

TERMS AND CONDITIONS (For Corporate Customers)

Current Accounts			
Account Opening	Free	Administration fee for SME customers	
Account Closing	Free, but €30 if closed within 3 months of opening	- Loans for investments	0.75 % of credit line, Min. €500
Account Maintenance Fee – Corporate & NGO	Free during month of a/c opening €5 per month for a/c in EUR \$5 per month for a/c in USD ALL500 per month for a/c in ALL GBP5 per month for a/c in GBP CHF5 per month for a/c in CHF	- Letter of Credit & Bank Guarantee	0.5 % of credit line, min. € 500, every renewal 0.35% min € 250
Minimum Balance on Current Account	€30 for a/c in EUR \$30 for a/c in USD ALL 3000 for a/c in ALL GBP30 for a/c in GBP CHF30 for a/c in CHF	- Revolving OD on C/A	0.5 % of credit line, min. € 250, every renewal 0.35% min € 250
Account statement	Free for current month, €1 per month, for previous period	- Non Revolving OD on C/A	0.5 % of credit line, min. € 500
Account statement through SWIFT MT940/950	EUR 5, for account number EUR 10, if daily	Temporary Overdrafts (3 months)	0.5 % , min. € 300
Cash Deposit for Utility payments for non-customers	ALL 200	Interest on Line of credit for L/C or B/G	
Standing Orders	€ 1 for every transaction executed	-Without collateral	3% p.a (per quarter or part thereof)
Stopped Cheques	€10 per cheque	- With collateral a Time Deposit	1.2% p.a (per quarter or part thereof)
Cheque Books	€10 per cheque book	Overdraft on current account effected by the value date	
Letter confirming a/c balance or relationship	€10	Debit Interest Rate	Euro 13 % p.a USD 13 % p.a Lek 17 % p.a
Certificate confirming non-relationship	€10	Letters of Credit	
Letter of Reference	€100	Import Letter of Credit	
Auditors certificate re balances, etc.	€50	Pre Advice	€ 10
Currency Exchange		Opening	1.5 o/oo, min. €50, per quarter or part thereof (up front fee)
Currency exchange account to account	Free	Amendment	€50 per amendment
Time Deposits		Payment	4 o/oo per payment
Rollover Time Deposit	€ 0.30 for T/D in EUR \$ 0.30 for T/D in USD LEK 50 for T/D in LEK GBP 0.30 for T/D in GBP	Cancellation	4 o/oo of the remaining amount plus correspondent charges
Plastic Cards		Discrepancy in Documents	€50
American Express monthly bill payment	€5 per bill	Handling documents	€30
Master Card / Business Card		Export Letter of credit	
Transactions in ATMs of ISBA in Albania	Free of charge	Pre Advice	€ 10
Transactions in non- Intesa Sanpaolo Bank Albania ATMs in Albania	€2	Advising	1 o/oo, min. €50 per quarter or part thereof (up front fee)
Monthly Service Fee for each primary card	€5 per card	Confirming	2.5 o/oo, min. €100 per quarter or part thereof (up front fee)
Monthly Service Fee for each supplementary card	€2.50 per card	Examination of Documents	1 o/oo, min. €50
Adjustment fee on transactions abroad	2.5 % of the amount min €2.5	Deferred Payment	2 o/oo, min €50
Credit Line – Term Loan / LC / BG / Overdraft		Cancellation	€50
Administration fee for Large Corporate		Advising amendment	€50 per payment
- Loans for investments	0.75 % of credit line min. €1000	Payment	4 o/oo of the amount
- Letter of Credit & Bank Guarantee	0.5 % of credit line, min. €1000, every renewal 0.25% min € 500	Transferring of Letter of Credit	€100
- Revolving OD on C/A	0.5 % of credit line, min. €1000, every renewal 0.25% min € 500	Bank Guarantees	
- Non Revolving OD on C/A	0.5 o/o, min. € 1000	B/G Issued by on our customer's request, or against counter guarantee received from correspondent banks	
Temporary Overdrafts (3 months)	0.5 o/o , min. € 500	- Issued in Standard Form	€30 quarterly or part thereof
Commitment fee	1% p.a	- Issued in non Standard Form	€50 quarterly or part thereof
		Amendment	€30 per amendment
		Payment made if guarantee called	4 o/oo per payment
		Release of B/G before the expiry date	€10
		B/G received from other banks	
		-Advised without any engagement for ISBA	€50
		Amendment	€10 per amendment
		Payment in case of claiming guarantee	4 o/oo per payment

Bank Guarantee issued to beneficiary's bank	1.5 o/oo, min. €100, per quarter or part thereof
<u>Bills for Collection</u>	
Inward clean b/c	2 o/oo, min. €20, max. €200, plus SWIFT charges
Inward documentary b/c	1 o/oo, min. €50 per quarter or part thereof
Outward clean b/c	2 o/oo, min. €30, max. €100
Outward documentary b/c	1 o/oo, min. €50 per quarter or part thereof)
Treasury Bills	3 o/oo of nominal amount, min LEK 2,000, max LEK 10,000
<u>Budget accounts</u>	
To be inputted in the Tax System	
Vat and Tax payment by non-customers to be input in the tax software.	ALL 1,000/ form
Vat and Tax payment by customers to be inputted in the tax software (ABAFlex transactions excluded)	ALL 100/ form
Payments to the Budget Accounts	
Payments in Cash to Budget accounts by customers	1 o/oo of the amount min ALL 500 max ALL 2,000
Payments to Budget accounts for non- customer	ALL 5,000
Cash payment of municipality Taxes	AL 100 per client
Cash payment to Central Agency for Student Achievement Evaluation and University	ALL 100 per student
<u>Inward Payments</u>	
Inward payments value date	2 days
Payments in ALL	
Received for credit to the account	For amounts up to 999,999 ALL - 500 ALL For amt over 1,000,000 ALL - 1,500 ALL
Received for making cash payment	2 o/oo, min 2,500 ALL
Payments in Foreign Currency	
Received for credit to the account	1.5 o/oo, min. € 7, max. € 70
Received for making cash payment	2 o/oo, min € 20
<u>Outward Payments</u>	
Payments in ALL	
Ordered from the account	1.5 o/oo min 1,000 ALL max 10,000 ALL plus 8 € SWIFT charges for amounts over 1,000,000 ALL
Ordered in Cash	2 o/oo min 1,500 ALL max 15,000 ALL plus 8 € SWIFT charges for amounts over 1,000,000 ALL
Payments in foreign currency	
Ordered from the account	1.5 o/oo min 15 € max 250 € plus 8 € SWIFT charges
Ordered in Cash	2.5 o/oo, min. € 20 max 350 € plus 8 € SWIFT charges
Ordered by non- Intesa Sanpaolo Bank Albania customers	3 o/oo, min. € 30 for plus 8 € SWIFT charges
Payment of Loan's installments	€ 1 for payment from Albania to Greece
<u>Cheques</u>	
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
<u>Accepted by the Bank (for Clearing)</u>	
Received for credit to in Intesa Sanpaolo Bank Albania 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
Travellers cheques purchased	2 %
<u>Miscellaneous</u>	
ABAFlex for non-individuals	€ 8 per month
Cash Payment through ABAflex	€ 5 per transaction
SWIFT charges	€ 8 per transaction
Postage charges	ALL 1.000 in Albania, €50 out of country
Investigations on transactions 6 months or older from the bank archive	€15 - €100
Investigations on payments	€10 plus correspondent bank charges
<u>Payments for Greece</u>	
<u>Intesa Sanpaolo Bank Albania Customers</u>	
Payment of Intesa Sanpaolo Bank Albania account	For €0-€3,000, Flat €5 €3,000 - € 30,000 Flat € 10, 1o/oo max € 100 for amounts € 30,000 & up
Payment in favour of another bank	2 o/oo, min. €20 for amounts up to EUR 100,000, 1 o/oo min. €200 max € 500 for amounts over EUR 100,000 Plus €10 SWIFT charges
Payment in cash	For €0-€3,000, Flat €8 €3,000, -up, 1.5 o/oo min €10, max €100
<u>Non- Intesa Sanpaolo Bank Albania Customer</u>	
Payment to the orderer's own account in Intesa Sanpaolo Bank Albania	For € 0- € 3,000, flat € 8 €3,000 - € 30,000, Flat €15 1.2 o/oo max € 100 for amounts € 30,000 & up
Payment to another account in Intesa Sanpaolo Bank Albania	For € 0- € 3,000, flat € 10 €3,000 - € 30,000 Flat €20 1.5 o/oo € 100 for amounts € 30,000 & up
Payment in cash	2.5 o/oo, min. €25 for amounts up to EUR 100,000, 1.5 o/oo min. €250 for amounts over EUR 100,000
Payment in favour of another bank	2.5 o/oo, min. €25 for amounts up to EUR 100,000, 1.5 o/oo min. €250 for amounts over EUR 100,000 plus € 10 SWIFT charges
Cheque Encashment Issued by Greek Branch	Free of charge
<u>Miscellaneous /Greece</u>	
Cash withdrawal from Intesa Sanpaolo Bank Albania account in Greece	For €0-€3,000, Flat €5 €3,000, -up, 1 o/oo min €10, max €100