000	Cardless Cash EUR 0.8% 230	- Deposit thrc USD  	- Free of Charge Free of Charge ugh Unique Code. GBP Free of Charge	- CHF 		- CAD 
1.7.5 1.7.5.1 1.7.5.2 1.8 1.8 1.8.1 1.8.1.1 1.8.2 1.8.2.1 1.8.2.2 1.8.2.2.1 1.8.3	In ATM*** I and L (daily Max. limit 950000) *** I and Max. Limit 950000 of the transaction is to open a Time Deposit I the No. of daily Cash Deposits transactions is greater than 3 (three) for one currency, for es I only ALL coins are accepted. He commission will be applied for each catridge deposit (L cart I' The ATM Cash deposit is transactions is greater than 3 (three) for one currency, for es I' only ALL coins are accepted. He commission will be applied for each catridge deposit (L cart I'' The ATM Cash deposit is attrabate only for the ATM which included deposit function, for the I''' The ATM Cash deposit is attrabate only for the ATM which included deposit function, for the I'''' To attrabate deposits transactions is greater than 3 (three) for one currencies **** Cash Mitchrawals I''''''''''''''''''''''''''''''''''''	payments toward third parties. The Commission Exchange Contract with the Treasury Departmen ch subsequent transaction will be applied Depo fridge = 50 cm). ustomers that are equipped with an active Debit <b>c</b> , Librazhd, Peqin, Rrogozhinë, Orikum, K max. r currencies*') % max.	150 will not be applied: it. sit Commissions by others it Card or for the option of ALL uccově branches 0.8% 30'000	Cardless Cash EUR 0.8% 230	- Deposit thro USD ** **	Free of Charge Free of Charge ugh Unique Code. GBP Free of Charge	- CHF 	- AUD  	- CAD 
1.7.5 1.7.5.1 1.7.5.2 1.8 1.8.1 1.8.1 1.8.2 1.8.2.1 1.8.2.2 1.8.2.2.1	In ATM*** In ALL (daily Max. limit 950000) **** In Eur (daily Max. limit 950000) *** In Eur (daily Max. limit 950000) *** In Eur (daily Max. limit 950000) *** In Eur (daily Max. limit 950000 *** In the purpose of the transaction is to open a Time Deposit I. to the Foreign Exchange Offices if they have to settle a Fixed Foreign If the No. of daily Cash Deposits transactions is greater than 3 (three) for one currency, for er I only ALL coins are accepted. He commission will be applied for each cartridge deposit (1 cart I************************************	payments toward third parties. The Commission Exchange Contract with the Treasury Departmen ch subsequent transaction will be applied Depo fridge = 50 cm). ustomers that are equipped with an active Debit <b>c</b> , Librazhd, Peqin, Rrogozhinë, Orikum, K max. r currencies*') % max.	150 will not be applied: it. sit Commissions by others it Card or for the option of ALL uccově branches 0.8% 30'000	Cardless Cash EUR 0.8% 230	- Deposit thro USD ** **	Free of Charge Free of Charge ugh Unique Code. GBP Free of Charge	- CHF   	- AUD   	- CAD  
1.7.5 1.7.5.1 1.7.5.2 1.8 1.8.1 1.8.1 1.8.2 1.8.2.1 1.8.2.2 1.8.2.2.1 1.8.3 1.8.3.1	In ATM*** In ALL (daily Max. limit 950700) *** In Eur (daily Max. limit 950700) *** In the purpose of the transaction is to open a Time Deposit In the No. of daily Cash Deposits transactions is greater than 3 (three) for one currency, for ear In the No. of daily Cash Deposits transactions is greater than 3 (three) for one currency, for ear In the No. of daily Cash Deposits transactions is greater than 3 (three) for one currency, for ear In the No. of daily Cash Deposits transactions is greater than 3 (three) for one currency, for ear In the No. of daily Cash Deposits transactions is greater than 3 (three) for one currency, for ear In the No. of daily Cash Deposits transactions is greater than 3 (three) for one currency, for ear In the ADM Cash Deposits is available only for the ATM which include deposit function, for the ear In the ADM Cash Deposits is available only for the ATM which include deposit function, for the ear In the ADM Cash Deposits is available only for the ATM which include deposit function, for the ear In the ADM Cash Deposits is available only for the ATM which include deposit function, for the ear In the ADM Cash Deposits is available only for the ATM which include deposit function, for the ear In the ADM Cash Deposits accounts In Kukés, Gramsh, Corovodé, Billisht, Delvinë, Lac, Rrëshen, Bushat, Kopill amount above: 2'500'000 ALL / 20'000 Eur (other currencies*')** Amount over the monthly accumulated limit of withdrawals: Difference ore the monthly accumulated limi	payments toward third parties. The Commission Exchange Contract with the Treasury Department ch subsequent transaction will be applied Depo ridge = 50 coins). ustomers that are equipped with an active Debit , , Librazhd, Peqin, Rrogozhinë, Orikum, K , max. r currencies*') % max. er currencies*')**	150 will not be applied: tt. st Commissions by others. a Card or for the option of ALL ucově branches 0.8% 30'000 1% 40'000	Cardless Cash EUR 0.8% 230 1% 300	- Deposit thro USD ** **	- Free of Charge Free of Charge ugh Unique Code. GBP Free of Charge	- CHF 	- AUD  	- CAD   
1.7.5 1.7.5.1 1.7.5.2 1.8 1.8 1.8.1 1.8.2.1 1.8.2.2 1.8.2.2.1 1.8.3.1 1.8.3.1 1.8.3.12 1.8.3.12 1.8.3.2	In ATM*** In ALL (daily Max. limit 950700) **** In Eur (daily Max. limit 950700) **** In the compose of the transaction is to open a Time Deposit It is considered only the deposit in customer's account and not the involce It is considered only the deposit is transaction is greater than 3 (three) for one currency, for er In the No. of daily Cash Deposits transactions is greater than 3 (three) for one currency, for er If the No. of daily Cash Deposits transactions is greater than 3 (three) for one currency, for er If The No. of daily Cash Deposits transactions is greater than 3 (three) for one currency, for er If The No. of daily Cash Deposits transactions is greater than 3 (three) for one currency, for er If The No. of daily Cash Deposits transactions is greater than 3 (three) for one currency, for er If The No. of daily Max. Limit is 950'000 ALL or 5'000 Eur (other currencies*')** In KAMK and deposits is available only for the ATM which indude deposit function, for the or In thick Gramsh, Corovodd, Billsht, Delvind, Lac, Rrëshen, Bushat, Kopill amount over the monthly accumulated limit of withdravals:: Difference over the monthly accumulated limit of withdravals:: Difference over the monthly accumulated limit of Withdravals:: Difference over the monthly accumulated limit of 1000000 ALL / 20000 Eur (other currencies*')** In Stude date *** Same value date	payments toward third parties. The Commission Exchange Contract with the Tressury Departmen the subsequent transaction will be applied Depo ridge = 50 cm). ustomers that are equipped with an active Debit with an active Debit subsequent transaction will be applied Depo with an active Debit subsequent transaction of the transaction subsequent transaction of the transaction subsequent trans	150 will not be applied: it. sit Commissions by others. it card or for the option of ALL uccově branches 0.8% 30'000 1% 40'000 0.1% 5'000 0.2%	Cardless Cash EUR 0.8% 230 1% 300 0.1% 40 0.2%	- Deposit thro USD         	Free of Charge Free of Charge ugh Unique Code. GBP Free of Charge   Free of Charge   	- CHF    	- AUD      	- CAD       
1.7.5 1.7.5.1 1.7.5.2 1.8 1.8.1 1.8.1 1.8.2 1.8.2.1 1.8.2.1 1.8.2.2 1.8.2.2.1 1.8.3.1 1.8.3.1 1.8.3.1.1 1.8.3.1.2	In ATM*** In Calaly Max. Limit 950000)*** In Calaly Max. Limit 950000)*** In Calaly Max. Limit 950000)*** In Calaly Max. Limit 9500000*** In Calaly Max. Limit 9500000*** In the purpose of the transaction is to open a Time Deposit In the No. of daily Calab Deposit St transactions is preater than 3 (three) for one currency, for effect of they have to settle a Fixed Foreign If the No. of daily Calab Deposit St transactions is greater than 3 (three) for one currency, for effect of they have to settle a Fixed Foreign If the No. of daily Calab Deposit St transactions is greater than 3 (three) for one currency, for effect of they have to settle a Fixed Foreign If the No. of daily Calab Deposit St transactions is greater than 3 (three) for one currency, for effect of they have to settle a Fixed Foreign If the No. of daily Calab Deposit St transactions is greater than 3 (three) for one currency, for effect of the ATM Calab deposit Is available only for the ATM which include deposit function, for the ATM Calab Max. Limit is 950'000 ALL of 5'000 Eur (other currencies**)**  Cash Withdrawals* In Kukkis, Gramsh, Corovodé, Billisht, Delvinë, Lac, Rrëshen, Bushat, Kopill amount above: 2'500'000 ALL / 20'000 Eur (other currencies**)**  Amount over the monthly accumulated limit of withdrawals: Difference over the monthly accumulated limit of withdrawals: Difference over the monthly **** withdrawal limit d. 1'0'000 Eur (other currencies**)***  Amount over the monthly ***** withdrawal limit d. 1'0'000 Eur (other currencies**)***  Amount form: 2'500'001 - 7'000'000 ALL / 20'001 - 50'000 Eur (other currencies**)***  In Subue-date****  Barter Subue Sate	payments toward third parties. The Commission Exchange Contract with the Treasury Departmen ch subsequent transaction will be applied Depo deg = 50 cnio). ustomers that are equipped with an active Debit , , , Librazhd, Peqin, Rrogozhiné, Orikum, K , max. , reurrencies**) % max.	150 will not be applied: tt. sit Commissions by others: a Card or for the option of ALL ucově branches 0.8% 30'000 1% 40'000 0.1% 5'000	Cardless Cash EUR 0.8% 230 1% 300 0.1% 40	- USD         	- Free of Charge Free of Charge ugh Unique Code. GBP Free of Charge     	- CHF   	- AUD    	- CAD    

The Commission will not be applied:
 1. when the purpose of the transaction is to close a Time Deposit;
 2. To the Foreign Exchange Offices if they have to settle a Fixed Foreign Exchange Contract with the Treasury Department;
 Contract with the Treasury Department;

2. To the totage Exchange Official in they have to setue in the official of a 
 3. Loan Disbursments
 The specified amounts are for daily accumulated Cash Withdrawals
 \*\* Eur equivalent.

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 15,000, 10,000 and 8,000 Euro, the commission is calculated (15'000+10'000+8'000) = 33'000 Eur x 0.10% = 33 Eur.
 Clients must notify one day before the transaction
 The specified limit is the cumulative monthly Cash withdrawal by the same account (currency), regardless of the number of transactions.

1.9 Direct Debit 1.10 Standing Order Free of Charge Free of Charge

									<u>s</u> ta
Busir	ness Terms and Conditions		ALL	EUR	USD	GBP	CHF	AUD	CAD
	osit Accounts								
2.1	Time Deposit								
2.1.1 2.1.2	Currencies Minimum Balance		ALL 50'000	EUR 500	USD 500	GBP 500	CHF 500	AUD 500	CAD 500
2.1.2	Deposit Opening	Free of charge	50 000	500		Free of Charge		500	500
2.1.3	Deposit Opening Deposit Closing	Free of charge				Free of Charge			
2.1.4.1	On maturity					Free of Charge			
2.1.4.2	Before the 1st maturity					st (Calculated c			
2.2	Issuance of a duplicate deposit contract		500	-		-	-		-
	* In case of more than2 (two) contracts.	max.*	1'000	-	-	-	-	•	-
B. Pav	ments								
-			ALL	EUR	USD	GBP	CHF	AUD	CAD
1.1	Treasury payments, Taxes, Customs payments								
1.1.1	By taxpayers themselves		200						
1.1.1.1 1.1.1.2	by account		300	-		-	-	-	-
1.1.1.2	by Cash By others		300	-	-	-	-	-	-
1.1.2	by account		200*						
1.1.2.2	by Cash		500			-			-
1.1.3	Payments on BKT Customs Agency								
1.1.3.1	Amount under 100'000 ALL								
1.1.3.1.1	by Cash		300	-		-	-		-
1.1.3.2	Amount over 100'000 ALL								
1.1.3.2.1	by Cash	%	0.3%	-	-	-	-	-	-
1.2	ASHK Payments (Hipoteka)								
1.2.1	Amount up to 300 ALL								
1.2.1.1	by account		Free of Charge	-	-	-	-	-	-
1.2.1.2 1.2.2	by Cash Amount over 300 ALL		Free of Charg€	-	-	-	-		-
1.2.2	by account		100						
1.2.2.1	by account by Cash	%	0.03%			-			-
1.6.6.6	by out	min.	200			-	-		-
		max.	5'000	-	-	-	-	-	-
1.3	Bill Payments: energy, watter, phone** and mobile number**, ect.								
1.3.1	by account		100	-	-	-	-	-	-
1.3.2	by Cash		200	-	-	-	-	-	-
1.3.3	Bill Payment: Digitalb me këste								
1.3.3.1	by account		Free of Charge	-		-	-	-	
1.3.3.2	by Cash		Free of Charge	-	-	-	-		-
1.4	Payments for financial institutions								
1.4.1.	by account		100	-	-	-	-	-	-
1.4.2	bv Cash		200	-	-	-	-	-	-

0.5% 500

15'000

150

% min. max.

0.5% 5 200

0.5% 5

200

0.5% 5

200

0.5% 5

200

0.5% 5 200

0.5% 5

200

1.6 e-Albania payment

Bill payment from others for BKT clients\*\*\*

1.5

Only for incoming money transfer from other banks (Beneficiary - Budget Accounts)
 The commission for the payment of the Vodafone / One Albania invoice is paided by the company itself, if the invoice is uploaded electronically into the BKT system.
 It is not allowed the payment of fiscalized invoices, which only are paid by the account's customer.

C. Ca	rds		ALL	EUR
1	Business Prima Credit Cards (MasterCard)			
1.1	Annual Fee*		2'000	
1.2	Mandatory minimum payment	10% of total obligation		
1.3	Interest on the carrying obligations (monthly)	1.3%		
1.4	Late payment interest (monthly)	2%		
1.5	Over limit fee	no overlimit allowed		
1.6	Cash Advance Interest Rate	2%		
1.6.1	Withdrawal from ATM (of BKT and other banks inside the country)		1'000	
1.6.2	Withdrawal from ATM of other banks abroad		1'500	
1.7	Request for reprinting of Card + Pin		2'000	
1.8	Request for reprinting Pin		500	
1.9	Balance Inquiry			
1.9.1	BKT		Free of charge	
1.9.2	other banks		200	
1.10	POS / Internet transaction fee, Printing of Card / PIN,		Free of charge	
	Automatic reprinting of Card, Change of PIN in ATM; Closing Card.			
2	Business Debit Cards "BanKomaT Business"(MasterCard)			
2.1	Yearly Commission		Free of Charge	
2.2	Payment in POS / Internet		Free of Charge	
2.3	Daily Limit for Internet usage		150'000	
2.4	Monthly Limit for Internet Usage		3'000'000	
2.5	Maximal daily transactions on internet	5		
2.6	Withdrawal in BKT ATM		Free of Charge	
2.7	Withdrawal from other banks inside the country	%	2	
		min.	500	
		max.	1'500	
2.8	Withdrawal from other banks abroad	%	2	
		min.	500	
		max.	1'500	
2.8	Maximal Limit of daily withdrawals	max	150'000	1'000
2.9	Maximal number of daily withdrawals	5		
2.10	Maximal limit of monthly withdrawals	max.	5'000'000	40'000
2.11	Maximal number of monthly withdrawals	100		
2.12	Reprinting of Card+PIN by request		1'500	
2.13	Reprinting of PIN by request		500	
2.14	Card validity	6 years		
2.15	Closing card; Automatic reprinting of Card; Change of PIN in ATM; Mini Statement; Account balance check in BKT ATM's	Free of Charge		
3	Chargeback request (by Cardholder / Merchant)		Lek	Eur
	Business Prima Credit Cards (MasterCard)/Business Debit Cards "BanKomaT Business" (MasterCard)			
3.1	Chargeback request (first step of process)		1'200	10
3.2	Chargeback - pre arbitration request (if chargeback request is refused)		**	45
3.3	Chargeback - arbitration request (if chargeback pre arbitration request is refused)		**	500
	** Eur equivalent			

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	ess Terms and Conditions		ALL	EUR	USD	GBP	CHF	AUD	CAD
	ev Transfer oing transfer*		ALL	EUR	USD	GBP	CHF	AUD	CAD
1.1 1.1	BKT Albania**		150	1.5	2	***	•••		***
<b>1.2</b> 1.2.1	BKT Kosovo Same value date		-	5	7	•••		•••	
1.3 1.3.1	Other domestic banks ALL								
1.3.1.1	Spot (1 value dates)								
1.3.1.1.1	amount up to 500'000 ALL amount over 500'000 - 1'500'000 ALL		300 500	-	-	-	-	-	-
1.3.1.1.2	amount over 500 000 - 1 500 000 ALL amount over 1'500'000 ALL		1'200	-		-		-	-
1.3.1.2	Express (Same value - date)		1'500						
1.3.2	Eur								
1.3.2.1	Spot (1 value dates)	%	:	0.15%	-	-	-	-	-
		min. max.	-	6 50			-	-	
4004	Elizaria (* 21942 - 249 - 249)			0.00%					
1.3.2.1	Ekspres (e njëjta ditë-valutë)	% min.	-	0.20% 6	-	-		-	
		max.	-	50		-		-	
1.4	Other domestic banks and abroad								
<b>1.4.1</b> 1.4.1.1	Foreign currency (excluding Eur currency for the transfer to the other domestic banks)* Spot (2 value dates)								
1.4.1.1.1	Standard Customer	%		0.15%	0.15%	0.15%	0.15%	0.15%	0.15%
		min. max.	-	8 200	10 250	•••	•••	•••	***
				200	200				
1.4.1.1.2	Campaign Customer****	% min.	-	0.12% 6.5	0.12% 8	0.12%	0.12%	0.12%	0.12%
		max.	-	160	200	•••	•••	•••	***
1.4.1.2	Express ( same value - date)	% min.	-	0.20% 15	0.20% 20	0.20%	0.20%	0.20%	0.20%
		max.	-	250	320	•••	•••	***	***
1.5	AKTIF Bank								
1.5.1	Ekspres "E njejta ditë-valutë"								
1.5.1.1	shuma deri në (<=) 25'000 Eur / Usd			12	12			•••	•••
1.5.1.2	shuma mbi 25'000 Eur / Usd			27	27	***	***	***	***
1.6	Other commissions of correspondent banks:								
1.6.1	"OUR"commissions for outgoing transfers in EUR:			EUR					
1.6.1.1	Transfers to Germany:			EUR					
1.6.1.1.1	amount up to 2,500 Eur			6		-	-	-	
1.6.1.1.2	amount over 2,500 - 12,500 Eur		-	12	-	-	-	-	-
1.6.1.1.3	amount over 12,500 - 50,000 Eur		-	25	-	-	-	-	-
1.6.1.1.4	amount over 50,000 Eur		-	26	-	-	-	-	-
1.6.1.2	Transfers to Italy								
1.6.1.2.1 1.6.1.2.2	amount up to 50,000 Eur amount over 50,000 Eur			12 26		-		-	-
1.0.1.2.2			-	20	-	-	-	-	-
<b>1.6.1.3</b> 1.6.1.3.1	Transfers to Austria: all values / amounts			5					
1.0.1.0.1			-	5	-	-	-	-	-
<b>1.6.1.4</b> 1.6.1.4.1	Transfers to Turkey: amount over 2,500 - 5,000 Eur			12		-		-	
1.6.1.5 1.6.1.5.1	Transfers to other countries amount up to 2,500 Eur			10	-				
1.6.1.5.2	amount op to 2,500 Eur amount over 2,500 - 5,000 Eur		-	13		-			
1.6.1.5.3	amount over 5,000 - 12,500 Eur			18	-	-	-	-	-
1.6.1.5.4 1.6.1.5.5	amount over 12,500 - 25,000 Eur amount over 25,000 Eur		-	25 26	-	-	-	-	-
1.0.1.0.0			-	20	-	-	-	-	-
1.6.2	"OUR"commissions for outgoing transfers in USD								
1.6.2.1 1.6.2.2	amount up to 20,000 Usd amount over 20,000 Usd		-	-	25 40	-	-	-	-
1.0.2.2	amount over 20,000 Uso		-	-	40	-	-	-	
1.6.3	"OUR"commissions for outgoing transfers in GPB, CHF, AUD, CAD, etc.		-	-	-	Cha	rges of correspo	ondent banks (	if any)
1.7	Swift Charge*****		1'000	8	10	•••	•••	•••	***
1.8	Amendment commission		1'000	8	10	•••	***	•••	***
1.9	Other commissions:*****		-	8	***	***	***	•••	***
1.9	Uner CommisSIONS.		-	đ		s of correspon			

Charges of correspondent banks
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Rusin									کنات
Juon	ness Terms and Conditions		ALL	EUR	USD	GBP	CHF	AUD	CAD
. Inco .1	oming Transfer* From BKT branches (AL / KS)***		ALL	EUR	USD	GBP Free of Charge	CHF	AUD	CAD
:	From other domestic banks**** Lok / Eur		Free of charge	Free of charge		-	-		
	From other domestic banks and abroad		r too of officinge	roo or ondige					
.1	Foreign currency (excluding Eur currency for the transfer from the other domestic banks)	* % min	Free of Charge Free of Charge	0.10% 5	0.10% 7	0.10%	0.10%	0.10%	0.10%
		max.	Free of Charge	50	70	••	**	••	**
4	Return of wrong payment orders		1'000	8	10	••	••		
5 5.1	Wrong data Transfer from the domestic banks					Free of charge			
52	Transfer from the abroad banks		1'000	8	10	**	**		**
5	Investigation commission If the currency of the incoming transfer is different from that of the account specified in the transfer, for amoun automatically the transfer amount with the exchange rate in force at the moment of the transaction. Incoming to Text equivalent Commission fee must not exceed the transfer amount Text Available in the account after coverage with funds				10 0'000 TRY, the	e bank converts			
Che	ques								
	ques of BKT ***		ALL	EUR	USD	GBP	CHF	AUD	CAI
1 1.1	Book of 10 cheques only for account holders		1'000						
2	BKT cheque issued (ALL, EUR, CHF, CAD, AUD)****	%	0.10%	0.15%		-	0.15%	0.15%	0.15%
	בייי ביייביער וושטעע (רובבן בערון שרווין לאשן אשען	min.	500	10	-	-	**	**	**
_		max.	2'000	100		-		**	**
<b>3.</b> .3.1	Cheques accepted and BKT Bank Cheques (immediate payment) when it presented at the counter of BKT					Free of Charge			
.3.1.1 .3.1.2	by Cash		The co	ommission app	lies accordin	g to point: 1.8 Cash	withdrawal	- Section A. Ac	counts
3.2	when it presented by another bank*****		1'500	13	**	**	**		••
Chec	ques of other Banks in Albania Cheque or Bank Cheque of other Banks in Albania								
.1 .1.1	Customer: In account****** in ALL		Free of charge	_		-		-	-
.1.2	in Foreigh currency	%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.49
		min.	1'500	13	**	**	**		**
	er commissions Stop payment for cheques issued (per check)		3'500	25	••	••			••
	Express delivery of check (DHL) Return of unpaid check		-	50	**	**	**	••	**
3.1 3.2	BKT expenses ****** except for the above (2.1; 3.1) Other Bank expenses, if any.		3'500	25	**	** as per case basis	**	••	**
ι.	SWIFT charge		**	8	**	••	**		**
	** Eur equivalent								
	No Cheque instrument is allowed for BKT customers of Notaries and Bailifs.     Bank cheques issue in foreign currency is subject to Bank of Albania procedures.     Deducted from the amount paid to beneficiaries.     In ALL 4 3 working days, in foreign currencies + 5 working days.     In ALL 4 3 working days, in foreign currencies + 5 working days.	ondent Bank)							
Trac	Bank cheques issue in foreign currency is subject to Bank of Albania procedures.     Deducted from the amount paid to beneficiaries.     In ALL + 3 working days, in foreign currencies + 5 working days.     Hord Additional charges (return Unpaid check means additional correspondence, such as client also with correspondence).	ondent Bank)							
	Ho Cacque issue in foreign currency is subject to Bank of Albania procedures.     Deducted from the amount paid to beneficiaries.     In ALL + 3 working days, in foreign currencies + 5 working days.	ondent Bank)	LEK	EUR	USD	GBP	CHF	AUD	CAI
Lette	Bank cheques issue in foreign currency is subject to Bank of Abania procedures.     Deducted from the amount paid to beneficiaries.     The amount paid to beneficiaries.     Additional charges (return Unpaid check means additional correspondence, such as client also with corresp  de Finance     procedit (LC)     Import	ondent Bank) %							
Lette	Bank cheques issue in foreign currency is subject to Bank of Abania procedures.     Deducted from the amount paid to beneficiaries.     Deducted from the amount paid to beneficiaries.     Additional charges (return Unpaid check means additional correspondence, such as client also with corresp  de Finance     r Credit (LC)     Import     Issue commission	% min.	0.15%	0.15% 50	0.15% 60	0.15%	0.15%	0.15%	0.15
Lette	Bank cheques issue in foreign currency is subject to Bank of Abania procedures.     Deducted from the amount paid to beneficiaries.     The amount paid to beneficiaries.     Additional charges (return Unpaid check means additional correspondence, such as client also with corresp  de Finance     procedit (LC)     Import	%		0.15%	0.15%	0.15%	0.15%	0.15%	0.15
<b>Lette</b> .1 .2	Bank cheques issue in foreign currency is subject to Bank of Abania procedures.     Deducted from the amount paid to beneficiaries.     Deducted from the amount paid to beneficiaries.     Additional charges (return Unpaid check means additional correspondence, such as client also with corresp  de Finance     r Credit (LC)     Import     Issue commission	% min. % min. %	0.15% ** 0.25%	0.15% 50 0.25% 50 0.20%	0.15% 60 0.25% 60 0.20%	0.15% ** 0.25%	0.15%	0.15% ** 0.25%	0.15 ** 0.25 ** 0.20
Lette .1 .2 .3	Bank cheques issue in foreign currency is subject to Bank of Abania procedures.     Deducted from the amount paid to beneficiaries.     Deducted from the amount paid to beneficiaries.     Additional charges (return Unpaid check means additional correspondence, such as client also with corresp  de Finance     r Credit (LC)     Import     Issue commission     Confirmation commission     Amendment commission	96 min. 96 min.	0.15% ** 0.25% ** 0.20% **	0.15% 50 0.25% 50 0.20% 50 50	0.15% 60 0.25% 60 0.20% 60 60	0.15% ** 0.25% ** 0.20% **	0.15% ** 0.25% ** 0.20% **	0.15% •• 0.25% •• 0.20% ••	0.15  0.25  0.20 
Lette 1 2 3 4 5	The Concernments of under construction of the Content Construction Construction Construction     The Concernment of the Advancement of the Construction Construction Construction     The Concernment of the Construction Construction Construction     The Concernment of the Construction Construction     The Concernment of the Construction Construction     The Construction Construction     Confirmation commission (quarterly)     Payment/Negotiation commission	% min. % min. %	0.15% •• 0.25% •• 0.20% ••	0.15% 50 0.25% 50 0.20% 50	0.15% 60 0.25% 60 0.20% 60	0.15% ** 0.25% ** 0.20%	0.15% ** 0.25% ** 0.20% **	0.15% ** 0.25% ** 0.20% **	0.15
Lette 1 2 3 4 5 6 7	Back cheques issue in foreign currency is subject to Bank of Abania procedures.     Deducted from the amount paid to beneficiaries.     Confirmation controls and the second strength of the second strengt of the second strength of the second strength of the second streng	% min. % min. %	0.15% •• 0.25% •• •• •• ••	0.15% 50 0.25% 50 0.20% 50 50 50 50 10 50	0.15% 60 0.25% 60 0.20% 60 60 60 12 60	0.15%  0.25%  0.20%  	0.15% ** 0.25% ** 0.20% ** ** **	0.15% •• 0.25% •• •• •• •• •• ••	0.15
Lette .1 .2 .3 .4 .5 .6 .7 .8	The Concernment of a more and the submerts of a band a procedures.     The Concernment of a concernment of a subject to Band a Abania procedures.     Deducted from the amount paid to beneficiaries.     The Abania procedures.     Additional charges (return Unpaid check means additional correspondence, such as client also with corresp  de Finance     reredit (LCC)     Import     Issue commission     Confirmation commission     Confirmation commission     Amendment commission     Cancellation commission     SWIFT commission     SWIFT commission     Discrepancy fee (per set of documents)     Transmission of commercial L/C	% min. % min. %	0.15% •• 0.25% •• •• •• •• ••	0.15% 50 0.25% 50 0.20% 50 50 50 10	0.15% 60 0.25% 60 0.20% 60 60 60 12	0.15% ** 0.25% ** 0.20% ** * * * * * * * * * * * * *	0.15% ** 0.25% ** 0.20% ** **	0.15% •• 0.25% •• •• •• •• ••	0.15
Lette 1 2 3 4 5 .6 7 .8 9	The Concernment of an analysis of the Content	% min. % min. %	0.15% 	0.15% 50 0.25% 50 0.20% 50 50 50 10 50 0.1%	0.15% 60 0.25% 60 60 60 60 12 60 0.1% 60	0.15%  0.25%  0.20%   0.1%  DHL Tariff spondent bank fee,	0.15%  0.25%  0.20%   0.20%    0.1%       	0.15%  0.25%  0.20%    0.1% 	0.15  0.25  0.20     0.20 
Lette 1 2 3 4 5 6 7 8 9 10		% min. % min. %	0.15% ** 0.25% ** ** ** ** 0.1% **	0.15% 50 0.25% 50 0.20% 50 50 50 0.1% 50 0.1% 50 0.15% p.a.	0.15% 60 0.25% 60 60 60 60 12 60 0.1% 60 Corre 0.15% p.a	0.15%  0.25%  0.20%   0.1%  DHL Tariff spondent bank fee,	0.15% ++ 0.25% ++ 0.20% ++ ++ ++ ++ ++ 0.1% ++	0.15%  0.25%  0.20%    0.1%	0.15
Lette .1 .2 .3 .4 .5 .6 .7 .8 .9 .10 .10.1 .10.2		% min. % min. %	0.15%  0.25%    0.1% 	0.15% 50 0.25% 50 0.20% 50 50 50 10 50 0.1% 50	0.15% 60 0.25% 60 60 60 12 60 0.1% 60 Corre 0.15% p.a	0.15%  0.25%  0.20%   0.1%  DHL Tariff spondent bank fee,	0.15%  0.25%  0.20%  0.20%   0.15%     0.1%    	0.15%  0.25%  0.20%    0.1% 	0.15
Lette .1 .2 .3 .4 .5 .6 .7 .8 .9 .10 .10.1 .10.2		% min. % min. %	0.15%  0.25%    0.15% p.a. 50'000	0.15% 50 0.25% 50 0.20% 50 50 50 0.1% 50 0.1% 50 0.15% p.a. 400	0.15% 60 0.25% 60 0.20% 60 60 60 12 60 0.1% 60 0.1% 60 0.15% p.a. 450 By :	0.15%  0.20%  0.20%  0.1%  DHL Tariff spondent bank fee,  0.15% p.a.	0.15% ** 0.25% ** ** 0.20% ** ** 0.10% ** if any 0.15% p.a. ** oval	0.15% •• 0.25% •• •• •• 0.1% •• •• 0.1% ••	0.15
Lette .1 .2 .3 .4 .5 .6 .7 .8 .9 .10 .10.1 .10.2		% min. % min. % max. %	0.15%  0.25%    0.15% p.a. 50000	0.15% 50 0.25% 50 50 50 50 50 50 0.1% 50 0.1% 50 0.1% 100	0.15% 60 0.25% 60 60 60 12 60 0.1% 60 Corre 0.15% p.a 450 By 0.1% 120	0.15%  0.25%  0.20%  0.1%  DHL Tariff spondent bank fee,  0.1%  0.1% 	0.15% 	0.15% 	0.15  0.25  0.20    0.20   
Lette .1 .2 .3 .4 .5 .6 .7 .8 .9 .10 .10.1 .10.2 .1		% min. % min. % max.	0.15% ** 0.25% ** ** 0.1% ** 0.15% p.a. 50000	0.15% 50 0.25% 50 50 50 50 0.1% 50 0.1% 50 0.1% 20	0.15% 60 0.25% 60 60 60 12 60 0.1% 60 0.1% 60 Corre 0.15% p.a 450 By :	0.15%  0.25%  0.20%    DHL Tariff spondent bank fee, 0.15% p.a.  arrangement / Appn 0.1%	0.15% 	0.15%  0.25%     0.1% p.a. 	0.15  0.20  0.20  0.20  0.20  0.20  
Lette .1 .2 .3 .4 .5 .6 .7 .8 .9 .10 .10.1 .10.2 .11 .12 .2	Marketer in the former of the interface of the inter	% min. % min. % max. % max. min. max. min. max. min.	0.15%  0.20%   0.15% p.a. 50'000 0.1%   0.15%	0.15% 50 0.25% 50 50 50 50 50 50 0.1% 50 0.1% 400 0.1% 100 300 0.2%	0.15% 60 0.25% 60 60 60 0.1% 60 0.1% 60 0.1% 50 By: 0.15% p.a. 450 By: 0.1% 120 360 0.2%	0.15%  0.20%  0.20%  0.1%  DHL Tariff spondent bank fee, 0.15% p.a.  arrangement / Appn 0.1%  0.2% 6%	0.15% 	0.15% 	0.15 0.25  0.20    0.19  0.15%  0.15%  0.15%  0.22 6%
Lette .1 .2 .3 .4 .5 .6 .7 .8 .9 .10 .10.1 .10.2 .1 .1 .2 .3	Hore dependent of under the answer of the commonstructure dependence.     Hore dependence is use in foreign currency is subject to Sank of Abania procedures.     Deducted from the amount paid to beneficiaries.     Hore and to Sank of Abania procedures.     Hore and the amount paid to beneficiaries.     Hore and the amount paid to beneficiaries and the amount paid to beneficiaries.     Hore and the amount paid to beneficiaries and the amount paid to beneficiaries.     Hore and the amount paid to beneficiaries and t	% min. % min. % min. % max. % min. max. %	0.15%  0.25%    0.15% p.a. 50000 0.1%  0.15% p.a. 50000	0.15% 50 0.25% 50 50 50 50 50 0.1% 50 0.1% 50 0.1% 100 300 0.2% 6% 0.20% 50	0.15% 60 0.25% 60 60 60 60 12 60 0.1% 60 0.1% 60 Corre 0.15% p.a 450 By: 120 360 0.2%	0.15%  0.25%  0.20%  0.1%  DHL Tariff spondent bank fee, 0.15% p.a.  arrangement / Appn 0.1%  0.2% 6% 0.20% 	0.15% 	0.15% 	0.155 0.255 0.20 0.25 0.20 0.25 0.25 0.15% 0.15% 0.15% 0.15% 0.25 0.6% 0.26 0.26 0.25 0.20 0.25 0.20
Lette .1 .2 .3 .4 .5 .6 .7 .8 .9 .10 .10.1 .10.2 .1 .1 .2 .3 .4	Marking and a single in foreign currency is subject to Bank of Abania procedures.     Marking and the amount paid to beneficiaries.     Marki	% min. % min. % min. % min. max. min. max. %	0.15%  0.20%   0.15% p.a. 50000 0.1%  0.1%  0.20%	0.15% 50 0.25% 50 0.20% 50 50 0.1% 50 0.1% 400 0.1% 100 300 0.2% 60 0.20% 50 50	0.15% 60 0.25% 60 60 60 60 12 60 0.1% 60 Corre 0.15% p.a 450 By 0.1% 120 0.1% 120 60 0.2% 60 60 60 60 60 60 60 60 60 60 60 60 60	0.15%  0.25%  0.20%  DHL Tariff spondent bank fee, 0.15% p.a. arrangement / Appn 0.1%  0.2% 6% 0.20%	0.15% 	0.15%  0.20%   0.1%  0.15% p.a.  0.1%  0.1%  0.2% 6%	0.15% 0.25 
Lette .1 .2 .3 .4 .5 .6 .7 .8 .9 .10 .10.1 .10.2 .1 .1 .2 .3 .3 .4 .5 .5 .6 .7 .7 .8 .9 .10 .10.1 .10.2 .1 .10.2 .10.1 .10.2 .10.1 .10.2 .10.1 .10.2 .10.1 .10.2 .10.1 .10.2 .10.1 .10.2 .10.1 .10.2 .10.1 .10.2 .10.2 .10.1 .10.2 .10.10.2 .10.	Hore dependent of under the answer of the commonstructure dependence.     Hore dependence is use in foreign currency is subject to Sank of Abania procedures.     Deducted from the amount paid to beneficiaries.     Hore and to Sank of Abania procedures.     Hore and the amount paid to beneficiaries.     Hore and the amount paid to beneficiaries and the amount paid to beneficiaries.     Hore and the amount paid to beneficiaries and the amount paid to beneficiaries.     Hore and the amount paid to beneficiaries and t	% min. % min. % max. % min. max. % min. %	0.15%  0.20%   0.15% p.a. 50'000 0.1%  0.1%  0.2% 6% 0.2% 6% 0.2%  0.10%	0.15% 50 0.25% 50 50 50 50 50 50 50 0.1% 50 0.1% 400 0.1% 100 300 0.2% 6% 6% 50 50 50 50 50 50 50 50 50 50 50 50 50	0.15% 60 0.25% 60 60 60 60 0.12 60 0.1% 60 Corre 0.15% p.a 450 By; 120 360 0.2% 6% 0.20% 60 60 60 60 60 60 60 60 60 60 60 60 60	0.15%  0.20%  0.20%  0.1%  DHL Tariff spondent bank fee, 0.15% p.a. arrangement / Appn 0.1%  0.2% 6% 0.2% 6% 0.20%  0.10%	0.15% 	0.15% 	0.15% 0.20 0.20 0.11% 0.15% 0.15% 0.11% 0.12% 0.22% 0.3% 0.20%
Lette	The Conject means a subject to Sank of Abania procedures.     The Aban	% min. % min. % max. % min. max. % min. % min.	0.15%  0.20%   0.15% p.a. 50'000 0.1%  0.2% 6% 0.20%       	0.15% 50 0.25% 50 50 50 50 50 0.1% 50 0.15% p.a. 400 0.1% 100 0.2% 6% 50 50 50 50 50 50 50 50 50 50 50 50 50	0.15% 60 0.25% 60 60 60 12 60 0.1% 60 Corre 0.15% p.a 450 By: 0.1% 120 360 0.2% 6% 0.20% 6% 0.20% 6% 0.20%	0.15%  0.25%  0.20%  DHL Tariff spondent bank fee, 0.15% p.a. arrangement / Appn 0.1%  0.2% 6% 0.20% 	0.15% 	0.15%  0.20%   0.1%  0.15% p.a.  0.1%  0.1%  0.2% 6% 0.20%  	0.155 0.200 
	The Conject means a subject to Sank of Abania procedures.     The Aban	% min. % min. % max. % min. max. % min. %	0.15%  0.20%   0.15% p.a. 50'000 0.1%  0.20%  0.20%  0.20%   0.20%   0.20%   0.20%   0.20%   0.20%   0.15%   0.15%	0.15% 50 0.25% 50 50 50 50 50 50 50 0.1% 50 0.1% 400 0.1% 100 300 0.2% 6% 6% 50 50 50 50 50 50 50 50 50 50 50 50 50	0.15% 60 0.25% 60 60 60 12 60 0.1% 60 Corre 0.15% p.a 450 By: 0.1% 120 360 0.2% 6% 60 60 0.2% 60 60 0.2%	0.15%  0.25%  0.20%  DHL Tariff spondent bank fee, 0.15% p.a. DHL Tariff arrangement / Appro 0.1%  0.2% 6% 0.20%  0.10% 	0.15% 	0.15%  0.20%   0.15% p.a.  0.15% p.a.  0.2% 6% 0.20%  0.2% 6% 0.20%   0.2%	0.155 0.25 0.20 0.19 0.19 0.19 0.15% 0.19 0.29 0.5% 0.29 6%%

									BG
Busi	ness Terms and Conditions		ALL	EUR	USD	GBP	CHF	AUD	CAD
	er of Guarantees								
2.1	Letter of Guarantees issued against Cash Cover - Escrow / Deposit account								
<b>2.1.1</b> 2.1.1.1	Domestic Guarantees For all types of Guarantees Issuance Commission (prepament):	%	0.450	0.450/	0.450	0.450/	0.450/	0.450/	0.450/
2.1.1.1	issuance commission (prepament).	min.	0.15%	0.15% 80	0.15% 100	0.15%	0.15%	0.15%	0.15%
		max.	10'000 120'000	80 1'000	100		**		**
		11604	120 000	1000	1200				
2.1.2	Cross-border Guarantees For all types of Guarantees								
2.1.2.1	Issuance Commission (prepament, applicable every year):	%		2% vit	2% vit	2% vit	2% vit	2% vit	2% vit
		min.	-	150	170	••	**		**
		max.	-	1'000	1'100	**	**	**	**
2.1.3	Guarantee for Insurance Agents:								
2.1.3.1	Issuance Commission (max maturity: 3 years):		3'000	-				-	-
2.1.3.2	Commission in case of a Demand for Payment/ Early Release		4'000	-				-	-
2.2	Letter of Guarantees issued against Credit Limit - covered with other securities								
2.2.1	Operational commission. Domestic Guarantees (prepament):	%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%
		min.	10'000	80	100	**	**		**
		max.	60'000	500	600	**	**	**	**
2.2.2	Operational commission. Cross-border Guarantees(prepament, applicable every year):	%		2% vit	2% vit	2% vit	2% vit	2% vit	2% vit
		min.	-	150	170	**	**		
		max.	-	1'000	1'100				
		Indx.	-	1000	1100				
2.2.3	Commission of Credit Limit				By an	rangement / Ap	proval		
					by a	rangement, rap	proven		
2.3	Letter of Guarantees issued against Counter Guarantees (by negotation):	min.							
		max.	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%
		TIBA.	6%	6%	6%	6%	6%	6%	6%
2.4	Payment Commission - For all types of Guarantees	%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%
		min.	7'000	50	60	**	**	**	**
3. Gen	eral Commissions for Letter of Guarantees								
3.1	Advising Letter of Guarantee (Without commitment)	%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
	• • /	min.	**	100	120	**	**	**	**
		max.		250	300	••	**		**
3.2	Modification			200	000				
3.2.1	Domestic Guarantees:		3'000	25	30	**	**	••	**
3.2.2	Cross- border Guarantees:		-	50	60	**	**	••	**
3.3	SWIFT		••	10	12	**	**		••
3.4	Cancellation			50	60	••	**		**

# 4. General Conditions

No commissions will be refunded if a Letter of Credit/Leter of Guarantee is cancelled or expires fully or partially unutilized. 4.1

4.2

4.3 4.4

No commissions will be refunded if a Letter of Creducteer of quarantee is canceled to expense runy or parisantly constructed. The operational commission is applicable on issuance only. The issuance commission shall be applied in susance and for each renewal. The amendmentimodification commission is applicable to any amendment, beside when there is an extension of maturity or increase of the amount. For any extension of maturity (including renewals) is going to be applied the issuance commission of the Guarantee. For any increase in the amount shall be applied the issuing commission of the Guarantee over the increased amount. The commissions of a Letter of Guarantees issued against a counter-guarantee shall be composed of: i) Operational Commissions to be determined by arrangement and ii) Postal Commissions. 4.5

5. Docu	imentary Collections								
5.1	Outgoing Documents	%	-	0.25% flat	0.25% flat	0.25% flat	0.25% flat	0.25% flat	
		min.	-	50	60	**	**	••	
5.2	Incomin.g Documents								
5.2.1	Sight Payment	%	-	0.25% flat	0.25% flat	0.25% flat	0.25% flat	0.25% flat	
		min.	-	50	60	**	**	**	
5.2.2	Deferred Payment / Draft	%	-	0.20% flat	0.20% flat	0.20% flat	0.20% flat	0.20% flat	
		min.	-	50	60	**	**		
5.3	Amendment of cancellation instructions		-	30	40	**	**		
5.4	Bill returned unpaid or unaccepted	%	-	0.15% flat	0.15% flat	0.15% flat	0.15% flat	0.15% flat	
		min.	-	50	60	**	**		
5.5	Endorsement / Release fee		-	30	40	**	**		
	** Eur equivalent								
G Oth	er Services								
G. 00	el Selvices								
			ALL	EUR	USD	GBP	CHF	AUD	CAD
1 Safo	Deposit Box Service		ALL	EUR	USD	GBP	CHF	AUD	CAD
	Deposit Box Service Box Dimensions		ALL	EUR	USD	GBP	CHF	AUD	CAD
1. Safe 1.1 1.1.1	Deposit Box Service Box Dimensions Rental Annual Fee		ALL	EUR	USD	GBP	CHF	AUD	CAD
1.1	Box Dimensions		ALL -	EUR 100	USD	GBP -	CHF	AUD	CAD
1.1 1.1.1	Box Dimensions Rental Annual Fee					GBP -	CHF -	AUD - -	CAD -
<b>1.1</b> <b>1.1.1</b> 1.1.1.1 1.1.1.2 1.1.1.3	Box Dimensions Rental Annual Fee Size1 (6.5x12.5x40 cm)			100	-	GBP - -	CHF - -	AUD - - -	CAD - -
1.1 1.1.1 1.1.1.1 1.1.1.2	Box Dimensions Rental Annual Fee Size1 (6.5x12.5x40 cm) Size2 (13x12.5x40 cm)		-	100 160	-	GBP - - -	CHF - - -	AUD - - - -	CAD - - - -
<b>1.1</b> <b>1.1.1</b> 1.1.1.1 1.1.1.2 1.1.1.3	Box Dimensions Rental Annual Fee Size1 (6.5x12.5x40 cm) Size2 (13x12.5x40 cm) Size3 (6.5x25x40 cm)		- -	100 160 180	-	GBP - - -	CHF - - -	AUD - - - -	CAD - - -
<b>1.1</b> <b>1.1.1</b> 1.1.1.1 1.1.1.2 1.1.1.3 1.1.1.4	Box Dimensions           Rental Annual Fee           Size1 (6.5x12.5x40 cm)           Size2 (13x12.5x40 cm)           Size3 (6.5x25x40 cm)           Size3 (6.5x25x40 cm)           Size4 (13x2.5x40 cm)		- -	100 160 180	-	GBP - - - -	CHF - - - -	AUD - - - -	
1.1 1.1.1 1.1.1.1 1.1.1.2 1.1.1.3 1.1.1.4 1.1.2	Box Dimensions           Rental Annual Fee           Size1 (6.5x12.5x40 cm)           Size2 (13x12.5x40 cm)           Size3 (6.5x25x40 cm)           Size4 (13x25x40 cm)           Size4 (13x25x40 cm)		- - -	100 160 180 300	-	GBP - - - - - -	CHF - - - - -	AUD - - - - - -	CAD - - - - -
1.1 1.1.1 1.1.1.1 1.1.1.2 1.1.1.3 1.1.1.4 1.1.2 1.1.2.1	Box Dimensions           Rental Annual Fee           Size1 (6.5x12.5x40 cm)           Size2 (13x12.5x40 cm)           Size3 (6.5x225x40 cm)           Size4 (13x25x40 cm)           Guarantee           Size1 (6.5x12.5x40 cm)		-	100 160 180 300	-	-	- - -	AUD - - - - - - - - - -	CAD - - - - - - - - - -
1.1 1.1.1 1.1.1.1 1.1.1.2 1.1.1.3 1.1.1.4 1.1.2 1.1.2.1 1.1.2.2	Box Dimensions           Rential Annual Fee           Size1 (6.5x12.5x40 cm)           Size2 (13x12.5x40 cm)           Size4 (13x25x40 cm)           Size4 (13x25x40 cm)           Guarantee           Size2 (16.5x12.5x40 cm)           Size2 (13x12.5x40 cm)           Size2 (13x12.5x40 cm)		- - - -	100 160 180 300 100 160	-	-	- - -	AUD - - - - - - - - - -	CAD - - - - - - - - - - -
1.1 1.1.1 1.1.1.1 1.1.1.2 1.1.1.3 1.1.1.4 1.1.2 1.1.2.1 1.1.2.2 1.1.2.3	Box Dimensions           Rential Annual Fee           Size1 (6.5x12.5x40 cm)           Size3 (5.5x25x40 cm)           Size3 (5.5x25x40 cm)           Size3 (6.5x12.5x40 cm)           Guarantee           Size1 (6.5x12.5x40 cm)           Size2 (13x12.5x40 cm)           Size3 (6.5x25x40 cm)		- - - - -	100 160 180 300 100 160 180	-	-	- - -	AUD - - - - - - - - - -	CAD - - - - - - - - - - -
1.1 1.1.1 1.1.1.1 1.1.1.2 1.1.1.3 1.1.1.4 1.1.2 1.1.2.1 1.1.2.2 1.1.2.3	Box Dimensions           Rential Annual Fee           Size1 (6.5x12.5x40 cm)           Size3 (5.5x25x40 cm)           Size3 (5.5x25x40 cm)           Size3 (6.5x12.5x40 cm)           Guarantee           Size1 (6.5x12.5x40 cm)           Size2 (13x12.5x40 cm)           Size3 (6.5x25x40 cm)		- - - - -	100 160 180 300 100 160 180	-	-	- - -	AUD - - - - - - - - - - - -	CAD - - - - - - - - - -
1.1 1.1.1 1.1.1.1 1.1.1.2 1.1.1.3 1.1.1.4 1.1.2 1.1.2.1 1.1.2.2 1.1.2.3 1.1.2.4	Box Dimensions           Rental Annual Fee           Size1 (6.5x12.5x40 cm)           Size2 (13x12.5x40 cm)           Size3 (6.5x25x40 cm)           Size4 (13x25x40 cm)           Guarantee           Size1 (6.5x12.5x40 cm)           Size2 (13x12.5x40 cm)           Size2 (13x12.5x40 cm)           Size2 (13x12.5x40 cm)           Size3 (6.5x25x40 cm)           Size3 (6.5x25x40 cm)           Size3 (13x25x40 cm)		-	100 160 180 300 100 160 180 300	-	-	- - -	AUD - - - - - - - - - - - - -	CAD - - - - - - - -

								-	THE REPORT OF THE PARTY OF
	ess Terms and Conditions		ALL	EUR	USD	GBP	CHF	AUD	CAD
	sury Bills - T-Notes (Operations with Securities)								
2.1	Currencies		LEK	EUR					
2.2 2.3	Participation Fee Participation Fee for the "On settlement of Cash transactions for Bank o	Albania Clients" service.	1'000	•					
	participating directly in the T-Bill auction	,	1'000	•					
2.4	Treasury Bills			010.0.0					
2.4.1 2.4.2	Minimum amount Custody Fee securitie **		300'000	2'000					
2.4.2.1	for Physical Persons	p.a of Nominal Value	0.2%	0.2%					
		min.	1'000	•					
2.4.2.2	for Juridical Persons	max. p.a of Nominal Value	10'000 0.5%	* 0.5%					
2.4.2.2		min.	1'000	*					
		max.	25'000	٠					
	T-Notes								
2.5 2.5.1	I-Notes Minimum amount								
2.5.2	Custody Fee securitie **		500'000	3'000					
2.5.2.1	for Physical Persons	% of Nominal Value every 6 months (two times a year)							
		min. max.	0.1% 500	0.1%					
2.5.2.2	for Juridical Persons	% of Nominal Value every 6 months (two times a year)	5'000	•					
		min.	500	0.25%					
		max.	12'500	•					
2.6	Trading Securities on Secondary Market		Free of c	harge:					
2.7	Transfer Fee from Customer portfolio keeping in BKT to another Bank***		0.5%	0.5%					
		min. max.	1'000 10'000	:					
		IIIdA.	10 000						
2.8	Cancellation of Participation Request in Auction Fee before auction date		500	•					
	* ALL equivalent								
	** Custody Fee will be applied on maturity date for Treasury Bills and for T - Notes	ach semiannual in the payment date of coupon In case of buying a	a T/Notes from BKT pr	otfolio,					
	the custody fee will be applied over the first coming coupon after the buying date				date.				
	*** In case of transferring the Securities before the maturity date.								
3. Inve	stigations		ALL						
3.1	Up to 2 years		2'500						
3.2 3.3	from 2 years up to legal deadline for storing documents		5'000						
3.3	over the legal deadline for storing documents, if available* Account statement/deposit/loan certificate		10'000 1'000						
0.4	* the legal deadline for the preservation of the documents is determined by the law	in force	1000						
4. Co 4.1	nfirmation Request for Auditing By Banks / Non-Resident Financial Institutions		ALL 5'000	EUR 50					
4.2	By BKT Customers		0000	50					
4.2.1	Only account balances		2'500						
4.2.2	Account balances and other products		4,500						
H Elec	tronic banking services offered through Online Channel	s (Online Branch / BKT Smart* and ATM)							
		(Online Branch? BRT Smart and Arm).							
	rnet" Branch					Free of charge			
1.1 1.2	Registering Monthly fee					Free of charge			
2. BKT 2.1	Smart "Mobile Banking" Registering					Free of charge Free of charge			
2.2	Monthly fee					r too or unurgo			
3. Daily	Limits	max.	10'000'000	••	**	••	••		**
4 Out	ioing transfer <sup>(for the execution time, refer to Anexx 1)</sup>		ALL	EUR	USD	GBP	CHF	AUD	CAD
4.1	between my accounts					Free of charge Free of charge			
4.2	To BKT Albania ****					. nee or unarge			
4.3	To other banks ****								
4.3.1	Other domestic banks*****								
4.3.1.1	Lek								
4.3.1.1.1	Same value date								
4.3.1.1.1.	1 amount up to 1'500'000 ALL		Free of Charge	-	-	-	-	-	-
4.3.1.1.2	Spot (1 value date)								
4.3.1.1.2.		0 ALL	600	-	-	-	-	-	-
4.3.1.2	Eur								
4.3.1.2.1	Same value date	96		0.10%	-	-	-	-	-
		min.	-	3	-	-	-	-	-
		max.		25	-	-	-	-	-
4.3.2	Other domestic banks and abroad *****					N/A			
4.3.2.1	Foreign currency (excluding Eur currency for the transfer to the	e other domestic banks)							
4.3.2.1.1	Spot (2 value dates)					N/A			
4.3.2.1.2	Express ( same value date)								
		%	-	0.09%	0.09%	0.09%	0.09%	0.09%	0.09%
4.3.2.1.2	1 Standard Customer								
4.3.2.1.2.	1 Standard Customer	min.	-	6	6	***		***	
4.3.2.1.2	1 Standard Customer	min. max.	-	6 160	6 160	•••		•••	***
4.3.2.1.2.									
		max.	-	160	160	*** 0.08% ***	*** 0.08% ***	*** 0.08% ***	*** 0.08% ***
		max. %	-	160 0.08%	160 0.08%	*** 0.08%	*** 0.08%	*** 0.08%	•••

							,	COLUMN TRADE
Busin	less Terms and Conditions	ALL	EUR	USD	GBP	CHF	AUD	CAD
4.4	BKT Kosovo							
4.4.1	Same value date	-	3	5	***	***	***	***
4.5	AKTIF Bank							
4.5.1	Express "Same value date"							
4.5.1.1	amount up to (<=) 25'000 Eur / Usd		10	10	•••	•••	•••	***
4.5.1.2	amount over 25'000 Eur / Usd		25	25	•••	***	***	***
4.6	SWIFT commission******							
4.0	Swift Commission	-	8	8				
4.7	Payments							
4.7.1	Bill Payments: energy, watter, phone and mobile number, ect.	Free of Charge						
4.7.2	Traffic Fine Payment	Free of Charge						
4.7.3	Treasury, Tax and Customs Payments	Free of Charge						
4.7.4	Telephone recharge (Vodafone, One)	Free of Charge						
4.7.5	e-Albania payment	Free of Charge						
4.7.3 4.7.4	Treasury, Tax and Customs Payments Telephone recharge (Vodafone, One)	Free of Charge Free of Charge						

The services provided in the Internet Branch / BKT Smart, not included in section "H", are performed "free of charge". Max Limit of deposit liquidation (closeing) through digital channels (Online Branch and BKT Smart) is 3'000'000 ALL / 30'000 EUR / USD / GBP / CHF / AUD / CAD. Lek equivalent \*

- Lek equivalent
   Eur equivalent
   Notary and Bailiff customers will be allowed only utility and tax payment monetary transactions, while unlimited in the Internet Branch / BKT Smart access will be allowed in "Viewer" mode.
   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 transfered 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.

I. Business Loans

1. Cor	nmissions on Business Loan Amendments *								
1.1	Change of Interest Rate	%	0.5%**	0.5%**	0.5%**	0.5%**	0.5%**	0.5%**	0.5%**
		min.	***	100	***	***	***	***	***
		max.	***	1'000	***	***	***	***	***
1.2	Change of the Maturity	%	0.5%**	0.5%**	0.5%**	0.5%**	0.5%**	0.5%**	0.5%**
		min.	***	100	***	***	***	***	***
		max.	***	1'000	***	***	***	***	***
1.3	Change of the Loan Currency	%	0.5%**	0.5%**	0.5%**	0.5%**	0.5%**	0.5%**	0.5%**
1.5		78 min.	0.5%	100	0.5%	0.5%	0.5%	0.5%	0.5%
			•••	1'000	***	***			***
		max.		1000					
		%	0.5%**	0.5%**	0.5%**	0.5%**	0.5%**	0.5%**	0.5%**
1.4	Change of the Colletaral	min.	***	100	***	***	***	***	***
		max.	•••	1'000	***	***	***	***	***
1.5	Change of the Suretyship	%	0.5%**	0.5%**	0.5%**	0.5%**	0.5%**	0.5%**	0.5%**
		min.	•••	100	***	***	***	***	***
		max.	•••	1'000	***	***	***	***	***
1.6	Change of the Loan Instalment date	%	0.5%**	0.5%**	0.5%**	0.5%**	0.5%**	0.5%**	0.5%**
		min.	***	100	***	***	***	***	***
		max.	•••	1'000	***	***	***	***	***
1.7	Change of the other Loan Terms	%	0.5%**	0.5%**	0.5%**	0.5%**	0.5%**	0.5%**	0.5%**
		min.	***	100	***	***	***	***	***
		max.	***	1'000	***	***	***	***	***
	* The Credit Committee has the rights to waive entirely or partially the commissions when seen necessary.								

\*\* Of the loan outstanding. \*\*\* Eur equivalent

# Approved by:

Mehmet Seyhan Pencabligil CEO & Board Member

<sup>\*\*</sup> 

Customers who fulfill any of the below criteria (will be charged with commissions as specified in point 3.3.3.1.1.2, for 3 (three) consecutive months)

 Loan Limit (active) >> 500'000 Eur / Eur equivalent or;
 Deposit volume (active) >> 500'000 Eur / Eur equivalent or;
 Monthly turnover with Birts >> 500'000 Eur / Eur equivalent or;
 Monthly turnover with Birts >> 500'000 Eur / Eur equivalent or;
 Monthly turnover with Birts >> 500'000 Eur / Eur equivalent or;
 Monthly turnover with Birts >> 500'000 Eur / Eur equivalent or;
 Monthly turnover with Birts >> 500'000 Eur / Eur equivalent (monthly debited amount except, cash withdrawal transactions and account to account transactions between the accounts of the same customer).

## **Business Terms and Conditions**

#### EUR ALL USD GBP CHF

a (5u

AUD

		Execution of outgoin	ng transfers:			
		from the BKT branch		from the online cha	nnels (Internet Bank	ing and BKT Sr
	Ex	pres	Spot	Exp	res	Spot
to other domestic Banks;						
in Lek						
amount up to 1'499'999.99 Lek	untill 15.00 o'clock	same value date		untill 14.00 o'clock	same value date	-
amount up to 1 455 555.55 Lek	after 15.00 o'clock	1 value date*	1 value date*	after 14.00 o'clock	1 value date*	
amount from/over 1'500'000.00 Lek	untill 15.00 o'clock	same value date	I value uate			1 value date
amount nom/over 1 500 000.00 Lek	after 15.00 o'clock	1 value date*		-	-	1 value uate
in Eur	untill 14.00 o'clock	same value date	1 value date*	untill 14.00 o'clock	same value date	
in Eur	after 14.00 o'clock	1 value date*	1 value date	after 14.00 o'clock	1 value date*	-
in foreign currency (except Eur and Aud)	untill 11.00 o'clock	same value date	2 value date*	untill 15.15 o'clock	same value date	
In foreign currency (except Eur and Add)	after 11.00 o'clock	1 value date*	2 value date	after 15.15 o'clock	1 value date*	-
in Aud	untill 11.00 o'clock	same value date	3 value date*		2 value date*	
iii Add	after 11.00 o'clock	1 value date*	5 value date	-	2 value uate	-
to other abroad Banks;						
in foreign currency (except Aud and Try)	untill 11.00 o'clock	same value date	2 value date*	untill 15.15 o'clock	same value date	
In foreign currency (except Add and fry)	after 11.00 o'clock	1 value date*	2 value date	after 15.15 o'clock	1 value date*	-
in Aud		2 value date*	3 value date*		2 value date*	-
·	untill 11.00 o'clock	same value date	Direction detect	untill 15.15 o'clock	same value date	
in Try	after 11.00 o'clock	1 value date*	2 value date*	after 15.15 o'clock	1 value date*	-

## "ON THE DEPOSIT INSURANCE" LAW

Banka Kombetare Treatare 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" for the aggregate value of all deposits of a depositor, including their 3 Anmended 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 2.00.000 (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 2.00.000 (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 c) the deposits of the barn, branch of the barn, branch of the barger barn and of the saving-screent association in its title and behan, and any intercent institution Authority.<sup>3</sup>
c) deposits held by senior managers, administrators in the bank and any individuals in their families, as evidenced by their family certificate;10
d) deposits of any person that holds 5 (five) percent or more of the equity of the subject member or shares with volting rights in this subject;
(h) deposits derived from activities connected to money laundering and financing of terrorism, which are declared illegal through a final decision of a court of law

e)repealed 11; ë) repealed; 12

f) deposits of insurance and reinsurance companies, domestic or foreign

f) deposits of insurance and reinsurance companies, domestic or foreign;
g) deposits of entrepreneutial entities or collective investment, domestic or foreign;
g) deposits of pension funds or pension insurance, domestic or foreign;
h) Securities issued by financial subjects and any other obligation these subjects have based on their promise agreements;
h) Securities issued by financial subjects and any other obligation these subjects have based on their promise agreements;
j) deposits of central or local government units, as well as any public entity13 of the Republic of Albania or of a foreign country;
j) unrecognized deposits and / or the title of which is not clearly defined;
k) Deposits placed in the member entity of the deposit insurance scheme during and after the day of the insurance event in this subject;
l) Deposits of members of the governing bodies of the savings and loan association, as defined in the law on savings and loan associations, except the general meeting
l) 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 Iaw 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 loses 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

c) payment with a cheque;
 d) other payment methods approved by a by-law of the Supervisory Authority.

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