

## TERMS AND CONDITIONS

### Individual customers

<b>Current Accounts</b>	
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.
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
<b>Utility Payments *</b>	
Cash utility payments - customer	ALL 150
Non cash utility payment – customer (excluding E-Banking transactions)	ALL 50
Cash deposit for utility payments for non-customers	ALL 200
(*) Excluding Albtelcom bills	
<b>Time Deposit</b>	
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
<b>Treasury Bills</b>	
Commission	3 o/oo of the amount, min/max LEK 2,000/ 10,000
<b>Bills for Collection</b>	
Inward clean b/c	2 o/oo, min. €20, max. €200, plus SWIFT charges
<b>Plastic Cards</b>	
Monthly bill payment for American Express Cards	€10 per bill payment
<b>• Visa Card-Electron</b>	
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
<b>• Visa Classic</b>	
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
<b>• MasterCard Standard</b>	
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
<b>• MasterCard Gold card</b>	
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
<b>Overdraft on current account effected by the value date</b>	
Debit Interest Rate	EUR 13 % p.a USD 13 % p.a ALL 17 % p.a
<b>Salary package</b>	
(for customers who receive the salary in a current account with ISPBA)	
Current account + Visa Electron	LEK 150/ month
<b>Loans / Overdrafts</b>	
<b>Overdraft with cash collateral</b>	
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
<b>Interest</b>	
ALL	one year Tbilis* + 2 %
EUR	one year Euro LIBOR* + 2%.
USD	one year LIBOR* + 2 %
<b>MIR</b>	
ALL	11%
EUR	7%
USD	7.5%
In any case not less than Time Deposit plus 2% for the same currency	
<b>Mortgage financing loans</b>	
Legal administration fee for paid back capital	EUR 150
Amendment of contracts for Mortgage & Car financing loans	EUR 150 for each amendment
<b>Advances to individuals and advance on salary</b>	
<b>Advance to individuals</b>	
Interest	ALL 23.4% p.a USD 17.4% p.a EUR 17.4% p.a
<b>Advance on salary</b>	
Interest	ALL 22.2% p.a USD 16.2% p.a EUR 16.2% p.a
Penalty	ALL 27% p.a USD 21% p.a Euro 21% p.a
<b>Administration fee for advances to individuals (new lines &amp; renewals)</b>	
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
<b>Advance on Salary (new lines &amp; renewals)</b>	
Administration fee	2% of the line min/ max LEK 1,000/ 4,000 min/max USD 10/ 40 min/ max EUR 10/ 30
<b>Personal Loans :</b>	
Interest	19.5% per annum for loans in LEK 16.5% per annum for loans in EUR

Administration Fee	LEK 6,500 for amounts up to LEK 500,000; LEK 13,000 for amounts LEK 500,001-1,000,000. EUR 50 for amounts up to EUR 5,000; EUR 100 for amounts from EUR 5,001-10,000
Penalty	10% over the interest rate
Partial/ Total liquidation before maturity	2% of the amount
<b>Payments</b>	
Internal transfer between ISPBA branches in different cities (E-banking transactions are executed with same value date)	1 working value date
Inward payments value date	2 working days
<b>Payments in ALL</b>	
Inward Payments	Free
Outward Payments	For amounts up to 1,499,999 ALL- 500 ALL For amounts ALL 1.500.000 and over -1500 ALL
<b>Payments in foreign currency</b>	
<b>Inward Payments</b>	
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
<b>Outward payments</b>	
Ordered from the account	2 o/oo min 15 € max 250 € plus SWIFT charges
Ordered in Cash	2.5 o/oo, min. € 20 max 350 € plus SWIFT charges
Ordered by non- Intesa Sanpaolo Bank Albania customers	3 o/oo, min. € 30 for plus SWIFT charges
<b>Payments to the Budget Accounts</b>	
Cash payment of municipality Taxes	AL 100 per client
Cash payment to Central Agency for Student Achievement Evaluation and University	ALL 100 per student
<b>Cheques</b>	
<b>Issued by the Bank</b>	
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
<b>Accepted by the Bank ( for Clearing )</b>	
Received for credit to in Intesa Sanpaolo Bank Albania account	2 o/oo, min €10, max. €150
US Treasury checks	1.5 o/oo, min. €10, max. €100
Travellers cheques purchased	2 %
<b>Currency Exchange</b>	
Currency exchanges from and/or in to the account.	Free
<b>Currency exchanges in Cash</b>	
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
<b>Miscellaneous</b>	

Internet banking for individuals	Free during opening month € 1 per month € 5/ user
Security key (Issue/ replacement)	€ 5 per transaction
Cash payments through Internet Banking	€ 5 per transaction
Cash withdrawals	Free for amounts up to ALL 300.000 or eqv, ALL 150 for amounts over ALL 300.000 or eqv.
CELI payment	€ 1/ transaction
SWIFT charges	€ 10 per transaction
FAX charges	€ 10 per transaction
Postage charges	As incurred
Investigations on 6 months or older from the bank archive	€ 25
Cash deposit for NOA instalment payment	LEK 100
Investigation on payments	€ 10 per investigation plus correspondent bank charges