

Card & Intesa Sanpaolo Bank Albania Network Frequently Asked Questions

What is a card?

A card is any VISA or MasterCard card issued by Intesa Sanpaolo Bank Albania. A card bearing the VISA logo can be used at any ATM Machine or other location displaying the VISA logo. A card bearing the MasterCard logo can be used at any ATM Machine or other location displaying the MasterCard logo.

What is an ATM?

An ATM is an **A**utomated **T**eller **M**achine that you can use with your card, in connection with a valid PIN (**P**ersonal **I**dentification **N**umber), to obtain cash and to access other banking services.

Who is entitled to a card?

Intesa Sanpaolo Bank Albania cards are available to all personal account holders.

Note: Those persons who apply for a Gold Card MasterCard should first wait for application approval by the Bank.

See below for how to apply for an card.

Which card is suitable for me?

If you need a card to pay for goods and services priced mainly in LEK, or to withdraw your monthly Lek salary from ATM Machines, then, the card Visa Electron is the ideal card for you, since all transactions undertaken are expressed in Lek

If you need a card to make payments for goods and services priced mainly in USD, then, the VISA Classic card is the card for you, since all transactions undertaken are expressed in USD.

If your expenses are mainly in EUR, then, the MasterCard cards would be the most appropriate cards for you, since all transactions undertaken are expressed in EUR.

Note: You can apply for and have more than one card. The card currency will help you avoid currency conversions while performing transactions in a currency different from your card currency.

How do I apply for a card?

Visit your nearest Intesa Sanpaolo Bank Albania branch to apply for a card. A member of our dedicated Customer Service Team will help you complete the application form.

How do I receive my card and PIN?

You must go to the Intesa Sanpaolo Bank Albania branch where you completed the application form, to receive your card and your PIN.

What should I do after I have received my card and my PIN?

You must sign your name on the signature panel on the reverse side of the card as soon as you receive it. Never write down your PIN, especially on the card – you must memorize it. If you decide to change your PIN, avoid numbers that can be easily identified or associated with you. Do not use your date of birth, or your telephone number, for example.

Is it possible to have more than one card?

Yes, you may request an additional card for a person or persons, chosen by you and agreed to by us to hold a card linked to your account.

How do I apply for an additional card?

Initially you can apply in the same time with the application form for the principal card, or afterwards with the completion of a specific application form. Both you and the additional cardholder must be present at the branch to complete and sign the specific application form.

How do I use my card in an ATM?

- Insert your card in an ATM. The place where you should insert your card is indicated by a flashing light.
- Select your preferred language option by pressing the appropriate button on the right side of the screen.
- Enter your PIN when prompted.
- Select the service required by pressing the appropriate buttons on the left or right side of the screen.
- Please note that you can choose whether you want a printed transaction slip, or not.

What transactions can I carry out using my card in Intesa Sanpaolo Bank Albania ATMs?**1-Cash withdrawal:**

Follow the simple instructions on the ATM screen.

- Select “Withdrawal” by pressing the second button on the right side of the screen at the main menu.
- Choose the amount you wish to withdraw from the dispensing options.
- Select the account to be debited by entering your choice, and then press the “Proceed” button.
- Wait for the money and the receipt, if chosen.

DON'T FORGET TO TAKE YOUR CARD.

2-Transfer:

You can transfer money from your account/s linked with your card to another account linked to your card.

- Select “Transfer” by pressing the third button on the top left of the screen at the main menu.
- Select the option.
- Enter the Lek amount to be transferred, and then press the “Continue” button, or press the “Change the amount” button if you make a mistake.
- Select the account to be debited by entering your choice, then press the “Proceed button”, or correct your choice if you make a mistake.
- Wait for your receipt, if chosen.

DON'T FORGET TO TAKE YOUR CARD.

What information can I get, using my card in the Intesa Sanpaolo Bank Albania's ATMs?**1-Balance Inquiry:**

- To obtain a printed balance of your account, select “Balance Inquiry” by pressing the first button on the top right of the screen at the main menu.
- Select the account by entering your choice, and then press the “Proceed” button.
- Wait for your receipt.

DON'T FORGET TO TAKE YOUR CARD.

2-Statement:

Intesa Sanpaolo Bank Albania ATMs offer you the ability to view the latest transactions on your account, by printing a mini statement.

- Select “Statement” by pressing the third button on the top right of the screen at the main menu.
- Select the account by entering your choice, and then press the “Proceed” button.
- Wait for your receipt.

DON'T FORGET TO TAKE YOUR CARD.

What else can I do?

You can change your PIN at any time, using Intesa Sanpaolo Bank Albania ATMs.

- Select “PIN change” by pressing the fourth button on the top left of the screen at the main menu.
- Enter your new PIN.
- Enter your new PIN to confirm it.

DON'T FORGET TO TAKE YOUR CARD.

Where can I find Intesa Sanpaolo Bank Albania ATMs?

Intesa Sanpaolo Bank Albania ATMs are located at all Bank's branches as well as on other locations. For addresses, you can visit our web site www.intesasanpaolobank.al or go to one of our branches or agencies for more information.

Where can I use my card?

You can use your card in millions of ATM locations displaying the VISA and/or MasterCard logo in Albania or abroad 24 hours a day, 7 days a week. In addition, you can use your card to purchase goods and services at any merchant location throughout the world displaying the VISA and/or MasterCard logo.

You can also use your card (*excluding VISA Electron card*) to make hotel, airline ticket and car rental reservations, Internet purchases and much more.

What transactions can I carry out using my card in non Intesa Sanpaolo Bank Albania ATMs?

Cash withdrawal: You can withdraw money from the account that you have chosen as your principal account.

Is there a daily cash withdrawal limit for my card?

Yes. Each specific card has been set up with default daily cash withdrawal and spending limits as below.

VISA Electron	Daily cash withdrawal limit	Lek	50,000
VISA Electron	Daily spending limit	Lek	500,000
VISA Classic	Daily cash withdrawal limit	USD	500
VISA Classic	Daily spending limit	USD	5,000
MasterCard Standard	Daily cash withdrawal limit	EUR	500
MasterCard Standard	Daily spending limit	EUR	5,000
MasterCard Gold	Daily cash withdrawal limit	EUR	1,000
MasterCard Gold	Daily spending limit	EUR	7,500

What will happen if I forget my PIN?

You should notify the Bank in order to receive a new PIN.

Should I request the renewal of my card?

No, you do not need to request the renewal of your card. You will be informed by Intesa Sanpaolo Bank Albania as to when you should visit the Bank in order to receive your renewal card.

What is the Expiry Date of my card?

The Expiry date is clearly shown on the card. The card is valid until the last day of the month specified on the card.

Do I pay any fees to renew my card?

No, you do not pay any fees to renew your card.

What should I do if my card is lost or stolen?

Report lost or stolen cards immediately to the nearest Intesa Sanpaolo Bank Albania branch or agency or call our VI Helpdesk on: **+355 4 2276 222 or +355 4 2276 223**, during normal working hours. After working hours, on weekends or holidays, please call the mobile telephone number: **+355 69 20 80 903**.