

## Individual Terms &amp; Conditions

## A. Accounts

## 1 Payment Accounts

## 1.1 Currencies

## 1.2 Account Opening

## 1.3 Account Maintenance/monthly

## 1.3.1 Standard\*

## 1.3.2 Super Salary, Loan, student \*\*, retiree\*\* &amp; the other account\*\*\*

## 1.4 Account Closing:

## 1.4.1 Within 3 (three) months from the account opening date

## 1.4.1.1 Standard\*

## 1.4.1.2 Super Salary, Loan, student \*\*, retiree\*\* &amp; the other account\*\*\*

## 1.4.2 After 3 (three) months from the account opening date

## 1.5 Minimum Balance

\* In the category of Standard payment accounts, the accounts of Individual Farmers are also included.

\*\* Student age up to 25 , original receipt from the educational institution, only the account in Lek. Retiree (female over 60 /man over 65) and every age who is taking the pension on account if the retiree account does not have financial activity for more than 2 years, it will be classified as a Standard account.

\*\*\* Other Account - the primary account in Lek currency, when customer salary is in foreign currency

## 1.6 Account Statement

## 1.6.1 Sent automatically by the sistem to the email address

## 1.6.2 Printed in Branch

## 1.6.2.1 1 per month

## 1.6.2.1.1 1 - 5 pages

## 1.6.2.1.2 &gt; 5 pages

## 1.6.2.2 Other

## 1.7 Payment Accounts with Basic Services\* (Basic 1 / Basic 2)

## 1.7.1 Currencies

## 1.7.2 Account Opening

## 1.7.3 Account Maintenance/monthly

## 1.7.3.1 Basic 1

## 1.7.3.2 Basic 2

## 1.7.4 Account Closing:

## 1.7.4.1 Basic 1

## 1.7.4.2 Basic 2

## 1.7.4.2.1 Within 3 (three) months from the account opening date

## 1.7.4.2.2 After 3 (three) months from the account opening date

## 1.7.5 Minimum Balance(Basic 1 / Basic 2)

\* In the reference to the Law 100/2023 "On the account of Payments with Basic Services":

- There will be no commissions charged for the permitted transactions, for the customers who fall under the Basic 1 category, which covers the 13 groups listed in the Law;

- The same commissions, as they are to the payment account, will be applied to the permitted transactions, for the customers who fall within the Basic 2 category, which includes all other customers.

## 1.8 Cash deposit \*

## 1.8.1 From: account holder

## 1.8.1.1 amount up to 6'500'000 lek / 50'000 Eur,Usd,GPB,CHF,AUD,CAD

## 1.8.1.2 amount above 6'500'000 leke / 50'000 Eur,Usd,GPB,CHF,AUD,CAD

## 1.8.1.2.1 1 value date

## 1.8.1.2.2 Same value-date

## 1.8.1.2.2.1 %

## 1.8.1.2.2.2 max.

## 1.8.2 For loan or credit card payment

## 1.8.3 From others

## 1.8.3.1 %

## 1.8.3.2 min.

## 1.8.3.3 max.

## 1.8.4 In coins\*\*

## 1.8.4.1 denominations 1, 5, 10, 20 ALL

## 1.8.4.2 denomination 50 ALL

## 1.8.4.3 denomination 100 ALL

## 1.8.5 In ATM\*\*\*

## 1.8.5.1 in Lek (daily Max. limit 950'000) \*\*\*\*

## 1.8.5.2 in Eur (daily Max. limit 5'000)\*\*\*\*

\* 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 if the purpose of the transaction is to open a Time Deposit. If the no. of daily 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 commission is applicable per 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 QR Code.

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

## 1.9 Cash Withdrawals \*

## 1.9.1 From individual accounts:

## 1.9.1.1 amount up to 75'000 ALL / 650 Eur

## 1.9.1.2 amount over: 75'000 Lek to 1'000'000 Lek / 650 Eur to 7'000 Eur (other currencies\*\*)

## 1.9.1.3 amount over: 1'000'000 Lek 7'000 Eur (other currencies\*\*)

## 1.9.1.3.1 1 value date\*\*\*\*

## 1.9.1.3.2 Same value date

## 1.9.1.3.2.1 %

## 1.9.1.3.2.2 max.

## 1.9.1.4 Withdrawal of incoming transfer funds from other Domestic Banks, from the Bank's accounts

## 1.9.1.4.1 Lek / Eur

## 1.9.1.4.2 %

## 1.9.1.4.3 min.

## 1.9.1.4.4 max.

\* The Commission will not be applied when the purpose of the transaction is:

1. To close a Time Deposit;

2. Loan Disbursements

\*\* Eur equivalent.

\*\*\* If the customer makes Cash withdrawals 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 4,000, 2,000 and 3,000 Euro, the commission is calculated (4'000 + 2'000 + 3'000) = 9'000 Eur x 0.10% = 9 Eur.

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

## 1.10 Direct Debit

## 1.11 Standing Order

LEK EUR USD GBP CHF AUD CAD

LEK EUR USD GBP CHF AUD CAD

Free of Charge

150 1.5 1.5 1.5 1.5 1.5 1.5

Free of Charge

1'500 12 14 10 13 19 18

500 4 4 3 4 6 6

Free of Charge

0 0 0 0 0 0 0

Free of Charge

Pa shpenzim 5 lek / faqe

200 2 2 2 2 2 2

\* + 5 lek/page

ALL - - - - - - -

Free of Charge

Free of Charge

150

Free of Charge

1'500

Free of Charge

0

LEK EUR USD GBP CHF AUD CAD

Free of Charge

Free of Charge

Free of Charge

0.01% 0.03% 0.03% 0.03% 0.03% 0.03%

3'000 200 200 200 200 200

Free of Charge

0.03% 0.03% 0.03% 0.03% 0.03% 0.03%

100 1 1 1 1 1

5'000 200 200 200 200 200

Free of Charge

-

-

-

Free of Charge

Free of Charge

## Individual Terms & Conditions

### 2. Deposit and Saving Accounts

#### 2.1 Time Deposit

2.1.1	Currencies
2.1.2	Minimum Balance
2.1.3	Deposit Opening
2.1.4	Deposit Closing
2.1.4.1	On maturity
2.1.4.2	Before the 1st maturity

LEK	EUR	USD	GBP	CHF	AUD	CAD
LEK	EUR	USD	GBP	CHF	AUD	CAD
50'000	500	500	500	500	500	500
Free of Charge						
Free of Charge						
Interest (calculated or paid)						

#### 2.2 "Femija Im" Deposit

2.2.1	Currencies
2.2.2	Minimum Balance
2.2.3	Deposit Opening
2.2.4	Deposit Closing
2.2.4.1	On maturity (on the 18th birthday)
2.2.4.2	Before the maturity (subject of Court permission)

LEK	EUR	-	-	-	-	-
10'000	100	-	-	-	-	-
Free of Charge						
Free of Charge						
5% of the amount withdrawn						

#### 2.3 Saving Account

2.3.1	Currencies
2.3.2	Minimum Balance
2.3.3	Account Opening
2.3.4	Account Maintenance
2.3.5	Account Closing
2.3.5.1	Before the first 6 month
2.3.5.2	After the first 6 month

LEK	EUR	USD	GBP	-	-	-
1'500	15	15	15	-	-	-
Free of Charge						
Free of Charge						
1'500	15	15	15	-	-	-
Free of Charge						

#### 2.4 Issuance of a duplicate deposit contract

If there are more than 2 (two) contracts: max.

500  
1'000

### B. Payments

#### 1.1 Treasury Payments, Taxes, Customs Payments

1.1.1	By taxpayers themselves
1.1.1.1	by account
1.1.1.2	by cash
1.1.2	By others
1.1.2.1	by account
1.1.2.2	by cash

200	-	-	-	-	-	-
300	-	-	-	-	-	-
200*	-	-	-	-	-	-
500	-	-	-	-	-	-

#### 1.2 ASHK Payments (Hipoteka)

1.2.1	Amount up to 300 Lek
1.2.1.1	by account
1.2.1.2	by cash
1.2.2	Amount over 300 Lek
1.2.2.1	by account
1.2.2.2	by cash

Free of Charge	-	-	-	-	-	-
Free of Charge	-	-	-	-	-	-
100	-	-	-	-	-	-
0.03%	-	-	-	-	-	-
min. 200	-	-	-	-	-	-
max. 5'000	-	-	-	-	-	-

#### 1.3 Bill Payments: energy, watter, phone\*\* and mobile number\*\*, ect.

1.3.1	by account
1.3.2	by cash
1.3.3	Bill Payments: Digitalb with installments
1.3.3.1	by account
1.3.3.2	by cash

100	-	-	-	-	-	-
200	-	-	-	-	-	-
Free of Charge	-	-	-	-	-	-
Free of Charge	-	-	-	-	-	-

#### 1.4 Payments for children's rewards

1.4.1	by cash
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100	-	-	-	-	-	-
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#### 1.5 Payments for financial institutions

1.5.1.	by account
1.5.2	by cash

100	-	-	-	-	-	-
200	-	-	-	-	-	-

#### 1.6 Bill Payments/Liabilities by third-party clients for BKT clients

%	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

#### 1.7 e-Albania payment

150	-	-	-	-	-	-
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\* 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.

### C. Cards\*

#### 1. Cards:

##### 1.1 Annual Fee\*\*

Lek	Eur	Eur	Lek
Debiti	Kredit		
(MasterCard/Visa)	(MasterCard/Visa)		
Free of Charge	Primary Card: Prima		1'500
	Prima Gold		3'500
	Additional Card: Prima		750
	Prima Gold		1'500

##### 1.2 Payment in POS / Internet \*\*\*

Free of Charge	Free of Charge
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##### 1.3 Internet usage limit

Daily limit:	70'000	By choice
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(max. 5 purchases)

Monthly limit:

140'000

##### 1.4 Withdrawal in BKT (ATM/"Internet" Branch/BKT Smart)

%	Free of Charge	2%
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##### 1.5 Withdrawal in the terminals of other banks inside the country

%	2%	500
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##### 1.6 Withdrawal in the terminals of other banks abroad

%	2%	500
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##### 1.7 Withdrawal limit

Daily limit:	75'000 / equivalent in ALL (for other currencies)	20% of card limit
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(max. 5 transactions)

##### 1.8 Interest per withdrawal (monthly)

%	2%
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##### 1.9 Printing of Card/PIN

Free of Charge	Free of Charge
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##### 1.10 Automatic reprinting of Card

Free of Charge	Free of Charge
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##### 1.11 Reprinting of Card+PIN by request

700	Primary card: 950
	Additional Card: 475

##### 1.12 Reprinting of PIN:

###### 1.12.1 Printed Copy

Primary Card:	350	Primary card: 350
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Additional Card:	170	Additional Card: 170
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###### 1.12.2 SMS

Primary Card:	200	Primary card: 200
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Additional Card:	100	Additional Card: 100
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##### 1.13 Change of PIN in ATM

Free of Charge	Free of Charge
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##### 1.14 Cashback in POS-es of BKT

Free of Charge	
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##### 1.15 Payment period

	Up to 40 days
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##### 1.16 Minimum mandatory payment

%	25%
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##### 1.17 Interest on the carrying obligations (monthly)

%	2%
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##### 1.18 Late payment Interest (monthly)

%	1.25%****
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		LEK	EUR	USD	GBP	CHF	AUD	CAD
1.19	Late payment fee							0
1.20	Overlimit							10%
1.21	Over limit fee							1'500
1.22	Instalment payment Interest (monthly)* **							2.50%
1.23	Closing Card****							Free of Charge
1.24	Chargeback request (by Cardholder / Merchant)							Free of Charge
1.24.1	Chargeback request (first step of process)	Lek	Eur				Eur	Lek
		1'200	10				10	1'200
1.24.2	Chargeback - pre arbitration request (if chargeback request is refused)	4'500	45				45	4'500
1.24.3	Chargeback - arbitration request (if chargeback pre arbitration request is refused)	50'000	500				500	50'000

## 2. Card issued by abroad Banks:

		Debit	Credit
2.1	Cash withdrawal commission at BKT ATMs*****		
	min.	700	700
	max.	2'000	2'000

\* Card transactions performed in foreign currencies are influenced by several factors, which can cause the amount that will be debited or credited to the cardholder's account to differ from the value obtained by converting the transaction amount using the exchange rate listed on BKT's official website. These factors include the exchange rate used by the card provider companies Mastercard or Visa, additional fees associated with the services these companies offer, and fluctuations in the exchange rate between the transaction performing date and the transaction clearing date (date when the transaction is settled in the bank's system). The difference of the exchange rate, is calculated to be approximately 2% compared to the exchange rate published in the official website of BKT.

\*\* According to the BKT current offers

Credit Card is offered free of commission for the 1st year. The offer is not valid if the card is closed in the first year.

The annual card commission is given back to the cardholder in the form bonus for purchases over 400,000 Lek / 600,000 lek per year.

\*\*\* If the merchant or receiving entity categorizes the action as withdrawal and not as purchase, the withdrawal conditions will be applied.

\*\*\*\* If the Credit Card is closed within the first year of its activation, it is applied the commission of **1,500 lek** for **Prima Credit Cards** and **3,000 lek** for **Prima Gold Credit Cards**.

\*\*\*\*\* Till December 31, 2025

\*\*\*\*\* For cards issued by abroad Banks of the Republic of Albania, it is applied a commission as % (percentage) of the withdrawal amount, depending on the country where the card was issued.

The commission that the customer must pay is displayed on the ATM screen, before the customer confirms the transaction.

## D. Money Transfer

		LEK	EUR	USD	GBP	CHF	AUD	CAD
<b>1. Outgoing Transfer* (at the Branch desk / by account)</b>								
1.1	BKT Albania**	150	1.5	2	***	***	***	***
1.2	BKT Kosovo							
1.2.1	Express (same value date)	-	5	7	***	***	***	***
1.3	Other domestic banks							
1.3.1	Lek							
1.3.1.1	Instant credit transfer	1'500	-	-	-	-	-	-
1.3.1.2	Express (same value date)							
	amount up to 10'000'000 ALL	%	0.01%	-	-	-	-	-
		min.	500	-	-	-	-	-
		max.	1'000	-	-	-	-	-
1.3.2	Eur							
1.3.2.1	Instant credit transfer							
	amount up to 100.000	%	0.02%	-	-	-	-	-
		min.	6	-	-	-	-	-
		max.	20	-	-	-	-	-
	amount up to 100.000	%	0.03%	-	-	-	-	-
		max.	50	-	-	-	-	-
1.4	Other Banks to SEPA zone							
1.4.1	Eur							
1.4.1.1	Express (same value date)							
	amount up to 100.000	%	0.02%	-	-	-	-	-
		min.	6	-	-	-	-	-
		max.	20	-	-	-	-	-
	amount up to 100.000	%	0.03%	-	-	-	-	-
		max.	50	-	-	-	-	-
1.5	Other domestic banks and abroad							
1.5.1	Foreign currency (excluding Eur currency for the transfer to the other domestic and SEPA zone banks)*							
1.5.1.1	Spot (2 value date)	%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%
		min.	8	10	***	***	***	***
		max.	200	250	***	***	***	***
1.5.1.2	Exspres (same value date)	%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%
1.5.1.2.1		min.	15	20	***	***	***	***
		max.	250	320	***	***	***	***
1.6	AKTIF Bank							
1.6.1	Express "Same value date"							
	amount up to (<=) 25'000 Eur / Usd		12	12	***	***	***	***
	amount over 25'000 Eur / Usd		27	27	***	***	***	***
1.7	Other commissions of correspondent banks:							
1.7.1	"OUR" commissions for outgoing transfers in EUR:		EUR					
1.7.1.1	Transfers to Turkey:							
	amount over 2,500 - 5,000 Eur	-	12	-	-	-	-	-
1.7.1.2	Transfers to other countries							
	amount up to 2,500 Eur	-	10	-	-	-	-	-
	amount over 2,500 - 5,000 Eur	-	13	-	-	-	-	-
	amount over 5,000 - 12,500 Eur	-	18	-	-	-	-	-
	amount over 12,500 - 25,000 Eur	-	25	-	-	-	-	-
	amount over 25,000 Eur	-	26	-	-	-	-	-
1.7.2	"OUR"commissions for outgoing transfers in USD							
	amount up to 20,000 Usd	-	-	25	-	-	-	-
	amount over 20,000 Usd	-	-	40	-	-	-	-
1.7.3	"OUR" commissions for outgoing transfers in GBP, CHF , AUD, CAD, etc.	-	-	-		Charges of correspondent banks		

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		LEK	EUR	USD	GBP	CHF	AUD	CAD
1.8	Swift Charge****	1'000	8	10	***	***	***	***
1.9	Amendment commission	1'000	8	10	***	***	***	***
1.10	Other commissions:*****	-	8	***	***	***	***	***
+ Charges of correspondent banks								
* 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 <b>Annex 1</b> , 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								
**** The Swift Commission does not apply to transfers to <b>SEPA zone Banks</b> , BKT Kosova and AKTIF Bank (AKTIF Bank's customer).								
***** Investigations, amendments, cancellations, ect.								

## 2. Incoming Transfers\* (to account)

		LEK	EUR	USD	GBP	CHF	AUD	CAD
2.1	From BKT branches (AL/KS)***							Free of charge
2.2	From other domestic and SEPA zone banks***							
2.2.1	Lek / Eur							
	from other domestic Banks	Pa shpenzim	Pa shpenzim	-	-	-	-	-
	from SEPA zone Banks	-	3	-	-	-	-	-
2.3	From other domestic banks and abroad***							
2.3.2	Foreign currency (excluding Eur currency for the transfer from the other domestic banks)****							
2.3.2.1	amount up to 300 Eur/Usd/Gbp/Chf/Aud/Cad							Free of charge
2.3.2.2	amount over 300 Eur/Usd/Gbp/Chf/Aud/Cad	%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
		min.	5	7	**	**	**	**
		max.	50	70	**	**	**	**

2.4	Return of wrong payments orders*****	1'000	8	10	**	**	**	**
2.5	Wrong data							
2.5.1	Transfer from the domestic banks							Free of charge
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 Lek, 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.								
** Eur equivalent								
*** Commission fee must not exceed the transfer amount								
**** Available in the account after coverage with funds								
***** The commission is not applied if the transfer to other domestic banks is returned within 3 (three) business days from the date (value date) of its execution, regardless its executions from the Bank's desk or online channels.								

## E. Cheques

		LEK	EUR	USD	GBP	CHF	AUD	CAD
1	Cheques accepted and BKT Bank Cheques (immediate payment)							
1.1.1	when it presented at the counter of BKT							
1.1.1.1	Credit to account							Free of Charge
1.1.1.2	By cash							The commission applies according to point: 1.6 Cash withdrawal - Section A. Accounts
1.1.2	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	Credit in account*****							
2.1.1.1	In Lek	Free of Charge	-	-	-	-	-	-
2.1.1.2	In foreign currencies	%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
		min.	1'500	13	**	**	**	**
3	Other commissions							
3.1	Stop payment for cheques issued (per check)	3'500	25	**	**	**	**	**
3.2	Express delivery of check (DHL)		50	**	**	**	**	**
3.3	Return of unpaid check							
3.3.1	BKT expenses***** except for the above (2.1; 3.1)	3'500	25	**	**	**	**	**
3.3.2	Other Bank expenses, if any							as per case basis
3.4	SWIFT Charge	-	8	**	**	**	**	**
* Lek equivalent.								
** Eur equivalent.								
*** Bank cheques issue in foreign currency is subject to Bank of Albania procedures.								
**** Deducted from the amount paid to beneficiaries.								
***** in Lek +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\*

\* The terms and conditions of Individuals Trade Finance are the same as Bussines terms and contitions

## Individual Terms & Conditions

### G. Other Services

		LEK	EUR	USD	GBP	CHF	AUD	CAD
		LEK	EUR	USD	GBP	CHF	AUD	CAD
<b>1</b>	<b>Safe Deposit Box Service</b>							
<b>1.1</b>	<b>Annual fee</b>							
<b>1.1.1</b>	<b>Box Dimensions</b>							
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	-	-	-	-	-
<b>1.1.2</b>	<b>Box Dimensions</b>							
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	-	-	-	-	-
<b>1.2</b>	<b>Commission Open Box with Force</b>	-	60	-	-	-	-	-
<b>1.3</b>	<b>Commission for a New Key</b>	-	60	-	-	-	-	-
<b>2</b>	<b>Treasury Bills - T-Notes (Operations with Securities)</b>							
<b>2.1</b>	<b>Currencies</b>	Lek, Eur	LEK	EUR				
<b>2.2</b>	<b>Participation Fee</b>	1'000 Lek	1'000	*				
<b>2.3</b>	<b>Participation Fee for the "On settlement of Cash transactions for Bank of Albania Clients" service,</b>	1'000 Lek	1'000	*				
<b>2.4</b>	<b>Treasury Bills (minimum amount 300'000 Lek or equivalent issuing in FCY)</b>							
<b>2.4.1</b>	Minimum amount		300'000	2'000				
<b>2.4.2</b>	Custody Fee securities *							
2.4.2.1	For Individuals	% p.a. of Nominal Value	0.2%	0.2%				
		min.	1'000	*				
		max.	10'000	*				
<b>2.5</b>	<b>T-Notes (minimum amount 500'000 Lek or the equivalent issuing in FCY)</b>							
<b>2.5.1</b>	Minimum amount		500'000	3'000				
<b>2.5.2</b>	Custody Fee securities *							
2.5.2.1	For Individuals	% of Nominal Value every 6 months (2 times a year)	0.1%	0.1%				
		min.	500	*				
		max.	5'000	*				
<b>2.6</b>	<b>Trading Securities on Secondary Market</b>		Free of Charge					
<b>2.7</b>	<b>Transfer Fee from Customer portfolio keeping in BKT to another Bank***</b>		0.5%	0.5%				
			1'000	*				
			10'000	*				
			500	*				
<b>2.8</b>	<b>Cancellation of Participation Request in Auction Fee before auction date</b>		500	*				
	* ALL equivalent.							
	** Custody Fee will be applied on maturity 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 before the selling date.							
	*** In case of transferring the Securities before the maturity date.							

### 3. Investigations

<b>3.1</b>	Up to 2 years	LEK	2'500
<b>3.2</b>	from 2 years up to legal deadline for storing documents	5'000	
<b>3.3</b>	over the legal deadline for storing documents, if available*	10'000	
<b>3.4</b>	Account statement/deposit/loan certificate	1'000	

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

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

		LEK	EUR	USD	GBP	CHF	AUD	CAD
<b>1</b>	<b>Internet Branch</b>							
<b>1.1</b>	Registration					Free of Charge		
<b>1.2</b>	Monthly fee					Free of Charge		
<b>2</b>	<b>BKT Smart "Mobile Banking"</b>							
<b>2.1</b>	Registration					Free of Charge		
<b>2.2</b>	Monthly fee					Free of Charge		
<b>3</b>	<b>Outgoing transfer<sup>(for the execution time, refer to Annex 1)</sup></b>							
<b>3.1</b>	<b>Between my accounts (limitless)</b>					Free of Charge		
<b>3.2</b>	<b>To BKT Albania****</b>					Free of Charge		
3.2.1	Limit per transaction	max.	2'000'000	**	**	**	**	**
3.2.1.1	Daily Limit	max.	3'000'000	**	**	**	**	**
<b>3.3</b>	<b>To other banks****</b>							
<b>3.3.1</b>	<b>Limits for other domestic and SEPA zone Banks</b>							
	Limit per transaction	min.	-	20	-	-	-	-
		max.	2'000'000	20'000	-	-	-	-
	Daily Limit	max.	3'000'000	20'000	-	-	-	-
	Monthly Limit	max.	-	30'000	-	-	-	-
	Yearly Limit	max.	-	60'000	-	-	-	-
<b>3.3.2</b>	<b>Other domestic Banks</b>							
<b>3.3.2.1</b>	<b>Lek</b>							
3.3.2.1.1	Express (same value - date)							
	amount up to 1'500'000 ALL	%	Pa shpenzim	-	-	-	-	-
	amount over 1'500'000 ALL up to the Limit.	%	0.005%	-	-	-	-	-
<b>3.3.2.2</b>	<b>Eur</b>							
3.3.2.2.1	Instant credit transfer							
3.3.2.2.1.1	amount 20 Eur up to the Limit	%	-	0.01%	-	-	-	-
		min.	-	2	-	-	-	-
<b>3.3.3</b>	<b>Other SEPA zone Banks</b>							
<b>3.3.2.1</b>	<b>Eur</b>							
3.3.2.1.1	Express (same value-date)							
	amount 20 Eur up to the Limit	%	-	0.01%	-	-	-	-
		min.	-	2	-	-	-	-
<b>3.3.2</b>	<b>Other domestic banks and abroad</b>							
<b>3.3.2.1</b>	<b>Foreign currency (excluding Eur currency for the transfer to the other domestic and SEPA zone Banks)</b>							
3.3.2.1.1	Standard and Salary non-Resident Customer Limit							
3.3.2.1.1.1	Transaction Limit	min.	-	20	***	***	***	***
		max.	-	20'000	***	***	***	***
3.3.2.1.1.2	Monthly Limit	max.	-	30'000	***	***	***	***
3.3.2.1.1.3	Yearly Limit	max.	-	60'000	***	***	***	***
3.3.2.1.2	No Salary non-Resident Customer Limit							
3.3.2.1.2.1	Transaction Limit	max.	-	5'000	***	***	***	***
3.3.2.1.2.2	Daily Limit	max.	-	5'000	***	***	***	***
3.3.2.1.2.3	Monthly Limit	max.	-	10'000	***	***	***	***
3.3.2.1.2.4	Yearly Limit	max.	-	20'000	***	***	***	***
3.3.2.2.1	Spot					N/A		
3.3.2.2.2	Express "Same value-date"							
	amount up to the Limit	%	-	0.10%	0.10%	0.10%	0.10%	0.10%
		min.	-	5	***	***	***	***
		max.	-	100	150	***	***	***

## Individual Terms & Conditions

### 3.4 BKT Kosovo

3.4.1 Express "Same value date"

amount up to the Limit

LEK EUR USD GBP CHF AUD CAD

- 3 5 \*\*\* \*\*\* \*\*\* \*\*\*

### 3.5 AKTIF Bank

3.5.1 Express "Same value date"

3.5.1.1 amount up to (€=) 25'000 Eur / Usd

3.5.1.2 amount over 25'000 Eur / Usd

10 10 \*\*\* \*\*\* \*\*\* \*\*\*

25 25 \*\*\* \*\*\* \*\*\* \*\*\*

### 3.6 SWIFT Commission\*\*\*\*\*

1'000 8 10 \*\*\* \*\*\* \*\*\* \*\*\*

## 4 Foreign exchange

4.1 Limit per transaction

max.

4'000'000

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4.1.1 Daily Limit

max.

6'500'000

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\* The Services provided in the Internet Branch/BKT Smart, not included in section "H", are performed "free of charge". Max Limit of deposit liquidation (closed) through digital channels (Online Branch and BKT Smart) is 3'000'000 ALL / Lek Equivalent for other currencies.

\*\* Lek equivalent.

\*\*\* Eur equivalent.

\*\*\*\*\* 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.

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

\*\*\*\*\* The currency exchange transaction, with amount equal or greater than 10'000 Eur, may be performed with a preferential exchange rate between 08:45 and 15:45 on business days. There will be ten (10) minutes for the consumer to accept or reject the Bank's preferred exchange rate.

## 4 Payments

4.1 Bill Payments: energy, water, phone and mobile number , ect.

Free of Charge

4.2 Traffic Police fines

Free of Charge

4.3 Education fee payment

Free of Charge

4.4 Tax payment

Free of Charge

4.5 Telephone recharge (Vodafone, One)

Free of Charge

4.6 Payment of General Directorate of Nurseries and Kindergartens

Free of Charge

4.7 Customs payment

Free of Charge

4.8 Credit Card payment

Free of Charge

4.9 Insurance payment (TPL, CASCO Insurance, Green Cardboard, Health Insurance, Property Insurance, Travel Health Insurance etc)

Free of Charge

4.10 e-Albania payment

Free of Charge

4.11 Voluntary pension fund payment

Free of Charge

4.12 Periodic TV subscription payment

Free of Charge

## 5 ATM

ALL EUR

5.1 Utility payments (from account)

5.1.1 Daily transaction limit

Without limit

5.1.2 Monthly transaction Limit

Without limit

5.1.3 Number of transaction

Without limit

5.2 Education payments (from account)

5.2.1 Daily transaction limit

Without limit

5.2.2 Monthly transaction Limit

Without limit

5.2.3 Number of transaction

Without limit

5.3 Internal transfer with CIF / Account number / Mobile number

5.3.1 Daily transaction limit

500'000

5.3.2 Monthly transaction Limit

Total of daily limits

5.3.3 Number of transaction

Without limit

5.4 Top up mobile number

5.4.1 Daily transaction limit

10'000

5.4.2 Monthly transaction Limit

20'000

5.4.3 Yearly transaction limit

70'000

5.4.4 Number of transaction

max.

3 per days / 10 per month / 60 per year

5.5 Withdrawal with QR Code

5.5.1 Daily transaction limit

75'000

600

5.5.2 Monthly transaction Limit

500'000

4'000

5.5.3 Number of transaction

max.

Without limit

Without limit

5.6 Withdrawal with Unique Code

5.6.1 Daily transaction limit

10'000

5.6.2 Monthly transaction Limit

100'000

5.6.3 Number of transaction

max.

5 per day

5.7 Cash Deposit with QR Code

5.7.1 Daily transaction limit

99'000

800

5.7.2 Monthly transaction Limit

300'000

2'500

5.7.3 Number of transaction

max.

Without limit

Without limit

5.8 Cash deposit without card to a BKT customer (from one BKT customer to another BKT customer)

5.8.1 Daily transaction limit

99'000

5.8.2 Monthly transaction Limit

300'000

5.8.3 Number of transaction

max.

Without limit

## I. Retail Loans

### 1.Commissions on retail Loan Amendments

1.1 Change of Interest Rate

0.5% over the loan outstanding amount (min. 50 Eur)

1.2 Change of Maturity

0.5% over the loan outstanding amount (min. 50 Eur)

1.3 Change of Currency

0.5% over the loan outstanding amount (min. 50 Eur)

1.4 Change of Collateral

1.4.1 Partial Release of Collateral

1% of FSV of collateral to be released (min. 50 Eur)

1.4.2 Change of Collateral

1.4.2.1 If the new collateral is same as credit subject

Free of Charge

1.4.2.2 If the new collateral is different from credit subject: 1% of the decrease in value of FSV which is

the

Not less than 0.5% over the loan outstanding, min. 50 Eur

1.4.3 Change of Suretyship

0.5% over the loan outstanding (min. 50 Eur)

1.5 Given consent for change on actual condition of collateral (customer & BKT staff)

1.5.1 Division/Merge

0.5% over the loan outstanding amount (min. 50 Eur)

1.5.2 Register of additional areas

0.5% over the loan outstanding amount (min. 50 Eur)

1.5.3 Change of ownership of collateral

0.5% over the loan outstanding amount (min. 50 Eur)

1.5.4 Mortgage of collateral in other banks/institutions

0.5% over the loan outstanding amount (min. 50 Eur)

1.6 Change of terms from staff to normal customer and vice versa

Free of Charge

1.7 Convert from 0-Level to normal Home Loan/release of blocked amount

Free of Charge

1.8 Change of payment date

1'000 Lek

1.9 Decrease of overpayment omission

0.5% perfaqshet në komisionin final të parapagimit

1.10 Change of Special Loan Conditions

0.5% over the loan outstanding amount (min. 50 Eur)

1.11 Change of other Loan Terms

0.5% over the loan outstanding amount (min. 50 Eur)

Approved by:

Mehmet Sevhan Pencabilic

CEO & Board Member

## Individual Terms &amp; Conditions

LEK 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
to other domestic Banks;						
in ALL	untill 15.00 o'clock after 15.00 o'clock	same value date 1 value date*	n/a	untill 15.00 o'clock after 15.00 o'clock	same value date 1 value date*	n/a
in Eur	untill 15.00 o'clock after 15.00 o'clock	same value date 1 value date*	n/a	untill 15.00 o'clock after 15.00 o'clock	same value date 1 value date*	n/a
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*	n/a
in Aud		2 value date*	3 value date*		2 value date*	n/a
to other SEPA zone's Banks;						
in Eur	untill 15.00 o'clock after 15.00 o'clock	same value date 1 value date*	n/a	untill 15.00 o'clock after 15.00 o'clock	same value date 1 value date*	n/a
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*	n/a
in Aud		2 value date*	3 value date*		2 value date*	n/a
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*	n/a

\* 1 value date means the next business day.

## SEPA zone Countries

## EU / EEA Countries

Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Ireland, Italy, Latvia, Liechtenstein, Lithuania, Luxemburg, Malta, Nederland, Norway, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden.

## non EU / EEA Countries

Albania, Andorra, Moldova, Monaco, Montenegro, North Macedonia, San Marino, Switzerland, United Kingdom, Vatican City State, Saint-Pierre-et-Miquelon, Guernsey, Jersey, Isle of Man.

## "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;
- d) deposits held by senior managers, administrators in the bank and any individuals in their families, as evidenced by their family certificate;
- e) 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;
- f) 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
- g) repealed 11;
- h) repealed; 12
- i) deposits of insurance and reinsurance companies, domestic or foreign;
- j) deposits of entrepreneurial entities or collective investment, domestic or foreign;
- k) deposits of pension funds or pension insurance, domestic or foreign;
- l) Securities issued by financial subjects and any other obligation these subjects have based on their promise agreements;
- m) deposits of central or local government units, as well as any public entity
- n) 13 of the Republic of Albania or of a foreign country;
- o) unrecognized deposits and / or the title of which is not clearly defined;
- p) Deposits placed in the member entity of the deposit insurance scheme during and after the day of the insurance event in this subject;
- q) 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
- r) 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:

- a) 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;
  - d) payment with a cheque;
  - e) 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".