

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 €1.5 per month for a/c in EUR \$1.5 per month for a/c in USD ALL 150 per month for a/c in ALL GBP 1.5 per month for a/c in GBP CHF 1.5 per month for a/c in CHF
Current Account Minimum Balance	€ 10 for a/c in EUR \$ 10 for a/c in USD ALL 1,000 for a/c in ALL GBP 10 for a/c in GBP CHF 10 for a/c in CHF
Account statement	Free
Cash deposits by third parties to different branch account (only to individual accounts)	ALL 100 for amounts up to ALL 100,000 or equivalent, 1 o/oo for amounts over.
Cash withdrawals	Free for amounts up to ALL 300.000 or eqv, ALL 150 for amounts over ALL 300.000 or eqv.
Standing Orders	€ 1 per transaction executed
Direct Debit Fee	0
Unpaid direct debit fee	€ 2
Stop Cheque	€10 per cheque
Cheque book	€10 per cheque book
Letter confirming relationships & a/c balance	ALL 1,000
Certificate confirming non-relationship	€ 10
Credit interest rate in the current account	0

Salary Package (for customers who receive the salary in a current account with ISBA)

Current account + Visa Electron	150 Lek
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Plastic Cards

Contract Item	Terms and Conditions
Monthly Bill Payment for American Express Cards	Euro 10 per bill payment
Visa Card-Electron	
Transactions in Intesa Sanpaolo Bank Albania ATMs in Albania	Free
Transactions in non-Intesa Sanpaolo Bank Albania ATMs in Albania	ALL 200
Adjustment fee on transactions abroad	2.50 % of the amount
Monthly Service Fee	Lek 150 / card
Visa Classic	
Transactions in Intesa Sanpaolo Bank Albania ATMs in Albania	Free
Transactions in non-Intesa Sanpaolo Bank Albania ATMs in Albania	\$2
Adjustment fee on transactions abroad	2.50 % of the amount min \$ 2.50
Monthly Service Fee	\$ 2 / card
MasterCard Standard	
Transactions in Intesa Sanpaolo Bank Albania ATMs in Albania	Free
Transactions in non-Intesa Sanpaolo Bank Albania ATMs in Albania	€ 1.5
Adjustment fee on transactions abroad	2.50% of the amount min € 2.50
Monthly Service Fee	€ 1.5 / card
MasterCard Gold	
Transactions in Intesa Sanpaolo Bank Albania ATMs in Albania	Free
Transactions in non-Intesa Sanpaolo Bank Albania ATMs in Albania	€ 3.0
Adjustment fee on transactions abroad	2.50% of the amount min € 2.75
Monthly Service Fee	€ 2.5 / card
Other	
Replacement of all Cards/ Pin reissue fee	ALL 1,000

Payments

Contract Item	Terms and Conditions
Payments	
Internal transfer between ISPBA branches in different cities (E-banking transactions excluded)	1 working value date

Inward Payments

Inward payments value date	2 working days
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Inward Payments in LEK

Inward payment	Free
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Inward Payments in Foreign currencies

Received for credit to an in Intesa Sanpaolo Bank Albania account *	1.5 o/oo, min. € 7, max. € 70
Received for making cash payment	2 o/oo, min € 20

** 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.*

Outward Payments
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
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Outward Payments in Foreign currency

Ordered from the account	2 o/oo min 15 € max 250 € plus SWIFT charges
Ordered in cash	2.5 o/oo, min. € 20 max 350 € plus SWIFT charges
Ordered by non- Intesa Sanpaolo Bank Albania customers	3 o/oo, min. € 30 for plus SWIFT charges

Payments to Budget Accounts

Cash payment of municipality Taxes	LEK 100 per client
Cash payment to Central Agency for Student Achievement Evaluation and University	LEK 100 per student

Utility Payments (Excluding Albtelecom bills)

Cash utility payments - customer	LEK 150
Non cash utility payment – customer (excluding E-Banking transactions)	LEK 50
Utility payments by non-customers	LEK 200

Cheques
Issued by the Bank

Bank Draft for Intesa Sanpaolo Bank Albania customers	2 o/oo, min. €15, max. €200
Bank Draft for non- Intesa Sanpaolo Bank Albania customers	2.5 o/oo, min. €25, max €250
Managers cheque for Intesa Sanpaolo Bank Albania customers	2 o/oo, min. €15, max. 200
Managers cheque for non- Intesa Sanpaolo Bank Albania customers	2.5 o/oo, min. €25, max €250

Accepted by the Bank (for Clearing)

Accepted and booked for clearing -funds available in the account	30 working days
Received for credit to in Intesa Sanpaolo Bank Albania account	2 o/oo, min €10, max. €150
US Treasury checks	1.5 o/oo, min. €10, max. €100

Currency Exchange

Currency exchanges from and/or in to the account.	Free
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Currency exchanges in Cash

For amounts ALL 1,000- ALL 200,000	LEK 200
For amounts ALL 200,001- ALL 1,000,000	LEK 500
For amounts over ALL 1,000,000	LEK 1000

Loans and Overdrafts
Contract Item
Terms and Conditions
Overdraft on current account effected by the value date

Debit Interest Rate	EUR 13 % p.a USD 13 % p.a ALL 17 % p.a
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Overdraft Retail
Administration Fee (new lines and renewals)

Overdraft in EUR	EUR 30 for amounts up to EUR 3,000 EUR 50 for amounts EUR 3,001-6,000 EUR 60 for amounts EUR 6,001-10,000
Overdraft in LEK	LEK 4,000 for amounts up to 300,000 LEK 6,500 for amounts LEK 300,001- 600,000 LEK 7,800 for amounts LEK 600,001- 1,000,000
Overdraft in USD	USD 40 for amounts up to USD 3,000 USD 65 for amounts USD 3,001-6,000 USD 75 for amounts USD 6,001-10,000

Interest rate (on annual basis) - applicable over the overdraft utilized amount

Interest	EUR 17.4% LEK 23.4% USD 17.4%
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Penalty rate (on annual basis) - applicable over the overdue (over limit) amount

Penalty	EUR 21% LEK 27% USD 21%
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Overdraft Salary	
Administration Fee (new lines and renewals)	
Overdraft in EUR	2% of the line min/ max EUR 10/ 30
Overdraft in LEK	min/ max LEK 1,000/ 4,000
Overdraft in USD	min/max USD 10/ 40
Interest rate (on annual basis) - applicable over the overdraft utilized amount	
EUR	16.20%
ALL	22.20%
USD	16.20%
Penalty rate (on annual basis) - applicable over the overdue (over limit) amount	
EUR	21%
ALL	27%
USD	21%
Overdraft with Cash Collateral	
Administration Fee (new lines and renewals)	
For Overdrafts in EUR/LEK/USD	1.5 o/oo of credit line, min € 50 max 150
Administration fee for pledge contract amendment	€ 30 for amount up to € 50,000 € 50 for amount over € 50,000
Interest rate (on annual basis) - applicable over the overdraft utilized amount	
EUR	one year Euro LIBOR* + 2%.; MIR 7% p.a
USD	one year LIBOR* + 2 %.; MIR 7.5% p.a
ALL	one year Tbills* + 2 %; MIR 11% p.a
*In any case not less than Time Deposit plus 2% for the same currency	
Penalty rate (on annual basis) - applicable over the overdue (over limit) amount	
Penalty rate	10% over the interest rate
Personal Loan	
General terms for personal loan	
Purpose	Purchase of furniture / Holidays/Unexpected expenses / Etc.
Currency	EUR / LEK (matching the currency of your salary)
Minimum amount	Lek 100,000; Eur 1,000
Maximum amount	Lek 1,000,000; Eur 10,000
Tenor	24/36/ 48 and 60 months
Payment mode	Fixed monthly installments (principal + interest)
Debt-to-income ratio	Your total monthly dues to the bank/s (in the case that you have other loans) should not exceed 30% of both you and your co-borrower/ guarantor monthly income
Collateral	N/A
Other conditions (It is necessary to show that:)	1. you are working for the same employer for a minimum of 2 years; 2. you have stable monthly income 3. and you have a co-borrower or guarantor who has a stable income too
Administration Fee	
for amounts up to LEK 500,000;	LEK 6,500
for amounts LEK 500,001-1,000,000.	LEK 13,000
for amounts up to EUR 5,000;	EUR 50
for amounts from EUR 5,001-10,000	EUR 100
Interest (on an annual basis)	
For loans in LEK	19.50%
For loans in EUR	16.50%
Penalty	
Penalty	10% over the interest rate
Partial/ Total liquidation before maturity	2% of the amount
Standard Mortgage Loan* **	
* For the full range of Mortgage Offers and their Terms and Conditions, please refer to the specific loan offer Terms and Conditions	
Mortgage financing loan	
Amendment of contracts for Mortgage financing loans	EUR 150 for each amendment
General terms for mortgage loan	
Purpose	Purchase of apartment / Purchase of shop . Reconstruction (house,shop) /Furniture
Participation	Not more than 70 % of house value. Not more than 50% of shop value. Not more than 50% of the total furniture investment
Currency	EUR/LEK/USD
Amount	n/a
Tenor	Up to 20 years
Payment mode	Fixed monthly installments (principal + interest)

Debt-to-income ratio	Not more than 60 % should cover the loan payment (in any case a minimum of US\$ 450 should remain for living expenses of a family of three)
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Commissions for mortgage loan

For the total reimbursement of Legal administrative expenses (to be paid to the bank only once at the opening of the file	1% of loan amount ,Min EUR 300
For reconstruction loans only	1% commission on unused funds
Additional Payments:	
1. The notarisation of the contracts	

Collateral

House / Shop mortgage

Interest rate (on annual basis) for standard mortgage loan

ALL	1 year Tbill + 5%; MIR 13%
USD	1 year LIBOR + 5%; MIR 9%
EUR	1 year EURO LIBOR + 6%; MIR 8.5%

Prepayment Fee

Two weeks notice to the Bank against EUR 50 penalty + 3% of the amount prepaid

Car Loan*

* If you have a time deposit with us, then you'll be offered preferential conditions

Amendment of contracts for Car financing loans	EUR 150 for each amendment
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General terms for car loan

Purpose	Purchase of the new car
Participation	Not more than 70 % of car value
Currency	EUR/LEK/USD
Amount	Up to EUR 30 000 (USD)
Tenor	Up to 40 months
Payment mode	Fixed monthly installments (principal + interest)

Commissions for car loan

For the total reimbursement of Legal administrative expenses (to be paid to the bank only once at the opening of the file	EUR 300
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Additional Payments:

1. The notarisation of the contracts is to be paid by the Borrower

Collateral

Pledge on the car and Casco insurance

Interest rate (on annual basis) for standard mortgage loan

ALL	1 year Tbill + 5%; MIR 13%
USD	1 year LIBOR + 5%; MIR 9%
EUR	1 year EURO LIBOR + 6%; MIR 8.5%

Prepayment Fee

Two weeks notice to the Bank against EUR 50 penalty + 3% of the amount prepaid

Miscellaneous

Contract Item	Terms and Conditions
Internet Banking for individuals	Free during opening month , then € 1 per month
Security Key for Internet Banking	€ 5 / per user
Cash payments through Internet Banking	€ 5 per transaction
CELI Payments	€ 1/ transaction
SWIFT charges	€ 10 per transaction
FAX charges	€ 10 per transaction
Postage charges	As Incurred
Investigations on 6 months or older from the bank's archive	€ 25
Investigation on payments	€ 10 per investigation plus correspondent bank charges
Cash deposit for NOA instalment payment	LEK 100
Treasury bills commission	3 0/00 of the amount,min/max LEK 2,000/10,000
Inward clean (bills for collection)	2 0/00 ,min € 20, max € 200, plus swift charges