

CASH COLLATERAL LOAN PRE-CONTRACTUAL INFORMATION FORM

Items	Description																		
Introduction	This document is not a mandatory legal offer. Presented confidential figures are a reliable presentation of the bank products that will offer due to current market terms and conditions, based on given information. However, these figures can fluctuate according to the market conditions. Giving the information does not intend that the bank is obliged to provide loan.																		
1. Bank	BANKA KOMBETARE TREGTARE (BKT) SH.A Address: Bulevardi "Zhan D'Ark", Tiranë Web Address: www.bkt.com.al Email: info@bkt.com.al Telephone No.: 042 266 288																		
2. Produkt Name	Cash collateral Loan																		
3. Product type	Individual loan secured against pledge of deposit																		
4. Purpose of product	The aim of cash collateral loan is to fulfil the personal needs of the client which have the possibility to offer a guaranty in cash in form of deposit, T-Bill or Bond.																		
5. Product description	<p>This product will be used for the purpose foresight in the point 4 and like guarantee the bank will ask the pledge of the deposit/T-bill/Bond.</p> <p>The deposit/T-Bill/Bond offered can be in the name of the applicant or in the name of a third part. In the second case the surety of the third person is required. For T-Bill and Bond is necessary that the certificates of the latter are issued by BKT.</p> <p>The cash value of the deposit in the moment of the approval will be at least 110% of the value of the approved loan if Loan ccy is same with Deposit ccy and 120% if the Loan ccy is different from Deposit ccy.</p> <p>The Market value of T-Bill and Bond should cover 133% the loan amount.</p> <p>-If the deposit holder is different from the borrower the repayment will be performed by equal monthly instalment (principal + interest) due to the repayment schedule and not as a lump sum payment at the end of maturity.</p> <p>-If the deposit holder is the same with the borrower the repayment of the loan can be made according to the client request: or by equally monthly instalment (principal + interest) or immediate repayment of the principal at the end of maturity.</p> <p>The client participation is not required.</p>																		
6. Interest rate (shows interest rate type and duration of the define period)	<p>A. IR for cash loans with deposit:</p> <ul style="list-style-type: none"> - Interest rate for loans up to 5 years maturity <p>Interest rate will be fixed and will be calculated as a sum of deposit interest rate published in the Interest rate Bulletin for Deposit (for the Maximum amount) with same maturity as the requested</p> <p>Lek Loan: deposit IR +1.75%</p> <p>Euro / USD Loan: Deposit IR +2%</p> <ul style="list-style-type: none"> - Interest rate for loan with maturity higher than 5 years. <p>For the first 5 years the interest rate will be defined according to above formula and will be fixed. For the remaining maturity interest rate will be calculated according to the below table:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th rowspan="2" style="background-color: #a0c0ff;">Loan Currency</th> <th rowspan="2" style="background-color: #a0c0ff;">Rate Formula</th> <th colspan="2" style="background-color: #a0c0ff;">Minimum Rates applied according to loan maturity</th> </tr> <tr> <th style="background-color: #a0c0ff;">From 5 to 10 years</th> <th style="background-color: #a0c0ff;">Above 10 years</th> </tr> </thead> <tbody> <tr> <td style="background-color: #a0c0ff;">LEK</td> <td style="background-color: #a0c0ff;">T Bill +1%</td> <td style="background-color: #a0c0ff;">4%</td> <td style="background-color: #a0c0ff;">4.5%</td> </tr> <tr> <td style="background-color: #a0c0ff;">Euro</td> <td style="background-color: #a0c0ff;">Euribor + 1%</td> <td style="background-color: #a0c0ff;">3.5%</td> <td style="background-color: #a0c0ff;">3.5%</td> </tr> <tr> <td style="background-color: #a0c0ff;">USD</td> <td style="background-color: #a0c0ff;">Libor \$+ 1%</td> <td style="background-color: #a0c0ff;">4%</td> <td style="background-color: #a0c0ff;">4%</td> </tr> </tbody> </table>	Loan Currency	Rate Formula	Minimum Rates applied according to loan maturity		From 5 to 10 years	Above 10 years	LEK	T Bill +1%	4%	4.5%	Euro	Euribor + 1%	3.5%	3.5%	USD	Libor \$+ 1%	4%	4%
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	<p>B. IR for cash loan against T-Bill/Bond ALL – T-Bill 12Y +2% In cases when loan is converted in cash loan with deposit, the Loan IR should not be lower than Deposit IR +1%</p> <p>Interest rate is adjustable according to one year T-bill, Euribor and Libor fluctuations each 12 months of the loan. The applicant will be informed via phone calls, e-mail or mail for any amendments or changes on loan terms and conditions.</p>
<p>7. Effective interest rate</p>	<p>The effective interest rate (EIR) defines the total cost of the loan including interests, commissions and any other expenses that the customer will afford for the loan according to the conditions mentioned in loan agreement. In order to calculate EIR, in the total expenses amount are not included expenses that are unknown at the moment of EIR calculation, dues to be paid from the customer for not fulfilling the Loan Agreement conditions, expenses to be paid from the customer to third parties (for ex. Notary fees, Real Estate Registration Office fees, Pledge Register fees, based on specific documents) and any other general expenses raised for the registration and guarantees, expenses for the insurances and / or guarantees that are not obligatory, expenses from the commissions applied on the unused loan amount and expenses from the commission applied for change of the contractual conditions.</p> <p>The EIR will be calculated assuming that:</p> <ul style="list-style-type: none"> - The Loan Agreement is valid for the set maturity - Parties fulfill their duties according to the conditions and dates agreed in the Loan Agreement and - The interest percentage and the other expenses included in the EIR calculation remain unchanged until the end of the Loan Agreement. <p>The customer will be informed on the approximate value of EIR at the application moment and also on the exact value of EIR at the loan disbursement (with the Payment Plan Annex).</p> <p>After the loan disbursement the applicant will be furnished with the Payment Plan Annex where will be specified in percentage the Effective Interest Rate (EIR), referring to the base rate (1 year Treasury Bill) according to the market conditions at the loan disbursement moment.</p>
<p>8. Loan amount and its currency</p>	<p>Maximal Loan Amount Maximal loan amount – 1,000,000 EUR (USD 1,000,000 and ALL 100,000,000) Loan currency : Cash loan with deposit: EUR, USD, ALL Cash loan against T-Bill/Bond: ALL</p>
<p>9. Loan contract maturity for used car loan</p>	<p>Max. Maturity – Up to 20 years related with credit facility required</p>
<p>10. Disbursement of the loan</p>	<ul style="list-style-type: none"> - As condition for loan disbursement, the borrower should open one or more current accounts at Banka Kombetare Tregtare, named "Loan account", where the bank will disburse the funds and through which will be repaid the loan. - Withdrawal of the loan will be through one of the manners: Cash withdrawal, withdrawal through electronic channels, through a cheque issued by the customer himself, through payment-order given in written in favor of third parties. - If during the loan disbursement the bank notice that the Borrower has not respected the terms and conditions foreseen in the loan contract signed by parties, the Bank has the right to cancel the loan contract that will be followed with the return of the used funds (principal) up to that moment and the respective interest rate.

	<p>- Borrower has the right to withdraw from the loan agreement within 14 days. This period starts from the date of signing of the loan agreement. In cases when the loan amount is disbursed in customer account and the latter exercises his right to withdraw from the loan agreement, then the borrower accepts and commits to repay the principal and all due amounts for interests and/or penalties, as well as other possible expenses of the bank created with third parties with the aim of disbursing the funds.</p>																																																																																																																																	
<p>11. Number and frequency of loan installments</p>	<p>The loan repayment will be performed on equal or flexible monthly instalments (referred to the explanation in point 5). The number of instalments varies due to loan maturity.</p>																																																																																																																																	
<p>12. Number and frequency of loan installments</p>	<p>According to the repayment method: 1- Instalment = Principal amount + interest amount 2- Variable monthly instalment = the sum of the monthly interest + principal (the principal can be paid every 1,3,6,12 or at the loan maturity)</p>																																																																																																																																	
<p>13. Repayment schedule (repayment plan)</p>	<p>Loan terms and EIR calculation table</p> <table border="1" data-bbox="416 862 1243 996"> <tr> <td>Loan amount</td> <td>1,000,000</td> <td>Leke</td> </tr> <tr> <td>Loan Maturity</td> <td>60</td> <td>Muaj</td> </tr> <tr> <td>Applicant age</td> <td>38</td> <td>Vjec</td> </tr> <tr> <td>Gender</td> <td>Male</td> <td></td> </tr> <tr> <td>Type of customer</td> <td>Standard</td> <td></td> </tr> </table> <table border="1" data-bbox="416 1021 1415 1350"> <thead> <tr> <th>Interest Rate (=)</th> <th>Deposit IR/T-bill Rate</th> <th>Plus (+) (spread)</th> </tr> </thead> <tbody> <tr> <td>4.90%</td> <td>3.90%</td> <td>1.00%</td> </tr> <tr> <td>Disbursement Com.</td> <td>0.5%</td> <td>5,000 Leke</td> </tr> <tr> <td>Life Ins. Premium</td> <td>n/a</td> <td>- Leke</td> </tr> <tr> <td>Property Ins. Premium</td> <td>n/a</td> <td>- Leke</td> </tr> <tr> <td>Others (If any)</td> <td></td> <td>Leke</td> </tr> <tr> <td>Monthly Instalment</td> <td></td> <td>18,825.45 Leke</td> </tr> <tr> <td>Effective Interest Rate (EIR)</td> <td></td> <td>5.11%</td> </tr> </tbody> </table> <p>Amortisation table (loan repayment)</p> <table border="1" data-bbox="416 1402 1415 1865"> <thead> <tr> <th>Currency</th> <th>Loan amount</th> <th>Interest rate (in %)</th> <th>Loan maturity in Years</th> <th>Loan maturity in months</th> <th>Monthly installment</th> </tr> </thead> <tbody> <tr> <td>Leke</td> <td>1,000,000</td> <td>4.90%</td> <td>5</td> <td>60</td> <td>18,825.45</td> </tr> <tr> <th>Month</th> <th>Beginning balance</th> <th>Interest amount</th> <th>Principal amount</th> <th>Monthly Installment</th> <th>End Balance</th> </tr> <tr> <td>1</td> <td>1,000,000</td> <td>4,083.33</td> <td>14,742.12</td> <td>18,825</td> <td>985,258</td> </tr> <tr> <td>2</td> <td>985,258</td> <td>4,023.14</td> <td>14,802.32</td> <td>18,825</td> <td>970,456</td> </tr> <tr> <td>3</td> <td>970,456</td> <td>3,962.69</td> <td>14,862.76</td> <td>18,825</td> <td>955,593</td> </tr> <tr> <td>4</td> <td>955,593</td> <td>3,902.00</td> <td>14,923.45</td> <td>18,825</td> <td>940,669</td> </tr> <tr> <td>5</td> <td>940,669</td> <td>3,841.07</td> <td>14,984.39</td> <td>18,825</td> <td>925,685</td> </tr> <tr> <td>6</td> <td>925,685</td> <td>3,779.88</td> <td>15,045.57</td> <td>18,825</td> <td>910,639</td> </tr> <tr> <td>7</td> <td>910,639</td> <td>3,718.44</td> <td>15,107.01</td> <td>18,825</td> <td>895,532</td> </tr> <tr> <td>8</td> <td>895,532</td> <td>3,656.76</td> <td>15,168.70</td> <td>18,825</td> <td>880,364</td> </tr> <tr> <td>9</td> <td>880,364</td> <td>3,594.82</td> <td>15,230.64</td> <td>18,825</td> <td>865,133</td> </tr> <tr> <td>10</td> <td>865,133</td> <td>3,532.63</td> <td>15,292.83</td> <td>18,825</td> <td>849,840</td> </tr> <tr> <td>11</td> <td>849,840</td> <td>3,470.18</td> <td>15,355.27</td> <td>18,825</td> <td>834,485</td> </tr> <tr> <td>12</td> <td>834,485</td> <td>3,407.48</td> <td>15,417.97</td> <td>18,825</td> <td>819,067</td> </tr> </tbody> </table> <p>For loans secured with deposit the interest rate will be fixed for the first 5 years. Then the revision of the base rate, in this case of the Treasury Bill is done every 12 months of the loan, thus the revision of the interest rate will be done each installment date that will be a multiple of 12 until the last year of loan maturity. For loans secured with bonds, the interest rate is floating and the revision of</p>	Loan amount	1,000,000	Leke	Loan Maturity	60	Muaj	Applicant age	38	Vjec	Gender	Male		Type of customer	Standard		Interest Rate (=)	Deposit IR/T-bill Rate	Plus (+) (spread)	4.90%	3.90%	1.00%	Disbursement Com.	0.5%	5,000 Leke	Life Ins. Premium	n/a	- Leke	Property Ins. Premium	n/a	- Leke	Others (If any)		Leke	Monthly Instalment		18,825.45 Leke	Effective Interest Rate (EIR)		5.11%	Currency	Loan amount	Interest rate (in %)	Loan maturity in Years	Loan maturity in months	Monthly installment	Leke	1,000,000	4.90%	5	60	18,825.45	Month	Beginning balance	Interest amount	Principal amount	Monthly Installment	End Balance	1	1,000,000	4,083.33	14,742.12	18,825	985,258	2	985,258	4,023.14	14,802.32	18,825	970,456	3	970,456	3,962.69	14,862.76	18,825	955,593	4	955,593	3,902.00	14,923.45	18,825	940,669	5	940,669	3,841.07	14,984.39	18,825	925,685	6	925,685	3,779.88	15,045.57	18,825	910,639	7	910,639	3,718.44	15,107.01	18,825	895,532	8	895,532	3,656.76	15,168.70	18,825	880,364	9	880,364	3,594.82	15,230.64	18,825	865,133	10	865,133	3,532.63	15,292.83	18,825	849,840	11	849,840	3,470.18	15,355.27	18,825	834,485	12	834,485	3,407.48	15,417.97	18,825	819,067
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14. Additional costs irreversible in cases when they are applicable	Not applied.								
15. Other additional costs	<table border="1"> <thead> <tr> <th>Type of expenses</th> <th>Value</th> </tr> </thead> <tbody> <tr> <td>Notary Expenses*</td> <td>~ 3,800 ALL/ per contract</td> </tr> <tr> <td>Pledge Expenses **</td> <td>~ 1,400 ALL</td> </tr> <tr> <td>Disbursement commission</td> <td>0 - 0.5% of the loan value</td> </tr> </tbody> </table> <p>* This expense is valid only for loan secured with deposits and for loan amounts higher than 5,000,000 ALL/50,000 euro/ 50,000 USD. **This expense is valid only for loan secured with deposits and for loan amounts higher than 1,100,000 ALL/10,000 euro/ 10,000 USD. The above mentioned loan origination related costs are considered as post approval loan application costs. These costs are inevitable and mandatory for the applicant before the disbursement date. The expenses of pledge, notarization of the loan contract and the commitment commission will be paid only at start.</p>	Type of expenses	Value	Notary Expenses*	~ 3,800 ALL/ per contract	Pledge Expenses **	~ 1,400 ALL	Disbursement commission	0 - 0.5% of the loan value
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Disbursement commission	0 - 0.5% of the loan value								
16. Prepayment (if applicable)	Not applied.								
17. Formal notifications between parties	<p>All the notifications, communications between parties will be done in a written form and submitted direct to the customer or sent by priority mail at address specified on the Loan Agreement, or whenever it is possible through a consistent communication mean (e-mail specified on the Loan Agreement, floppy disc, CD-ROM, DVD, mail box)</p> <p>The Borrower declares and agrees that all the notifications sent to the specified addresses will be considered received from him/her. The Borrower may submit his/her complains to the Bank regarding the received notifications within a period of 15 calendar days.</p> <p>The Borrower is obliged to notify the Bank for any changes in his/her addresses within 15 calendar days of the change. As long as he/her has not given notice on the new address, the Borrower does not have the right to deny the notifications sent to the previous address.</p>								
18. Right to withdraw from the Loan Agreement	Borrower has the right to withdraw from the loan agreement within 7 days. This period starts from the date when the loan agreement is signed. In cases when the loan amount is disbursed in the customer's account and the latter exercises his right to withdraw from the loan agreement, then the borrower accepts and commits to repay the principal and all due amounts for interests and/or penalties, as well as other possible expenses of the bank created with third parties with the aim of disbursing the funds. If the Borrower withdraws from the Loan agreement, the Co-Borrower and the Surety will as well withdraw from the Loan Agreement or will withdraw the guarantees offered for the Agreement execution.								
19. Claiming forms	<ul style="list-style-type: none"> - Written letter near any branch or Agency - Visits near every branch or Agency - Via telephone (+355 42 266 288) call center - Through electronic mail: info@bkt.com.al 								
20. Other Penalties	- If the bank finds that the customer has not used the loan for the stated purpose it may ask for the total liquidation of the outstanding loan amount and								

	<p>accumulated interests or otherwise if it finds appropriate it can apply a commission of 1% over the disbursed loan amount.</p> <ul style="list-style-type: none"> - If the borrower fails to pay commission and interest, the bank has the right to charge a commission of 3(three)% in EUR/USD or 4(four)% in ALL, on monthly basis over the unpaid commissions and interest amounts. - If the borrower can not pay in time the matured instalment (interest or principal), the Bank apart of the normal interest rate, has the right to apply a penalty of 3(three)% in EUR/USD or 4(four)% in ALL on monthly basis, calculated on the unpaid due instalment (inters + principal) for the period in which he is in delay, based on terms and conditions of this contract. <p>Penalty Calculation: Due Amount x Penalty Rate% x 12 months/ 360 days x days in arrears</p>
<p>21. Validity Period of Pre-Contractual Information</p>	<p>The Period of Validity of the Pre-Contractual Information is 7 (seven) calendar days starting from the date that the customer has signed this form.</p>

_____/_____/_____/_____
 (City, dd,mm,yyyy)

 Customer: Name Surname
 (Signature)