

## SUPER LOAN PRE-CONTRACTUAL INFORMATION FORM

Items	Description
<b>Introduction</b>	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.
<b>1. Bank</b>	BANKA KOMBETARE TREGTARE (BKT) SH.A Address: Rruga e Vilave, Lundër 1, 1045, Tirana, Albania Web page: <a href="http://www.bkt.com.al">www.bkt.com.al</a> Email: <a href="mailto:info@bkt.com.al">info@bkt.com.al</a> Telephone no.: 042 266 288
<b>2. Product Name</b>	Super Loan
<b>3. Product Type</b>	Non-collateralized Consumer Loan, secured with suretyship
<b>4. Purpose of product</b>	The aim of the Super Loan is to fulfill the personal immediate needs of the clients without the need of offering collateral.
<b>5. Product description</b>	<p>This product will be used for the purpose foreseen in Item 4, and the bank will demand a suretyship as follows:</p> <p><b><u>Regular BKT salary paid/rent earners customers and/or Regular Other customers and/or Regular Self Employed Professionals:</u></b></p> <ul style="list-style-type: none"> <li>- Up to 500,000 ALL- no surety</li> <li>- Over 500,000 ALL up to 2,000,000 ALL – one co-borrower</li> </ul> <p><b><u>Standard BKT Salary paid/ rent earners customers and/or Standard Self Employed Professionals:</u></b></p> <ul style="list-style-type: none"> <li>- Up to 250,000 ALL- no surety</li> <li>- Over 250,000 ALL up to 500,000 ALL – one surety</li> <li>- Over 500,000 ALL –two sureties</li> </ul> <p><b><u>Standard other customers:</u></b></p> <ul style="list-style-type: none"> <li>- Up to 250,000 ALL- one surety</li> <li>- Over 250,000 ALL up to 2,000,000 ALL – two sureties</li> </ul> <p>The loan repayment will be performed by equal monthly installments (principal + interest) due to the repayment schedule and not as a lump sum payment at the end of the maturity. To the applicant will not be asked preliminary participation in the loan credit subject.</p>
<b>6. Interest rate (shows interest rate type and duration of the define period)</b>	<p><b>Currency –ALL</b></p> <p><b><u>Regular BKT salary paid/rent earners customers and/or Regular Self Employed Professionals:</u></b></p> <ul style="list-style-type: none"> <li>- <b>2.9%</b> for 1 year loan maturity</li> <li>- 6.5% for 2 years loan maturity</li> <li>- 8% for 3 years loan maturity</li> <li>- 8% up to 3 years , then T-bill +8%, not less than 9% for Over 3 years loan maturity</li> </ul> <p><b><u>Standard BKT Salary paid/ rent earners customers and/or Standard Self Employed Professionals:</u></b></p> <ul style="list-style-type: none"> <li>- <b>3.9%</b> for 1 year loan maturity</li> <li>- 7.5% for 2 years loan maturity</li> <li>- 9% for 3 years loan maturity</li> <li>- 9% up to 3 years , then T-bill +9%, not less than 10% for Over 3 years loan maturity</li> </ul>

	<p><b>Regular Other customers:</b></p> <ul style="list-style-type: none"> <li>- 3.9% for 1 year loan maturity</li> <li>- 7.5% for 2 years loan maturity</li> <li>- 9% for 3 years loan maturity</li> <li>- 9% up to 3 years , then T-bill +9%, not less than 10% for Over 3 years loan maturity</li> </ul> <p><b>Standard other customers:</b></p> <ul style="list-style-type: none"> <li>- 4.9% for 1 year loan maturity</li> <li>- 8.5% for 2 years loan maturity</li> <li>- 10% for 3 years loan maturity</li> <li>- 10% up to 3 years , then T-bill +10%, not less than 11% for Over 3 years loan maturity</li> </ul> <p>Interest rate will fixed for the first 3 years of the loan, then it will change each 12 months of the loan based on the formula for each category mentioned above. Customer will be informed via e-mail, mail or telephone for any change in terms and conditions of the loan contract.</p>
<p><b>7. Effective interest rate</b></p>	<p><b>The effective interest rate (EIR)</b> 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"> <li>- The Loan Agreement is valid for the set maturity</li> <li>- Parties fulfill their duties according to the conditions and dates agreed in the Loan Agreement and</li> <li>- The interest percentage and the other expenses included in the EIR calculation remain unchanged until the end of the Loan Agreement.</li> </ul> <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><b>8. Loan amount and its currency</b></p>	<p><b>Maximal Loan Amount</b> Up to 2,000,000 ALL</p>
<p><b>9. Loan contract maturity for super loan</b></p>	<p><b>Max. Maturity</b> - Up to 84 months (7 years)</p>
<p><b>10. Disbursement of the loan</b></p>	<ul style="list-style-type: none"> <li>- As condition for the 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.</li> <li>- The withdrawal of the loan amount will be done through one of the manners: Cash withdrawal, withdrawal through electronic channels, through a cheque</li> </ul>

	<p>issued by the customer himself, through a payment-order given in written in favor of third parties.</p> <p>- If during the loan disbursement the Bank notices 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 agreement that will be followed with the return of the used funds (principal) up to that moment and the respective interest rate.</p>																																																																																																																		
<b>11. Number and frequency of loan installments</b>	The loan repayment will be performed on equal monthly installments. The number of installments varies according to the loan maturity.																																																																																																																		
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<b>13. Repayment schedule (repayment plan)</b>	<p><b>Loan terms and EIR calculation table</b></p> <table border="1"> <thead> <tr> <th>Type of customer*</th> <th colspan="2">Regular Salary Paid customer in BKT</th> </tr> </thead> <tbody> <tr> <td>Loan Amount</td> <td>65,000</td> <td>ALL</td> </tr> <tr> <td>Loan Maturity</td> <td>24</td> <td>Months</td> </tr> <tr> <td>Base Rate (1-year Treasury Bill)</td> <td>0</td> <td>%</td> </tr> <tr> <td>Disbursement Commission</td> <td>2.50</td> <td>%</td> </tr> <tr> <td>Interest Rate for the fixed period</td> <td>6</td> <td>%</td> </tr> <tr> <td>Interest Rate after the fixed period (changing each 12 months according to Base Rate+Spread)</td> <td>10</td> <td>%</td> </tr> <tr> <td>Minimum Interest Rate after the fixed period</td> <td>10.01</td> <td>%</td> </tr> <tr> <td>Installment (in the fixed period)</td> <td>2,880.84</td> <td>ALL</td> </tr> <tr> <td>Installment (after the fixed period)</td> <td>-</td> <td>ALL</td> </tr> <tr> <td><b>Total Value to be paid at maturity (Principal+Interest)</b></td> <td><b>69,140.15</b></td> <td><b>ALL</b></td> </tr> <tr> <td><b>Effektive Interest Rate (EIR)</b></td> <td><b>8.50</b></td> <td><b>%</b></td> </tr> </tbody> </table> <p><b>Amortisation table (loan repayment)</b></p> <table border="1"> <thead> <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> </thead> <tbody> <tr><td>1</td><td>65,000.00</td><td>325.00</td><td>2,555.84</td><td>2,880.84</td><td>62,444.16</td></tr> <tr><td>2</td><td>62,444.16</td><td>312.22</td><td>2,568.62</td><td>2,880.84</td><td>59,875.54</td></tr> <tr><td>3</td><td>59,875.54</td><td>299.38</td><td>2,581.46</td><td>2,880.84</td><td>57,294.08</td></tr> <tr><td>4</td><td>57,294.08</td><td>286.47</td><td>2,594.37</td><td>2,880.84</td><td>54,699.71</td></tr> <tr><td>5</td><td>54,699.71</td><td>273.50</td><td>2,607.34</td><td>2,880.84</td><td>52,092.37</td></tr> <tr><td>6</td><td>52,092.37</td><td>260.46</td><td>2,620.38</td><td>2,880.84</td><td>49,471.99</td></tr> <tr><td>7</td><td>49,471.99</td><td>247.36</td><td>2,633.48</td><td>2,880.84</td><td>46,838.51</td></tr> <tr><td>8</td><td>46,838.51</td><td>234.19</td><td>2,646.65</td><td>2,880.84</td><td>44,191.86</td></tr> <tr><td>9</td><td>44,191.86</td><td>220.96</td><td>2,659.88</td><td>2,880.84</td><td>41,531.98</td></tr> <tr><td>10</td><td>41,531.98</td><td>207.66</td><td>2,673.18</td><td>2,880.84</td><td>38,858.80</td></tr> <tr><td>11</td><td>38,858.80</td><td>194.29</td><td>2,686.55</td><td>2,880.84</td><td>36,172.26</td></tr> <tr><td>12</td><td>36,172.26</td><td>180.86</td><td>2,699.98</td><td>2,880.84</td><td>33,472.28</td></tr> </tbody> </table> <p>* The definition "Salary paid" refers also to those customers who receive rent amounts through BKT and to Self-employed professionals (e.g.: doctors, attorneys, lawyers, pharmacists, accountants).</p> <p>This is an illustrative table and the calculation of installments after the first 36 months of the loan is based on the actual Base Rate</p>	Type of customer*	Regular Salary Paid customer in BKT		Loan Amount	65,000	ALL	Loan Maturity	24	Months	Base Rate (1-year Treasury Bill)	0	%	Disbursement Commission	2.50	%	Interest Rate for the fixed period	6	%	Interest Rate after the fixed period (changing each 12 months according to Base Rate+Spread)	10	%	Minimum Interest Rate after the fixed period	10.01	%	Installment (in the fixed period)	2,880.84	ALL	Installment (after the fixed period)	-	ALL	<b>Total Value to be paid at maturity (Principal+Interest)</b>	<b>69,140.15</b>	<b>ALL</b>	<b>Effektive Interest Rate (EIR)</b>	<b>8.50</b>	<b>%</b>	Month	Beginning balance	Interest amount	Principal amount	Monthly Installment	End Balance	1	65,000.00	325.00	2,555.84	2,880.84	62,444.16	2	62,444.16	312.22	2,568.62	2,880.84	59,875.54	3	59,875.54	299.38	2,581.46	2,880.84	57,294.08	4	57,294.08	286.47	2,594.37	2,880.84	54,699.71	5	54,699.71	273.50	2,607.34	2,880.84	52,092.37	6	52,092.37	260.46	2,620.38	2,880.84	49,471.99	7	49,471.99	247.36	2,633.48	2,880.84	46,838.51	8	46,838.51	234.19	2,646.65	2,880.84	44,191.86	9	44,191.86	220.96	2,659.88	2,880.84	41,531.98	10	41,531.98	207.66	2,673.18	2,880.84	38,858.80	11	38,858.80	194.29	2,686.55	2,880.84	36,172.26	12	36,172.26	180.86	2,699.98	2,880.84	33,472.28
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<b>irreversible in cases when they are applicable</b>	
<b>15. Other additional costs</b>	<p>- Disbursement commission:</p> <ul style="list-style-type: none"> <li>• 2.5% of the loan amount (minimum ALL 1,500) for loan maturities up to 36 months</li> <li>• 2% of the loan amount (minimum ALL 1,500) for loan maturities over 36 months</li> <li>• 0% Purchase of Loan from other banks (only in cases when the contract of the loan to be purchased contains early repayment commission.)</li> </ul> <p>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 disbursement commission will be paid only at start.</p>
<b>16. Prepayment (if applicable)</b>	<p>The Bank will accept early repayments, partial liquidation (not less than the amount of 1 monthly installment) or total liquidation on the condition that the Borrower should pay all the accrued interests plus 1 (one) day interest, as well as the value of an extra administrative cost of 1 (one) % over the principal amount paid in advance, in case the early repayment is done more than 1 year prior to the maturity date and 0.5 (zero point five) % over the principal amount paid in advance, in case the early repayment is done during the last year of the loan, if the early repayment is done during the period that fixed interest is applied.</p> <p>In cases the early repayment is done during the period that floating interest rate is applied, the Bank will accept early repayments on the condition that the Borrower should pay all the accrued interests plus 1 (one) day interest.</p>
<b>17. Formal notifications between parties</b>	<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>
<b>18. Right to withdraw from the Loan Agreement</b>	<p>Borrower has the right to withdraw from the loan agreement within 14 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.</p>
<b>19. Claiming forms</b>	<ul style="list-style-type: none"> <li>- Written letter near any branch</li> <li>- Visits near every branch</li> </ul>

	<ul style="list-style-type: none"> <li>- Via telephone (+355 42 266 288) call center</li> <li>- Through electronic mail: <a href="mailto:info@bkt.com.al">info@bkt.com.al</a></li> </ul>
<b>20. Other Penalties</b>	<ul style="list-style-type: none"> <li>- 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 accumulated interests or otherwise if it finds appropriate it can apply a commission of 1% over the disbursed loan amount.</li> <li>- If the borrower fails to pay commission and interest, the bank has the right to charge a commission of 4 (four) % in ALL on monthly basis over the unpaid commissions and interest amounts.</li> <li>- If the borrower cannot pay in time the matured installment (interest or principal), the Bank apart of the normal interest rate, has the right to apply a penalty of 4 (four) % in ALL on monthly basis, calculated on the unpaid due installment (inters + principal) for the period in which he is in delay, based on terms and conditions of this contract.</li> </ul> <p>Penalty Calculation:  <b>Due Amount x Penalty Rate% x 12 months/ 360 days x days in arrears</b></p>
<b>21. Validity Period of Pre-Contractual Information</b>	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.

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 (City, dd,mm,yyyy)

\_\_\_\_\_  
 Customer: Name Surname  
 (Signature)