



KUSHTET E PUNES TERMS AND CONDITIONS

<u>Llogari Rrjedhese / Current Accounts</u>	
Hapje Llogarie / Account Opening	Pa pagese / Free
Mbyllje Llogarie / Account Closing	Pa pagese, por nqs llogaria mbyllet brenda 3 mujorit te hapjes €30 / Free, but €30 if closed within 3 months of opening
Komisione per Mbatje Llogarie – Individe / Account Maintenance Fee - Individuals	Muaji i hapjes falas / Free during month of a/c opening €1.5 for a/c in EUR \$1.5 for a/c in USD Lek150 for a/c in LEK GBP1.5 for a/c in GBP CHF1.5 for a/c in CHF
Komisione per Mbatje Llogarie – Kompani & OJQ / Account Maintenance Fee – Corporate & NGO	Falas per muajin e hapjes se llogarise / Free during month of a/c opening €5 for a/c in EUR \$5 for a/c in USD Lek500 for a/c in LEK GBP5 for a/c in GBP CHF5 for a/c in CHF
Gjendje Llogarie / Account Statement <i>Gjendje llogarie e terhequr ne ABA apo nepermjet postes/Account statement at ABA's hold mail or by mail</i>	Pa pagese / Free
Gjendje llogarie nepermjet mesazhit te SWIFT MT950/940/Account statement through SWIFT MT940/950	EUR 5 , for account number EUR 10 , if daily
Gjendje Llogarie Dublikatë / Duplicate Account Statement	€1 per muaj, me perjashtim muajin e fundit / €1 per month, except current month
Debite / Kredite e Llogarise / Account debits / credits	Pa pagese / Free
Depozitime kesh nga pale te treta ne llogari ne dege tjeter (vetem ne llogari individuale)/ Cash deposits by third parties to different branch account (only to individual accounts)	100 LEK per shuma deri ne 100,000 LEK apo ekuivalenti, 1 o/oo per shuma mbi kete limit / LEK 100 for amounts up to LEK 100,000 or equivalent, 1 o/oo for amounts over.
Depozitime kesh per pagesat e faturave per jo-klientet / Cash Deposit for utility payments for non-customers	Lek 100 ALL 100
Urdher Pagese / Standing Orders	€10 per urdher / €10 per order
Komision per mospagimin automatik te faturave/ Unpaid Direct Debit Fee	€2.00
Ndalim pagese te çeqeve/ Stopped Cheques	€10 per cek / €10 per cheque
Bllqe Çeqesh / Cheque Books	10€ per bllok ceqesh / €10 per cheque book
Konfirmim bankar per balancen e llogarise / Letter confirming a/c balance	€5
Vertetim qe nuk ka marrdhenie me Banken / Certificate confirming non-relationship	€10
Vertetim qe konfirmon marrdhenie me Banken/ Certificate confirming relationship	€5
Certifikate kontrolli ne lidhje me gjendjet e llogarive etj. / Auditors certificate re balances, etc.	€30
<u>Dokumenta per arketim / Bills for Collection</u>	

Inward clean b/c	2 o/oo, min. €20, max. €200, plus shpenzimet e SWIFT / plus SWIFT charges
Dokumenta nga jashte b/c / Inward documentary b/c	1 o/oo, min. €50 per cdo tremujor ose për më pak/ per quarter or part thereof
Outward clean b/c	2 o/oo, min. €30, max. €100
Dokumenta per jashte b/c / Outward documentary b/c	1 o/oo, min. €50 per cdo tremujor ose për më pak kohe / per quarter or part thereof)
<u>Kartat Plastike / Plastic Cards</u>	
• American Express cards	
Cdo Pagese Fature	€5 per cdo pagese fature
Each bill payment	€5 per bill payment
• ABA Visa Card-Electron	
Transaksione ne ATM te BASH ne Shqiperi/ Transactions in ABA ATMs in Albania	Pa pagese / Free of charge
Transaksione ne ATM jo te BASH ne Shqiperi/ Transactions in non-ABA ATMs in Albania	Lek 150
Pagese rregullatore per transaksione jashte vendit/ Adjustment fee on transactions abroad	2.50% e shumes/ 2.50% of the amount
• ABAcards Visa Classic	
Transaksione ne ATM te BASH ne Shqiperi/ Transactions in ABA ATMs in Albania	Pa pagese / Free of charge
Transaksione ne ATM jo te BASH ne Shqiperi/ Transactions in non-ABA ATMs in Alb	USD 1.50
Pagese rregullatore per transaksione jashte vendit/ Adjustment fee on transactions abroad	2.50% e shumes min USD 2.50/ 2.50% of the amount min USD 2.50
Tarifa mujore e sherbimit/ Monthly Service Fee	USD 1 per karte/ USD 1 per card
• ABA MasterCard Standard	
Transaksione ne ATM te BASH ne Shqiperi/ Transactions in ABA ATMs in Albania	Pa pagese / Free of charge
Transaksione ne ATM jo te BASH ne Shqiperi/ Transactions in non-ABA ATMs in Albania	€1.25
Pagese rregullatore per transaksione jashte vendit/ Adjustment fee on transactions abroad	2.50% e shumes min €2.50/ 2.50% of the amount min €2.50
Tarifa mujore e sherbimit / Monthly Service Fee	1€ per karte/ € 1 per card
• ABA Business Card	
Transaksione ne ATM te BASH ne Shqiperi/ Transactions in ABA ATMs in Albania	Pa pagese/ Free of charge

Kushtet e Punes se BASH / ABA Terms and Conditions

Transaksione ne ATM jo te BASH ne Shqiperi/ <i>Transactions in non-ABA ATMs in Albania</i>	€2
Tarifa mujore e sherbimit per cdo karte primare/ <i>Monthly Service Fee for each primary card</i>	€5 per karte/ €5 per card
Tarifa mujore e sherbimit per cdo karte suplementare/ <i>Monthly Service Fee for each supplementary card</i>	€2.50 per karte/ €2.50 per card
Pagese rregullatore per transaksione jashte vendit/ <i>Adjustment fee on transactions abroad</i>	2.50% e shumes min €2.50/ 2.50% of the amount min €2.50
• ABAGoldcard MasterCard	
Transaksione ne ATM te BASH ne Shqiperi/ <i>Transactions in ABA ATMs in Albania</i>	Pa pagese/ Free of charge
Transaksione ne ATM jo te BASH ne Shqiperi/ <i>Transactions in non-ABA ATMs in Albania</i>	€3
Pagese rregullatore per transaksione jashte vendit / <i>Adjustment fee on transactions abroad</i>	2.50% e shumes min €2.75/ 2.50% of the amount min €2.75
Tarifa mujore e sherbimit/ <i>Monthly Service Fee</i>	€2.50 per karte/ €2.50 per card
Zevendesimi i te gjithë kartave <i>Replacement of all Cards</i> Zevendesimi i kodit sekret (PIN) Pin reissue fee	Lek 600 Lek 600
Kredi, Llogari me Teprice Debitore / Loans ,Overdrafts	
Pagese administrimi / <i>Administration fee</i>	1 o/oo e linjes se kredise min. 500 /1 o/oo of credit line, min. €500
Pagese administrimi-overdraftet e perkohshme (3 muaj / <i>Administration fee-Temporary Overdrafts (3 months)</i>	1 o/oo e linjes se kredise ne vit / per annum of credit line, min. €125
Komision Angazhimi / <i>Commitment commission</i>	1%
Rinovim / <i>Renewal</i>	€500
Pagesa te tjera sipas Marreveshjeve te Kredive individuale / Other fees as per individual Loan Agreement	
Hua Hipotekore Standarte-Pagese administrimi / <i>Standard Mortgage Loan-Administration fee</i>	€300
Hua Hipotekore jo Standarte-Pagese administrimi/ <i>Non Standard Mortgage Loan-Administration fee</i>	1 o/oo e linjes se kredise min. €500/ 1 o/oo of credit line, min. €500
Paradhenie per individe / Advances for individuals	
Interesi / <i>Interest</i>	Lek 1.75%/muaj-month USD 1.25%/muaj-month Euro 1.25%/muaj-month
Gjoha / <i>Penalty</i>	Lek 2.25%/muaj-month USD 1.75%/muaj-month Eur 1.75%/muaj-month
Leter Kredi / Letters of Credit	
Leter kredi Importi / Import Leter of Credit	
Njoftim paraprak/ <i>Pre Advice</i>	€ 10
Hapje / <i>Opening</i>	1 o/oo, min. €50, per cdo tremujor ose për më pak kohe / per quarter or part thereof
Modifikim / <i>Amendment</i>	€50 për modifikim / per amendment
Pagese / <i>Payment</i>	4 o/oo per pershkrim / per drawing

Anullim / <i>Cancellation</i>	4 o/oo e shumes se mbetur plus komisionet e bankes korrespondente / of the remaining amount plus correspondent charges
Dokumente te parregullta/ <i>Discrepancy in Documents</i>	€30
Leter kredi eksporti/ Export Leter of credit	
Njoftim paraprak/ <i>Pre Advice</i>	€ 10
Njoftim / <i>Advising</i>	1 o/oo, min. €50, per cdo tremujor ose për më pak kohe / per quarter or part thereof
Konfirmim / <i>Confirming</i>	1.5 o/oo, min. €50, per cdo tremujor ose për më pak kohe / per quarter or part thereof
Shqyrtim Dokumentash/ <i>Examination of Documents</i>	1 o/oo, min. €50,
Anullim / <i>Cancellation</i>	4 o/oo e shumes se mbetur plus komisionet e bankes korrespondente / of the remaining amount plus correspondent charges
Modifikim njoftimi / <i>Advising amendment</i>	€50 per modifikim / per amendment
Negocim / <i>Negotiation</i>	4 o/oo per pershkrim / per drawing
Transferim i Leterkredise/ <i>Transferring of Leter of Credit</i>	€50
Leter Garanci/Tendera / Letters of Guarantee/Bid Bonds etc.	
Komision per Linje kredie B/G dhe L/C <i>Line of Credit for B/G and L/C charge</i>	3-4% per annum
Leter Garanci importi/ Import Leter of Guarantee	
Leter Garanci importi me banke korrespondente / <i>Import Leter of Guarantee to correspondent bank</i>	1 o/oo min. € 60
Leter Garanci importi me banke jo-korrespondente / <i>Import LG to non-correspondent bank</i>	1.5 o/oo min. € 60 plus komisionet e bankave te tjera/ plus other bank charges.
Me cash Kolateral: / Where cash-collaterised:	
Ne format standart / <i>In standard format</i>	€25 fiks / €25 flat
Ne format jo-standart / <i>In non-standard format</i>	€50 fiks / €50 flat
Pagese e garancise bankare nese kerkohet / <i>Payment made if guarantee called</i>	4 o/oo per pagese / per payment
Anullim garancie / <i>Cancellation of guarantee</i>	Pa pagese / Free
Modifikime / <i>Amendments</i>	€10 per modifikim/€10 per amendment
Jo me cash kolateral, por nepermjet nje linje kredie: / Where non-cash collateralised, but under credit line:	
Ne format standart / <i>In standard format</i>	€30 fiks / €30 flat
Ne format jo-standart / <i>In non-standard format</i>	€60 fiks / €60 flat
Pagese e garancise bankare nese kerkohet / <i>Payment made if guarantee called</i>	4 o/oo per pagese / per payment
Anullim garancie / <i>Cancellation of guarantee</i>	Pa pagese / Free
Modifikime / <i>Amendments</i>	€10 per modifikim / per amendment
Te tjera pervec atyre te siperpermendura / <i>in addition to above</i>	3 % ne vit + €300 pagese marreveshje (€150 per rinovim)/ per annum+€300 arrangement fee (€150 on renewal)
Leter garanci Exporti/ Export Leter of Guarantee	
Njoftim / <i>Advising</i>	€ 50
Angazhim/ <i>Engagement</i>	1 o/oo, min. €50

Pagesat nga Jashte / Inward Payments	
Nepermjet SWIFT: / Through SWIFT	
Ne favor te nje llogarie te BASH / Received for credit to an ABA account	1.5 o/oo, min. €10, max. €100
Ne favor te llogarise se nje banke tjeter / Received for credit to another bank	1.5 o/oo, min. €10, max. €100
E ardhur per pagese me cash / Received for making cash payment	2 o/oo, min €20, max. € 200
Me çek ose draft bankar te pagueshem jashte Shqiperise / By cheque or bank draft payable outside Albania:	
Ne favor te nje llogarie te BASH / Received for credit to an ABA account	2 o/oo, min €10, max. €100
Ne favor te llogarise se nje banke tjeter / Received for credit to another bank	2 o/oo, min €10, max. €100
Ceçe te Thesarit Amerikan / US Treasury checks	1.5 o/oo, min. €10, max. €100
Çeçe udhetari blerje/ Travellers cheques purchased	2 %
Pagesa nga Banca Lombarda Group/ 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	
Per tu hedhur ne sistemin e Taksave	
<i>Pagese e TVSH-se dhe Tatim Taksave, nga jo-klientet per tu hedhur ne sistemin e taksave/ Vat and Tax payment by non-customers to be input in the tax software.</i>	ALL 1,000/ form
<i>Pagese e TVSH-se dhe Tatim Taksave, nga klientet per tu hedhur ne sistemin e taksave.(Transaksionet me ABAFLEX nuk perfshihen) Vat and Tax payment by customers to be input in the tax software (ABAFLEX transactions excluded)</i>	ALL 100/ form
Pagesa ne llogarite e Buxhetit	
Pagesa nga llogaria ne llogarite e Buxhetit nga klientet / Payments from the account to Budget accounts by customers	Pa pagese/ Free
Pagesa ne Kesh ne llogarite e Buxhetit nga klientet / Payments in Cash to Budget accounts by customers	1 o/oo e shumes min LEK 500 max LEK 2,000/ 1 o/oo of the amount min LEK 500 max LEK 2,000
Pagesa ne llogarite e Buxhetit per jo kliente / Payments to Budget accounts for non-customer	Lek 5,000
Pagese ne Kesh e taksave vendore / Cash payment of municipality taxes	LEK 100 per klient ALL 100 per client
Pagese ne Kesh per Agjencine Qendrore te Vleresimit te Arrijtes se Nxenesve dhe Universitet/ Cash payment to Central Agency for Student Achievement Evaluation and University	LEK 100 per nxenes ALL 100 per student
Pagesa per Jashte / Outward Payments	
Pagesa ne LEK/ Payments in LEK	
Me SWIFT per kliente te BASH Urdheruar nga llogaria / SWIFT for ABA customers. Ordered from the account.	LEK 2,000 per shuma deri ne LEK 1,000,000 (s'ka komision swift). 2 o/oo per shuma deri ne LEK

	12,000,000 plus SWIFT 1 o/oo min LEK 25,000 max LEK 60,000 plus SWIFT per shuma mbi LEK12,000,000 /LEK 2,000 for amounts up to LEK 1,000,000 (no swift com). 2 o/oo for amounts up to LEK 12,000,000 plus SWIFT 1 o/oo min LEK 25,000 max LEK 60,000 plus SWIFT For amounts over LEK 12,000,000
Me SWIFT per kliente te BASH Urdheruar ne Kesh / SWIFT for ABA customers. Ordered in Cash	LEK 2,500 per shuma deri ne LEK 1,000,000 (s'ka komision swift). 2.5 o/oo per shuma deri ne LEK 12,000,000 plus SWIFT 1.5 o/oo min LEK 30,000 max LEK 65,000 plus SWIFT per shuma mbi LEK 12,000,000 /LEK 2,500 for amounts up to LEK 1,000,000 (no swift com). 2.5 o/oo for amounts up to LEK 12,000,000 plus SWIFT 1.5 o/oo min LEK 30,000 max LEK 65,000 plus SWIFT For amounts over LEK 12,000,000
Pagesa ne monedhe te huaj/ Payments in foreign currency	
Me SWIFT per kliente te BASH Urdheruar nga llogaria / SWIFT for ABA customers Ordered from the account.	2 o/oo, min. €20 per shuma deri ne EUR 100,000, 1 o/oo min. €200 max € 500 per shuma mbi EUR 100,000 plus €10 komisione SWIFT / 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
Me SWIFT per kliente te BASH Urdheruar ne Kesh / SWIFT for ABA customers Ordered in Cash	2.5 o/oo, min. €25 per shuma deri ne EUR 100,000, 1.5o/oo min. €250 max € 550 per shuma mbi EUR 100,000 plus €10 komisione SWIFT / 2.5 o/oo, min. €25 for amounts up to EUR 100,000, 1.5o/oo min. €250 max € 550 for amounts over EUR 100,000 plus €10 SWIFT charges
Me SWIFT per jo kliente te BASH / SWIFT for non-ABA customers	3.5/oo, min. €30 per shuma deri ne EUR 100,000, 3 o/oo min. €350 per shuma mbi EUR 100,000 plus €10 komisione SWIFT / 3.5 o/oo, min. €30 for amounts up to EUR 100,000, 3 o/oo min. €350 for amounts over EUR 100,000 plus €10 SWIFT charges
Pagesa per keste kredie Payment of Loan's installments	€ 1 per pagese nga Shqiperia ne Greqi € 1 for payment from Albania to Greece
Ceçe/ Cheques	
Cek Bankar per kliente te BASH/ Bank Draft for ABA customers	2 o/oo, min. €15, max. €200
Çek Bankar per jo kliente te BASH/ Bank Draft for non-ABA customers	2.5 o/oo, min. €25, max €250

Kushtet e Punes se BASH / ABA Terms and Conditions

Ceqe Manaxheri per kliente te BASH/ <i>Managers cheque for ABA customers</i>	2 o/oo, min. €15, max. 200
Ceqe Manaxheri per jo kliente te BASH/ <i>Managers cheque for non-ABA customers</i>	2.5 o/oo, min. €25, max €250
Ceqe udhetari shitje / <i>Travellers cheques sold</i>	2.5 %, min. €5
<u>Kembime valutore/ Currency Exchange</u>	
Kembime valutore nga dhe/ose ne llogari/ <i>Currency exchanges from and/or in to the account.</i>	Pa pagese/ <i>Free</i>
<u>Kembime valutore ne Kesh/ Currency exchanges in Cash</u>	
Per shuma/ <i>For amounts</i> LEK 1,000- LEK 200,000 (per shuma deri ne LEK 1000 pa pagese/ <i>Free for amounts up to LEK 1,000</i>)	<i>LEK 200</i>
Per shuma/ <i>For amounts</i> LEK 200,001- LEK 1,000,000	<i>LEK 500</i>
Per shuma mbi/ <i>For amounts over</i> LEK 1,000,000	<i>LEK 1,000</i>
<u>Te ndryshme / Miscellaneous</u>	
Kesh/ <i>Cash</i>	Pa pagese / <i>Free</i>
ABAFlex per individe / <i>ABAFlex for individuals</i>	€ 1 per muaj / € 1 per month
ABAFlex per jo-individe / <i>ABAFlex for non-individuals</i>	\$10 per muaj / \$10 per month
Bono thesari / <i>Treasury Bills</i>	Sipas marreshjes individuale me Departamentin e Thesarit/ <i>As per individual arrangement with Treasury Department</i>
Shpenzime Korieri / <i>Courier Charges</i>	€50 per transakcion / per transaction
Shpenzimet e SWIFT / <i>SWIFT charges</i>	€10 per transakcion / per transaction
Shpenzime Faksi / <i>FAX charges</i>	€10 per transakcion / per transaction
Shpenzime Postare / <i>Postage charges</i>	Sipas rastiit / <i>As incurred</i>
Posta e bankes / <i>Hold mail</i>	Pa pagese / <i>Free</i>
Investigime me te vjetra se 6 muaj nga arkiva e bankes/ <i>Investigations on 6 months or older from the bank archive</i>	€ 25
Investigime mbi pagesat, te kerkuara nga bankat e tjera/ <i>Investigation on transfer, required by other banks</i>	€ 50
<u>Pagesa per Greqine - Payments for Greece</u>	
<u>Kliente te BASH / ABA Customers</u>	
Pagese ne llogari te BASH / <i>Payment in ABA account.</i>	For €0-€3,000, Flat €5 €3,000 - € 30,000 Flat € 10, 1 o/oo max € 100 for amounts € 30,000 & up
Pagese ne llogari te nje banke tjeter / <i>Payment in favour of another bank</i>	2 o/oo, min. €20 per shuma deri ne EUR 100,000, 1 o/oo min. €200 max € 500 per shuma mbi EUR 100,000 Plus €10 komisione SWIFT / <i>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</i>
Pagese ne Cash / <i>Payment in cash</i>	For €0-€3,000, Flat €8 €3,000, -up, 1.5 o/oo min €10,

	max €100
<u>Jo-kliente te BASH / Non-ABA Customer</u>	
Pagese ne vete llogarine e urdheruesit ne BASH / <i>Payment to the orderer's own account in ABA</i>	For € 0- € 3,000, flat € 8 €3,000 - € 30,000, Flat €15 1.2 o/oo max € 100 for amounts € 30,000 & up
Pagese ne nje llogari tjeter ne BASH / <i>Payment to another account in ABA</i>	For € 0- € 3,000, flat € 10 €3,000 - € 30,000 Flat €20 1.5 o/oo € 100 for amounts € 30,000 & up
Pagese ne Cash / <i>Payment in cash</i>	2.5/oo, min. €25 per shuma deri ne EUR 100,000, 1.5o/oo min. €250 per shuma mbi EUR 100,000 <i>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</i>
Pagese ne llogari te nje banke tjeter / <i>Payment in favour of another bank</i>	2.5/oo, min. €25 per shuma deri ne EUR 100,000, 1.5o/oo min. €250 per shuma mbi EUR 100,000 plus €10 komisione SWIFT / <i>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</i> <i>plus €10 SWIFT charges</i>
Pagese Ceku lleshuar nga Dega e Greqise / <i>Cheque Encashment Issued by Greek Branch</i>	Pa pagese/Free of charge
<u>Te ndryshme / Miscellaneous</u>	
Terheqje parash nga llogaria e BASH-it ne Greqi / <i>Cash withdrawal from our ABA account in Greece</i>	For €0-€3,000, Flat €5 €3,000, -up, 1 o/oo min €10, max €100