



## Individual Terms & Conditions

	LEK	EUR	USD	GBP	CHF	AUD	CAD
1.10 Direct Debit				Free of Charge			
1.11 Standing Order				Free of Charge			
<b>2. Deposit and Saving Accounts</b>							
<b>2.1 Time Deposit</b>							
2.1.1 Currencies	LEK	EUR	USD	GBP	CHF	AUD	CAD
2.1.2 Minimum Balance	50'000	500	500	500	500	500	500
2.1.3 Deposit Opening				Free of Charge			
2.1.4 Deposit Closing							
2.1.4.1 On maturity				Free of Charge			
2.1.4.2 Before the 1st maturity				Interest (calculated or paid)			
<b>2.2 "Femija Im" Deposit</b>							
2.2.1 Currencies	LEK	EUR	-	-	-	-	-
2.2.2 Minimum Balance	10'000	100	-	-	-	-	-
2.2.3 Deposit Opening				Free of Charge			
2.2.4 Deposit Closing							
2.2.4.1 On maturity (on the 18th birthday)				Free of Charge			
2.2.4.2 Before the maturity (subject of Court permission)				5% of the amount withdrawn			
<b>2.3 Saving Account</b>							
2.3.1 Currencies	LEK	EUR	USD	GBP	-	-	-
2.3.2 Minimum Balance	1'500	15	15	15	-	-	-
2.3.3 Account Opening				Free of Charge			
2.3.4 Account Maintenance				Free of Charge			
2.3.5 Account Closing							
2.3.5.1 Before the first 6 month	1'500	15	15	15	-	-	-
2.3.5.2 After the first 6 month				Free of Charge			
2.4 Issuance of a duplicate deposit contract	500						
	If there are more than 2 (two) contracts:	max.					
			1'000				

## B. Payments

<b>1.1 Treasury Payments, Taxes, Customs Payments</b>							
1.1.1 By taxpayers themselves							
1.1.1.1 by account	200	-	-	-	-	-	-
1.1.1.2 by cash	300	-	-	-	-	-	-
<b>1.1.2 By others</b>							
1.1.2.1 by account	200*	-	-	-	-	-	-
1.1.2.2 by cash	500	-	-	-	-	-	-
<b>1.2 ASHK Payments (Hipoteka)</b>							
1.2.1 Amount up to 300 Lek							
1.2.1.1 by account	Free of Charge	-	-	-	-	-	-
1.2.1.2 by cash	Free of Charge	-	-	-	-	-	-
1.2.2 Amount over 300 Lek							
1.2.2.1 by account	100	-	-	-	-	-	-
1.2.2.2 by cash	%	0.03%	-	-	-	-	-
	min.	200	-	-	-	-	-
	max.	5'000	-	-	-	-	-
<b>1.3 Bill Payments: energy, watter, phone** and mobile number**, ect.</b>							
1.3.1 by account	100	-	-	-	-	-	-
1.3.2 by cash	200	-	-	-	-	-	-
1.3.3 Bill Payments: Digitalb with installments							
1.3.3.1 by account	Free of Charge	-	-	-	-	-	-
1.3.3.2 by cash	Free of Charge	-	-	-	-	-	-
<b>1.4 Payments for children's rewards</b>							
1.4.1 by cash	100	-	-	-	-	-	-
<b>1.5 Payments for financial institutions</b>							
1.5.1 by account	100	-	-	-	-	-	-
1.5.2 by cash	200	-	-	-	-	-	-
1.6 Bill Payments/Liabilities by third-party clients for BKT clients	%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%
	min.	500	5	5	5	5	5
	max.	15'000	200	200	200	200	200
1.7 e-Albania payment	150	-	-	-	-	-	-

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

\*\* The commission for the payment of the Vodafone / One Albania invoice is paid by the company itself, if the invoice is uploaded electronically into the BKT system.

## C. Cards\*

	Leq	Eur	Eur	Leq
	Debiti (MasterCard/Visa)		Kreditu (MasterCard/Visa)	
1.1 Annual Fee**	Free of Charge		Primary Card: Prima	1'500
			Prima Gold	3'500
			Additional Card: Prima	750
			Prima Gold	1'500
1.2 Payment in POS / Internet ***	Free of Charge			Free of Charge
1.2.1 Limit of the Small value contactless transactions (without PIN and without signature) at BKT POS:	max.	2'000		2'000
1.3 Internet usage limit	Daily limit:	140'000		By choice
		(max. 10 purchases)		
	Monthly limit:	1'000'000		
1.4 Withdrawal in BKT (ATM/Internet) Branch/BKT Smart	%	Free of Charge		2%
	min.			500
1.5 Withdrawal in the terminals of other banks inside the country	%	2%		2%
	min.	450		500
1.6 Withdrawal in the terminals of other banks abroad	%	2%		3%
	min.	450		500
1.7 Withdrawal limit	Daily limit:	75'000 / equivalent in ALL (for other currencies) (max. 5 transactions)		20% of card limit
1.8 Interest per withdrawal (monthly)	%			2%
1.9 Printing of Card/PIN	Free of Charge			Free of Charge
1.10 Automatic reprinting of Card	Free of Charge			Free of Charge
1.11 Reprinting of Card+PIN by request	700		Primary card:	950
			Additional Card:	475
1.12 Reprinting of PIN:				
1.12.1 Printed Copy	Primary Card:	350	Primary card:	350
	Additional Card:		Additional Card:	170
1.12.2 SMS	Primary Card:	200	Primary card:	200
	Additional Card:		Additional Card:	100
1.13 Change of PIN in ATM	Free of Charge			Free of Charge
1.14 Cashback in POS-es of BKT	Free of Charge			
1.15 Payment period				Up to 40 days

## Individual Terms & Conditions

		LEK	EUR	USD	GBP	CHF	AUD	CAD
1.16	Minimum mandatory payment	%						25%
1.17	Interest on the carrying obligations (monthly)	%						2%
1.18	Late payment interest (monthly)	%						1.25%****
1.19	Late payment fee							0
1.20	Overlimit	%						10%
1.21	Over limit fee							1'500
1.22	Installment payment Interest (monthly)*	% up to						2.50%
1.23	Closing Card****		Free of Charge					Free of Charge
1.24	Chargeback request (by Cardholder / Merchant)		LeK	Eur			Eur	LeK
1.24.1	Chargeback request (first step of process)		1'200	10			10	1'200
1.24.2	Chargeback - pre arbitration request (if chargeback request is refused)		4'500	45			45	4'500
1.24.3	Chargeback - arbitration request (if chargeback pre arbitration request is refused)		50'000	500			500	50'000

## 2. Card issued by abroad Banks:

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

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

\*\* According to the BKT current offers

Credit Card is offered free of commission for the 1st year. The offer is not valid if the card is closed in the first year.

The annual card commission is given back to the cardholder in the form bonus for purchases over 400,000 Lek / 600,000 lek per year.

\*\*\* If the merchant or receiving entity categorizes the action as withdrawal and not as purchase, the withdrawal conditions will be applied.

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

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

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

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

## D. Money Transfer

### 1. Outgoing Transfer\* (at the Branch desk / by account)

			LEK	EUR	USD	GBP	CHF	AUD	CAD
1.1	<b>BKT Albania**</b>		150	1.5	2	***	***	***	***
1.2	<b>BKT Kosovo</b>								
1.2.1	Express (same value date)		-	5	7	***	***	***	***
1.3	<b>Other domestic banks</b>								
1.3.1	<b>Lek</b>								
1.3.1.1	Instant credit transfer		1'500	-	-	-	-	-	-
1.3.1.2	Express (same value date) amount up to 10'000'000 ALL	%	0.01%	-	-	-	-	-	-
		min.	500	-	-	-	-	-	-
		max.	1'000	-	-	-	-	-	-
1.3.2	<b>Eur</b>								
1.3.2.1	Instant credit transfer amount up to 100.000	%	-	0.02%	-	-	-	-	-
		min.	-	6	-	-	-	-	-
		max.	-	20	-	-	-	-	-
	amount up to 100.000	%	-	0.03%	-	-	-	-	-
		max.	-	50	-	-	-	-	-
1.4	<b>Other Banks to SEPA zone</b>								
1.4.1	<b>Eur</b>								
1.4.1.1	Express (same value date) amount up to 100.000	%	-	0.02%	-	-	-	-	-
		min.	-	6	-	-	-	-	-
		max.	-	20	-	-	-	-	-
	amount up to 100.000	%	-	0.03%	-	-	-	-	-
		max.	-	50	-	-	-	-	-
1.5	<b>Other domestic banks and abroad</b>								
1.5.1	<b>Foreign currency (excluding Eur currency for the transfer to the other domestic and SEPA zone banks)*</b>								
1.5.1.1	Spot (2 value date)	%	-	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%
		min.	-	8	10	***	***	***	***
		max.	-	200	250	***	***	***	***
1.5.1.2	Expres (same value date)	%	-	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%
1.5.1.2.1		min.	-	15	20	***	***	***	***
		max.	-	250	320	***	***	***	***
1.6	<b>AKTIF Bank</b>								
1.6.1	Express "Same value date" amount up to (<=) 25'000 Eur / Usd amount over 25'000 Eur / Usd			12 27	12 27	*** ***	*** ***	*** ***	*** ***
1.7	<b>Other commissions of correspondent banks:</b>								
1.7.1	<b>"OUR" commissions for outgoing transfers in EUR:</b>			EUR					
1.7.1.1	<b>Transfers to Turkey:</b> amount over 2,500 - 5,000 Eur		-	12	-	-	-	-	-
1.7.1.2	<b>Transfers to other countries</b>								
	amount up to 2,500 Eur		-	10	-	-	-	-	-
	amount over 2,500 - 5,000 Eur		-	13	-	-	-	-	-
	amount over 5,000 - 12,500 Eur		-	18	-	-	-	-	-
	amount over 12,500 - 25,000 Eur		-	25	-	-	-	-	-
	amount over 25,000 Eur		-	26	-	-	-	-	-
1.7.2	<b>"OUR"commissions for outgoing transfers in USD</b>								
	amount up to 20,000 Usd		-	-	25	-	-	-	-
	amount over 20,000 Usd		-	-	40	-	-	-	-
1.7.3	<b>"OUR" commissions for outgoing transfers in GBP, CHF, AUD, CAD, etc.</b>		-	-	-		Charges of correspondent banks		



## Individual Terms & Conditions

### G. Other Services

	LEK	EUR	USD	GBP	CHF	AUD	CAD
	LEK	EUR	USD	GBP	CHF	AUD	CAD
<b>1 Safe Deposit Box Service</b>							
<b>1.1 Annual fee</b>							
<b>1.1.1 Box Dimensions</b>							
1.1.1.1 Size1 (6.5x12.5x40 cm)	-	100	-	-	-	-	-
1.1.1.2 Size2 (13x12.5x40 cm)	-	160	-	-	-	-	-
1.1.1.3 Size3 (6.5x25x40 cm)	-	180	-	-	-	-	-
1.1.1.4 Size4 (13x25x40 cm)	-	300	-	-	-	-	-
<b>1.1.2 Box Dimensions</b>							
1.1.2.1 Size1 (6.5x12.5x40 cm)	-	100	-	-	-	-	-
1.1.2.2 Size2 (13x12.5x40 cm)	-	160	-	-	-	-	-
1.1.2.3 Size3 (6.5x25x40 cm)	-	180	-	-	-	-	-
1.1.2.4 Size4 (13x25x40 cm)	-	300	-	-	-	-	-
<b>1.2 Commission Open Box with Force</b>	-	170	-	-	-	-	-
<b>1.3 Commission for a New Key</b>	-	60	-	-	-	-	-
<b>2 Treasury Bills - T-Notes (Operations with Securities)</b>							
<b>2.1 Currencies</b>	LeK, Eur						
<b>2.2 Participation Fee</b>	1'000 Lek	*					
<b>2.3 Participation Fee for the "On settlement of Cash transactions for Bank of Albania Clients" service, participating</b>	1'000 Lek	*					
<b>2.4 Treasury Bills (minimum amount 300'000 Lek or equivalent issuing in FCY)</b>							
2.4.1 Minimum amount		300'000	2'000				
2.4.2 Custody Fee securities *							
2.4.2.1 For Individuals	% p.a. of Nominal Value	0.2%	0.2%				
	min.	1'000	*				
	max.	10'000	*				
<b>2.5 T-Notes (minimum amount 500'000 Lek or the equivalent issuing in FCY)</b>							
2.5.1 Minimum amount		500'000	3'000				
2.5.2 Custody Fee securities *							
2.5.2.1 For Individuals	% of Nominal Value every 6 months (2 times a year)	0.1%	0.1%				
	min.	500	*				
	max.	5'000	*				
<b>2.6 Trading Securities on Secondary Market</b>							
<b>2.7 Transfer Fee from Customer portfolio keeping in BKT to another Bank***</b>							
		Free of Charge					
		0.5%	0.5%				
		1'000	*				
		10'000	*				
		500	*				
<b>2.8 Cancellation of Participation Request in Auction Fee before auction date</b>							
		* ALL equivalent.					
		** Custody Fee will be applied on maturity for Treasury Bills and for T-Notes each semiannual in the payment date of coupon. In case of buying a T/Notes from BKT portfolio, the custody fee will be applied over the first coming coupon after the buying date. In case of selling a T/Notes to BKT, the custody fee will be applied over the last coupon before the selling date.					
		*** In case of transferring the Securities before the maturity date.					

### 3. Investigations

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

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

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

## Individual Terms & Conditions

			LEK	EUR	USD	GBP	CHF	AUD	CAD
3.3.2.2.2	Express "Same value date"								
	amount up to the Limit	%	-	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
		min.	-	5	7	***	***	***	***
		max.	-	100	150	***	***	***	***
<b>3.4</b>	<b>BKT Kosovo</b>								
3.4.1	Express "Same value date"								
	amount up to the Limit		-	3	5	***	***	***	***
<b>3.5</b>	<b>AKTIF Bank</b>								
3.5.1	Express "Same value date"								
3.5.1.1	amount up to (<=) 25'000 Eur / Usd			10	10	***	***	***	***
3.5.1.2	amount over 25'000 Eur / Usd			25	25	***	***	***	***
<b>3.6</b>	<b>SWIFT Commission*****</b>		1'000	8	10	***	***	***	***
<b>4</b>	<b>Foreign exchange</b>								
4.1	Limit per transaction	max.	4'000'000	**	**	**	**	**	**
4.1.1	Daily Limit	max.	6'500'000	**	**	**	**	**	**
*	The Services provided in the Internet Branch/BKT Smart, not included in section "H", are performed "free of charge". Max Limit of deposit liquidation (closed) through digital channels (Online Branch and BKT Smart) is 3'000'000 ALL / Lek Equivalent for other currencies.								
**	Lek equivalent.								
***	Eur equivalent.								
****	The outgoing transfer is subject to Bank of Albania procedures. For outgoing transfer in ALL/Eur to other domestic Banks, the BKT transfers the full amount of the transaction and it does not allow the fees / commission to be deducted from the transferred amount, as a result the transfer commission must be paid by the sender. The outgoing transfer (Lek/Eur), which it is performed through the AECH, AIPS or SEPA system, it is executed only by applying the "SHA - DEBT" Commission's options. Please refer to the Annex 1, attached below, which specifies the time when the outgoing transfer is accepted and performed by BKT.								
*****	In case of incorrect data, as well as in case of application of other commissions by the Correspondent Banks, refer to the Terms & Conditions, section D. Money Transfer.								
*****	The Swift Commission does not apply to transfers to SEPA zone Banks, BKT Kosovo and AKTIF Bank (AKTIF Bank's customer).								
*****	The currency exchange transaction, with amount equal or greater than 10'000 Eur, may be performed with a preferential exchange rate between 08:45 and 15:45 on business days. There will be ten (10) minutes for the consumer to accept or reject the Bank's preferred exchange rate.								
<b>4</b>	<b>Payments</b>								
4.1	Bill Payments: energy, water, phone and mobile number , ect.		Free of Charge						
4.2	Traffic Police fines		Free of Charge						
4.3	Education fee payment		Free of Charge						
4.4	Tax payment		Free of Charge						
4.5	Telephone recharge (Vodafone, One)		Free of Charge						
4.6	Payment of General Directorate of Nurseries and Kindergartens		Free of Charge						
4.7	Customs payment		Free of Charge						
4.8	Credit Card payment		Free of Charge						
4.9	Insurance payment (TPL, CASCO Insurance, Green Cardboard, Health Insurance, Property Insurance, Travel Health Insurance etc)		Free of Charge						
4.10	e-Albania payment		Free of Charge						
4.11	Voluntary pension fund payment		Free of Charge						
4.12	Periodic TV subscription payment		Free of Charge						
4.13	Dormitories payment		Free of Charge						
4.14	Micro-Finance Institutions payment		Free of Charge						
4.15	Fonds Donation		Free of Charge						
4.16	Payment for persons in IEVP		Free of Charge						
<b>5</b>	<b>ATM</b>		<b>ALL</b>	<b>EUR</b>					
5.1	Utility payments (from account)								
5.1.1	Daily transaction limit		Without limit						
5.1.2	Monthly transaction Limit		Without limit						
5.1.3	Number of transaction		Without limit						
5.2	Education payments (from account)								
5.2.1	Daily transaction limit		Without limit						
5.2.2	Monthly transaction Limit		Without limit						
5.2.3	Number of transaction		Without limit						
5.3	Internal transfer with CIF / Account number / Mobile number								
5.3.1	Daily transaction limit		500'000						
5.3.2	Monthly transaction Limit		Total of daily limits						
5.3.3	Number of transaction		Without limit						
5.4	Top up mobile number								
5.4.1	Daily transaction limit		10'000						
5.4.2	Monthly transaction Limit		20'000						
5.4.3	Yearly transaction limit		70'000						
5.4.4	Number of transaction	max.	3 per days / 10 per month / 60 per year						
5.5	Withdrawal with QR Code								
5.5.1	Daily transaction limit		75'000	600					
5.5.2	Monthly transaction Limit		500'000	4'000					
5.5.3	Number of transaction	max.	Without limit	Without limit					
5.6	Withdrawal with Unique Code								
5.6.1	Daily transaction limit		10'000						
5.6.2	Monthly transaction Limit		100'000						
5.6.3	Number of transaction	max.	5 per day						
5.7	Cash Deposit with QR Code								
5.7.1	Daily transaction limit		99'000	800					
5.7.2	Monthly transaction Limit		300'000	2'500					
5.7.3	Number of transaction	max.	Without limit	Without limit					
5.8	Cash deposit without card to a BKT customer (from one BKT customer to another BKT customer)								
5.8.1	Daily transaction limit		99'000						
5.8.2	Monthly transaction Limit		300'000						
5.8.3	Number of transaction	max.	Without limit						
<b>I. Retail Loans</b>									
<b>1.Commissions on retail Loan Amendments</b>									
1.1	Change of Interest Rate		0.5% over the loan outstanding amount (min. 50 Eur)						
1.2	Change of Maturity		0.5% over the loan outstanding amount (min. 50 Eur)						
1.3	Change of Currency		0.5% over the loan outstanding amount (min. 50 Eur)						
1.4	Change of Collateral								
1.4.1	Partial Release of Collateral		1% of FSV of collateral to be released (min. 50 Eur)						
1.4.2	Change of Collateral								
1.4.2.1	If the new collateral is same as credit subject		Free of Charge						
1.4.2.2	If the new collateral is different from credit subject: 1% of the decrease in value of FSV which is	the	Not less than 0.5% over the loan outstanding, min. 50 Eur						
1.4.3	Change of Suretyship		0.5% over the loan outstanding (min. 50 Eur)						
1.5	Given consent for change on actual condition of collateral (customer & BKT staff)								
1.5.1	Division/Merge		0.5% over the loan outstanding amount (min. 50 Eur)						
1.5.2	Register of additional areas		0.5% over the loan outstanding amount (min. 50 Eur)						
1.5.3	Change of ownership of collateral		0.5% over the loan outstanding amount (min. 50 Eur)						
1.5.4	Mortgage of collateral in other banks/institutions		0.5% over the loan outstanding amount (min. 50 Eur)						

## Individual Terms & Conditions

1.6	Change of terms from staff to normal customer and vice versa	LEK	EUR	USD	GBP	CHF	AUD	CAD
1.7	Convert from 0-Level to normal Home Loan/release of blocked amount	Free of Charge						
1.8	Change of payment date	Free of Charge						
1.9	Decrease of prepayment omission	1'000 Lek						
1.10	Change of Special Loan Conditions	0.5% perfishihet në komisionin final të parapagimit						
1.11	Change of other Loan Terms	0.5% over the loan outstanding amount (min. 50 Eur)						
		0.5% over the loan outstanding amount (min. 50 Eur)						

Approved by:

**Mehmet Sevhan Pencabliali**  
CEO & Board Member

### Annex 1

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

\* 1 value date means the next business day.

### SEPA zone Countries

#### EU / EEA Countries

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

#### non EU / EEA Countries

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

## "ON THE DEPOSIT INSURANCE" LAW

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

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

### A - DEPOSIT INSURANCE

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

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

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

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

- the part of the deposit in the bank or the branch of the foreign bank over ALL 2.500.000 (two million and five hundred thousand) or the equivalent sum in a foreign currency;
- the part of the deposit in the savings-credit association over ALL 2.000.000 (two million) or the equivalent sum in a foreign currency;
- the deposits of the bank, branch of the bank, branch of the foreign bank and of the savings-credit association in its title and behalf, and any financial institutions that are licensed by Bank of Albania and Financial Supervisory Authority;
- deposits held by senior managers, administrators in the bank and any individuals in their families, as evidenced by their family certificate;
- deposits of any person that holds 5 (five) percent or more of the equity of the subject member or shares with voting rights in this subject;
- deposits derived from activities connected to money laundering and financing of terrorism, which are declared illegal through a final decision of a court of law
- repealed 11;
- repealed; 12
- deposits of insurance and reinsurance companies, domestic or foreign;
- deposits of entrepreneurial entities or collective investment, domestic or foreign;
- deposits of pension funds or pension insurance, domestic or foreign;
- Securities issued by financial subjects and any other obligation these subjects have based on their promise agreements;
- deposits of central or local government units, as well as any public entity of the Republic of Albania or of a foreign country;
- unrecognized deposits and / or the title of which is not clearly defined;
- Deposits placed in the member entity of the deposit insurance scheme during and after the day of the insurance event in this subject;
- Deposits of members of the governing bodies of the savings and loan association, as defined in the law on savings and loan associations, except the general meeting
- deposits of legal persons, other than those specified in point 17 of Article 3 of this law;

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

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

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

12 Abrogated by Law no. 39/2016 "On Amendments and Additions 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 has the right to refuse payment of compensation or to claim repayment of the compensation paid in respect of insured deposits if the compensation right is based on false information or fraud and when it observes that there is no insurable interest. Insurable interest is the legitimate interest and objective needs of the depositor to be protected against financial losses of deposits in an insurance event

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

a) payment

**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".