

## DOCUMENT THAT CONTAINS INFORMATION ON FEES

**Payment service provider: BANKA KOMBETARE TREGTARE SHA**

**Customer name:** \_\_\_\_\_

**Date: 1 March 2023**

- 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 on the official website of Banka Kombetare Tregtare Sha at the link: <https://www.bkt.com.al/assets/uploads/pdf/Kushtet-e-Punes-Individe/> , and at the same time displayed in all notices in the environments of the bank's branches.
- A dictionary of terms used in this document is available free of charge.

The service	Fee
<b>General account services</b>	
<b>The standard package contains:</b> <ul style="list-style-type: none"> <li>✓ <b>Current account</b> <ul style="list-style-type: none"> <li>• <i>Account opening /Minimum balance for account opening/ Minimum account balance</i></li> <li>• <i>Commission for account maintenance</i></li> <li>• <i>Account closing commission</i></li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>• 1,500 LEK, 15 EUR/15 USD/15 GBP/15 AUD/15 CHF /15 CAD</li> <li>• 150 LEK, 1.5 EUR/1.5 USD/1.5 GBP/1.5 AUD/1.5 CHF /1.5 CAD</li> <li>• 1,500 LEK, 12 EUR/14 USD/10 GBP/13 AUD/19 CHF /18 CAD</li> </ul>
<b>Classic Salary contains:</b> <ul style="list-style-type: none"> <li>✓ <b>Current account</b> <ul style="list-style-type: none"> <li>• <i>Account opening /Minimum balance for account opening/ Minimum account balance</i></li> <li>• <i>Commission for account maintenance</i></li> <li>• <i>Account closing commission</i></li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>• Free of charge</li> <li>• 100 LEK, 1 EUR/1 USD/1 GBP/1 AUD/1 CHF /1 CAD</li> <li>• 500 Lek/ 4 EUR/4 USD/3 GBP/4 AUD/6 CHF /6 CAD</li> </ul>
<b>Super Salary contains:</b> <ul style="list-style-type: none"> <li>✓ <b>Current account</b> <ul style="list-style-type: none"> <li>• <i>Account opening /Minimum balance for account opening/ Minimum account balance</i></li> <li>• <i>Commission for account maintenance</i></li> <li>• <i>Account closing commission</i></li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>• Free of charge</li> <li>• Free of charge</li> <li>• 500 Lek/ 4 EUR/4 USD/3 GBP/4 AUD/6 CHF /6 CAD</li> </ul>
<b>The loan package contains:</b> <ul style="list-style-type: none"> <li>✓ <b>Current account</b> <ul style="list-style-type: none"> <li>• <i>Account opening /Minimum balance for account opening/ Minimum account balance</i></li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>• Free of charge</li> </ul>

<ul style="list-style-type: none"> <li>• <i>Commission for account maintenance</i></li> <li>• <i>Account closing commission</i></li> </ul>	<ul style="list-style-type: none"> <li>• Free of charge</li> <li>• 500 LEK/ 4 EUR/4 USD/3 GBP/4 AUD/6 CHF /6 CAD</li> </ul>
<p><b>The student package contains:</b></p> <ul style="list-style-type: none"> <li>✓ <b>Current account</b></li> <li>• <i>Account opening /Minimum balance for account opening/ Minimum account balance</i></li> <li>• <i>Commission for account maintenance</i></li> <li>• <i>Account closing commission</i></li> </ul>	<ul style="list-style-type: none"> <li>• Free of charge</li> <li>• Free of charge</li> <li>• 500 LEK/ 4 EUR/4 USD/3 GBP/4 AUD/6 CHF /6 CAD</li> </ul>
<p><b>The retirement package contains:</b></p> <ul style="list-style-type: none"> <li>✓ <b>Current account</b></li> <li>• <i>Account opening /Minimum balance for account opening/ Minimum account balance</i></li> <li>• <i>Commission for account maintenance</i></li> <li>• <i>Account closing commission</i></li> </ul> <p><i>Additional information:</i>  <i>All the above packages are offered with the services and terms as below</i></p> <ul style="list-style-type: none"> <li>✓ Debit Card</li> <li>✓ Online Banking service</li> <li>✓ SMS service</li> <li>✓ Statement printing in the branch once a month up to 5 pages or sent electronically to the email address</li> <li>✓ Statement printing in the branch once a month &gt; 5 page</li> <li>✓ Statement printing more than one a month</li> <li>✓ Closing the account after 3 months from the opening date</li> </ul>	<ul style="list-style-type: none"> <li>• Free of charge</li> <li>• Free of charge</li> <li>• 500 LEK/ 4 EUR/4 USD/3 GBP/4 AUD/6 CHF /6 CAD</li> <li>• Free of charge</li> <li>• Free of charge</li> <li>• Free of charge</li> <li>• Free of charge</li> <li>• 5 LEK/page</li> <li>• 200 LEK + 5 LEK/page or 2 EUR/USD/GBP/AUD/CHF/CAD + 5 LEK/page</li> <li>• Free of charge</li> </ul>
<b>Payments (excluding cards)</b>	
<b>Direct debit</b>	Free of charge
<b>Periodic Payment</b>	Free of charge
<p><b>Utilities payment from account:</b></p> <ul style="list-style-type: none"> <li>✓ <b>In the branch</b></li> <li>✓ <b>In online channels</b></li> </ul>	<ul style="list-style-type: none"> <li>• 100 LEK</li> <li>• Free of charge</li> </ul>
<p><b>Outgoing transfers within BKT:</b></p> <p><b>Outgoing transfers in the branch to the beneficiary within Albania in LEK currency:</b></p> <p><u>Spot (1 day- currency) from account:</u></p> <ul style="list-style-type: none"> <li>• Amount up to 300'000 Lek</li> <li>• Amount over 300'000 - 1'499'999.99 Lek</li> <li>• Amount from/over 1'500'000 Lek</li> </ul>	<ul style="list-style-type: none"> <li>• 100 Lek/1 EUR/1.4USD//GBP/AUD/CHF/CAD</li> <li>• 200 LEK</li> <li>• 300 LEK</li> <li>• 1,200 LEK</li> </ul>

<p><u>Spot (1 day- currency) by cash:</u></p> <ul style="list-style-type: none"> <li>• Max amount. equivalent of 1'000 Eur</li> </ul> <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"> <li>• Max amount. equivalent of 1'000 Eur</li> </ul> <p><b>Outgoing transfers in the branch to the beneficiary within Albania in Euro currency:</b></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"> <li>• Max amount. 1'000 Eur</li> </ul> <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"> <li>• Max amount. 1,000 Eur</li> </ul>	<ul style="list-style-type: none"> <li>• 500 LEK</li> <li>• 1,500 LEK</li> <li>• 1,500 LEK</li> <li>• 0.15 %</li> <li>a) Min 5 EUR</li> <li>b) Max 40 EUR</li> <li>• 6 Eur</li> <li>• 0.20%</li> <li>a) Min 6 EUR</li> <li>b) Max 50 EUR</li> <li>• 6 EUR</li> </ul>
<p><b>Outgoing transfers in the branch to the beneficiary outside Albania in foreign currency (excluding EUR currency for transfers to other Banks within the country)</b></p> <p><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"> <li>• Max amount 1,000 in currencies</li> </ul> <p><u>Express (same day-currency) from account %</u></p> <p><u>Express (same day-currency) by cash:</u></p> <p>Max amount 1,000 in currencies</p> <p><b>Swift commission</b></p> <p><b>Commission for amendment</b></p> <p><b>Other commissions of correspondent banks:</b></p> <p><b>"OUR"commissions for outgoing transfers in EUR</b></p> <ul style="list-style-type: none"> <li>• Transfers to Germany:</li> <li>✓ amount up to 2,500 Eur</li> <li>✓ amount over 2,500 - 12,500 Eur</li> </ul>	<ul style="list-style-type: none"> <li>• 0.15 % EUR/USD/GBP/CHF/AUD/CAD</li> <li>a) Min 8 EUR/10 USD/GBP/CHF/AUD/CAD</li> <li>b) 200 EUR/250 USD/GBP/CHF/AUD/CAD</li> <li>• 15 EUR/20 USD/GBP/CHF/AUD/CAD</li> <li>• 0.20% EUR/USD/GBP/CHF/AUD/CAD</li> <li>a) Min 15 EUR/20 USD/GBP/CHF/AUD/CAD</li> <li>b) Max 250 EUR/320 USD/GBP/CHF/AUD/CAD</li> <li>• 30 EUR/35 USD/GBP/CHF/AUD/CAD</li> <li>• 1,000 LEK/8 EUR/10 USD/GBP/CHF/AUD/CAD</li> <li>• 1,000 LEK/8 EUR/10 USD/GBP/CHF/AUD/CAD</li> <li>• 6 EUR</li> <li>• 12 EUR</li> </ul>

<ul style="list-style-type: none"> <li>✓ amount over 12,500 - 50,000 Eur</li> <li>✓ amount over 50,000 Eur</li> <li>• Transfers to Italy: <ul style="list-style-type: none"> <li>✓ amount up to 50,000 Eur</li> <li>✓ amount over 50,000 Eur</li> </ul> </li> <li>• Transfers to Austria: <ul style="list-style-type: none"> <li>✓ all values / amount</li> </ul> </li> <li>• Transfers to other countries: <ul style="list-style-type: none"> <li>✓ amount up to 2,500 Eur</li> <li>✓ amount over 2,500 - 5,000 Eur</li> <li>✓ amount over 5,000 - 12,500 Eur</li> <li>✓ amount over 12,500 - 25,000 Eur</li> <li>✓ amount over 12,500 - 25,000 Eur</li> </ul> </li> </ul> <p><b>"OUR" commissions for outgoing transfers in USD</b></p> <ul style="list-style-type: none"> <li>✓ amount up to 20,000 USD</li> <li>✓ amount over 20,000 USD</li> </ul> <p><b>"OUR" commissions for outgoing transfers in other currencies GPB, CHF, AUD, CAD, etj.</b></p> <p><b>Other commissions</b></p>	<ul style="list-style-type: none"> <li>• 25 EUR</li> <li>• 26 EUR</li> <li>• 12 EUR</li> <li>• 26 EUR</li> <li>• 5 EUR</li> <li>• 10 EUR</li> <li>• 13 EUR</li> <li>• 18 EUR</li> <li>• 25 EUR</li> <li>• 26 EUR</li> <li>• 25 USD</li> <li>• 40 USD</li> <li>• Commissions of correspondent banks</li> <li>• 8 EUR/USD/GBP/CHF/AUD/CAD + Commissions of correspondent banks</li> </ul>
<p><b>Incoming transfers in BKT branches (KS/AL)</b></p> <ul style="list-style-type: none"> <li>• By account</li> <li>• By account</li> </ul> <p><b>From other banks inside the country in currencies (Leke and Euro)</b></p> <ul style="list-style-type: none"> <li>• By account</li> <li>• By cash</li> </ul> <p><b>From other domestic banks and abroad the country in foreign currency(excluding the Eur currency from other domestic banks)</b></p> <ul style="list-style-type: none"> <li>• By account</li> <li>• amount up to 300 EUR/ USD/ GBP/ CHF/ AUD/ CAD</li> <li>• amount over 300 EUR/ USD/ GBP/ CHF/ AUD/ CAD</li> <li>• By cash</li> </ul>	<ul style="list-style-type: none"> <li>• Free of charge</li> <li>• 1,000 LEK/10 EUR/14 USD/GBP/CHF/AUD/CAD</li> <li>• Free of charge</li> <li>• Free of charge</li> <li>• Free of charge</li> <li>• 0.10 % EUR/USD/GBP/CHF/AUD/CAD</li> <li>• Min 5 EUR/7 USD/GBP/CHF/AUD/CAD</li> <li>• Max 50 EUR/70 USD/GBP/CHF/AUD/CAD</li> <li>• Free of charge</li> </ul>

<ul style="list-style-type: none"> <li>• amount up to 300 Eur/Usd/Gbp/Chf/Aud/Cad</li> <li>• amount over 300 Eur/Usd/Gbp/Chf/Aud/Cad</li> </ul>	<ul style="list-style-type: none"> <li>• 0.20 % EUR/ USD/GBP/CHF/AUD/CAD</li> <li>• Min 10 EUR/14 USD/GBP/CHF/AUD/CAD</li> <li>• Max 100 EUR/140 USD/GBP/CHF/AUD/CAD</li> </ul>
<b>Incoming transfers in Online Platform:</b> <ul style="list-style-type: none"> <li>✓ Between my accounts</li> <li>✓ Inside the country in LEK currency, up to the amount of 1,500,000 Lek</li> <li>✓ Inside the country in LEK currency, for the amount of 1,500,000 - 2,000,000 Lek</li> <li>✓ Inside the country in EUR currency</li> <li>✓ Inside the country in foreign currencies (excluding EUR) and abroad</li> <li>✓ SWIFT commissions</li> </ul>	<ul style="list-style-type: none"> <li>• Free of charge</li> <li>• Free of charge</li> <li>• Free of charge</li> <li>• 0.1% of the transfer amount (minimum 3 EUR, maximum 25 EUR)</li> <li>• 0.1% of the transaction amount (minimum 5 EUR/7 USD, maximum 100 EUR/150 USD)</li> <li>• 1,000 LEK / 8 EUR / 10 USD</li> </ul>
<b>Cards and cash withdrawals</b>	
<b>Funds withdrawal inside Albania through debit card</b>	In the bank's ATM: Free of charge In ATMs of other banks within the country: 2% minimum 450 lek
<b>Funds withdrawal abroad Albania through debit card (ATM of other banks)</b>	2% minimum 450 lek
<b>Payments with debit card inside the country</b>	Free of charge
<b>Payments with debit card abroad the country</b>	Free of charge
<b>Payments with debit card in internet</b>	Free of charge
<b>Payments with credit card inside the country</b>	Free of charge
<b>Payments with credit card abroad the country</b>	Free of charge
<b>Payments with credit card in internet</b>	Free of charge
<b>Overdraft and related services</b>	
<b>Overdraft</b> <i>(It is offered for customers who are salary paid in BKT)</i>	<ul style="list-style-type: none"> <li>• Interest rate in Lek currency in the Public Sector: 1-year Treasury Bonds +9% and in the Private Sector: 1-year Treasury Bonds + 11%</li> <li>• Interest rate in Euro currency: Euribor + 10%</li> <li>• Interest rate in USD currency: Libor + 13%</li> </ul>
<b>Other services</b>	
<b>Cash deposit in personal account by the account holder:</b> <ul style="list-style-type: none"> <li>✓ Amount up to 6,500,000 Lek/50,000 Eur/Usd/Gbp/Chf/Aud/Cad</li> <li>✓ Amount over 6,500,000 Lek/50,000 Eur/Usd/Gbp/Chf/Aud/Cad:</li> </ul>	<ul style="list-style-type: none"> <li>• Free of charge</li> <li>• Free of charge</li> </ul>

<ul style="list-style-type: none"> <li>• 1 day-currency</li> <li>• same day-currency</li> </ul> <p><b>Cash deposit to account from others:</b></p> <p><b>Deposit in coins:</b></p> <p><b>Deposit in ATM:</b></p> <ul style="list-style-type: none"> <li>• in Lek currency</li> <li>• in Euro currency</li> </ul>	<ul style="list-style-type: none"> <li>• 0.01% Lek &amp; 0.03% EUR/ USD/GBP/CHF/AUD/CAD and maximum 3,000 LEK and 200 EUR/ USD/GBP/CHF/AUD/CAD</li> <li>• 0.03% LEK/ EUR/USD/GBP/CHF/AUD/CAD</li> <li>a) Min 100 LEK &amp; 1EUR/USD/GBP/CHF/AUD/CAD</li> <li>b) Max 5000 LEK &amp; 200 EUR/USD/GBP/CHF/AUD /CAD</li> <li>• 150 Lek</li> <li>• Free of charge</li> <li>• Free of charge</li> </ul>
<p><b>Cash deposit at the counter for loan/credit card payment</b></p>	<p>Free of charge</p>
<p><b>Cash withdrawal from the Account without request from individual accounts:</b></p> <ul style="list-style-type: none"> <li>✓ For amounts up to the daily ATM withdrawal limit</li> <li>✓ Amount from 75,000 Lek to 1,000,000 Lek (500 Eur to 7,000 Eur)</li> <li>✓ Amount over 1,000,000 Lek/7,000 Eur <ul style="list-style-type: none"> <li>• 1 day-currency</li> <li>• Same day-currency</li> </ul> </li> </ul> <p><b>Withdrawal of incoming transfer funds from other domestic bank, from bank accounts in Lek/Eur.</b></p>	<ul style="list-style-type: none"> <li>• 100 Lek/1 Eur</li> <li>• Free of charge</li> <li>• Free of charge</li> <li>• 0.10 % in LEK/EUR/USD/GBP/CHF/AUD/CAD maximum 5,000 LEK and 100 EUR/USD/GBP/CHF /AUD/CAD</li> <li>• 0.20 % in LEK and EUR</li> <li>a) Min 1,000 LEK /10 EUR</li> <li>b) Max 10,000 LEK/100 EUR</li> </ul>

<p><b>Comprehensive cost indicator</b></p>	<p>1,800 Lek and 18 EUR/USD/GBP/AUD/CHF/CAD</p>
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### Dictionary for Terms and Definitions of the most representative services

Terms	Definition
Account maintenance	The payment service provider administers the account, making it possible for the consumer to use it.
Overdraft	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.
Direct debit	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.
Periodic payment	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.
Outgoing tranfers inside Albania through the <i>online platform</i>	The account provider transfers funds, according to the customer's instructions, from the customer's account to another account within Albania, through the <i>online platform</i>
Outgoing tranfers abroad Albania through the <i>online platform</i>	The account provider transfers funds, according to the customer's instructions, from the customer's account to another account outside Albania, through the <i>online platform</i>
Outgoing tranfers inside Albania in the branch	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.
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 the 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