

TERMS AND CONDITIONS

Individual customers

Current Accounts	
Account Opening	Free
Account Closing	Free, but €30 if closed within 3 months of opening
Account Maintenance Fee - Individuals	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 ALL150 per month for a/c in ALL GBP1.5 per month for a/c in GBP CHF1.5 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 Deposit for utility payments for non-customers.	ALL 200
Standing Orders	€ 1 per transaction executed
Unpaid Direct Debit Fee	€2.00
Stopped Cheques	€10 per cheque
Cheque Books	€10 per cheque book
Letter confirming relationship & account balance	ALL 1,000
Certificate confirming non-relationship	€10
Time Deposit	
Automatic time deposit renewal	€ 0.30 for T/D in EUR \$ 0.30 for T/D in USD ALL 50 for T/D in ALL GBP 0.3 for T/D in GBP
Treasury Bills	
Commission	3 o/oo of the amount, min/max LEK 2,000/ 10,000
Bills for Collection	
Inward clean b/c	2 o/oo, min. €20, max. €200, plus SWIFT charges
Plastic Cards	
Monthly bill payment for American Express Cards	€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	USD 2
Adjustment fee on transactions abroad	2.50% of the amount min USD 2.50
Monthly Service Fee	USD 2 per card
• MasterCard Standard	
Transactions in Intesa Sanpaolo Bank Albania ATMs in Albania	Free of charge
Transactions in non- in Intesa Sanpaolo Bank Albania ATMs in Albania	€1.50
Adjustment fee on transactions abroad	2.50% of the amount min €2.50
Monthly Service Fee	€ 1.5 per card
• MasterCard Gold card	
Transactions in Intesa Sanpaolo Bank Albania ATMs in Albania	Free

Transactions in non- in Intesa Sanpaolo Bank Albania ATMs in Albania	€3
Adjustment fee on transactions abroad	2.50% of the amount min €2.75
Monthly Service Fee	€2.50 per card
Replacement of all Cards/ Pin reissue fee	ALL 1,000
Overdraft on current account effected by the value date	
Debit Interest Rate	EUR 13 % p.a USD 13 % p.a ALL 17 % p.a
Salary package	
(for customers who receive the salary in a current account with ISPBA)	
Current account + Visa Electron	LEK 150/ month
Loans / Overdrafts	
Overdraft with cash collateral	
Administration fee (for new lines/ renewals)	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
Mortgage financing loans	
Legal administration fee for paid back capital	EUR 150
Amendment of contracts for Mortgage & Car financing loans	EUR 150 for each amendment
Advances to individuals	
Interest	ALL 1.75% month USD 1.25% month Euro 1.25% month
Penalty	ALL 2.25% month USD 1.75% month Euro 1.75% month
Administration fee for advances to individuals (new lines & 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
Advance on Salary (new lines & renewals)	
Administration fee	2% of the line min/ max LEK 1,000/ 4,000 min/max USD 10/ 40 min/ max EUR 10/ 30
Personal Loans :	
Interest	18% per annum for loans in LEK 15.5% per annum for loans in EUR
Administration Fee	LEK 6,500 for amounts up to LEK 500,000; LEK 13,000 for amounts LEK 500,000-1,000,000. EUR 50 for amounts up to EUR 5,000; EUR 100 for amounts from EUR 5,000-10,000

Penalty	10% over the interest rate
Partial/ Total liquidation before maturity	2% of the amount
Payments	
Inward Payments	
Inward payments value date	2 days
Inward Payments in ALL	
Received for credit to an in Intesa Sanpaolo Bank Albania 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
Inward Payments in Foreign Currency	
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
Payments from Banca Lombarda Group	€2 for amounts up to € 1,000 €4 for amounts €1,001- €2,000 € 6 for amounts 2,001 -€3,000
Budget accounts	
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	
Budget accounts by customers	Free
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
Outward Payments	
Outward 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
Outward Payments in foreign currency	
Ordered from the account	2 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
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

Travellers cheques sold	2.5 %, min. €5
Accepted by the Bank (for Clearing)	
Received for credit to in Intesa Sanpaolo Bank Albania account	2 o/oo, min €10, max. €150
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 %
Currency Exchange	
Currency exchanges from and/or in to the account.	Free
Currency exchanges in Cash	
For amounts ALL 1,000- ALL 200,000 (Free for amounts up to ALL 1,000)	ALL 200
For amounts ALL 200,001- ALL 1,000,000	ALL 500
For amounts over ALL 1,000,000	ALL 1,000
Miscellaneous	
ABAFlex for individuals	€ 1 per month
Cash payments through abaflex	€ 5 per transaction
SWIFT charges	€ 8 per transaction
FAX charges	€ 10 per transaction
Postage charges	As incurred
Investigations on 6 months or older from the bank archive	€ 25
Investigation on payments	€ 10 per investigation plus correspondent bank charges
Payments for Greece	
Intesa Sanpaolo Bank Albania Customers	
Payment in Intesa Sanpaolo Bank Albania account.	For €0-€3,000, Flat €5 €3,000 - € 30,000 Flat € 10, 1 o/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
Non- Intesa Sanpaolo Bank Albania Customer	
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
Miscellaneous	
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