

**Business Terms and Conditions**
**A. Accounts**
**1. Current Accounts**

	ALL	EUR	USD	GBP	CHF	AUD	CAD
<b>1.1 Currencies</b>	ALL	EUR	USD	GBP	CHF	AUD	CAD
<b>1.2 Account Opening</b>				Free of Charge			
<b>1.3 Account Maintenance/Monthly</b>							
1.3.1 Standard	300	2.5	2.5	2.5	2.5	2.5	2.5
1.3.2 Loan account				Free of Charge			
<b>1.4 Account Closing</b>							
1.4.1 Within 3 (three) months from the account opening date	1'500	12	14	10	13	19	18
1.4.2 After 3 (three) months from the account opening date				Free of Charge			
<b>1.5 Minimum Balance</b>							
1.5.1 Standard	5'000	50	50	50	50	50	50
1.5.2 Loan account	0	0	0	0	0	0	0
1.5.3 Loan account for Fondi Besa Business customers*	100	1	1	1	1	1	1

\* Loan account for Fondi Besa Business customers are subject of standard terms and conditions for retail Customers except minimum balance.

**1.6 Account Statement**

<b>1.6.1</b>	Sent automatically by the sistem to the email address				Free of Charge		
<b>1.6.2</b>	Printed in BKT branches:						
1.6.2.1	1 per week						
1.6.2.1.1	1-10 pages				Free of Charge		
1.6.2.1.2	> 10 pages				5 ALL / page		
1.6.2.2	other	300*	3*	3*	3*	3*	3*

\* + 5 ALL / page

**1.7 Cash Deposit\***

<b>1.7.1</b>	<b>From account holders/ Business employees</b>						
1.7.1.1	amount under: 6'500'000 ALL / 50'000 Eur, Usd, GBP, CHF, AUD, CAD				Free of Charge		
1.7.1.2	amount above: 6'500'000 ALL / 50'000 Eur, Usd, GBP, CHF, AUD, CAD						
1.7.1.2.1	1 value date	Free of Charge	n/a	n/a	n/a	n/a	n/a
1.7.1.2.2	Same value date	0.01%	0.03%	0.03%	0.03%	0.03%	0.03%
	max.	3'000	200	200	200	200	200
<b>1.7.2</b>	<b>For loan or credit card payment</b>				Free of Charge		
<b>1.7.3</b>	<b>From others</b>						
	min.	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%
	max.	100	1	1	1	1	1
		5'000	200	200	200	200	200
<b>1.7.4</b>	<b>In coins**</b>	150	-	-	-	-	-
<b>1.7.5</b>	<b>In ATM***</b>						
1.7.5.1	in ALL (daily Max. limit 95'000) ****				Free of Charge		
1.7.5.2	in Eur (daily Max. limit 5'000)****				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 ALL coins are accepted. He commission will be applied for each cartridge deposit (1 cartridge = 50 coins).

\*\*\* 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 is 95'000 ALL or 5'000 Eur

**1.8 Cash Withdrawals\***

<b>1.8.1</b>	<b>From business accounts</b>	ALL	EUR	USD	GBP	CHF	AUD	CAD
1.8.1.1	amount under: 2'500'000 ALL / 20'000 Eur (other currencies)**					Free of Charge		
<b>1.8.2</b>	<b>In Kukës, Gramsh, Çorovodë, Bilsht, Delvinë, Laç, Rrëshen, Bushat, Koplik, Librazhd, Peqin, Rrogozhinë, Orikum, Kucovë branches</b>							
1.8.2.1	amount above: 2'500'000 ALL / 20'000 Eur (other currencies)**	0.8%	0.8%	**	**	**	**	**
	max.	30'000	230	**	**	**	**	**
1.8.2.2	Amount over the monthly accumulated limit of withdrawals:							
1.8.2.2.1	Difference over the monthly withdrawal limit of: 10'000'000 ALL / 70'000 Eur (other currencies)**	1%	1%	**	**	**	**	**
	max.	40'000	300	**	**	**	**	**
<b>1.8.3</b>	<b>From business account in other branches</b>							
1.8.3.1	amount from: 2'500'001 - 7'000'000 ALL / 20'001 - 50'000 Eur (other currencies)**					Free of Charge		
1.8.3.1.1	1 value-date***	0.1%	0.1%	**	**	**	**	**
1.8.3.1.2	Same value date	max.	5'000	40	**	**	**	**
1.8.3.2	amount above: 7'000'000 ALL / 50'000 Eur (other currencies)**	0.2%	0.2%	**	**	**	**	**
1.8.3.2.1	1 value-date***	max.	40'000	300	**	**	**	**
1.8.3.2.2	Same value date	max.	80'000	600	**	**	**	**

\* The Commission will not be applied:

- when the purpose of the transaction is to close a Time Deposit;
- To the Foreign Exchange Offices if they have to settle a Fixed Foreign Exchange Contract with the Treasury Department;
- Loan Disbursements

The specified amounts are for daily accumulated Cash Withdrawals

\*\* Eur equivalent.

\*\*\* Clients must notify one day before the transaction

**1.9 Direct Debit**

<b>1.10</b>	<b>Standing Order</b>					Free of Charge		
						Free of Charge		

**2. Deposit Accounts**

<b>2.1</b>	<b>Time Deposit</b>							
2.1.1	Currencies	ALL	EUR	USD	GBP	CHF	AUD	CAD
2.1.2	Minimum Balance	50'000	500	500	500	500	500	500
2.1.3	Deposit Opening	Free of charge			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)		
<b>2.2</b>	<b>Issuance of a duplicate deposit contract</b>	500	-	-	-	-	-	-
	max.*	1'000	-	-	-	-	-	-

\* In case of more than 2 (two) contracts.

**Business Terms and Conditions**
**B. Payments**

	ALL	EUR	USD	GBP	CHF	AUD	CAD
<b>1.1 Treasury payments, Tax, Social Insurance, VAT, Voluntary Insurance, Customs payments</b>	ALL	EUR	USD	GBP	CHF	AUD	CAD
<b>1.1.1 By taxpayers themselves</b>							
1.1.1.1 by account	100	-	-	-	-	-	-
1.1.1.2 by Cash	300	-	-	-	-	-	-
<b>1.1.2 By others</b>							
1.1.2.1 by account	100*	-	-	-	-	-	-
1.1.2.2 by Cash	500	-	-	-	-	-	-
<b>1.1.3 Payments on BKT Customs Agency</b>							
1.1.3.1 Amount under 100'000 ALL							
1.1.3.1.1 by Cash	300	-	-	-	-	-	-
1.1.3.2 Amount over 100'000 ALL							
1.1.3.2.1 by Cash	0.3%	-	-	-	-	-	-
<b>1.2 ASHK Payments (Hipoteka)</b>							
1.2.1 Amount up to 300 ALL							
1.2.1.1 by account	Free of Charge	-	-	-	-	-	-
1.2.1.2 by Cash	Free of Charge	-	-	-	-	-	-
1.2.2 Amount over 300 ALL							
1.2.2.1 by account	100	-	-	-	-	-	-
1.2.2.2 by Cash	%						
	min.	200	-	-	-	-	-
	max.	5'000	-	-	-	-	-
<b>1.3 Bill Payments: energy, water, phone and mobile number, ect.</b>							
1.3.1 by account	100	-	-	-	-	-	-
1.3.2 by Cash	200	-	-	-	-	-	-
1.3.3 Bill Payment: Albtelecom, Digital me kështe							
1.3.3.1 by account	Free of Charge	-	-	-	-	-	-
1.3.3.2 by Cash	Free of Charge	-	-	-	-	-	-
<b>1.4 Payments for financial institutions</b>							
1.4.1 by account	100	-	-	-	-	-	-
1.4.2 by Cash	200	-	-	-	-	-	-
<b>1.5 Bill payment from others for BKT clients**</b>							
	%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%
	min.	500	5	5	5	5	5
	max.	15'000	200	200	200	200	200

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

\*\* It is not allowed the payment of fiscalized invoices, which only are paid by the account's customer.

**C. Cards**

	ALL	EUR
<b>1 Business Prima Credit Cards (MasterCard)</b>		
1.1 Annual Fee*	2'000	
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	
1.6 Cash Advance Interest Rate	2%	
1.6.1 Withdrawal from ATM (of BKT and other banks inside the country)	1'000	
1.6.2 Withdrawal from ATM of other banks abroad	1'500	
1.7 Request for reprinting of Card + Pin	2'000	
1.8 Request for reprinting Pin	500	
1.9 Balance Inquiry		
1.9.1 BKT	Free of charge	
1.9.2 other banks	200	
1.10 POS / Internet transaction fee, Printing of Card / PIN, Automatic reprinting of Card, Change of PIN in ATM; Closing Card.	Free of charge	
<b>2 Business Debit Cards "BankomaT Business"(MasterCard)</b>		
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	
2.4 Monthly Limit for Internet Usage	3'000'000	
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	%	
	min.	500
	max.	1'500
2.8 Withdrawal from other banks abroad	%	
	min.	500
	max.	1'500
2.8 Maximal Limit of daily withdrawals	max	150'000
2.9 Maximal number of daily withdrawals	5	
2.10 Maximal limit of monthly withdrawals	max.	5'000'000
2.11 Maximal number of monthly withdrawals	100	40'000
2.12 Reprinting of Card+PIN by request	1'500	
2.13 Reprinting of PIN by request	500	
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	
<b>3 Chargeback request (by Cardholder / Merchant)</b>	Lek	Eur
<b>Business Prima Credit Cards (MasterCard)/Business Debit Cards "BankomaT Business"(MasterCard)</b>		
3.1 Chargeback request (first step of process)	1'200	10
3.2 Chargeback - pre arbitration request (if chargeback request is refused)	**	45
3.3 Chargeback - arbitration request (if chargeback pre arbitration request is refused)	**	500

\*\* Eur equivalent

**Business Terms and Conditions**  
**D. Money Transfer**

	ALL	EUR	USD	GBP	CHF	AUD	CAD
<b>1. Outgoing transfer*</b>	ALL	EUR	USD	GBP	CHF	AUD	CAD
1.1 <b>BKT Albania</b>	100	1	1.4	**	**	**	**
1.2 <b>BKT Kosovo</b>							
1.2.1 Same value date	-	5	7	**	**	**	**
1.3 <b>Other domestic banks</b>							
1.3.1 <b>ALL</b>							
1.3.1.1 Spot (1 value dates)							
1.3.1.1.1 amount up to 300'000 ALL	200	-	-	-	-	-	-
1.3.1.1.2 amount over 300'000 - 1'499'999.99 ALL	300	-	-	-	-	-	-
1.3.1.1.3 amount from/over 1'500'000 ALL	1200	-	-	-	-	-	-
1.3.1.2 Express (Same value - date)	1500	-	-	-	-	-	-
1.3.2 <b>Eur</b>							
1.3.2.1 Spot (1 value dates)	%	0.15%	-	-	-	-	-
	min.	6	-	-	-	-	-
	max.	50	-	-	-	-	-
1.3.2.1 Ekspres (e njëjta ditë-valutë)	%	0.20%	-	-	-	-	-
	min.	6	-	-	-	-	-
	max.	50	-	-	-	-	-
1.4 <b>Other domestic banks and abroad</b>							
1.4.1 <b>Foreign currency (excluding Eur currency for the transfer to the other domestic banks)*</b>							
1.4.1.1 Spot (2 value dates)	%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%
	min.	8	10	**	**	**	**
	max.	200	250	**	**	**	**
1.4.1.2 Express ( same value - date)	%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%
	min.	15	20	**	**	**	**
	max.	250	320	**	**	**	**
1.5 <b>Swift Charge</b>	1'000	8	10	**	**	**	**
1.6 <b>Amendment commission</b>	1'000	8	10	**	**	**	**
1.7 <b>Other commissions of correspondent banks:</b>							
1.7.1 <b>*OUR*commissions for outgoing transfers in EUR:</b>		EUR					
1.7.1.1 <b>Transfers to Germany:</b>		EUR					
1.7.1.1.1 amount up to 2,500 Eur	-	6	-	-	-	-	-
1.7.1.1.2 amount over 2,500 - 12,500 Eur	-	12	-	-	-	-	-
1.7.1.1.3 amount over 12,500 - 50,000 Eur	-	25	-	-	-	-	-
1.7.1.1.4 amount over 50,000 Eur	-	26	-	-	-	-	-
1.7.1.2 <b>Transfers to Italy</b>							
1.7.1.2.1 amount up to 50,000 Eur	-	12	-	-	-	-	-
1.7.1.2.2 amount over 50,000 Eur	-	26	-	-	-	-	-
1.7.1.3 <b>Transfers to other countries</b>							
1.7.1.3.1 amount up to 2,500 Eur	-	10	-	-	-	-	-
1.7.1.3.2 amount over 2,500 - 12,500 Eur	-	18	-	-	-	-	-
1.7.1.3.3 amount over 12,500 - 25,000 Eur	-	25	-	-	-	-	-
1.7.1.3.4 amount over 25,000 Eur	-	26	-	-	-	-	-
1.7.2 <b>*OUR*commissions for outgoing transfers in USD</b>	-	-	N/A	-	-	-	-
1.7.3 <b>*OUR*commissions for outgoing transfers in GBP, CHF, AUD, CAD, etc.</b>	-	-	-	-	-	-	-
					Charges of correspondent banks (if any)		
1.8 <b>Other commissions:***</b>	-	8	**	**	**	**	**
					+ Charges of correspondent banks		
* Outgoing transfer is subject to Bank of Albania procedures and are performed only through customer account. For outgoing transfer in Eur to other domestic Banks, the BKT transfers the full amount of the transaction and it does not allow the fees / commission to be deducted from the transferred amount, as a result the transfer commission must be paid by the sender. Please refer to the Annex 1, attached to the document which specifies the time when the outgoing transfer is accepted and performed by BKT.							
** Eur equivalent							
*** Investigations, amendments, cancellations, ect.							
<b>2. Incoming Transfer*</b>	ALL	EUR	USD	GBP	CHF	AUD	CAD
2.1 <b>From BKT branches (AL / KS)***</b>							
					Free of Charge		
2.2 <b>From other domestic banks****</b>							
2.2.1 <b>Lek / Eur</b>	Free of charge	Free of charge	-	-	-	-	-
2.3 <b>From other domestic banks and abroad</b>							
2.3.1 <b>Foreign currency (excluding Eur currency for the transfer from the other domestic banks)*</b>	%	Free of Charge	0.10%	0.10%	0.10%	0.10%	0.10%
	min.	Free of Charge	5	7	**	**	**
	max.	Free of Charge	50	70	**	**	**
2.4 <b>Return of wrong payment orders</b>	1'000	8	10	**	**	**	**
2.5 <b>Wrong data</b>							
2.5.1 <b>Transfer from the domestic banks</b>					Free of charge		
2.5.2 <b>Transfer from the abroad banks</b>	1'000	8	10	**	**	**	**
2.6 <b>Investigation commission</b>	1'000	8	10	**	**	**	**
* If the currency of the incoming transfer is different from that of the account specified in the transfer, for amounts up to 600'000 ALL, 5'000 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. Incoming transfers are processed only through the customer's account.							
** Eur equivalent							
*** Commission fee must not exceed the transfer amount							
**** Available in the account after coverage with funds							

**Business Terms and Conditions**
**E. Cheques**
**1. Cheques of BKT \*\*\***
**1.1 Book of 10 cheques**

1.1.1 only for account holders

**1.2 BKT cheque Issued (ALL, EUR, CHF, CAD, AUD)\*\*\*\***

 %  
 min.  
 max.

**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

1.3.1.2 by Cash

1.3.2 when it presented by another bank\*\*\*\*\*

**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 ALL

2.1.1.2 in Foreign currency

**4. Other commissions**

4.1 Stop payment for cheques issued (per check)

4.2 Express delivery of check (DHL)

4.3 Return of unpaid check

4.3.1 BKT expenses \*\*\*\*\* except for the above (2.1; 3.1)

4.3.2 Other Bank expenses, if any.

4.4. SWIFT charge

\* ALL equivalent

\*\* 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.

\*\*\*\*\* Deducted from the amount paid to beneficiaries.

\*\*\*\*\* In ALL + 3 working days, in foreign currencies + 5 working days.

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

**F. Trade Finance**
**1. Letter Credit (LC)**
**1.1 Import**

1.1.1 Issue commission

 %  
 min.

1.1.2 Confirmation commission (quarterly)

 %  
 min.

1.1.3 Payment/Negotiation commission

 %  
 min.

1.1.4 Amendment commission

1.1.5 Cancellation commission

1.1.6 SWIFT commission

1.1.7 Discrepancy fee (per set of documents)

1.1.8 Transmission of commercial LC

1.1.9 Delivery of Documents

1.1.10 Other commissions

1.1.10.1 L / C issued against Customers designated account

 %  
 max.

1.1.10.2 L / C issued against Credit Limit

**1.2 Export**

1.2.1 Advising commission

 %  
 min.

1.2.2 Confirmation commission (by negotiation)

 %  
 min.

1.2.3 Payment / Negotiation commission

 %  
 min.

1.2.4 Amendment commission

1.2.5 Cancellation commission

1.2.6 Transfer to Third party

 %  
 min.

1.2.7 SWIFT commission

1.2.8 Delivery of Documents

1.2.9 Other commissions

**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 (prepayment):

 %  
 min.

max.

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

2.1.2.1 Issuance Commission (prepayment, applicable every year):

 %  
 min.

max.

**2.1.3 Guarantee for Insurance Agents:**

2.1.3.1 Issuance Commission (max maturity: 3 years):

2.1.3.2 Commission in case of a Demand for Payment/ Early Release

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

2.2.1 Operational commission. Domestic Guarantees (prepayment):

 %  
 min.

max.

2.2.2 Operational commission. Cross-border Guarantees(prepayment, applicable every year):

 %  
 min.

max.

2.2.3 Commission of Credit Limit

**2.3 Letter of Guarantees issued against Counter Guarantees (by negotiation):**

min.

max.

**2.4 Payment Commission - For all types of Guarantees**

 %  
 min.

ALL EUR USD GBP CHF AUD CAD

ALL EUR USD GBP CHF AUD CAD

1000 \* \* \* \* \*

0.15% 0.15% - - 0.15% 0.15% 0.15%

500 10 - - \*\* \*\* \*\*

2000 100 - - \*\* \*\* \*\*

1500 13 \*\* \*\* \*\* \*\*

 Free of Charge  
 The commission applies according to point: 1.8 Cash withdrawal - Section A. Accounts

Free of charge - - - - -

0.4% 0.4% 0.4% 0.4% 0.4% 0.4%

min. 1500 13 \*\* \*\* 0.4% 0.4% \*\*

3500 25 \*\* \*\* \*\*

- 50 \*\* \*\* \*\*

3500 25 \*\* \*\* \*\*

\*\* 8 \*\* \*\* \*\*

as per case basis

\*\* 8 \*\* \*\* \*\*

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.

Deducted from the amount paid to beneficiaries.

In ALL + 3 working days, in foreign currencies + 5 working days.

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

LEK EUR USD GBP CHF AUD CAD

**1. Letter Credit (LC)**
**1.1 Import**

1.1.1 Issue commission

 %  
 min.

1.1.2 Confirmation commission (quarterly)

 %  
 min.

1.1.3 Payment/Negotiation commission

 %  
 min.

1.1.4 Amendment commission

1.1.5 Cancellation commission

1.1.6 SWIFT commission

1.1.7 Discrepancy fee (per set of documents)

1.1.8 Transmission of commercial LC

1.1.9 Delivery of Documents

1.1.10 Other commissions

1.1.10.1 L / C issued against Customers designated account

 %  
 max.

1.1.10.2 L / C issued against Credit Limit

**1.2 Export**

1.2.1 Advising commission

 %  
 min.

1.2.2 Confirmation commission (by negotiation)

 %  
 min.

1.2.3 Payment / Negotiation commission

 %  
 min.

1.2.4 Amendment commission

1.2.5 Cancellation commission

1.2.6 Transfer to Third party

 %  
 min.

1.2.7 SWIFT commission

1.2.8 Delivery of Documents

1.2.9 Other commissions

**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 (prepayment):

 %  
 min.

max.

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

2.1.2.1 Issuance Commission (prepayment, applicable every year):

 %  
 min.

max.

**2.1.3 Guarantee for Insurance Agents:**

2.1.3.1 Issuance Commission (max maturity: 3 years):

2.1.3.2 Commission in case of a Demand for Payment/ Early Release

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

2.2.1 Operational commission. Domestic Guarantees (prepayment):

 %  
 min.

max.

2.2.2 Operational commission. Cross-border Guarantees(prepayment, applicable every year):

 %  
 min.

max.

2.2.3 Commission of Credit Limit

**2.3 Letter of Guarantees issued against Counter Guarantees (by negotiation):**

min.

max.

**2.4 Payment Commission - For all types of Guarantees**

 %  
 min.

## Business Terms and Conditions

### 3. General Commissions for Letter of Guarantees

		ALL	EUR	USD	GBP	CHF	AUD	CAD
3.1	Advising Letter of Guarantee (Without commitment)	%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
		min.	**	100	120	**	**	**
		max.	**	250	300	**	**	**
3.2	Modification							
3.2.1	Domestic Guarantees:		3000	25	30	**	**	**
3.2.2	Cross- border Guarantees:		**	50	60	**	**	**
3.3	SWIFT		**	10	12	**	**	**
3.4	Cancellation		**	50	60	**	**	**

### 4. General Conditions

- 4.1 No commissions will be refunded if a Letter of Credit/Letter 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	0.25% flat	0.25% flat	0.25% flat	0.25% flat
		min.	-	50	60	**	**	**
5.2	Incoming Documents							
5.2.1	Sight Payment	%	-	0.25% flat	0.25% flat	0.25% flat	0.25% flat	0.25% flat
		min.	-	50	60	**	**	**
5.2.2	Deferred Payment / Draft	%	-	0.20% flat	0.20% flat	0.20% flat	0.20% flat	0.20% flat
		min.	-	50	60	**	**	**
5.3	Amendment of cancellation instructions		-	30	40	**	**	**
5.4	Bill returned unpaid or unaccepted	%	-	0.15% flat	0.15% flat	0.15% flat	0.15% flat	0.15% flat
		min.	-	50	60	**	**	**
5.5	Endorsement / Release fee		-	30	40	**	**	**
	** Eur equivalent							

### G. Other Services

#### 1. Safe Deposit Box Service

		ALL	EUR	USD	GBP	CHF	AUD	CAD
1.1	Box Dimensions							
1.1.1	Rental Annual Fee							
1.1.1.1	Size1 (6.5x12.5x40 cm)		100	-	-	-	-	-
1.1.1.2	Size2 (13x12.5x40 cm)		160	-	-	-	-	-
1.1.1.3	Size3 (6.5x25x40 cm)		180	-	-	-	-	-
1.1.1.4	Size4 (13x25x40 cm)		300	-	-	-	-	-
1.1.2	Guarantee							
1.1.2.1	Size1 (6.5x12.5x40 cm)		100	-	-	-	-	-
1.1.2.2	Size2 (13x12.5x40 cm)		160	-	-	-	-	-
1.1.2.3	Size3 (6.5x25x40 cm)		180	-	-	-	-	-
1.1.2.4	Size4 (13x25x40 cm)		300	-	-	-	-	-
1.2	Commission Open Box with Force		60	-	-	-	-	-
1.3	Commission for a New Key		60	-	-	-	-	-

#### 2. Treasury Bills - T-Notes (Operations with Securities)

2.1	Currencies	LEK	EUR					
2.2	Participation Fee	1000	*					
2.3	Participation Fee for the "On settlement of Cash transactions for Bank of Albania Clients" service, participating directly in the T-Bill auction	1000	*					
2.4	Treasury Bills							
2.4.1	Minimum amount	300'000	2'000					
2.4.2	Custody Fee securitie **							
2.4.2.1	for Physical Persons	p.a of Nominal Value						
		min.	0.2%	0.2%				
		max.	10000	*				
2.4.2.2	for Juridical Persons	p.a of Nominal Value						
		min.	0.5%	0.5%				
		max.	1000	*				
			25000	*				
2.5	T-Notes							
2.5.1	Minimum amount	500'000	3'000					
2.5.2	Custody Fee securitie **							
2.5.2.1	for Physical Persons	% of Nominal Value every 6 months (two times a year)						
		min.	0.1%	0.1%				
		max.	500	*				
2.5.2.2	for Juridical Persons	% of Nominal Value every 6 months (two times a year)						
		min.	5000	*				
		max.	500	0.25%				
			12500	*				
2.6	Trading Securities on Secondary Market		Free of charge					
2.7	Transfer Fee from Customer portfolio keeping in BKT to another Bank**	% of Nominal Value	0.5%	0.5%				
		min.	1000	*				
		max.	10'000	*				
2.8	Cancellation of Participation Request in Auction Fee before auction date		500	*				

\* ALL equivalent

\*\* 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.

\*\*\* In case of transferring the Securities before the maturity date.

### 3. Investigations

3.1	Up to 2 years	ALL	2500	
3.2	from 2 years up to legal deadline for storing documents		5000	
3.3	over the legal deadline for storing documents, if available*		10000	
3.4	Account statement/deposit/loan certificate		1000	
	* 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	ALL	4,500	EUR	35
4.2	By BKT Customers				
4.2.1	Only account balances		2500		
4.2.2	Account balances and other products		4,500		

**Business Terms and Conditions**
**H. "Electronic Banking Services offered through Internet Branch and BKT Smart" \***

	ALL	EUR	USD	GBP	CHF	AUD	CAD
<b>1. "Internet" Branch</b>							
1.1 Registering							Free of charge
1.2 Monthly fee							Free of charge
<b>2. BKT Smart "Mobile Banking"</b>							
2.1 Registering							Free of charge
2.2 Monthly fee							Free of charge
<b>3. Outgoing transfer</b>	ALL	EUR	USD	GBP	CHF	AUD	CAD
3.1 between my accounts							Free of charge
3.2 To BKT Albania ****							Free of charge
3.3 To other banks ****							
3.3.1 Limits	max.	7'000'000	**	**	**	**	**
3.3.2 Other domestic banks							
3.3.2.1 Lek							
3.3.2.1.1 Same value date							
3.3.2.1.1.1 amount up to 1'499'999.99 ALL	Free of Charge	-	-	-	-	-	-
3.3.2.1.2 Spot (1 value date)							
3.3.2.1.2.1 amount from/over 1'500'000 - 7'000'000 ALL	600	-	-	-	-	-	-
3.3.2.2 Eur							
3.3.2.2.1 Same value date	%	-	0.10%	-	-	-	-
	min.	-	3	-	-	-	-
	max.	-	25	-	-	-	-
3.3.2.3 Foreign currency (excluding Eur currency) *****							
3.3.2.3.1 Spot (2 value dates)	%	-	0.10%	0.10%	0.10%	0.10%	0.10%
	min.	-	5	7	***	***	***
	max.	-	100	150	***	***	***
3.3.2.3.2 Express ( same value date)							N/A
3.3.3 Other bank abroad*****							N/A
3.4 SWIFT commission	1'000	8	10	***	***	***	***
3.5 Payments							
3.5.1 Bill Payments: energy, water, phone and mobile number, ect.							Free of Charge
3.5.2 Traffic Fine Payment							Free of Charge
3.5.3 Treasury, Tax and Customs Payments							Free of Charge
3.5.4 Telephone recharge (Abletelecom, Vodafone, One)							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

\*\* Lek equivalent

\*\*\* Eur equivalent

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

In case of incorrect data, as well as in case of application of other commissions by the Correspondent Banks, refer to the Terms & Conditions, section D. Money Transfer.

\*\*\*\*\* Outgoing transfer is subject to Bank of Albania procedures. For outgoing transfer in Eur to other domestic Banks, the BKT transfers the full amount of the transaction and it does not allow the fees / commission to be deducted from the transferred amount, as a result the transfer commission must be paid by the sender. Please refer to the Annex 1, attached to the document which specifies the time when the outgoing transfer is accepted and performed by BKT.

\*\*\*\*\* FCY transfer is permitted only to other domestic Banks.

Approved by:

Mehmet Seyhan Pencablilil  
CEO & Board Member

## Business Terms and Conditions

ALL EUR USD GBP CHF AUD CAD

## Annex 1

	Execution of outgoing transfers:					
	from the BKT branch			from the online channels (Internet Banking and BKT Smart)		
	Expres	Spot	Expres	Spot	Expres	Spot
<b>to other domestic Banks;</b>						
<b>in Lek</b>						
amount up to 1'499'999.99 Lek	untill 15.00 o'clock after 15.00 o'clock	same value date 1 value date*		untill 14.00 o'clock after 14.00 o'clock	same value date 1 value date*	-
amount from/over 1'500'000.00 Lek	untill 15.00 o'clock after 15.00 o'clock	same value date 1 value date*	1 value date*	-	N/A	1 value date*
<b>in Eur</b>	untill 14.00 o'clock after 14.00 o'clock	same value date 1 value date*	1 value date*	untill 14.00 o'clock after 14.00 o'clock	same value date 1 value date*	-
<b>in foreign currency (except Eur and Aud)</b>	untill 11.00 o'clock after 11.00 o'clock	same value date 1 value date*	2 value date*	-	N/A	2 value date*
<b>in Aud</b>	untill 11.00 o'clock after 11.00 o'clock	same value date 1 value date*	3 value date*	-	N/A	3 value date*
<b>to other abroad Banks;</b>						
<b>in foreign currency (except Aud)</b>	untill 11.00 o'clock after 11.00 o'clock	same value date 1 value date*	2 value date*	-	N/A	N/A
<b>in Aud</b>	untill 11.00 o'clock after 11.00 o'clock	same value date 1 value date*	3 value date*	-	N/A	N/A

\* 1 value date means the next business day.

## "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:

- 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;
- 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;
- 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;
- deposits held by senior managers, administrators in the bank and any individuals in their families, as evidenced by their family certificate; 10
- 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;
- 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
- repealed 11;
- repealed; 12
- deposits of insurance and reinsurance companies, domestic or foreign;
- deposits of entrepreneurial entities or collective investment, domestic or foreign;
- deposits of pension funds or pension insurance, domestic or foreign;
- Securities issued by financial subjects and any other obligation these subjects have based on their promise agreements;
- deposits of central or local government units, as well as any public entity; 13 of the Republic of Albania or of a foreign country;
- unrecognized deposits and / or the title of which is not clearly defined;
- Deposits placed in the member entity of the deposit insurance scheme during and after the day of the insurance event in this subject;
- 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
- deposits of legal persons, other than those specified in point 17 of Article 3 of this law;

- Additionally with Law no. 39/2016 "On Amendments and Additions to Law No.53 / 2014" "On Deposit Insurance".
- Amended by law no. 39/2016 "On Amendments and Additions to Law No.53 / 2014" "On Insurance deposit".
- Abrogated by law no. 39/2016 "On Amendments and Additions to Law No.53 / 2014" "On Insurance deposit".
- Abrogated by Law no. 39/2016 "On Amendments and Additions to Law No.53 / 2014" "On Insurance deposit".
- Added by law no. 39/2016 "On Amendments and Additions to Law No.53 / 2014" "On Deposit Insurance".
- 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.

## 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 losses 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:
- payment of the sum in leke to the person in the facilities of the subject placed in liquidation in cooperation with the liquidator;
  - payment of the sum in leke to the person in the facilities of a bank member of the scheme (agent bank);
  - transfer of the sum that is gained by the depositor to a bank member of the deposit insurance scheme;
  - payment with a cheque;
  - 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".