



Business Terms and Conditions

A. Accounts

1. Current Accounts

1.1	Currencies	LEK, USD, EUR, CHF, GBP, AUD, CAD
1.2	Account Opening	Free of Charge
1.3	Account Maintenance	
1.3.1	Standard	300 ALL (2.5 Eur/Usd/Gpb/Chf/Aud/Cad) / monthly
1.3.2	Loan account	Free of Charge
1.4	Account Closing	
1.4.1	Within 3 (three) months from the account opening date	1'500 Lek (or equivalent)
1.4.2	After 3 (three) months from the account opening date	Free of Charge
1.5	Minimum Balance	
1.5.1	Standard	5'000 Lek, 50 Eur/Usd/Gpb/Chf/Aud/Cad
1.5.2	Loan account	0
1.5.3	Loan account for Fondi Besa Business customers*	100 ALL (1 Eur/Usd/Gpb/Chf/Aud/Cad) / monthly
* Loan account for Fondi Besa Business customers are subject of standard terms and conditions for retail Customers except minimum balance.		
1.6	Account Statement	
1.6.1	Sent automatically by the sistem to the email address	Free of Charge
1.6.2	Printed in BKT branches:	
1.6.2.1	1 per week	0- 10 pages Free of Charge+ 5lek/every extra page
1.6.2.2	other	300 Lek+ 5 lek/page/3 Eur,Usd,Gpb,Chf,Aud,Cad
1.7	Cash Deposit*	
1.7.1	From account holders/ Business employees	
1.7.1.1	In Lek	
1.7.1.1.1	amount under 6'500'000 Leke	Free of Charge
1.7.1.1.2	amount above 6'500'000 Leke	
1.7.1.1.2.1	1 value date	Free of Charge
1.7.1.1.2.2	Same value date	0.01% (max. 3'000 Lek)



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1.7.1.2	Foreign currency	
1.7.1.2.1	amount under 50'000 Eur, Usd, GBP, CHF, AUD, CAD	Free of Charge
1.7.1.2.2	amount above 50'000 Eur, Usd, GBP, CHF, AUD, CAD	0.03% (min. 1 Eur - max. 200 Eur, Usd, GBP, CHF, AUD, CAD)
1.7.2	For loan or credit card payment	Free of Charge
1.7.3	From others	
1.7.3.1	In Lek	0.03% (min. 100 Lek - max. 5'000 Lek)
1.7.3.2	Foreign currency	0.03% (max. 200 Eur, Usd, GBP, CHF, AUD, CAD)
1.7.4	In coins**	
1.7.4.1	In Lek	150 Lek for each cartridge deposit (1 cartridge = 50 coins) (max. 4 transactions)
1.7.5	In ATM***	
1.7.5.1	in Lek (daily Max. limit 950'000) ****	Free of Charge
1.7.5.2	in Eur (daily Max. limit 7'000)****	Free of Charge

* With cash deposit it is considered only the deposit in customer's account and not the invoice payments toward third parties.
The Commission will not be applied: 1. when the purpose of the transaction is to open a Time Deposit, 2. to the Foreign Exchange Offices if they have to settle a Fixed Foreign Exchange Contract with the Treasury Department

If the No. of daily Cash Deposits transactions is greater than 3 (three) for one currency, for each subsequent transaction will be applied Deposit Commissions by others.

** Only Lek coins are accepted

*** The ATM Cash deposit is available only in the ATM with the SuperBankomat logo, and for the customers that are equipped with an active Debit Card

**** Total Daily Max. Limit for Lek and Eur is 950'000 Lek

1.8 Cash Withdrawals*

1.8.1	In Lek	
1.8.1.1	amount under 2,500,000 Lek	Free of Charge
1.8.2	Foreign currency Eur (equivalent in other currencies)	
1.8.2.1	amount under 20'000 Eur	Free of Charge
1.8.3	From business account in Kukes, Gramsh, Corovode, Bilisht, Delvine, Lac, Rreshen, Bushat, Koplik, Librazhd, Peqin, Rrogozhine, Orikum, Kucove branches	
1.8.3.1	In Lek	
1.8.3.1.1	amount above 2,500,000 Lek	0.8% max 30,000 Lek
1.8.3.2	Foreign currency Eur (equivalent in other currencies)	
1.8.3.2.1	amount above 20'000 Eur	0.8% max 230 Eur / Eur equivalent
1.8.3.3	Amount over the monthly accumulated limit of withdrawals:	
1.8.3.3.1	Difference over the monthly withdrawal limit of 10,000,000 Lek	1% max. 40,000 Lek
1.8.3.3.2	Difference over the monthly withdrawal limit of 70,000 Eur	1% max. 300 Eur / Eur equivalent



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1.8.4	From business account in other branches		
1.8.4.1	In Lek		
1.8.4.1.1	amount from 2,500,001 - 7,000,000 Lek		
1.8.4.1.1.1	1 value-date**	Free of Charge	
1.8.4.1.1.2	Same value date	0.1% max. 5,000 Lek	
1.8.4.1.2	amount above 7,000,000 Lek		
1.8.4.1.2.1	1 value-date**	0.2% max. 40,000 Lek	
1.8.4.1.2.2	Same value date	0.4% max. 80,000 Lek	
1.8.4.2	Foreign currency Eur (equivalent in other currencies)		
1.8.4.2.1	amount from 20,001 - 50'000 Eur		
1.8.4.2.1.1	1 value-date**	Free of Charge	
1.8.4.2.1.2	Same value date	0.1% max. 40 Eur/Eur equivalent	
1.8.4.2.2	amount above 50'000 Eur		
1.8.4.2.2.1	1 value-date**	0.2% max. 300 Eur/Eur equivalent	
1.8.4.2.2.2	Same value date	0.4% max. 600 Eur/Eur equivalent	

* The Commission will not be applied: 1. when the purpose of the transaction is to close a Time Deposit, 2. to the Foreign Exchange Offices if they have to settle a Fixed Foreign Exchange Contract with the Treasury Department. 3. Loan Disbursements

The specified amounts are for daily accumulated Cash Withdrawals

** Clients must notify one day before the transaction

1.9	Direct Debit	Free of Charge
1.10	Standing Order	Free of Charge

2. Deposit Accounts

2.1	Time Deposit	
2.1.1	Currencies	LEK, USD, EUR, GBP, CHF, AUD, CAD
2.1.2	Minimum Balance	50'000 Lek, 500 Eur/Usd/Gbp/Chf/Aud/Cad
2.1.3	Deposit Opening	Free of charge
2.1.4	Deposit Closing	
2.1.4.1	On maturity	Free of charge
2.1.4.2	Before the 1st maturity	Interest (Calculated or paid)
2.2	Issuance of a duplicate deposit contract	500 Lek/ contract (Max. 1000 Lek, if there are more than two contracts)



Business Terms and Conditions

B. Payments

	By account	By cash
1.1 Treasury payments, Tax, Social Insurance, VAT, Voluntary Insurance, Customs payments		
1.1.1 by taxpayers themselves	100 Lek	300 Lek
1.1.2 by others	100 Lek*	500 Lek
1.1.3 Payments on BKT Customs Agency		
1.1.3.1 Amount under 100'000 Lek		300 Lek
1.1.3.2 Amount over 100'000 Lek		0.3%
1.2 ASHK Payments (Hipoteka)		
1.2.1 Amount up to 300 Lek	Free of Charge	Free of Charge
1.2.2 Amount over 300 Lek	100 Lek	0.03% (min. 200 Lek - max. 5'000 Lek)
1.3 Bill payments: OSSHE, Telekom, Vodafone, UKT ect.		
1.3.1 Bill Payment: Albtelecom, Digitalb me këste	100 Lek Free of Charge	200 Lek Free of Charge
1.4 Payments for financial institutions	100 Lek	200 Lek
1.5 Bill payment from others for BKT clients		
1.5.1 In Lek		0.5% (min. 500 Lek - max. 15'000 Lek)
1.5.2 In foreign currency		0.5% (min. 5 Eur - max. 200 Eur, Usd, GPB, CHF, AUD, CAD)

* Only for incoming money transfer from other banks (Beneficiary - Budget Accounts)

C. Cards

1. Business Prima Credit Cards (MasterCard)

1.1 Annual Fee*	2'000 Lek
1.2 Mandatory minimum payment	10% of total obligation
1.3 Interest on the carrying obligations (monthly)	1.3%
1.4 Late payment interest (monthly)	2%
1.5 Over limit fee	no overlimit allowed



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1.6	Cash Advance Interest Rate	2%
1.6.1	Withdrawal from ATM (of BKT and other banks inside the country)	1,000 Lek
1.6.2	Withdrawal from ATM of other banks abroad	1,500 Lek
1.7	Request for reprinting of Card + Pin	2'000 Lek
1.8	Request for reprinting Pin	500 Lek
1.9	Balance Inquiry	Free on BKT/200 Lek on other banks
1.10	POS / Internet transaction fee, Printing of Card / PIN, Automatic reprinting of Card, Change of PIN in ATM Closing Card	Free of Charge
2. Business Debit Cards "BankomaT Business"(MasterCard)		
2.1	Yearly Commission	Free of Charge
2.2	Payment in POS / Internet	Free of Charge
2.3	Daily Limit for Internet usage	150,000 Lek
2.4	Monthly Limit for Internet Usage	3,000,000 Lek
2.5	Maximal daily transactions on internet	5
2.6	Withdrawal in BKT ATM	Free of Charge
2.7	Withdrawal from other banks inside the country	2% (min 500 Lek - max 1,500 Lek)
2.8	Withdrawal from other banks abroad	2% (min 500 Lek - max 1,500 Lek)
2.8	Maximal Limit of daily withdrawals	max 150,000 Lek / 1,000 Eur
2.9	Maximal number of daily withdrawals	5
2.10	Maximal limit of monthly withdrawals	max 5,000,000 Lek / 40,000 Eur
2.11	Maximal number of monthly withdrawals	100
2.12	Reprinting of Card+PIN by request	1,500 Lek
2.13	Reprinting of PIN by request	500 Lek
2.14	Card validity	6 years
2.15	Closing card; Automatic reprinting of Card; Change of PIN in ATM; Mini Statement; Account balance check in BKT ATM's	Free of Charge



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D. Money Transfer

1. Outgoing transfer

1.1 BKT Albania

1.1.1	Lek	100 Lek	
1.1.2	Foreign currency	1 Eur/ 1.4 Usd/ Eur equivalent	

1.2 BKT Kosovo

1.2.1	Same value date	5 Eur/ 7 Usd/Eur equivalent	10 Eur/ 14 Usd/Eur equivalent
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1.3 Other banks

1.3.1 LEK

		By account	By cash
1.3.1.1	Spot (1 value dates)		
1.3.1.1.1	amount up to 300'000 Lek	200 Lek	500 Lek
1.3.1.1.2	amount over 300'000 - 1'499'999.99 Lek	300 Lek	500 Lek
1.3.1.1.3	amount from/over 1'500'000 Lek	1'200 Lek	1'500 Lek
1.3.1.2	Express (Same value - date)	1'500 Lek	1'500 Lek

1.3.2 Foreign currency *

		By account	By cash
1.3.2.1	Spot (2 value dates)	0.15% (min. 8 Eur - max. 200 Eur) 0.15% (min. 7 Usd - max. 250 Usd) Eur equivalent	0.20% (min. 15 Eur - max. 250 Eur) 0.20% (min. 20 Usd - max. 320 Usd) Eur equivalent
1.3.2.2	Express (same value - date)	0.20% (min. 15 Eur - max. 250 Eur) 0.20% (min. 20 Usd - max. 320 Usd) Eur equivalent	0.25% (min. 30 Eur - max. 300 Eur) 0.25% (min. 35 Usd - max. 380 Usd) Eur equivalent

1.4 Swift Charge

1'000 Lek / 8 Eur / 10 Usd /Eur equivalent

1.5 Amendment commission

1'000 Lek / 8 Eur / 10 Usd /Eur equivalent

1.6 Other commissions of correspondent banks:



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1.6.1 "OUR"commissions for outgoing transfers in EUR:

1.6.1.1 Transfers to Germany:

1.6.1.1.1	amount up to	2,500 Eur	6 Eur
1.6.1.1.2	amount over	2,500 - 12,500 Eur	12 Eur
1.6.1.1.3	amount over	12,500 - 50,000 Eur	25 Eur
1.6.1.1.4	amount over	50,000 Eur	26 Eur

1.6.1.2 Transfers to Italy

1.6.1.2.1	amount up to	50,000 Eur	12 Eur
1.6.1.2.2	amount over	50,000 Eur	26 Eur

1.6.1.3 Transfers to other countries

1.6.1.3.1	amount up to	2,500 Eur	10 Eur
1.6.1.3.2	amount over	2,500 - 12,500 Eur	18 Eur
1.6.1.3.3	amount over	12,500 - 25,000 Eur	25 Eur
1.6.1.3.4	amount over	25,000 Eur	26 Eur

1.6.2 "OUR"commissions for outgoing transfers in USD

N/A

1.6.3 "OUR"commissions for outgoing transfers in GPB, CHF, AUD, CAD. Etj

Charges of correspondent banks (if any)

1.7 Other commissions:**

8 Eur + Charges of correspondent banks

* Outgoing transfers in foreign currency are subject to Bank of Albania procedures.

**investigations, amendments, cancellations, ect.

2. Incoming Transfer*

2.1 From BKT branches (AL / KS)**

By account

Free of Charge

By cash

1000 All/10 Eur/14 Usd/Eur equivalent

2.2 From other banks**

2.2.1 LEK

Free of Charge

0.20% (min. 1000 Lek - max. 10'000 Lek)

2.2.2 Foreign currency***

0.10% (min. 5 Eur - max. 50 Eur)

0.20% (min.10 Eur - max. 100 Eur)

0.10% (min. 7 Usd- max. 70 Usd)

0.20% (min. 14Usd - max. 140 Usd)

Eur equivalent

Eur equivalent

2.3 Return of wrong payment orders

1'000 Lek / 8 Eur / 10 Usd / Eur ekuivalent

2.4 Wrong data

1'000 Lek / 8 Eur / 10 Usd / Eur ekuivalent

2.5 Investigation commission

1'000 Lek / 8 Eur / 10 Usd / Eur ekuivalent

* If the currency of the incoming transfer is different from that of the account specified in the transfer, for amounts up to 100'000 Lek, 1'000 Eur / Usd / Gbp / Chf / Aud / Cad or 7'000 TRY, the bank converts automatically the transfer amount with the exchange rate in force at the moment of the transaction.

** commission fee must not exceed the transfer amount

*** Available in the account after coverage with funds



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E. Cheques

1. Cheques of BKT *

1.1 Book of 10 cheques

1.1.1 only for account holders 1'000 ALL (or equivalent)

1.2 BKT cheque Issued

1.2.1 in Lek 0.1% (Min. 500 Lek - Max. 2'000 Lek)

1.2.2 in Foreign Currency** (EUR, CHF, CAD, AUD) 0.15% (Min. 10 Eur - Max. 100 Eur)

1.3. Cheques accepted and BKT Bank Cheques (immediate payment)

1.3.1 when it presented at the counter of BKT

1.3.1.1 Credit to account Free of Charge

1.3.1.2 by Cash The commission applies according to point: 1.8 Cash withdrawal - Section A. Accounts

1.3.2 when it presented by another bank 1'500 Lek / 13 Eur / Eur equivalent (deducted from the amount paid to beneficiaries)

2. Cheques of other Banks in Albania

2.1 Cheque or Bank Cheque of other Banks in Albania

2.1.1 Customer: In account

2.1.1.1 in Lek Free of charge, + 3 working days

2.1.1.2 in Foreign currency 0.4% (Min. 1,500 Lek / 13 Eur / Eur equiv.), + 5 working days

4. Other commissions

4.1 Stop payment for cheques issued 3'500 Lek / 25 Eur / Eur equivalent, per check

4.2 Express delivery of check (DHL) 50 Eur/ Eur equivalent

4.3 Return of unpaid check

4.3.1 BKT expenses *** except for the above (2.1; 3.1) 3'500 ALL / 25 EUR / Eur equivalent

4.3.2 Other Bank expenses, if any. as per case basis

4.4. SWIFT charge 8 Eur / Eur equivalent

* No Cheque instrument is allowed for BKT customers of Notaries and Bailiffs.

** Bank cheques issue in foreign currency is subject to Bank of Albania procedures.

*** Additional charges (return Unpaid check means additional correspondence, such as client also with correspondent Bank)



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F. Trade Finance

1. Letter Credit (LC)

1.1 Import

1.1.1	Issue commission	0.15% (min. 50 EUR/ 60 Usd)
1.1.2	Confirmation commission	0.25% / quarter (min. 50 EUR/ 60 Usd)
1.1.3	Payment/Negotiation commission	0.20% (min. 50 EUR/ 60 Usd)
1.1.4	Amendment commission	50 EUR/ 60 Usd
1.1.5	Cancellation commission	50 EUR/ 60 Usd
1.1.6	SWIFT commission	10 EUR/ 12 Usd
1.1.7	Discrepancy fee (per set of documents)	50 EUR/ 60 Usd
1.1.8	Transmission of commercial L/C	0.1% (min. 50 EUR/ 60 Usd)
1.1.9	Delivery of Documents	DHL Tariff
1.1.10	Other commissions	Correspondent bank fee, if any
1.1.10.1	L / C issued against Customers designated account	0.15% p.a. (Max 50,000 Lek / 400 EUR/ 450 USD)
1.1.10.2	L / C issued against Credit Limit	By arrangement / Approval

1.2 Export

1.2.1	Advising commission	0.1% (min. 100 Eur/ 120 Usd - max. 300 Eur/ 360 Usd)
1.2.2	Confirmation commission	By negotiation, min: 0.2% - max: 6%
1.2.3	Payment / Negotiation commission	0.20% (min. 50 EUR/ 60 Usd)
1.2.4	Amendment commission	50 EUR/ 60 Usd
1.2.5	Cancellation commission	50 EUR/ 60 Usd
1.2.6	Transfer to Third party	0.10% (min. 50 EUR - max. 350 EUR)
1.2.7	SWIFT commission	10 EUR/ 12 Usd
1.2.8	Delivery of Documents	DHL Tariff
1.2.9	Other commissions	Correspondent bank fee, if any



Business Terms and Conditions

2. Letter of Guarantees

2.1 Letter of Guarantees issued against Cash Cover - Escrow / Deposit account

2.1.1 Domestic Guarantees. - For all types of Guarantees

2.1.1.1 Issuance Commission 0.15% (min 10,000 Lek/ 80 EUR/100 USD – Max 120,000 Lek/1,000 EUR/1,200 USD) (prepayment)

2.1.2 Cross-border Guarantees. - For all types of Guarantees

2.1.2.1 Issuance Commission 2% per annum (Min. 150 EUR/170 USD – Max. 1,000 EUR/1,100 USD) (prepayment), applicable every year

2.1.3 Guarantee for Insurance Agents:

2.1.3.1 Issuance Commission 3,000 Lek (max maturity: 3 years)

2.1.3.2 Commission in case of a Demand for Payment/ Early Release 4,000 Lek

2.2 Letter of Guarantees issued against Credit Limit - covered with other securities

2.2.1 Operational commission. Domestic Guarantees: 0.15% (Min. 10,000 Lek / 80 EUR / 100 USD - Max. 60,000 Lek / 500 EUR / 600 USD) (prepayment)

2.2.2 Operational commission. Cross-border Guarantees 2% per annum (Min. 150 EUR/170 USD – Max. 1,000 EUR/1,100 USD)(prepayment) applicable every year

2.2.3 Commission of Credit Limit By arrangement / Approval

2.3 Letter of Guarantees issued against Counter Guarantees

By negotiation, min: 0.2% - max: 6%

2.4 Payment Commission - For all types of Guarantees

0.20% (Min. 7,000 Lek / 50 EUR / 60 USD)

3. General Commissions for Letter of Guarantees

3.1 Advising Letter of Guarantee (Without commitment) 0.1% (min. 100 Eur/ 120 Usd - max. 250 Eur/ 300 Usd)

3.2 Modification

3.2.1 Domestic Guarantees: 3,000 Lek/ 25 EUR/ 30 USD

3.2.2 Cross- border Guarantees: 50 EUR/ 60 Usd



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3.3	SWIFT	10 EUR/ 12 Usd
3.4	Cancellation	50 EUR/ 60 Usd

4. General Conditions

- 4.1 No commissions will be refunded if a Letter of Credit/Leter of Guarantee is cancelled or expires fully or partially unutilized.
- 4.2 The operational commission is applicable on issuance only.
- 4.3 The Issuance commission shall be applied on issuance and for each renewal.
- 4.4 The amendment/modification commission is applicable to any amendment, beside when there is an extension of maturity or increase of the amount.
For any extension of maturity (including renewals) is going to be applied the issuance commission of the Guarantee.
For any increase in the amount shall be applied the issuing commission of the Guarantee over the increased amount.
- 4.5 The commissions of a Letter of Guarantees issued against a counter-guarantee shall be composed of: i) Operational Commissions to be determined by arrangement and ii) Postal Commissions

5. Documentary Collections

5.1	Outgoing Documents	0.25% flat (min. EUR 50/ 60 Usd)
5.2	Incoming Documents	
5.2.1	Sight Payment	0.25% flat (min. EUR 50/ 60 Usd)
5.2.2	Deferred Payment / Draft	0.20% flat (min. EUR 50/ 60 Usd)
5.3	Amendment of cancellation instructions	EUR 30/ 40 Usd
5.4	Bill returned unpaid or unaccepted	0.15% flat (min. EUR 50/ 60 Usd)
5.5	Endorsement / Release fee	EUR 30/ 40 Usd

G. Other Services

1. Safe Deposit Box Service

1.1	Box Dimensions	Rental Annual Fee*	Guarantee**
1.1.1	Size1 (6.5x12.5x40 cm)	100 Eur	100 Eur
1.1.2	Size2 (13x12.5x40 cm)	160 Eur	160 Eur
1.1.3	Size3 (6.5x25x40 cm)	180 Eur	180 Eur
1.1.4	Size4 (13x25x40 cm)	300 Eur	300 Eur



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1.2	Commission Open Box with Force	60 Eur
1.3	Commission for a New Key	60 Eur
2. Treasury Bills - T-Notes (Operations with Securities)		
2.1	Currencies	ALL, Eur
2.2	Participation Fee	1'000 Lek
2.3	Participation Fee for the "On settlement of Cash transactions for Bank of Albania Clients" service, participating directly in the T-Bill auction	1'000 Lek
2.4	Treasury Bills (minimum amount 300'000 ALL or the equivalent issuing in FCY)	
2.4.1	Custody Fee securitie *	
2.4.1.1	for Physical Persons	0.2 % p.a of Nominal Value (Min 1'000 Lek - Max 10'000 Lek) (or the equivalent issuing in FCY)
2.4.1.2	for Juridical Persons	0.5 % p.a of Nominal Value (Min 1'000 Lek - Max 25'000 Lek) (or the equivalent issuing in FCY)
2.5	T-Notes (minimum amount 500'000 ALL / the equivalent issuing in FCY)	
2.5.1	Custody Fee securitie *	
2.5.1.1	for Physical Persons	0.1% of Nominal Value every 6 months (two times a year) (Min 500 Lek - Max 5'000 Lek) (or the equivalent issuing in FCY)
2.5.1.2	for Juridical Persons	0.25 % of Nominal Value every 6 months (two times a year)(Min 500 Lek - Max 12'500 Lek) (or the equivalent issuing in FCY)
2.6	Trading Securities on Secondary Market	Free of charge
2.7	Transfer Fee from Customer portfolio keeping in BKT to another Bank (In case of transferring the Securities before the maturity date)	0.5% of Nominal Value (min. 1'000 Lek - max. 10'000 Lek)
2.8	Cancellation of Participation Request in Auction Fee before auction date	500 Lek

* Custody Fee will be applied on maturity date for Treasury Bills and for T - Notes each semiannual in the payment date of coupon
 In case of buying a T/Notes from BKT portfolio, the custody fee will be applied over the first coming coupon after the buying date.
 In case of selling a T/Notes to BKT, the custody fee will be applied over the last coupon of the selling date.



Business Terms and Conditions

3. Investigations

3.1	Up to 2 years	2'500 Lek
3.2	from 2 years up to legal deadline for storing documents	10'000 Lek
3.3	over the legal deadline for storing documents, if available*	25'000 Lek
3.4	Account statement/deposit/loan certificate	1'000 Lek

* the legal deadline for the preservation of the documents is determined by the laws in force

4. Confirmation Request for Auditing

4.1	By Banks / Non-Resident Financial Institutions	4,500 Lek / 35 EUR
4.2	By BKT Customers	
4.2.1	Only account balances	2'500 Lek
4.2.2	Account balances and other products	4'500 Lek

H. "Electronic Banking Services offered through Internet Branch and BKT Smart" *

1. "Internet" Branch

1.1	Registering	Free of charge
1.2	Monthly fee	Free of charge

2. BKT Smart "Mobile Banking"

2.1	Registering	Free of charge
2.2	Monthly fee	Free of charge

3. Outgoing transfer

3.1	between my accounts	Free of Charge
3.2	To BKT Albania **	
3.2.1	LEK	Free of Charge
3.2.2	Foreign currency	Free of Charge



Business Terms and Conditions

3.3 To other banks **

3.3.1	LEK		
3.3.1.1	Spot (1 value dates)		
3.3.1.1.1	amount up to 1'499'999.99 Lek	Free of Charge	
3.3.1.1.2	amount from/over 1'500'000 - 7'000'000 Lek	600 Lek	
3.3.1.2	Express (same value date)	N/A	
3.3.2	Foreign currency (limit) ***		
3.3.2.1	to other Banks in Albania	max. 7,000,000 Lek / Eur equivalent	
3.3.2.2	to other Banks abroad	N/A	
3.3.2.3	Spot (2 value dates)	0.10% (Min. 5 Eur - Max. 100 Eur)	
		0.10% (min. 7 Usd - max. 150 Usd)	
		Eur ekuivalent	
3.3.2.4	Express (same value date)	N/A	

3.4 SWIFT commission

1'000 Lek/ 8 Eur/ 10 Usd/ Eur equivalent

3.5 Payments

Bill payments: OSHEE, Telekom, Vodafone, UKT etc

Free of Charge

Traffic Fine Payment

Free of Charge

* Notary and Bailiff customers will be allowed only utility and tax payment monetary transactions, while unlimited access will be allowed in "Viewer" mode

** The services provided in the Internet Branch / BKT Smart, not included in section "H", are performed "free of charge".

In case of incorrect data, refer to the Terms & Conditions section D. Money Transfer

*** FCY transfer is permitted only for other Banks within the country

Approved by:

Mehmet Seyhan Pencabligil

CEO & Board Member



Business Terms and Conditions

“ON THE DEPOSIT INSURANCE” LAW

Banka Kombetare Tregtare Sh.A., in compliance with the Law no.8873 dated 29.03.2002 “On the Deposits Insurance” changed to the low No. 53/14 dated 22.05.2014,has been provided with the Certificate of Deposit Insurance no.5, dated 24.12.2009 (changed on 11.05.2009) from the Deposit Insurance Agency (DIA).

According to this certificate, all the deposit accounts of each individual depositor (account holder) at Banka Kombetare Tregtare Sh.A., are insured from the Deposit Insurance Agency up to the amount of 2,500,000 (two million and five hundred thousand) ALL, or its equivalent amount in foreign currency, in accordance with the provisions of Law no. 53/14 dated 22.05.2014.

A - DEPOSIT INSURANCE

-The article 3, paragraph 13 of law no.53/14 dated 22.05.2014 “On the Deposit Insurance”, stipulates that:

“Deposit” has the meaning set out by the law no. 9662, dated 18.12.2006 “On banks in the Republic of Albania”, and / or any law amending it.

-The article 3, paragraph 14 of law no.53/14 dated 22.05.2014 “On the Deposit Insurance”, stipulates that:

“Insurable Deposit” is the aggregate value of all deposits of a depositor, including their 3 Amended by the law no. 39/2016 “On some changes and amendments on the Law no. 53/2014 “On deposit insurance””. interest calculated on the day of evaluation or intervention in a subject member of the scheme, except for the exclusions under Article 32 of this law.

-The article 31, paragraph 4 of law no.53/14 dated 22.05.2014 “On the Deposit Insurance”, stipulates that:

Deposits in foreign currency are converted in leke according to the official exchange rate, determined by the Supervisory Authority on evaluation day.

-The article 32, of law no.53/14 dated 22.05.2014 “On the Deposit Insurance”, stipulates that:

Exemptions from insurance and compensation from the Agency the following:

- a) the part of the deposit in the bank or the branch of the foreign bank over ALL 2.500.000 (two million and five hundred thousand) or the equivalent sum in a foreign currency;
- b) the part of the deposit in the savings-credit association over ALL 2.000.000 (two million) or the equivalent sum in a foreign currency;
- c) the deposits of the bank, branch of the bank, branch of the foreign bank and of the savings-credit association in its title and behalf, and any financial institutions that are licensed by Bank of Albania and Financial Supervisory Authority;9



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- c) deposits held by senior managers, administrators in the bank and any individuals in their families, as evidenced by their family certificate;10
- d) deposits of any person that holds 5 (five) percent or more of the equity of the subject member or shares with voting rights in this subject;
- dh) deposits derived from activities connected to money laundering and financing of terrorism, which are declared illegal through a final decision of a court of law
- e)repealed 11;
- ë) repealed; 12
- f) deposits of insurance and reinsurance companies, domestic or foreign;
- g) deposits of entrepreneurial entities or collective investment, domestic or foreign;
- gj) deposits of pension funds or pension insurance, domestic or foreign;
- h) Securities issued by financial subjects and any other obligation these subjects have based on their promise agreements;
- i) deposits of central or local government units, as well as any public entity13 of the Republic of Albania or of a foreign country;
- j) unrecognized deposits and / or the title of which is not clearly defined;
- k) Deposits placed in the member entity of the deposit insurance scheme during and after the day of the insurance event in this subject;
- l) Deposits of members of the governing bodies of the savings and loan association, as defined in the law on savings and loan associations, except the general meeting
- ll) deposits of legal persons, other than those specified in point 17 of Article 3 of this law;

9 Additionally with Law no. 39/2016 "On Amendments and Additions to Law No.53 / 2014" On Deposit Insurance ".

10 Amended by law no. 39/2016 "On Amendments and Amendments to Law No.53 / 2014" On Insurance deposit ".

11 Abrogated by law no. 39/2016 "On Amendments and Amendments to Law No.53 / 2014" On Insurance deposit "

12 Abrogated by Law no. 39/2016 "On Amendments and Amendments to Law No.53 / 2014" On Insurance deposit ".

13 Added by law no. 39/2016 "On Amendments and Additions to Law No.53 / 2014" On Deposit Insurance ".

14 Additionally with Law no. 39/2016 "On Amendments and Additions to Law No.53 / 2014" On Deposit Insurance

B - THE COMPENSATION AMOUNT FROM THE AGENCY

- The article 39, paragraph 1 of law no.53/14 dated 22.05.2014 "On the Deposit Insurance", stipulates that:

The compensation procedures shall immediately commence when the Agency is notified in writing by the Supervisory Authority of the placement of the subject member of the deposit insurance scheme in mandatory liquidation. The compensation ends no later than three months from its date of initiation.

- The article 33, paragraph 1 of law no.53/14 dated 22.05.2014 "On the Deposit Insurance", stipulates that:

The Agency insures and compensates insurable deposits for any depositor in any subject member of the deposit insurance scheme, as follows: a) at the bank or the branch of the foreign bank at 100 per cent, but in any case not more than ALL 2.500.000 (two million and five hundred thousand), irrelevant of the number of deposits or their currency, deposited in this bank; b) at the SCA at 100 per cent, but in any case not more than ALL 2.000.000 (two million), irrelevant of the number of deposits or their currency, deposited in this SCA.



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C - TERMS AND CONDITIONS FOR THE PAYMENT OF THE COMPENSATION

- The article 38, paragraph 2 of law no.53/14 dated 22.05.2014 "On the Deposit Insurance", stipulates that:

The maximum level of compensation for every depositor is calculated according to the determinations of Article 33 of this law, by deducting from it the sum of due obligations of the depositor to the subject member, that are due to be paid on the day of intervention by the Supervisory Authority.

- The article 38, paragraph 12 of law no.53/14 dated 22.05.2014 "On the Deposit Insurance", stipulates that:

The Agency have the right to refuse payment of compensation or to claim repayment of the compensation paid in respect of insured deposits if the compensation right is based on false information or fraud and when it observes that there is no insurable interest. Insurable interest is the legitimate interest and objective needs of the depositor to be protected against financial loses of deposits in an insurance event

- The article 39, paragraph 4 of law no.53/14 dated 22.05.2014 "On the Deposit Insurance", stipulates that:

The Agency may compensate the insured deposit through one of the following alternatives: a) payment of the sum in leke to the person in the facilities of the subject placed in liquidation in cooperation with the liquidator;

b) payment of the sum in leke to the person in the facilities of a bank member of the scheme (agent bank).

c) transfer of the sum that is gained by the depositor to a bank member of the deposit insurance scheme;

ç) payment with a cheque;

d) other payment methods approved by a by-law of the Supervisory Authority.

Note: This information is given pursuant to article 27- Obligation for informing the public from the subjects member of the scheme of law no.53/14 dated 22.05.2014 "On the Deposit Insurance".