

DOCUMENT THAT CONTAINS INFORMATION ON FEES

Payment service provider: BANKA KOMBETARE TREGTARE SHA

Customer name: _____

Date: 5 January 2024

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

The service	Fee
General account services	
<p>The standard package contains:</p> <ul style="list-style-type: none"> ✓ Current account • <i>Account opening /Minimum balance for account opening/ Minimum account balance</i> • <i>Commission for account maintenance</i> • <i>Account closing commission</i> 	<ul style="list-style-type: none"> • Free of charge • 150 LEK, 1.5 EUR/1.5 USD/1.5 GBP/1.5 AUD/1.5 CHF /1.5 CAD • 1,500 LEK, 12 EUR/14 USD/10 GBP/13 CHF/19 AUD /18 CAD
<p>Classic Salary contains:</p> <ul style="list-style-type: none"> ✓ Current account • <i>Account opening /Minimum balance for account opening/ Minimum account balance</i> • <i>Commission for account maintenance</i> • <i>Account closing commission</i> 	<ul style="list-style-type: none"> • Free of charge • 100 LEK, 1 EUR/1 USD/1 GBP/1 AUD/1 CHF /1 CAD • 500 Lek/ 4 EUR/4 USD/3 GBP/6 AUD/4 CHF /6 CAD
<p>Super Salary contains:</p> <ul style="list-style-type: none"> ✓ Current account • <i>Account opening /Minimum balance for account opening/ Minimum account balance</i> • <i>Commission for account maintenance</i> • <i>Account closing commission</i> 	<ul style="list-style-type: none"> • Free of charge • Free of charge • 500 Lek/ 4 EUR/4 USD/3 GBP/6 AUD/4 CHF /6 CAD



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<p>The loan package contains:</p> <ul style="list-style-type: none"> ✓ Current account • <i>Account opening /Minimum balance for account opening/ Minimum account balance</i> • <i>Commission for account maintenance</i> • <i>Account closing commission</i> 	<ul style="list-style-type: none"> • Free of charge • Free of charge • 500 LEK/ 4 EUR/4 USD/3 GBP/6 AUD/4 CHF /6 CAD
<p>The student package contains:</p> <ul style="list-style-type: none"> ✓ Current account • <i>Account opening /Minimum balance for account opening/ Minimum account balance</i> • <i>Commission for account maintenance</i> • <i>Account closing commission</i> 	<ul style="list-style-type: none"> • Free of charge • Free of charge • 500 LEK/ 4 EUR/4 USD/3 GBP/6 AUD/4 CHF /6 CAD
<p>The retirement package contains:</p> <ul style="list-style-type: none"> ✓ Current account • <i>Account opening /Minimum balance for account opening/ Minimum account balance</i> • <i>Commission for account maintenance</i> • <i>Account closing commission</i> <p><i>Additional information: All the above packages are offered with the services and terms as below</i></p> <ul style="list-style-type: none"> ✓ Debit Card ✓ Online Banking service ✓ SMS service ✓ Statement printing in the branch once a month up to 5 pages or sent electronically to the email address ✓ Statement printing in the branch once a month > 5 page ✓ Statement printing more than one a month ✓ Closing the account after 3 months from the opening date 	<ul style="list-style-type: none"> • Free of charge • Free of charge • 500 LEK/ 4 EUR/4 USD/3 GBP/6 AUD/4 CHF /6 CAD • Free of charge • Free of charge • Free of charge • Free of charge • 5 LEK/page • 200 LEK + 5 LEK/page or 2 EUR/USD/GBP/AUD/CHF/CAD + 5 LEK/page • Free of charge
Payments (excludings cards)	
Direct debit	Free of charge
Periodic Payment	Free of charge
<p>Utilities payment from account:</p> <ul style="list-style-type: none"> ✓ In the branch ✓ In online channels 	<ul style="list-style-type: none"> • 100 LEK • Free of charge



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<p>Outgoing transfers within BKT:</p> <p>Outgoing transfers in the branch to the beneficiary within Albania in LEK currency: <u>Spot (1 day- currency) from account:</u></p> <ul style="list-style-type: none"> • Amount up to 500'000 Lek • Amount over 500'000 - 1'499'999.99 Lek • Amount from/over 1'500'000 Lek <p><u>Spot (1 day- currency) by cash:</u></p> <ul style="list-style-type: none"> • Max amount. equivalent of 1'000 Eur <p><u>Express (same day-currency) from the Account:</u></p> <p><u>Express (same day-currency) by cash:</u></p> <ul style="list-style-type: none"> • Max amount. equivalent of 1'000 Eur <p>Outgoing transfers in the branch to the beneficiary within Albania in Euro currency :</p> <p><u>Spot (1 day- currency) from account %</u></p> <p><u>Spot (1 day- currency) by cash:</u></p> <ul style="list-style-type: none"> • Max amount. 1'000 Eur <p><u>Express (same day-currency) from the Account %</u></p> <p><u>Express (same day-currency) by cash:</u></p> <ul style="list-style-type: none"> • Max amount. 1,000 Eur 	<ul style="list-style-type: none"> • 150 Lek/1.5 EUR /2USD (GBP/AUD/CHF/CAD-equivalent to EUR) • 300 LEK • 500 LEK • 1,200 LEK • 500 LEK • 1,500 LEK • 1,500 LEK • 0.15 % • Min 5 EUR • Max 40 EUR • 6 Eur • 0.20% • Min 6 EUR • Max 50 EUR • 6 EUR
<p>Outgoing transfers in the branch to the beneficiary outside Albania in foreign currency (excluding EUR currency for transfers to other Banks within the country) <u>Spot (2 days- currency) from account:</u></p> <p><u>Spot (2 days- currency) by cash:</u></p> <ul style="list-style-type: none"> • Max amount 1,000 in currencies <p><u>Express (same day-currency) from account %</u></p>	<ul style="list-style-type: none"> • 0.15 % EUR/USD/GBP/CHF/AUD/CAD a) Min 8 EUR/10 USD/GBP/CHF/AUD/CAD b) 200 EUR/250 USD/GBP/CHF/AUD/CAD • 15 EUR/20 USD/GBP/CHF/AUD/CAD • 0.20% EUR/USD/GBP/CHF/AUD/CAD a) Min 15 EUR/20 USD/GBP/CHF/AUD/CAD b) Max 250 EUR/320 USD/GBP/CHF/AUD/CAD



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<p><u>Express (same day-currency) by cash:</u> Max amount 1,000 in currencies</p> <p>Swift commission Commission for amendment Other commissions of correspondent banks: "OUR"commissions for outgoing transfers in EUR</p> <ul style="list-style-type: none"> • Transfers to Germany: <ul style="list-style-type: none"> ✓ amount up to 2,500 Eur ✓ amount over 2,500 - 12,500 Eur ✓ amount over 12,500 - 50,000 Eur ✓ amount over 50,000 Eur • Transfers to Italy: <ul style="list-style-type: none"> ✓ amount up to 50,000 Eur ✓ amount over 50,000 Eur • Transfers to Austria: <ul style="list-style-type: none"> ✓ all values / amount • Transfers to other countries: <ul style="list-style-type: none"> ✓ amount up to 2,500 Eur ✓ amount over 2,500 - 5,000 Eur ✓ amount over 5,000 - 12,500 Eur ✓ amount over 12,500 - 25,000 Eur ✓ amount over 12,500 - 25,000 Eur <p>"OUR" commissions for outgoing transfers in USD</p> <ul style="list-style-type: none"> ✓ amount up to 20,000 USD ✓ amount over 20,000 USD <p>"OUR" commissions for outgoing transfers in other currencies GPB, CHF, AUD, CAD, etj.</p> <p>Other commissions</p>	<ul style="list-style-type: none"> • 30 EUR/35 USD/GBP/CHF/AUD/CAD • 1,000 LEK/8 EUR/10 USD/GBP/CHF/AUD/CAD • 1,000 LEK/8 EUR/10 USD/GBP/CHF/AUD/CAD • 6 EUR • 12 EUR • 25 EUR • 26 EUR • 12 EUR • 26 EUR • 5 EUR • 10 EUR • 13 EUR • 18 EUR • 25 EUR • 26 EUR • 25 USD • 40 USD • Commissions of correspondent banks • 8 EUR/USD/GBP/CHF/AUD/CAD + Commissions of correspondent banks
<p>Incoming transfers in BKT branches (KS/AL)</p> <ul style="list-style-type: none"> • By account • By account <p>From other banks inside the country in currencies (Leke and Euro)</p> <ul style="list-style-type: none"> • By account • By cash 	<ul style="list-style-type: none"> • Free of charge • 1,000 LEK/10 USD/GBP/CHF/AUD/CAD EUR/14 • Free of charge • Free of charge



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<p>From other domestic banks and abroad the country in foreign currency(excluding the Eur currency from other domestic banks)</p> <ul style="list-style-type: none"> • By account • amount up to 300 EUR/ USD/ GBP/ CHF/ AUD/ CAD • amount over 300 EUR/ USD/ GBP/ CHF/ AUD/ CAD • By cash • amount up to 300 Eur/Usd/Gbp/Chf/Aud/Cad • amount over 300 Eur/Usd/Gbp/Chf/Aud/Cad 	<ul style="list-style-type: none"> • Free of charge • 0.10 % EUR/USD/GBP/CHF/AUD/CAD • Min 5 EUR/7 USD/GBP/CHF/AUD/CAD • Max 50 EUR/70 USD/GBP/CHF/AUD/CAD • Free of charge • 0.20 % EUR/ USD/GBP/CHF/AUD/CAD • Min 10 EUR/14 USD/GBP/CHF/AUD/CAD • Max 100 EUR/140 USD/GBP/CHF/AUD/CAD
Online Transactions	
<p>Incoming transfers in Online Platform:</p> <ul style="list-style-type: none"> ✓ Between my accounts ✓ Inside the country in LEK currency, up to the amount of 1,500,000 Lek ✓ Inside the country in LEK currency, for the amount of 1,500,000 - 2,000,000 Lek ✓ Inside the country in EUR currency ✓ Inside the country in foreign currencies (excluding EUR) and abroad ✓ SWIFT commissions 	<ul style="list-style-type: none"> • Free of charge • Free of charge • Free of charge • 0.1% of the transfer amount (minimum 3 EUR, maximum 25 EUR) • 0.1% of the transaction amount (minimum 5 EUR/7 USD, maximum 100 EUR/150 USD) • 1,000 LEK / 8 EUR / 10 USD
Cards and cash withdrawals	
<p>Funds withdrawal inside Albania through debit card</p>	<p>In the bank's ATM: Free of charge In ATMs of other banks within the country: 2% minimum 450 lek</p>
<p>Funds deposit in ATM through debit card</p>	<p>Free of charge</p>
<p>Funds deposit/ withdrawal in ATM with unique code and QR code</p>	<p>Free of charge</p>
<p>Funds withdrawal abroad Albania through debit card (ATM of other banks)</p>	<p>2% minimum 450 lek</p>
<p>Payments with debit card inside the country</p>	<p>Free of charge</p>
<p>Payments with debit card abroad the country</p>	<p>Free of charge</p>
<p>Payments with debit card in internet</p>	<p>Free of charge</p>



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Payments with credit card inside the country	Free of charge
Payments with credit card abroad the country	Free of charge
Payments with credit card in internet	Free of charge
Overdraft and related services	
Overdraft <i>(It is offered for customers who are salary paid in BKT)</i>	<ul style="list-style-type: none"> • Interest rate in Lek currency in the Public Sector: 1-year Treasury Bonds +9% and in the Private Sector: 1-year Treasury Bonds + 11% • Interest rate in Euro currency: Euribor + 10% • Interest rate in USD currency: Libor + 13%
Other services	
Cash deposit in personal account by the account holder: <ul style="list-style-type: none"> ✓ Amount up to 6,500,000 Lek/50,000 Eur/Usd/Gbp/Chf/Aud/Cad ✓ Amount over 6,500,000 Lek/50,000 Eur/Usd/Gbp/Chf/Aud/Cad: <ul style="list-style-type: none"> • 1 day-currency • same day-currency Cash deposit to account from others: Deposit in coins: Deposit in ATM: <ul style="list-style-type: none"> • in Lek currency • in Euro currency 	<ul style="list-style-type: none"> • Free of charge • Free of charge • 0.01% Lek & 0.03% EUR/ USD/GBP/CHF/AUD/CAD and maximum 3,000 LEK and 200 EUR/USD/GBP/CHF/AUD/CAD • 0.03% LEK/ EUR/USD/GBP/CHF/AUD/CAD a) Min 100 LEK & 1EUR/USD/GBP/CHF/AUD/CAD b) Max 5000 LEK & 200 EUR/USD/GBP/CHF/AUD /CAD • 150 Lek • Free of charge • Free of charge
Cash deposit at the counter for loan/credit card payment	Free of charge
Cash withdrawal from the Account without request from individual accounts: <ul style="list-style-type: none"> ✓ For amounts up to the daily ATM withdrawal limit ✓ Amount from 75,000 Lek to 1,000,000 Lek (500 Eur to 7,000 Eur) ✓ Amount over 1,000,000 Lek/7,000 Eur <ul style="list-style-type: none"> • 1 day-currency • Same day-currency 	<ul style="list-style-type: none"> • 100 Lek/1 Eur • Free of charge • Free of charge • 0.10 % in LEK/EUR/USD/GBP/CHF/AUD/CAD maximum 5,000 LEK and 100 EUR/USD/GBP/CHF /AUD/CAD

<p>Withdrawal of incoming transfer funds from other domestic bank, from bank accounts in Lek/Eur.</p>	<ul style="list-style-type: none"> • 0.20 % in LEK and EUR a) Min 1,000 LEK /10 EUR b) Max 10,000 LEK/100 EUR
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<p>Comprehensive cost indicator</p>	<p>1,800 Lek and 18 EUR/USD/GBP/AUD/CHF/CAD</p>
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Name Surname _____

Signature

Dictionary for Terms and Definitions of the mos representative services

<p>Terms</p>	<p>Definition</p>
<p>Account maintenance</p>	<p>The payment service provider administers the account, making it possible for the consumer to use it.</p>
<p>Overdraft</p>	<p>The account provider gives the consumer the possibility to dispose of funds in his account, which exceed the current balance of funds in this account, up to a predetermined limit in the contract.</p>
<p>Direct debit</p>	<p>It is a payment service for debiting a consumer's payment account, where a payment transaction is initiated by the payee, based on the consent given by the consumer to the payee, the payee's payment service provider or the payment service provider the consumer's own payments.</p>
<p>Periodic payment</p>	<p>The account provider makes regular transfers, according to the customer's instructions, of a fixed amount of money from the customer's account to another account.</p>
<p>Outgoing tranfers inside Albania through the online platform</p>	<p>The account provider transfers funds, according to the customer's instructions, from the customer's account to another account within Albania, through the online platform</p>
<p>Outgoing tranfers abroad Albania through the online platform</p>	<p>The account provider transfers funds, according to the customer's instructions, from the customer's account to another account outside Albania, through the online platform</p>
<p>Outgoing tranfers inside Albania in the branch</p>	<p>The account provider transfers funds, according to the customer's instructions, from the customer's account to another account within Albania, through the network of the account provider's branches.</p>



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Outgoing tranfers abroad Albania in the branch	The account provider transfers funds, according to the customer's instructions, from the customer's account to another account outside Albania, through the network of account provider's branches.
Incoming tranfers inside Albania	When funds are sent to the customer's account from an account within Albania
Funds withdrawal inside Albania through debit card	The customer withdraws funds in physical money through debit card from his account at an ATM inside Albania
Funds withdrawal abroad Albania through debit card	The customer withdraws funds in physical money through debit card from his account at an ATM abroad Albania
Payment with debit card inside Albania	The customer uses his debit card to make a payment inside Albania. This payment can be made in a store or online.
Payment with debit card abroad Albania	The customer uses his debit card to make a payment abroad Albania. This payment can be made in a store or online
Payment with credit card inside Albania	The customer uses his credit card to make a payment inside Albania. This payment can be made in a store or online.
Payment with credit card abroad Albania	The customer uses his credit card to make a payment abroad Albania. This payment can be made in a store or online