

## Terms and Conditions for CORPORATE

Products and Services		Fees and Commissions				
		Lek	Euro	Usd	GBP	CHF
<b>1. Current Accounts</b>						
Account opening		Free				
Account closing	After 3 months of opening day	Free				
	Within three months of opening	€ 30				
Account maintenance fee (Free for month of acc. opening)		500	5	5	5	5
Current Account Minimum Balance		3,000	30	30	30	30
Account Statement		Free for current month €1/month for previous period				
Account Statement delivered electronically daily		€10/month				
Account Statement by SWIFT MT 940/950	Daily	€20/month				
	Monthly	€10/month				
<b>2. Cash transactions</b>						
Cash deposit		Free				
Cash withdrawals	up to ALL 300.000 or eqv	Free				
	over ALL 300.000 or eqv	ALL 150				
Cash payments in favor of General Directory of Tax Office	by customers	ALL 250				
	by non customers	ALL 2,000				
Custom cash payments	for Customers	ALL 150				
	for non Customers	ALL 1,000				
Cash Payments in favor of other Treasury Accounts or Payments of Utility Bills	by customers	ALL 150				
	by non customers	ALL 200				
<b>3. Currency exchange</b>						
Currency exchange account to account		Free				
<b>4. Albanian Government Securities</b>						
Application through ISBA (Treasury Bills and Bonds)		1.5 o/oo of the nominal amount, min ALL 1,000, max ALL 5,000				
Application through Bank of Albania (Treasury Bills cash settlement only)		ALL 700				
<b>5. Time deposit</b>						
Opening / Renewal of TD		Free				
Penalty for break down of the deposit		Accumulated Interest				
<b>6. Payments</b>						
<b>Internal payments</b>						
Payments between ISBA Accounts	branches in the same city	Free / same value date				
	branch in different cities	Free / + 1 value date *				
Execution of payments under a standing orders		€ 1/ transaction				
Fee on usage of funds before value date (calculated: amt*days* X % /360)		17 % p.a	13 % p.a	13 % p.a		
(*) No vale date will be applied for internet banking transactions						
<b>Utility Payments</b>						
Payments with Direct Debit Agreement	Payment execution	Free				
Payments of the Bills of Electricity, Telephone **, Mobiles, Water, etc. *		ALL 50				
(*) internet banking transactions are excluded from the payments commission; (**)no commission will be applied for these bills (covered by the operator)						
<b>Taxes and other budged payments</b>						
Payments in favor of General Directory of Tax Office *		ALL 150				
Custom Payments		ALL 50				
Payments in favour of other Treasury accounts		ALL 50				
(*) internet banking transactions are excluded from the payments commission						

Products and Services		Fees and Commissions				
		Lek	Euro	Usd	GBP	CHF
<b>Incoming Payments</b>						
Inward payments from other banks	Value date	+ 2 working days				
	Inward payment in ALL	Free				
	Inward payment in FCY(*)		1.5 o/oo, min. € 7, max. € 70			
Fee on usage of funds before value date (calculated: amt*days* X % /360)		17 % p.a	13 % p.a	13 % p.a		
<b>Outgoing Payments</b>						
Outward payments value date		2 working days				
Outward Payments in ALL	Up to ALL 1,499,999	ALL 500				
	Over ALL 1,500,000	ALL 1,500				
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)			
SWIFT Charge				€ 10		
Payments Investigation Fee (Incomings/Outgoings)		3.000 ALL		€ 25		
Payment amendment/Cancelation Fee		3.000 ALL		€ 25		
<b>Additional Fee for Payments with Charges "OUR"</b>						
Payments with Charges "OUR" (in EURO)	For amounts 0 - €10,000		€ 11			
	For amounts €10,001 -€50.000		€ 21			
	For amounts over €50.000		€ 40			
Payments with Charges "OUR" (in USD)	For amounts 0 - \$20,000			\$25		
	For amounts over \$20.000			\$50		
Payments with Charges "OUR" in GBP and CHF					£30	30
Fee for Urgent/non-spot Payments (calculated: amt*days*X %/360)		7%, min € 5	5%, min € 5	4.5%, min € 5	7%,min € 5	7% ,min € 5
e-mailing copy of the outgoing transfer advises (MT 103)		€ 5/month				
SWIFT MT 101 Service	Service Agreement Fee	€ 100				
	Monthly Fee	€ 10				
<b>7. Plastic Cards</b>						
<b>American Express/Corporate Card</b>						
American Express Cards / Bill Payment Fee		€ 10				
<b>MasterCard/Business Card</b>						
Card issue		Free				
Monthly Fee for primary card		€ 5/card				
Monthly Fee for supplementary card		€ 2.5/card				
Transactions in ISBA ATMs in Albania		Free				
Transactions in non-ISBA ATMs in Albania		€ 2				
Fee on POS transactions in Albania		Free				
Fee on transactions abroad ( ATM, POS, Internet)		2.5 % of the amount min € 2.5				
Card blocking		Free				
Replacement of Card/Pin (reissue)		ALL 1,000				
Replacement of expired Card		Free				

Products and Services		Fees and Commissions				
		Lek	Euro	Usd	GBP	CHF
<b>8. Checks</b>						
Check Books/ 25 pieces ( Account Check)						€ 10
Stopped Cheques						€ 10 per check
Return as unpaid						Free
<b>Issued by the Bank</b>						
Bank Draft (in FCY)	for customers					2 o/oo, min. €15, max. €200
	for non customers					2.5 o/oo, min. €25, max €250
Managers check ( in ALL)	for customers					2 o/oo, min. €15, max. €200
	for non customers					2.5 o/oo, min. €25, max €250
<b>Accepted by the Bank ( for Clearing )</b>						
ISBA Cheques						Free
Other checks 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
Checks for collection						2 o/oo ,min € 20, max € 200, plus swift charges
<b>9. Letters of Credit</b>						
Import Letter of Credit	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
Export Letter of Credit	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/set of Docs
	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
Other fees	Other bank charge					as incurred
	SWIFT charges					€ 10
<b>10. Bank Guarantees</b>						
Guarantee for Participation in Tender (Bid Bond issuing Fee)	Standard Form	ALL 1,000				€ 30
	Non standard Form	ALL 2,000				€ 50
Issuing Fee for other types of Bank Guarantees	Issuing in Standard Form					€30 quarterly
	Issuing in non standard Form					€50 quarterly
	Amendment					€ 30
	Payment of the guarantee					4 o/oo,min € 30
	Release before the expiry date					€ 10

Products and Services		Fees and Commissions				
		Lek	Euro	Usd	GBP	CHF
B/G received from other banks for ISBA customers (without any engagement)	Advising	€ 50				
	Amendment	€ 10				
	Payment of the guarantee	2 o/oo,min € 20				
Other fees	Other bank charge	as incurred				
	SWIFT charges	€ 10				
<b>11. Bills for collection</b>						
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				
Other fees	Other bank charge	as incurred				
	SWIFT charges	€ 10				
<b>12. Loans</b>		<b>Fees and Commissions</b>				
Financing Type		Revolving Overdraft	Working capital	Investment Loans	L/C and B/G line	
Currency		ALL;EUR;USD	ALL;EUR;USD	ALL;EUR;USD	ALL;EUR;USD	
Tenor		12 months	36 months	5-10 years	12 months	
Interest rate		( 1Y TRIBOR-Lek/1Y EURIBOR-Euro/1Y LIBOR-USD + Spread)				
Administration Fee	If covered with cash into account	0.5% of credit line			Free	
	if covered with T/D;TB	0.5% of credit line				
	Non cash covered	1% of credit line				
Line Commission (up front fee)	If covered with Cash into Acc.				Free	
	if covered with T/D;TB; or Counterguarantee				1 % p.a (quarterly or fraction),	
	Non Cash Covered				2 % p.a (quarterly or fraction)	
Unused Funds Fee		1% p.a				
Penalty Fee		IR+ 10 % p.a				
Loan prepayment fee		3% p.a on the remained amount				
Commission on Collateral change		ALL 10.000				
<b>13. Internet Banking service</b>						
Registration fee		Free				
Monthly Fee		€ 8				
Security Key for Internet Banking use		€ 5 / key				
Cash payment through Internet Banking		€ 5 per transaction				
<b>14. Mobile Banking service</b>						
Monthly fee		Free				
Security key		Free				
<b>15. Miscellaneous</b>						
Postage charges		ALL 1,000 within Albania /€ 50 abroad				
Safe Boxes annual Fee	Type 1 ( 40 x5 cm)	€ 150				
	Type 2 ( 40 x10 cm)	€ 200				
	Type 3 ( 40 x17 cm)	€ 300				
Forced opening of the Safe Box		€ 100				
Cash Night safe Deposit		Free				
Investigations on transactions 6 months or older from the bank's archive		€ 30 - € 100				
SWIFT charges		€ 10				
Letter of reference		€ 100				
Letter confirming relationships & a/c balance		€ 10				
Certificate confirming non-relationship		€ 10				
Auditors certificate balances etc.		€ 50				
SMS notification service		ALL 100/ month				