

TERMS AND CONDITIONS (For Business Customers)

Current Accounts	
Account Opening	Free
Account Closing	Free. If closed within 3 months of opening €30
Account Maintenance Fee	Free for the a/c opening month, ALL500 per month for a/c in ALL 5€ / 5\$ / 5GBP / 5CHF per month, respectively for the acc in foreign currency
Minimum Balance on Current Account	ALL 3.000 for a/c in ALL 30€ / 30\$/ 30GBP / 30CHF respectively for the acc in foreign currency
Cash transactions	
Cash Withdrawals	Free up to ALL 300.000 or eqv, For amounts over ALL 300.000 or eqv. ALL 150 per transaction
Internet Banking Service	
Commission for the Internet Banking service	€ 8 per month
"Security Key" for Internet Banking use	€ 5
Cash Payment through Internet Banking	€ 5 per transaction
Plastic Cards	
American Express monthly bill payment	€ 10 per bill
Master Card / Business Card	
Transactions in ISBA ATMs in Albania	Free of charge
Transactions in in non-ISBA ATMs in Albania	€2
Monthly Service Fee for each primary card	€5 per card
Monthly Service Fee for each supplementary card	€2.50 per card
Adjustment fee on transactions abroad	2.5 % of the amount min €2.5
Currency Exchange	
Currency exchange account to account	Free
Treasury Bills	
Participation on the primary market.	3 o/oo of nominal amount, min LEK 2,000, max LEK 10,000
Payments	
Payments between accounts - within any ISBA branch or branches of the same city	Free / same value date
Payments between ISBA accounts in different cities(*)	Free / 1 working value date applied
Payments with Standing Orders	€ 1 for every transaction executed
(*) e-banking transactions are executed with same value date	
Payments in ALL	
Inward Payments (*)	Free
Outward payments	For amounts up to 1,499,999 ALL-500 ALL For amounts ALL 1.500.000 and over -ALL 1500

Payments in Foreign Currency	
Inward Payments(*)	
Received for credit to the account	1.5 o/oo, min. € 7, max. € 70
Received for making cash payment	2 o/oo, min € 20
(*) 2 working value days applied for inward payments	
Outward Payments	
Funds for transfer debited form the account	1.5 o/oo min 20 € max 250 € plus SWIFT charges
Funds for transfer paid in Cash	2.5 o/oo, min. € 20 max 350 € plus SWIFT charges
Ordered by non- customers	3 o/oo, min. € 30 for plus SWIFT charges
Utility Payments (CEZ; Albtelecom(**); AMC; Vodafone; Water Comp)	
Payments from the account (*)	ALL 50
Cash payments by customers	ALL 150
Cash payments by non customers	ALL 200
(*) e-banking transactions are excluded from payments commission (**) no commission will be applied (covered by the operator)	
Budget accounts transactions	
Payments to VAT/ TPI/ TP/ Soc. Insurance / Custom / Other Taxes	
Payments from the account (*)	ALL 50
Cash Payments by customers	ALL 150
Cash Payments by non - customer	ALL 1,000
Registration of Payments to the Tax's Software	
For customers	ALL 100/ form
For non-customers	ALL 1,000/ form
Payments to other Treasury Accounts	
Payments from the account (*)	ALL 50
Cash Payments by customers	ALL 150
Cash Payments by non customers	ALL 200
(*) e-banking transactions are excluded from payments commission	
Cheques	
Cheque Books (25 checks)	€10 per cheque book
Stopped Cheques	€10 per cheque
Cheques issued by the Bank	
Bank Draft for customers	2 o/oo, min. €15, max. €200
Bank Draft for non- customers	2.5 o/oo, min. €25, max €250
Managers cheque for customers	2 o/oo, min. €15, max. 200
Manager cheque for non-customer	2.5 o/oo, min. €25, max €250
Cheques accepted by the Bank (for Clearing)	
Received for credit to ISBA 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 purchase	2 % of the amount

Credit Lines	
Administration Fee (Corporate)	
- Loans for investments	0.75 % of credit line min. €1000
- Credit Line for L/C & B/G	0.5 % of credit line, min. €1000, every renewal 0.25% min € 500
- Revolving OD	0.5 % of credit line, min. €1000, every renewal 0.25% min € 500
- Non Revolving OD	0.5 o/o, min. € 1000
- Temporary Overdrafts (max 3 months)	0.5 o/o , min. € 500
Administration Fee (SME)	
- Loans for investments	0.75 % of credit line, Min. €500
- Credit Line for L/ C & B/G	0.5 % of credit line, min. € 500, every renewal 0.35% min € 250
- Revolving OD	0.5 % of credit line, min. € 500, every renewal 0.35% min € 250
- Non Revolving OD	0.5 % of credit line, min. € 500
Temporary Overdrafts (3 months)	0.5 % , min. € 300
Interest Rate on the credit line for L/C or B/G	
With Collateral - Cash / Time Deposit	1.2% p.a (per quarter or part thereof)
With Collateral different from Cash / Time Deposit	3% p.a (per quarter or part thereof)
Commitment fee	1% p.a
Overdraft on current account effected by value date	
Debit Interest Rate	LEK 17 % p.a EUR/Usd 13 % p.a
Letters of Credit	
Import Letter of Credit	
Pre Advice	€ 10
Opening	1.5 o/oo, min. €50, per quarter or part thereof (up front fee)
Amendment	€50
Examination of Documents	1 o/oo, min. €30
Payment	4 o/oo of the amount min €50
Cancellation	4 o/oo of the remaining amount plus correspondent charges
Handling documents	€30
Discrepancy in Documents	€50
Export Letter of credit	
Pre Advice	€ 10
Advising	1 o/oo, min. €50 per quarter or part thereof (up front fee)
Confirming	2.5 o/oo, min. €100 per quarter or part thereof (up front fee)
Examination of Documents	1 o/oo, min. €50
Deferred Payment	2 o/oo, min €50
Cancellation	€50
Amendment	€50
Handling documents	€30
Payment commission	4 o/oo of the amount min €50
Transferring of Letter of Credit	€100

Bank Guarantees	
B/G Issued on our customer's request, or against counter guarantee received from correspondent banks	
- Issued in Standard Form	€30 quarterly
- Issued in non Standard Form	€50 quarterly
Amendment	€30
Payment of guarantee	4o/oo of the amount min €30
Release of B/G before the expiry date	€10
B/G received from other banks for ISBA customers (without engagement for ISBA)	
Advising	€ 50
Amendment	€10
Payment of guarantee	2o/oo of the amount min €20
Bills for Collection	
Inward documentary b/c	1 o/oo, min. €50 per quarter or part thereof
Clean Inward bills for collection	2 o/oo, min. €20, max. €200, plus SWIFT charges
Outward documentary b/c	1 o/oo, min. €50 per quarter or part thereof
Clean Outward bills for collection	2 o/oo, min. €30, max. €100
Miscellaneous	
SWIFT charges	€ 10
Postage charges	ALL 1.000 in Albania, €50 out of the country
Investigations on transactions six months or older from the bank archive	€15 - €100
Investigations on payments	€10 plus correspondent bank charges
Letter of Reference	€100
Letter confirming a/c balance or relationship	€10
Certificate confirming non-relationship	€10
Auditors certificate balances, etc.	€50
Delivering copy of Outgoing Transfers by Fax / e-mail	Monthly fee € 5
Account statement	Free for current month, €1 per month, for previous periods
Account statement through SWIFT MT940/950	Monthly statement € 5 /account Daily statement € 10 /account