

Business Terms and Conditions

A. Accounts

1. Current Accounts

	ALL	EUR	USD	GBP	CHF	AUD	CAD
1.1 Currencies	ALL	EUR	USD	GBP	CHF	AUD	CAD
1.2 Account Opening				Free of Charge			
1.3 Account Maintenance/Monthly							
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			
1.4 Account Closing							
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			
1.5 Minimum Balance							
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

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							
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*	3*

[†] + 5 ALL / page

1.7 Cash Deposit*

1.7.1 From account holders/ Business employees							
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
1.7.1.2.2 Same value date		%		0.01%	0.03%	0.03%	0.03%
		max.		3'000	200	200	200

1.7.2 For loan or credit card payment

1.7.3 From others		%		0.03%	0.03%	0.03%	0.03%
		min.		100	1	1	1
		max.		5'000	200	200	200

1.7.4 In coins**

1.7.4.1 denominations 1, 5, 10, 20 ALL	Free of Charge	-	-	-	-	-	-
1.7.4.2 denomination 50 ALL	100	-	-	-	-	-	-
1.7.4.3 denomination 100 ALL	150	-	-	-	-	-	-

1.7.5 In ATM***

1.7.5.1 in ALL (daily Max. limit 950'000)****				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 for the ATM which include deposit function, for the customers that are equipped with an active Debit Card or for the option of Cardless Cash Deposit through Unique Code.

**** Total Daily Max. Limit is 950'000 ALL or 5'000 Eur

1.8 Cash Withdrawals*

	ALL	EUR	USD	GBP	CHF	AUD	CAD
1.8.1 From business accounts							
1.8.1.1 amount under: 2'500'000 ALL / 20'000 Eur (other currencies)**				Free of Charge			
1.8.2 In Kukës, Gramsh, Çorovodë, Biliisht, Delvinë, Laç, Rrëshen, Bushat, Koplik, Librazhd, Peqin, Rrogozhinë, Orikum, Kucovë branches							
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	**	**
1.8.3 From business account in other branches							
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	**	**
		%		0.4%	0.4%	**	**
1.8.3.2.2 Same value date		max.		80'000	600	**	**

* 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

** Eur equivalent.

*** If the customer makes Cash withdraws over the specified limit, despite the number of daily transactions (cash withdraw) from the same account (currency), the commission is applied over the total amount withdrawn.
Ex: The number of daily transactions is 3 (three), and respective amounts are 15,000, 10,000 and 8,000 Euro, the commission is calculated (15'000 + 10'000 + 8'000) = 33'000 Eur x 0.10% = 33 Eur.

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

***** The specified limit is the cumulative monthly Cash withdrawal by the same account (currency), regardless of the number of transactions.

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

Business Terms and Conditions

		ALL	EUR	USD	GBP	CHF	AUD	CAD
2. Deposit Accounts								
2.1 Time Deposit								
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							
2.1.4 Deposit Closing								
2.1.4.1 On maturity								
2.1.4.2 Before the 1st maturity								
2.2 Issuance of a duplicate deposit contract		500	-	-	-	-	-	-
	max.*	1'000	-	-	-	-	-	-

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

B. Payments

		ALL	EUR	USD	GBP	CHF	AUD	CAD
1.1 Treasury payments, Taxes, Customs payments								
1.1.1 By taxpayers themselves								
1.1.1.1 by account		200	-	-	-	-	-	-
1.1.1.2 by Cash		300	-	-	-	-	-	-
1.1.2 By others								
1.1.2.1 by account		200*	-	-	-	-	-	-
1.1.2.2 by Cash		500	-	-	-	-	-	-
1.1.3 Payments on BKT Customs Agency								
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%	-	-	-	-	-	-
1.2 ASHK Payments (Hipoteka)								
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	%	0.03%	-	-	-	-	-	-
	min.	200	-	-	-	-	-	-
	max.	5'000	-	-	-	-	-	-
1.3 Bill Payments: energy, watter, phone** and mobile number**, ect.								
1.3.1 by account		100	-	-	-	-	-	-
1.3.2 by Cash		200	-	-	-	-	-	-
1.3.3 Bill Payment: Digitalb me këste								
1.3.3.1 by account		Free of Charge	-	-	-	-	-	-
1.3.3.2 by Cash		Free of Charge	-	-	-	-	-	-
1.4 Pavments for financial institutions								
1.4.1 by account		100	-	-	-	-	-	-
1.4.2 by Cash		200	-	-	-	-	-	-
1.5 Bill payment from others for BKT clients***								
	%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%
	min.	500	5	5	5	5	5	5
	max.	15'000	200	200	200	200	200	200
1.6 e-Albania payment								
		150	-	-	-	-	-	-

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

** The commission for the payment of the Vodafone / One Albania invoice is paid by the company itself, if the invoice is uploaded electronically into the BKT system.

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

C. Cards

		ALL	EUR
1 Business Prima Credit Cards (MasterCard)			
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	
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	
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	%	2	
	min.	500	
	max.	1'500	
2.8 Withdrawal from other banks abroad	%	2	
	min.	500	
	max.	1'500	

Business Terms and Conditions

		ALL	EUR	USD	GBP	CHF	AUD	CAD
2.8	Maximal Limit of daily withdrawals	max	150'000	1'000				
2.9	Maximal number of daily withdrawals	5						
2.10	Maximal limit of monthly withdrawals	max.	5'000'000	40'000				
2.11	Maximal number of monthly withdrawals	100						
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						
3	Chargeback request (by Cardholder / Merchant)		Lek	Eur				
	Business Prima Credit Cards (MasterCard)/Business Debit Cards "BanKomaT Business"(MasterCard)							
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							

D. Money Transfer

1. Outgoing transfer*

		ALL	EUR	USD	GBP	CHF	AUD	CAD
1.1	BKT Albania**	150	1.5	2	***	***	***	***
1.2	BKT Kosovo							
1.2.1	Same value date	-	5	7	***	***	***	***
1.3	Other domestic banks							
1.3.1	ALL							
1.3.1.1	Spot (1 value dates)							
1.3.1.1.1	amount up to 500'000 ALL	300	-	-	-	-	-	-
1.3.1.1.2	amount over 500'000 - 1'500'000 ALL	500	-	-	-	-	-	-
1.3.1.1.3	amount over 1'500'000 ALL	1'200	-	-	-	-	-	-
1.3.1.2	Express (Same value - date)	1'500	-	-	-	-	-	-
1.3.2	Eur							
1.3.2.1	Spot (1 value dates)							
	%	-	0.15%	-	-	-	-	-
	min.	-	6	-	-	-	-	-
	max.	-	50	-	-	-	-	-
1.3.2.1	Ekspres (e njejta dite-valute)							
	%	-	0.20%	-	-	-	-	-
	min.	-	6	-	-	-	-	-
	max.	-	50	-	-	-	-	-
1.4	Other domestic banks and abroad							
1.4.1	Foreign currency (excluding Eur currency for the transfer to the other domestic banks)*							
1.4.1.1	Spot (2 value dates)							
1.4.1.1.1	Standard Customer							
	%	-	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%
	min.	-	8	10	***	***	***	***
	max.	-	200	250	***	***	***	***
1.4.1.1.2	Campaign Customer****							
	%	-	0.12%	0.12%	0.12%	0.12%	0.12%	0.12%
	min.	-	6.5	8	***	***	***	***
	max.	-	160	200	***	***	***	***
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	AKTIF Bank							
1.5.1	Ekspres "E njejta dite-valute"							
1.5.1.1	shuma deri ne (<=) 25'000 Eur / Usd		12	12	***	***	***	***
1.5.1.2	shuma mbi 25'000 Eur / Usd		27	27	***	***	***	***
1.6	Other commissions of correspondent banks:							
1.6.1	"OUR"commissions for outgoing transfers in EUR:		EUR					
1.6.1.1	Transfers to Germany:		EUR					
1.6.1.1.1	amount up to 2,500 Eur	-	6	-	-	-	-	-
1.6.1.1.2	amount over 2,500 - 12,500 Eur	-	12	-	-	-	-	-
1.6.1.1.3	amount over 12,500 - 50,000 Eur	-	25	-	-	-	-	-
1.6.1.1.4	amount over 50,000 Eur	-	26	-	-	-	-	-
1.6.1.2	Transfers to Italy							
1.6.1.2.1	amount up to 50,000 Eur	-	12	-	-	-	-	-
1.6.1.2.2	amount over 50,000 Eur	-	26	-	-	-	-	-
1.6.1.3	Transfers to Austria:							
1.6.1.3.1	all values / amounts	-	5	-	-	-	-	-
1.6.1.4	Transfers to Turkey:							
1.6.1.4.1	amount over 2,500 - 5,000 Eur	-	12	-	-	-	-	-
1.6.1.5	Transfers to other countries							
1.6.1.5.1	amount up to 2,500 Eur	-	10	-	-	-	-	-
1.6.1.5.2	amount over 2,500 - 5,000 Eur	-	13	-	-	-	-	-
1.6.1.5.3	amount over 5,000 - 12,500 Eur	-	18	-	-	-	-	-
1.6.1.5.4	amount over 12,500 - 25,000 Eur	-	25	-	-	-	-	-
1.6.1.5.5	amount over 25,000 Eur	-	26	-	-	-	-	-

Business Terms and Conditions

	ALL	EUR	USD	GBP	CHF	AUD	CAD
1.6.2 "OUR"commissions for outgoing transfers in USD							
1.6.2.1 amount up to 20,000 Usd	-	-	25	-	-	-	-
1.6.2.2 amount over 20,000 Usd	-	-	40	-	-	-	-
1.6.3 "OUR"commissions for outgoing transfers in GPB, CHF, AUD, CAD, etc.	-	-	-	Charges of correspondent banks (if any)			
1.7 Swift Charge*****	1'000	8	10	***	***	***	***
1.8 Amendment commission	1'000	8	10	***	***	***	***
1.9 Other commissions:*****	-	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.

** The commission is also applied to the Currency Exchange in the account, provided that the beneficiary customer is different from the ordering customer (between accounts, not of the same customer "CIF")

*** Eur equivalent

**** Customers who fulfill any of the below criteria (will be charged with commissions as specified in point 1.4.1.1.2, for 3 (three) consecutive months)

1. Loan Limit (active) >= 500'000 Eur / Eur equivalent or;

2. Deposit volume (active) >= 500'000 Eur / Eur equivalent or;

3. Monthly turnover with BKT >= 150'000 Eur / Eur equivalent (monthly debited amount except, cash withdrawal transactions and account to account transactions between the accounts of the same customer).

***** The Swift Commission does not apply to transfers to BKT Kosovo and AKTIF Bank (AKTIF Bank's customer).

***** Investigations, amendments, cancellations, ect.

2. Incoming Transfer*

	ALL	EUR	USD	GBP	CHF	AUD	CAD
2.1 From BKT branches (AL / KS)***				Free of Charge			
2.2 From other domestic banks****							
2.2.1 Lek / Eur	Free of charge	Free of charge	-	-	-	-	-
2.3 From other domestic banks and abroad							
2.3.1 Foreign currency (excluding Eur currency for the transfer from the other domestic banks)* %	Free of Charge	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
min.	Free of Charge	5	7	**	**	**	**
max.	Free of Charge	50	70	**	**	**	**
2.4 Return of wrong payment orders	1'000	8	10	**	**	**	**
2.5 Wrong data				Free of charge			
2.5.1 Transfer from the domestic banks							
2.5.2 Transfer from the abroad banks	1'000	8	10	**	**	**	**
2.6 Investigation commission	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 2'000'000 ALL, 20'000 Eur / Usd / Gbp / Chf / Aud / Cad or 700'000 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

E. Cheques

1. Cheques of BKT ***

	ALL	EUR	USD	GBP	CHF	AUD	CAD
1.1 Book of 10 cheques							
1.1.1 only for account holders	1'000	*	*	*	*	*	*
1.2 BKT cheque Issued (ALL, EUR, CHF, CAD, AUD)****							
%	0.10%	0.15%	-	-	0.15%	0.15%	0.15%
min.	500	10	-	-	**	**	**
max.	2'000	100	-	-	**	**	**
1.3. Cheques accepted and BKT Bank Cheques (immediate payment)							
1.3.1 when it presented at the counter of BKT				Free of Charge			
1.3.1.1 Credit to account							
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	13	**	**	**	**	**

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	Free of charge	-	-	-	-	-	-
2.1.1.2 in Foreign currency	%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
min.	1'500	13	**	**	**	**	**

4. Other commissions

4.1 Stop payment for cheques issued (per check)	3'500	25	**	**	**	**	**
4.2 Express delivery of check (DHL)	-	50	**	**	**	**	**
4.3 Return of unpaid check							
4.3.1 BKT expenses ***** except for the above (2.1; 3.1)	3'500	25	**	**	**	**	**
4.3.2 Other Bank expenses, if any.	as per case basis						
4.4. SWIFT charge	**	8	**	**	**	**	**

* 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)

Business Terms and Conditions**F. Trade Finance**

		ALL	EUR	USD	GBP	CHF	AUD	CAD
		LEK	EUR	USD	GBP	CHF	AUD	CAD
1. Letter Credit (LC)								
1.1 Import								
1.1.1	Issue commission	%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%
		min.	**	50	60	**	**	**
1.1.2	Confirmation commission (quarterly)	%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%
		min.	**	50	60	**	**	**
1.1.3	Payment/Negotiation commission	%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%
		min.	**	50	60	**	**	**
1.1.4	Amendment commission	**	50	60	**	**	**	**
1.1.5	Cancellation commission	**	50	60	**	**	**	**
1.1.6	SWIFT commission	**	10	12	**	**	**	**
1.1.7	Discrepancy fee (per set of documents)	**	50	60	**	**	**	**
1.1.8	Transmission of commercial L/C	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
		**	50	60	**	**	**	**
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.	0.15% p.a.	0.15% p.a.	0.15% p.a.	0.15% p.a.	0.15% p.a.
		max.	50'000	400	450	**	**	**
1.1.10.2	L / C issued against Credit Limit	By arrangement / Approval						
1.2 Export								
1.2.1	Advising commission	%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
		min.	**	100	120	**	**	**
		max.	**	300	360	**	**	**
1.2.2	Confirmation commission (by negotiation)	min.	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%
		max.	6%	6%	6%	6%	6%	6%
1.2.3	Payment / Negotiation commission	%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%
		min.	**	50	60	**	**	**
1.2.4	Amendment commission	**	50	60	**	**	**	**
1.2.5	Cancellation commission	**	50	60	**	**	**	**
1.2.6	Transfer to Third party	%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
		min.	**	50	**	**	**	**
		max.	**	350	**	**	**	**
1.2.7	SWIFT commission	**	10	12	**	**	**	**
1.2.8	Delivery of Documents	DHL Tariff						
1.2.9	Other commissions	Correspondent bank fee, if any						
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):	%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%
		min.	10'000	80	100	**	**	**
		max.	120'000	1'000	1'200	**	**	**
2.1.2 Cross-border Guarantees. - For all types of Guarantees								
2.1.2.1	Issuance Commission (prepayment, applicable every year):	%	-	2% vit	2% vit	2% vit	2% vit	2% vit
		min.	-	150	170	**	**	**
		max.	-	1'000	1'100	**	**	**
2.1.3 Guarantee for Insurance Agents:								
2.1.3.1	Issuance Commission (max maturity: 3 years):	3'000	-	-	-	-	-	-
2.1.3.2	Commission in case of a Demand for Payment/ Early Release	4'000	-	-	-	-	-	-
2.2 Letter of Guarantees issued against Credit Limit - covered with other securities								
2.2.1	Operational commission. Domestic Guarantees (prepayment):	%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%
		min.	10'000	80	100	**	**	**
		max.	60'000	500	600	**	**	**
2.2.2	Operational commission. Cross-border Guarantees(prepayment, applicable every year):	%	-	2% vit	2% vit	2% vit	2% vit	2% vit
		min.	-	150	170	**	**	**
		max.	-	1'000	1'100	**	**	**
2.2.3	Commission of Credit Limit	By arrangement / Approval						
2.3 Letter of Guarantees issued against Counter Guarantees (by negotiation):		min.	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%
		max.	6%	6%	6%	6%	6%	6%
2.4 Payment Commission - For all types of Guarantees		%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%
		min.	7'000	50	60	**	**	**
3. General Commissions for Letter of Guarantees								
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:	3'000	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/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.							

Business Terms and Conditions

		ALL	EUR	USD	GBP	CHF	AUD	CAD
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							
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

		ALL	EUR	USD	GBP	CHF	AUD	CAD
1. Safe Deposit Box Service								
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		1'000	*				
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	*				
2.4	Treasury Bills							
2.4.1	Minimum amount		300'000	2'000				
2.4.2	Custody Fee securities**							
2.4.2.1	for Physical Persons	p.a of Nominal Value	0.2%	0.2%				
		min.	1'000	*				
		max.	10'000	*				
2.4.2.2	for Juridical Persons	p.a of Nominal Value	0.5%	0.5%				
		min.	1'000	*				
		max.	25'000	*				
2.5	T-Notes							
2.5.1	Minimum amount							
2.5.2	Custody Fee securities**		500'000	3'000				
2.5.2.1	for Physical Persons	% of Nominal Value every 6 months (two times a year)	0.1%	0.1%				
		min.	500	*				
		max.	5'000	*				
2.5.2.2	for Juridical Persons	% of Nominal Value every 6 months (two times a year)	5'000	*				
		min.	500	0.25%				
		max.	12'500	*				
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.	1'000	*				
		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

		ALL	EUR
3.1	Up to 2 years	2'500	
3.2	from 2 years up to legal deadline for storing documents	5'000	
3.3	over the legal deadline for storing documents, if available*	10'000	
3.4	Account statement/deposit/loan certificate	1'000	
	* the legal deadline for the preservation of the documents is determined by the laws in force		

4. Confirmation Request for Auditing

		ALL	EUR
4.1	By Banks / Non-Resident Financial Institutions	5'000	50
4.2	By BKT Customers		
4.2.1	Only account balances	2'500	
4.2.2	Account balances and other products	4,500	



Business Terms and Conditions

ALL EUR USD GBP CHF AUD CAD

H. Electronic banking services offered through Online Channels (Online Branch / BKT Smart* and ATM).

		ALL	EUR	USD	GBP	CHF	AUD	CAD
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. Daily Limits	max.	10'000'000	**	**	**	**	**	**
4. Outgoing transfer ^(for the execution time, refer to Annex 1)		ALL	EUR	USD	GBP	CHF	AUD	CAD
4.1	between my accounts							Free of charge
4.2	To BKT Albania ****							Free of charge
4.3	To other banks ****							
4.3.1	Other domestic banks*****							
4.3.1.1	Lek							
4.3.1.1.1	Same value date							
4.3.1.1.1.1	amount up to 1'500'000 ALL	Free of Charge	-	-	-	-	-	-
4.3.1.1.2	Spot (1 value date)							
4.3.1.1.2.1	amount over 1'500'000 - 10'000'000 ALL	600	-	-	-	-	-	-
4.3.1.2	Eur							
4.3.1.2.1	Same value date		%					
			min.	-	0.10%	-	-	-
			max.	-	3	-	-	-
				-	25	-	-	-
4.3.2	Other domestic banks and abroad *****							N/A
4.3.2.1	Foreign currency (excluding Eur currency for the transfer to the other domestic banks)							N/A
4.3.2.1.1	Spot (2 value dates)							N/A
4.3.2.1.2	Express (same value date)							
4.3.2.1.2.1	Standard Customer	%	-	0.09%	0.09%	0.09%	0.09%	0.09%
		min.	-	6	6	***	***	***
		max.	-	160	160	***	***	***
4.3.2.1.2.2	Campaign Customer*****	%	-	0.08%	0.08%	0.08%	0.08%	0.08%
		min.	-	5	5	***	***	***
		max.	-	140	140	***	***	***
4.4	BKT Kosovo							
4.4.1	Same value date	-	3	5	***	***	***	***
4.5	AKTIF Bank							
4.5.1	Express "Same value date"							
4.5.1.1	amount up to (<=) 25'000 Eur / Usd			10	10	***	***	***
4.5.1.2	amount over 25'000 Eur / Usd			25	25	***	***	***
4.6	SWIFT commission*****	-	8	8	***	***	***	***
4.7	Payments							
4.7.1	Bill Payments: energy, water, phone and mobile number, ect.							Free of Charge
4.7.2	Traffic Fine Payment							Free of Charge
4.7.3	Treasury, Tax and Customs Payments							Free of Charge
4.7.4	Telephone recharge (Vodafone, One)							Free of Charge
4.7.5	e-Albania payment							Free of Charge
4.7.6	Invoice Payments by BKT Smart with automatic notification to the third party*****							1% of the invoice amount
4.7.7	Invoice Payments by BKT Smart without automatic notification to the third party							0.8% of the invoice amount
4.7.8	Invoice Payments with QR generated by Smart POS							0.8% of the invoice amount

* The services provided in the Internet Branch / BKT Smart, not included in section "H", are performed "free of charge". Max Limit of deposit liquidation (closing) through digital channels (Online Branch and BKT Smart) is 3'000'000 ALL / 30'000 EUR / USD / GBP / CHF / AUD / CAD.

** Lek equivalent

*** Eur equivalent

**** Notary and Bailiff customers will be allowed only utility and tax payment monetary transactions, while unlimited in the Internet Branch / BKT Smart access will be allowed in "Viewer" mode.

***** 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. 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.

***** Customers who fulfill any of the below criteria (will be charged with commissions as specified in point 3.3.3.1.1.2, for 3 (three) consecutive months)

1. Loan Limit (active) >= 500'000 Eur / Eur equivalent or;
2. Deposit volume (active) >= 500'000 Eur / Eur equivalent or;
3. Monthly turnover with BKT >= 150'000 Eur / Eur equivalent (monthly debited amount except, cash withdrawal transactions and account to account transactions between the accounts of the same customer).

***** The Swift Commission does not apply to transfers to BKT Kosova and AKTIF Bank (AKTIF Bank's customer).

***** The third party is the financial company that manages the financial platform of merchants, who will use the "Invoice Payment by BKT Smart with automatic notification to the third party" service.

The third party after each e-invoice payment will send automatic notification to the merchant financial platform and will update the status of payment form "Unpaid invoice" to "Paid Invoice".

The service will be activated directly on BKT Smart by the dealer.



Business Terms and Conditions

ALL EUR USD GBP CHF AUD CAD

I. Business Loans

1. Commissions on Business Loan Amendments *

Code	Description	Unit	ALL	EUR	USD	GBP	CHF	AUD	CAD
1.1	Change of Interest Rate	%	0.5%**	0.5%**	0.5%**	0.5%**	0.5%**	0.5%**	0.5%**
		min.	***	100	***	***	***	***	***
		max.	***	1'000	***	***	***	***	***
1.2	Change of the Maturity	%	0.5%**	0.5%**	0.5%**	0.5%**	0.5%**	0.5%**	0.5%**
		min.	***	100	***	***	***	***	***
		max.	***	1'000	***	***	***	***	***
1.3	Change of the Loan Currency	%	0.5%**	0.5%**	0.5%**	0.5%**	0.5%**	0.5%**	0.5%**
		min.	***	100	***	***	***	***	***
		max.	***	1'000	***	***	***	***	***
1.4	Change of the Colletaral	%	0.5%**	0.5%**	0.5%**	0.5%**	0.5%**	0.5%**	0.5%**
		min.	***	100	***	***	***	***	***
		max.	***	1'000	***	***	***	***	***
1.5	Change of the Suretyship	%	0.5%**	0.5%**	0.5%**	0.5%**	0.5%**	0.5%**	0.5%**
		min.	***	100	***	***	***	***	***
		max.	***	1'000	***	***	***	***	***
1.6	Change of the Loan Instalment date	%	0.5%**	0.5%**	0.5%**	0.5%**	0.5%**	0.5%**	0.5%**
		min.	***	100	***	***	***	***	***
		max.	***	1'000	***	***	***	***	***
1.7	Change of the other Loan Terms	%	0.5%**	0.5%**	0.5%**	0.5%**	0.5%**	0.5%**	0.5%**
		min.	***	100	***	***	***	***	***
		max.	***	1'000	***	***	***	***	***

* The Credit Committee has the rights to waive entirely or partially the commissions when seen necessary.

** Of the loan outstanding.

*** Eur equivalent

Approved by:

Mehmet Sevhan Pencablilil
CEO & Board Member

Annex 1

	Execution of outgoing transfers:					
	from the BKT branch			from the online channels (Internet Banking and BKT Smart)		
	Expres	Spot		Expres	Spot	
to other domestic Banks;						
in Lek						
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*	-	-	1 value date*
in Eur	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*	-
in foreign currency (except Eur and Aud)	untill 11.00 o'clock after 11.00 o'clock	same value date 1 value date*	2 value date*	untill 15.15 o'clock after 15.15 o'clock	same value date 1 value date*	-
in Aud	untill 11.00 o'clock after 11.00 o'clock	same value date 1 value date*	3 value date*	-	2 value date*	-
to other abroad Banks;						
in foreign currency (except Aud and Try)	untill 11.00 o'clock after 11.00 o'clock	same value date 1 value date*	2 value date*	untill 15.15 o'clock after 15.15 o'clock	same value date 1 value date*	-
in Aud	untill 11.00 o'clock after 11.00 o'clock	same value date 1 value date*	3 value date*	-	2 value date*	-
in Try	untill 11.00 o'clock after 11.00 o'clock	same value date 1 value date*	2 value date*	untill 15.15 o'clock after 15.15 o'clock	same value date 1 value date*	-

* 1 value date means the next business day.

Business Terms and Conditions

ALL EUR USD GBP CHF AUD CAD

"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;
- ç) 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.

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: 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".