

TERMS AND CONDITIONS (For Corporate Customers)

Current Accounts	
Account Opening	Free
Account Closing	Free, but €30 if closed within 3 months of opening
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
Minimum Balance on Current Account	€30 for a/c in EUR \$30 for a/c in USD ALL 3.000 for a/c in ALL GBP30 for a/c in GBP CHF30 for a/c in CHF
Account statement	Free for current month, €1 per month, for previous period
Account statement through SWIFT MT940/950	EUR 5, for account number EUR 10, if daily
Cash Deposit for Utility payments for non-customers	ALL 200
Standing Orders	€1 for every transaction executed
Stopped Cheques	€10 per cheque
Cheque Books	€10 per cheque book
Letter confirming a/c balance or relationship	€10
Certificate confirming non-relationship	€10
Letter of Reference	€100
Auditors certificate re balances, etc.	€50
Currency Exchange	
Currency exchange account to account	Free
Time Deposits	
Automatic time deposit renewal	€ 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
Plastic Cards	
American Express monthly bill payment	€5 per bill
Master Card / Business Card	
Transactions in Intesa Sanpaolo Bank Albania ATMs in Albania	Free of charge
Transactions in non- in Intesa Sanpaolo Bank Albania 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
Credit Line – Term Loan / LC / BG / Overdraft	
Administration fee for Large Corporate	
- Loans for investments	0.75 % of credit line min. €1000
- Letter of Credit & Bank Guarantee	0.5 % of credit line, min. €1000, every renewal 0.25% min € 500
- Revolving OD on C/A	0.5 % of credit line, min. €1000, every renewal 0.25% min € 500
- Non Revolving OD on C/A	0.5 o/o, min. € 1000
Temporary Overdrafts (3 months)	0.5 o/o , min. € 500
Commitment fee	1% p.a

Administration fee for SME customers	
- Loans for investments	0.75 % of credit line, Min. €500
- Letter of Credit & Bank Guarantee	0.5 % of credit line, min. € 500, every renewal 0.35% min € 250
- Revolving OD on C/A	0.5 % of credit line, min. € 500, every renewal 0.35% min € 250
- Non Revolving OD on C/A	0.5 % of credit line, min. € 500
Temporary Overdrafts (3 months)	0.5 % , min. € 300
Interest on Line of credit for L/C or B/G	
-Without collateral	3% p.a (per quarter or part thereof)
- With collateral a Time Deposit	1.2% p.a (per quarter or part thereof)
Overdraft on current account effected by the value date	
Debit Interest Rate	Euro 13 % p.a USD 13 % p.a Lek 17 % 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 per amendment
Payment	4 o/oo per payment
Cancellation	4 o/oo of the remaining amount plus correspondent charges
Discrepancy in Documents	€50
Handling documents	€30
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
Advising amendment	€50 per payment
Payment	4 o/oo of the amount
Transferring of Letter of Credit	€100
Bank Guarantees	
B/G Issued by 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 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
Bills for Collection	
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
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	
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 1,000
Cash payment of municipality Taxes	AL 100 per client
Cash payment to Central Agency for Student Achievement Evaluation and University	ALL 100 per student
Inward Payments	
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
Outward Payments	
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
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)	
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 %
Miscellaneous	
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
Payments for Greece	
Intesa Sanpaolo Bank Albania Customers	
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
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 /Greece	
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