

## Current Accounts

Contract Item	Terms and Conditions
Account opening	Free
Account closing	Free, but €30 if closed within 3 months of opening
Account maintenance fee	Free during month of a/c opening ALL 500 per month for a/c in ALL 5 € / \$ /CHF / GBP respectively for a/c in EUR/USD/CHF/GBP
Account maintenance fee for NGO's additional account(s) opened in the same currency	2.5 € / \$ / ALL/GBP/CHF respectively for a/c in EUR/USD/ALL/GBP/CHF
Current Account Minimum Balance	ALL 3,000 for a/c in ALL 30 € / \$ /CHF/GBP respectively for a/c in EUR/USD/CHF/GBP
Credit interest rate in the current account	0

## Cash transactions

Contract Item	Terms and Conditions
Cash withdrawals	Free for amounts up to ALL 300.000 or eqv, ALL 150 / transaction for amounts over ALL 300.000 or eqv.

## Internet Banking service

Contract Item	Terms and Conditions
Registration fee	Free
Commission for the Internet Banking service	€ 8/month
Commission for the Internet Banking service for NGO-S	€ 5/month
Security Key for Internet Banking use	5 / key
Cash payment through Internet Banking	€ 5 per transaction

## Plastic Cards

Contract Item	Terms and Conditions
<b>American Express/Corporate Card</b>	
Monthly Bill Payment for American Express Cards	Euro 10 per bill payment
<b>MasterCard/Business Card</b>	
Card issue	Free
Card blocking	Free
Transactions in Intesa Sanpaolo Bank Albania ATMs in Albania	Free
Transactions in non-Intesa Sanpaolo Bank Albania ATMs in Albania	€ 2
Monthly Service Fee for each primary card	€ 5/card
Monthly Service Fee for each supplementary card	€ 2.5/card
Fee on transactions abroad (ATM,POS,Internet)	2.5 % of the amount min Eur 2.5
Fee on POS transactions in Albania	Free
Replacement of Card/Pin reissue	ALL 1,000
Replacement of expired Card	Free

## Currency exchange

Contract Item	Terms and Conditions
Currency exchange account to account	Free

## Treasury bills

Contract Item	Terms and Conditions
Participation on the primary market	3 o/oo of the nominal amount,min ALL 2,000, max ALL 10,000

## Time deposit

Contract Item	Terms and Conditions
Opening	Free
Renewal	Free
Penalty for break down of the deposit	Accumulated Interest

## Payments

Contract Item	Terms and Conditions
<b>Internal Payments</b>	
Internal transfer between ISBA branches in the same city	Free/same value date
Internal transfer between ISBA branches in different cities *	Free/1 working value date
Payments with standing orders	€ 1/ transaction
<i>(*) E-banking transactions are executed with same value date</i>	
<b>Inward Payments</b>	
Inward payments value date	2 working days
<b>Inward Payments in ALL</b>	
Inward payment	Free
<b>Inward Payments in Foreign currencies</b>	
Received for credit to an in ISBA account *	1.5 o/oo, min. € 7, max. € 70
Received for making cash payment	2 o/oo, min € 20
<i>* For incoming payments with commissions (OUR) all paid by the ordering customer, the bank will charge the beneficiary, and his account will be compensated when and in the amount received from the ordering bank.</i>	
<b>Outward Payments</b>	

## Outward Payments in ALL

Outward payments	For amounts up to 1,499,999 ALL - 500 ALL
	For amounts ALL 1,500,000 and over - 1,500 ALL

## Outward Payments in Foreign currency

Ordered from the account	1.5 o/oo min € 20 max 250 € plus SWIFT charges
Ordered in cash	2.5 o/oo, min. € 20 max 350 € plus SWIFT charges
Ordered by non- ISBA customers	3 o/oo, min. € 30 for plus SWIFT charges

## Utility Payments (CEZ, Albtelecom\*\*, AMC, Vodafone, Water Comp)

Payments from the account *	ALL 50
Cash payments by customers	ALL 150
Cash payments by non customers	ALL 200

(\* ) E-banking transactions are excluded from payments commission (\*\* ) no commission will be applied (covered by the operator)

## Payments to Budget Accounts

Contract Item	Terms and Conditions
	<b>Payments to VAT/TPI/TP/Soc.Insurance/Custom/Other taxes</b>

Payment from the account *	ALL 50
Cash payments by customers	ALL 150
Cash payments by non customers	ALL 1,000

(\* ) E-banking transactions are excluded from payments commission

## Registration of Payments to the Tax's Software

For Customers	ALL 100/form
For non-customers	ALL 1,000/form

## Payments to other Treasury accounts

Payments from the account *	ALL 50
Cash payments by customers	ALL 150
Cash payments by non customers	ALL 200

(\* ) E-banking transactions are excluded from payments commission

## Cheques

Contract Item	Terms and Conditions
Cheque Books (25 cheques)	€ 10 per cheque book
Stopped Cheques	€ 10 per cheque
Return as unpaid	Free

## Issued by the Bank

Personal Cheques issued by ISBA customers accepted	Free
Bank Draft for ISBA customers	2 o/oo, min. €15, max. €200
Bank Draft for non- ISBA customers	2.5 o/oo, min. €25, max €250
Managers cheque for ISBA customers	2 o/oo, min. €15, max. 200
Managers cheque for non- ISBA customers	2.5 o/oo, min. €25, max €250

## Accepted by the Bank ( for Clearing )

Received for credit to ISBA account	2 o/oo, min €10, max. €100
Received for credit to another bank	2 o/oo, min €10, max. €100
US Treasury checks	1.5 o/oo, min. €10, max. €100

## Credit Lines

Contract Item	Terms and Conditions
<b>Administration Fee (Corporate)</b>	
Loans for investments	0.75% of credit line, min € 1,000
Credit Line for L/C & B/G	0.5% of credit line, min € 1,000
	every renewal 0.25%, min € 500
Revolving OD	0.5% of credit line, min € 1,000
	every renewal 0.25%, min € 500
Non revolving OD	0.5 %, min € 1,000
Temporary Overdrafts (max 3 months)	0.5 %, min € 500
Penalties for overdue loans	up to 10% p.a
Prepayment penalty	up to 3% p.a

## Administration Fee (SME)

Loans for investments	0.75 % of credit line, min € 500
Credit Line for L/C & B/G	0.5% of credit line, min € 500
	every renewal 0.35%, min € 250
Revolving OD	0.5% of credit line, min € 500
	every renewal 0.35%, min € 250
Non revolving OD	0.5 %, min € 500
Temporary Overdrafts (max 3 months)	0.5 %, min € 300
Penalties for overdue loans	up to 10% p.a
Prepayment penalty	up to 3% p.a

## Interest rate on credit line for L/C or B/G

With collateral/Time Deposit /Treasury Bill	1.2% p.a (per quarter or part thereof )
With collateral different from Cash/Time Deposit /Treasury Bill	3% p.a (per quarter or part thereof )
Commitment fee	1% p.a

**Collateral \***
**Commission for changing Collateral** ALL 10.000

*\*Collaterals' appraisal is to be done at least every three years, and the respective charges will be covered by the customer*
**Overdraft on current account effected by the value date**

 Debit Interest Rate on C/A EUR/USD 13 % p.a  
 ALL 17 % p.a

**Letters of Credit**

Contract Item	Terms and Conditions
<b>Import Letter of Credit</b>	
Pre Advice	€ 10
Opening	1.5 o/oo, min € 50 per quarter or part thereof (up front fee)
Amendment	€ 50
Examination of documents	1 o/oo, min € 30
Payment	4 o/oo, min € 50
Cancellation	4 o/oo of the remaining amount plus correspondent charges
Handling documents	€ 30
Discrepancy in documents	€ 50
<b>Export Letter of Credit</b>	
Pre Advice	€ 10
Advising	1 o/oo, min € 50 per quarter or part thereof (up front fee)
Confirming	2.5 o/oo, min € 100 per quarter or part thereof (up front fee)
Examination of documents	1 o/oo, min € 50
Deferred payment	2 o/oo, min € 50
Cancellation	€ 50
Amendment	€ 50
Handling documents	€ 30
Payment commission	4 o/oo, min € 50
Transferring Letter of Credit	€ 100

**Bank Guarantees**

Contract Item	Terms and Conditions
<b>B/G issued on our customer's request ,or against counter guarantee received from correspondent banks</b>	
Issued in Standard form	€ 30 quarterly
Issued in non Standard form	€ 50 quarterly
Amendment	€ 30
Payment of guarantee	4 o/oo, min € 30
Release of B/G before the expiry date	€ 10
<b>B/G received from other banks for ISBA customers (without engagement for ISBA)</b>	
Advising	€ 50
Amendment	€ 10
Payment of guarantee	2 o/oo, min € 20

**Bills for collection**

Contract Item	Terms and Conditions
Inward documentary b/c	1 o/oo, min € 50 per quarter or part thereof
Clean inward bills for collection	2 o/oo, min € 20, max € 200, plus swift charges
Outward documentary b/c	1 o/oo, min € 50 per quarter or part thereof
Clean outward bills for collection	2 o/oo, min € 30, max € 100

**Miscellaneous**

Contract Item	Terms and Conditions
SWIFT charges	€ 10
Postage charges	ALL 1000 in Albania, € 50 abroad
Investigations on transactions 6 months or older from the bank's archive	€ 15 - € 100
Investigation on payments	€ 10 per investigation plus correspondent bank charges
Letter of reference	€ 100
Letter confirming relationships & a/c balance	€ 10
Certificate confirming non-relationship	€ 10
Auditors certificate balances etc	€ 50
Delivering copy of outgoing Transfers by Fax/e-mail	€ 5/month
Unpaid direct debit fee	€ 2
Account statement	€1/month, excluding current month
Account statement through swift MT940/950	Monthly statement € 5/account Daily statement € 10/account