

PRE-CONTRACTUAL INFORMATION FORM

0% INTEREST FINANCING FOR THE EARTHQUAKE HOMELESS

| Items | Description |
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| 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 finance this product. |
| 1. Bank | BANKA KOMBETARE TREGTARE (BKT) SH.A Adress: "Zhan D'Ark" Boulevard, Tirana Web Adress: www.bkt.com.al E-mail: info@bkt.com.al Phone number: 042 266 288 |
| 2. Purpose of product | 0% Interest Financing for the Earthquake Homeless aim is to fullfill the personal needs of the individuals whose homes are uninhabitable due to the earthquakes that happened in Albania in September 21 and November 26,2019. |
| 3. Product description | 0% Interest Financing for the Earthquake Homeless is a product that BKT intends to offer to the individuals affected by the earthquakes happened in Albania in September 21 and November 26,2019, in form of purchasing a real estate with an agreed price betyween the parties the bank and the customer, where accordingly the customer agrees to use the property with lease for a specific period of time, during which the lessee will pay rentals to the bank. At the end of the period, the customer will have the right to buy back the property from the bank, at the predifined price in the financial leasing agreement. The property that will be subject of the leasing agreement will be proposed by the customer himself. Then the relevant documentation for this property will be presented to the bank in order that BKT finalize the transaction of this property. In addition, the property subject to the leasing agreement must be registered in ASHK. The apartment to be leased should have final registration. The bank will finance up to 100% of contract sale price (100% based on OMV) |
| 4. Pricing (or interest rate) | 0% |
| 5. Financing Amount | Max Amount – 30,000 EUR |
| 6. Currency | EUR |
| 7. Lease Tenor | Up to 30 years |
| 8. Types of real estates properties to be leased | <ul style="list-style-type: none"> • Apartments |
| 9. Downpayment amount | <ul style="list-style-type: none"> • Applicable only in cases when is required by the lessee |

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| <p>10. Billing of rent payments</p> | <ul style="list-style-type: none"> The Landlord shall issue an invoice for all lease payments to be made by the lessee under the Schedule of Payments and for any other payments made by the Landlord, which are lessee's obligations. All rent payments shall be deposited into the Bank account of the Landlord at Banka Kombetare Tregtare Sha. The Lessee acknowledges and accepts any invoice related to all rental payments, and will be notified at the email address stated in the Leasing Agreement. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|---|--|-----------------|---------------------|---------------------|------------------------------|-----|--------|-----------------|----|-----------|--------|------|--|---------|--------------------------------------|--|--------------------------|-----------|--|-----------------|------|--------|-------------|--|------|---------------------|--|------------|--------------------------------------|--------------|--|---|--|---|----------|----------------|-----------|-------------------|--------------------|---------------------|------|--------|-------|----|-----|-------|-------|-------------------|-----------------|---------------------|---------------------|----------------|---|--------|--|--|--|--------|---|--------|--|--|--|--------|---|--------|--|--|--|--------|---|--------|--|--|--|--------|---|--------|--|--|--|--------|---|--------|--|--|--|--------|---|--------|--|--|--|--------|---|--------|--|--|--|--------|---|--------|--|--|--|--------|----|--------|--|--|--|--------|----|--------|--|--|--|--------|----|--------|--|--|--|--------|
| <p>11. Number and frequency of payments</p> | <p>The repayment will be performed on equal monthly payments. The number of lease installments varies due to lease maturity.</p> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <p>12. Lease installment</p> | <p>Grace period for the first 36 months then monthly rent payments</p> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <p>13. Repayment schedule (repayment plan) and EIR calculation Table (Effective Interest Rate)</p> | <p>Leasing terms and EIR calculation table</p> <table border="1"> <tr> <td>Leasing Amount</td> <td>30,000</td> <td>Euro</td> </tr> <tr> <td>Maturity (no of installment)</td> <td>360</td> <td>Months</td> </tr> <tr> <td>Applicant's Age</td> <td>30</td> <td>Years Old</td> </tr> <tr> <td>Gender</td> <td>Male</td> <td></td> </tr> <tr> <td>Project</td> <td colspan="2">0% Financing for Earthquake Homeless</td> </tr> </table> <table border="1"> <tr> <td>Interest Rate (=)</td> <td>0%</td> <td></td> </tr> <tr> <td>Commission Rate</td> <td>0.0%</td> <td>- Euro</td> </tr> <tr> <td>Others (if)</td> <td></td> <td>Euro</td> </tr> <tr> <td>Monthly installment</td> <td></td> <td>92.59 Euro</td> </tr> <tr> <td>Effective Interest Rate (EIR)</td> <td>0.00%</td> <td></td> </tr> <tr> <td>*</td> <td></td> <td>-</td> </tr> </table> <p>* For the first 36 months a grace period on principal will be applied. Then the principal will be paid in monthly principal installment.</p> <p>Repayment schedule table (repayment plan)</p> <table border="1"> <thead> <tr> <th>Currency</th> <th>Leasing Amount</th> <th>IR (in %)</th> <th>Maturity in Years</th> <th>Maturity in Months</th> <th>Monthly Installment</th> </tr> </thead> <tbody> <tr> <td>Euro</td> <td>30,000</td> <td>0.00%</td> <td>30</td> <td>360</td> <td>92.59</td> </tr> <tr> <th>Month</th> <th>Beginning Balance</th> <th>Interest Amount</th> <th>Principal Repayment</th> <th>Monthly Installment</th> <th>Ending Balance</th> </tr> <tr><td>1</td><td>30,000</td><td></td><td></td><td></td><td>30,000</td></tr> <tr><td>2</td><td>30,000</td><td></td><td></td><td></td><td>30,000</td></tr> <tr><td>3</td><td>30,000</td><td></td><td></td><td></td><td>30,000</td></tr> <tr><td>4</td><td>30,000</td><td></td><td></td><td></td><td>30,000</td></tr> <tr><td>5</td><td>30,000</td><td></td><td></td><td></td><td>30,000</td></tr> <tr><td>6</td><td>30,000</td><td></td><td></td><td></td><td>30,000</td></tr> <tr><td>7</td><td>30,000</td><td></td><td></td><td></td><td>30,000</td></tr> <tr><td>8</td><td>30,000</td><td></td><td></td><td></td><td>30,000</td></tr> <tr><td>9</td><td>30,000</td><td></td><td></td><td></td><td>30,000</td></tr> <tr><td>10</td><td>30,000</td><td></td><td></td><td></td><td>30,000</td></tr> <tr><td>11</td><td>30,000</td><td></td><td></td><td></td><td>30,000</td></tr> <tr><td>12</td><td>30,000</td><td></td><td></td><td></td><td>30,000</td></tr> </tbody> </table> | Leasing Amount | 30,000 | Euro | Maturity (no of installment) | 360 | Months | Applicant's Age | 30 | Years Old | Gender | Male | | Project | 0% Financing for Earthquake Homeless | | Interest Rate (=) | 0% | | Commission Rate | 0.0% | - Euro | Others (if) | | Euro | Monthly installment | | 92.59 Euro | Effective Interest Rate (EIR) | 0.00% | | * | | - | Currency | Leasing Amount | IR (in %) | Maturity in Years | Maturity in Months | Monthly Installment | Euro | 30,000 | 0.00% | 30 | 360 | 92.59 | Month | Beginning Balance | Interest Amount | Principal Repayment | Monthly Installment | Ending Balance | 1 | 30,000 | | | | 30,000 | 2 | 30,000 | | | | 30,000 | 3 | 30,000 | | | | 30,000 | 4 | 30,000 | | | | 30,000 | 5 | 30,000 | | | | 30,000 | 6 | 30,000 | | | | 30,000 | 7 | 30,000 | | | | 30,000 | 8 | 30,000 | | | | 30,000 | 9 | 30,000 | | | | 30,000 | 10 | 30,000 | | | | 30,000 | 11 | 30,000 | | | | 30,000 | 12 | 30,000 | | | | 30,000 |
| Leasing Amount | 30,000 | Euro | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Maturity (no of installment) | 360 | Months | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Applicant's Age | 30 | Years Old | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Gender | Male | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Project | 0% Financing for Earthquake Homeless | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Interest Rate (=) | 0% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Commission Rate | 0.0% | - Euro | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Others (if) | | Euro | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Monthly installment | | 92.59 Euro | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Effective Interest Rate (EIR) | 0.00% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
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| Currency | Leasing Amount | IR (in %) | Maturity in Years | Maturity in Months | Monthly Installment | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Euro | 30,000 | 0.00% | 30 | 360 | 92.59 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Month | Beginning Balance | Interest Amount | Principal Repayment | Monthly Installment | Ending Balance | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1 | 30,000 | | | | 30,000 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 2 | 30,000 | | | | 30,000 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 3 | 30,000 | | | | 30,000 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 4 | 30,000 | | | | 30,000 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 5 | 30,000 | | | | 30,000 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 6 | 30,000 | | | | 30,000 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 7 | 30,000 | | | | 30,000 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 8 | 30,000 | | | | 30,000 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 9 | 30,000 | | | | 30,000 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 10 | 30,000 | | | | 30,000 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 11 | 30,000 | | | | 30,000 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 12 | 30,000 | | | | 30,000 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

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| 14. Additional costs irreversible in cases when they are applicable | Administrative Fee | 0% |
| | Notary and Legal Expenses | N/A |
| | Appraisal Report | N/A |
| | Property Insurance fees | N/A |
| 15. Other additional costs | All taxes and fees related to the final transfer of the property in the name of the Lessee will be afforded by the customer (lessee) | |
| 16. Early Repayment Fee | 0% | |
| 17. Official communication between parties | <p>All notifications and communications between the parties will be made in writing and with the consent of both parties, delivered directly to the person or by registered mail in the address specified in the Leasing agreement or when possible through stable means of communication (e-mail address specified in the lease agreement, disc, CD-ROM, DVD).</p> <p>The lessee/guarantor declares and admits that all notifications made through these addresses will be considered as received. The client may present to the Bank his reclaims about the notification, within 15 calendaric days.</p> | |
| 18. The right to withdraw from the lease agreement | <p>The client has the right to withdraw from the Leasing Agreement within a period of 7 calendaric days from the date of the signing of the contract.</p> <p>In case when the customer decides to withdraw from the Leasing Agreement, then he commits to repay all obligations, as well as other possible bank expenses with other third parties as a result of signing this agreement.</p> | |
| 19. Internal schemes of complaint | <ul style="list-style-type: none"> • Present a written complaint in any branch. • Visit in any branch • Through phone (+355 42 266 288) call center • Through e-mail info@bkt.com.al | |
| 20. Other Penalties | <ul style="list-style-type: none"> • The Landlord has the right to interrupt the Leasing Agreement when the lessee fails to use the Lease Facility for the purpose of entering into the Lease Agreement and / or damages or destroys it, transfers the rights to the Lease Facility, leases or leases it pledge to a third party without any prior written consent of the Landlord, or where there are ongoing proceedings against the Landlord or his/her authorized persons, which result in the property being used to commit unlawful acts; | |

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| | <ul style="list-style-type: none">• The lessee also has the obligation to make occasional payments of property taxes, electricity, water, cleaning, etc., costs, contributions and other payments for any reason, within 90 days, otherwise the landlord has the right to interrupt the leasing agreement with the lessee.• If the lessee cannot pay in time the matured installment (principal), the Bank has the right to apply a penalty of 1(one) % in Euro on monthly basis, calculated on the unpaid due installment for the period in which he is in delay, based on terms and conditions of this contract. |
| 21. The validity of the precontractual information | The precontractual information is valid for a period of 7 calendaric days from the date of the signing of this information by the client. |

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

Customer's Name Surname
(Signature)

Branch Employee: Name Surname
(Signature and Seal of the bank)