

INDIVIDUALS TERMS AND CONDITIONS						
PRODUCTS and SERVICES			COMMISSIONS and CONDITIONS			
1. CURRENT and SAVING ACCOUNT			ALL	EUR	USD	GBP CHF
Account Opening			Free			
Relationship closing		After 3 months by opening	Free			
		Within 3 months of opening	EUR 30			
Current Account maintenance fee (Free for month of account opening)			150	1.50	1.50	1.50 1.50
Current Account Minimum Balance			1,000	10	10	10 10
Minimum balance fee for Saving Account (Free for month of saving account opening) Balance fee is only applied if a customer does not reach the minimum balance* and it is applied on monthly basis			75	0.75	0.75	0.75 N/A
*Minimum balance			50,000	500	500	500 N/A
Loan Account dedicated for loan usage only			Free			
Account statement printing fee*		ALL 100 for account Statements printed for the current month				
*The client has the right to receive for free once per year the printed account/s statement		ALL 200 for account Statements printed for the current year				
		ALL 500 for account Statements printed for previous years				
Account Statement delivered to customer's address		ALL 100/envelope				
Credit interest rate in the current account		0				
2. SALARY PACKAGE						
Current account plus Visa Inspire debit card		ALL 150				
3. CASH TRANSACTIONS			ALL	EUR	USD	GBP CHF
Cash deposit in the branch to own current account			Free			
Cash deposits in the branch by third parties to current account	Up to ALL 1,500,000 (or eqv)		ALL 150			
	Over ALL 1,500,000 (or eqv)		ALL 750			
Note: For both deposit to individual & business account						
Cash deposits in the branch by walk-in/ non-customers to current account	Up to ALL 1,500,000 (or eqv)		ALL 500			
	Over ALL 1,500,000 (or eqv)		ALL 1,000			
Note: For both deposit to individual & business account						
Cash deposit in the branch to saving account			Free			
Cash deposit in the branch for loan installments, credit card or Visa Black			Free			
Cash withdrawals in the branch from Current Accounts	up to ALL 50,000		ALL 65	Free		
	from ALL 50,000 to 300,000(eqv)		Free			
	From ALL 300,000 to 1,500,000 (eqv)		ALL 150			
	over ALL 1,500,000 (eqv)		0.10% (max. ALL 2,000)			
Cash withdrawals in the branch from: - Saving Accounts - Current Accounts linked to TD - Account with exchange	up to ALL 300,000 (eqv)		Free			
	From ALL 300,000 to 1,500,000(eqv)		ALL 150			
	over ALL 1,500,000 (eqv)		0.10% (max. ALL 2,000)			
Cash Payments to Treasury /Budget or payments of Utility Bills (excluding Albtelecom bills)	by customers		ALL 150			
	by non-customers		ALL 200			
Payment for the Real Estate Registration Office (RERO)	by customers		ALL 150			
	by non-customers		ALL 1,000			
* Included payments of municipality taxes and Payments to Central Agency for Student Achievement Evaluation and University						
4. CURRENCY EXCHANGE			ALL	EUR	USD	GBP CHF
Currency exchange account to account			ALL 70			
Currency exchanges in cash	For amounts ALL 1,000 - 200,000		ALL 200			
	For amounts ALL 200,001-1,000,000		ALL 500			
	For amounts over ALL 1,000,000		ALL 1,000			

5. ALBANIAN GOVERNMENT SECURITIES						
Application fee through ISBA for:	3 months Treasury Bill	0.15% of the nominal value		Min. ALL 1,000, Max. ALL 10,000		
	6 months Treasury Bill	0.18% of the nominal value		Min. ALL 1,000, Max. ALL 10,000		
	1 Year Treasury Bill	0.20% of the nominal value		Min. ALL 1,000, Max. ALL 10,000		
	Domestic Bonds	0.20% of the nominal value		Min. ALL 1,000, Max. ALL 10,000		
Custody fee for domestic Bonds through ISBA <i>Maintained twice per year on the day of the coupon payment for each bond in the customer portfolio)</i>		0.05% of the nominal value		Min. ALL 500, Max. ALL 4,000		
Annual custody commission for Albanian Government Eurobond			1.0 o/oo of the nominal amount (yearly)			
For transfer of custody to another bank			ALL 1,500			
Application/ Liquidation through Bank of Albania (Treasury Bills cash settlement only)				ALL 1,500		
6. TIME DEPOSIT		ALL	EUR	USD	GBP	CHF
Opening of Time Deposit		Free				
Automatic TD renewal		ALL 50	EUR 0.3	USD 0.3	GBP 0.3	N/A
Penalty for breakdown						
Term deposit maturity: 3M;6M;10M;1Y;15M;21M;2Y		Accrued Interest				
Penalty for breakdown "18-month Time Deposit"						
a) If the Depositor will break down the deposit during the first 12 months, he will not earn any interest and the Bank will refund only the amount of the "Deposit Principal". b) If the Depositor will break down the deposit after the first year of the Maturity Date, he will earn only the interest accrued over the first twelve months and will lose the interest accrued over the last months.						
Penalty for breakdown "30-month Time Deposit"						
a) If the Depositor will break down the deposit during the first year, he will not earn any interest and the Bank will refund only the amount of the "Deposit Principal". b) If the Depositor will break down the deposit during the second year of the Maturity Date, he will earn only the interest accrued during the first year and will lose the interest accrued over the months of the second year. c) If the Depositor will break down the deposit during the last 6 months of the Maturity Date, he will earn the interest accrued during the first and second year and lose the accrued interest of the last months.						
Penalty for breakdown "Three Years' Time Deposit"						
a)If upon the Depositor's request, the partial or total withdrawal of the amount invested in the deposit occurs during the first year of the term, then the depositor will lose the interest accrued until that moment; b)If, upon the Depositor's request, the partial or total withdrawal of the amount invested in the deposit occurs during the first half of the second year, then the depositor will earn only 50% (fifty percent) of the interest accrued during the first year, meanwhile he will lose the rest of the interest accrued during the first year and the interest accrued until that moment of the second year. c)If, upon the Depositor's request, the partial or total withdrawal of the amount invested in the deposit occurs during the second half of the second year, then the depositor will earn the whole interest accrued during the first year, meanwhile he will lose the rest of the interest accrued until that moment of the second year. d)If, upon the Depositor's request, the partial or total withdrawal of the amount invested in the deposit occurs during the first half of the third year, then the depositor will earn the whole interest accrued during the first year, and 50% (fifty percent) of the interest accrued during the second year, meanwhile he will lose the rest of the interest accrued during the second year and the interest accrued until that moment of the third year. e) If, upon the Depositor's request, the partial or total withdrawal of the amount invested in the deposit occurs during the second half of the third year, then the depositor will earn the whole interest accrued during the first and second year, meanwhile he will lose the rest of the interest accrued until that moment of the third year.						
Penalty for breakdown "Upfront Time Deposit"						
The penalty is equal to the whole interest amount which is prepaid to the customer's account until the deposit breakdown						
Penalty for breakdown "Stafete Deposit"						
If the Depositor will break down the deposit before the Maturity Date, then the depositor will not lose the applicable and accrued interest for every month until that moment, but he will lose the interest of the month when the request for the deposit breakdown is submitted, and he cannot demand any interest for the remaining period.						
Penalty for breakdown "2 Year Time Deposit with 6 months interest liquidation (2Y L6)"						
a)If, upon the Depositor's request, the partial or total withdrawal of the amount invested in the deposit occurs during the first year of the term, then the depositor will lose the interest accrued until that moment; b) If, upon the Depositor's request, the partial or total withdrawal of the amount invested in the deposit occurs during the first half of the second year, then the depositor will earn only the interest accrued during the first year, meanwhile he will lose the rest of the interest accrued during the first year and the interest accrued until that moment of the second year. c)If, upon the Depositor's request, the partial or total withdrawal of the amount invested in the deposit occurs during the second half of the second year, then the depositor will earn the whole interest accrued during the first year, meanwhile he will lose the rest of the interest accrued until that moment of the second year.						

Penalty for breakdown "5 Year Time Deposit with fix interest rate"

a) If, upon the Depositor's request, the withdrawal of the amount invested in the deposit occurs during the first year of the term, then the depositor will lose the whole interest accrued until that moment; b) If, upon the Depositor's request, the withdrawal of the amount invested in the deposit occurs during the second year, then the depositor will earn only 30% (thirty percent) of the interest accrued until that moment (accrued interest is composed of the interest accrued during the first year and partly during the second year). The Depositor will lose 70% (seventy percent) of the interest accrued until that moment. c) If, upon the Depositor's request, the withdrawal of the amount invested in the deposit occurs during the third year, then the depositor will earn only 40% (forty percent) of the interest accrued until that moment (accrued interest is composed of the interest accrued during the first year, second year and partly during the third year). The Depositor will lose 60% (sixty percent) of the interest accrued until that moment. d) If, upon the Depositor's request, the withdrawal of the amount invested in the deposit occurs during the fourth year, then the depositor will earn only 50% (fifty percent) of the interest accrued until that moment (accrued interest is composed of the interest accrued during the first year, second year, third year and partly during the fourth year). The Depositor will lose 50% (fifty percent) of the interest accrued until that moment. e) If, upon the Depositor's request, the withdrawal of the amount invested in the deposit occurs during the fifth year, then the depositor will earn only 60% (sixty percent) of the interest accrued until that moment (accrued interest is composed of the interest accrued during the first year, second year, third year, fourth year and partly during the fifth year). The Depositor will lose 40% (forty percent) of the interest accrued until that moment.

Penalty for breakdown for "5 years progressive time deposit"

a) The deposit breakdown is not allowed during the first year. In case of exceptions, the depositor will lose the accrued interest of the current year and the interest that will be accrued for the remaining years until maturity;
 b) If the Depositor will break down the deposit during 2nd – 5th year, then the depositor will lose the interest accrued for the year when the breakdown is made and the interest that would be accrued for the remaining years until maturity

Penalty for breakdown for "7 years progressive time deposit"

a) The deposit breakdown is not allowed during the first year. In case of exceptions, the depositor will lose the accrued interest of the current year and the interest that will be accrued for the remaining years until maturity;
 b) If the depositor will break down the deposit during 2nd – 7th year, then the depositor will lose the interest accrued for the year when the breakdown is made and the interest that would be accrued for the remaining years until maturity

7. PAYMENTS
7.1 INTERNAL PAYMENTS

	ALL	EUR	USD	GBP	CHF
Payments between ISBA Accounts**	ALL 70/ Same value date*				
Execution of payments with standing order	EUR 1/ transaction*				

(*) internet banking transactions are excluded; (**) including payments between customer's own accounts

7.2 UTILITY PAYMENTS

Payments with Direct Debit Agreement	Free
Payments of the Utility Bills from the account (without including transaction through internet banking)	ALL 100

* no commission will be applied for Albtelecom bills (it is covered by the operator)

7.3 TREASURY/ BUDGET PAYMENTS*

Payments from the account	ALL 50
Payment for the Real Estate Registration Office (RERO)	customers (paid by account) ALL 100

(*) Internet banking transactions are excluded from the payments commission

7.4 INCOMING PAYMENTS

		Domestic	Border			
Inward payments from other banks	Standard value date for incoming payments	Same Value Date				
	Inward payment in ALL and EUR	Free	-			
	Inward payment in FCY	-	1.5 o/oo, min. € 7, max. € 70			
	Inward payment in cash		2 o/oo, min. € 20			
Incoming Payments "Express to Family"	Standard value date for incoming payments	1 working day				
	Received in customer's account	Free				
	Received in cash (non-customers)	EUR 10 for amounts up to EUR 2,100 EUR 15 for amounts EUR 2,100.1 - EUR 3,098 EUR 20 for amounts EUR 3,098.1 - EUR 5,000				

7.5 OUTGOING PAYMENTS IN BRANCH		ALL	EUR Domestic	EUR Cross-Border	USD	GBP	CHF
Outward payments standard value date		2 Value Date					
Outward Payments in ALL	Amounts up to ALL1,499,999	ALL 500					
	AmountsofALL1,500,000&over	ALL 1,500					
Outward Payments in EUR			2 o/oo; min EUR 6, max EUR 50				
Outward Payments in Foreign currency	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 SWIFTcharges)			
	Ordered by non- customers			3 o/oo, min. € 30 (plus SWIFT charges)			
Payments Investigation Fee (Incoming and outgoing)		EUR 25/ investigation plus correspondent bank charge					
7.6 OUTGOING PAYMENTS ONLINE BANKING		ALL	EUR Domestic	EUR Cross-Border	USD	GBP	CHF
Outward payments standard value date		Same Value Date*		2 working days			
*The value date can be extended by +1 working day if it is out of the cut-off time of payment execution							
Outward Payments in ALL	Amounts of ALL 20,000	Free					
	Amounts over ALL 20,000 and up to ALL 1,499,999	ALL 250					
	Amounts over ALL1,500,000	ALL 750					
Outward Payments in EUR			1 o/oo; min EUR 3, max EUR 25				
Outward Payments in Foreign currency Ordered from the account				2 o/oo min. EUR 15 max. EUR 250 (plus SWIFT charges)			
Payments Investigation Fee (Incoming and Outgoing)		EUR 25/ investigation plus correspondent bank charge					
* For value date of payments initiated through Digital Banking Service, please refer to the specific section of the Terms and Conditions							
7.7 ADDITIONAL FEE FOR PAYMENTS WITH CHARGES "OUR", applicable when the sender pays all correspondent bank(s) charges							
		ALL	EUR	USD	GBP	CHF	
Payments with Charges "OUR" (in EURO)	For amounts EUR 0 - 10,000		EUR 11				
	For amounts EUR 10,001- 50,000		EUR 21				
	For amounts over EUR 50,000		EUR 40				
Payments with Charges "OUR" (in USD)	For amounts USD 0 - 20,000			USD 25			
	For amounts over USD 20,000			USD 50			
Payments with Charges "OUR" in GBP and CHF					GBP 30	CHF 30	
7.8 ADDITIONAL FEE FOR URGENT/ NON-SPOT PAYMENTS		ALL	EUR	USD	GBP	CHF	
Additional fee for urgent /non spot payments (same value date /1 working day). The fee is calculated on annual basis (i.e. amount * no of days*5%/360)		7% min EUR 5	5.5% min EUR 5	6.5% min EUR 5	7% min EUR 5	7% min EUR 5	

8. PLASTIC CARDS				
American Express Cards / Monthly Bill Payment Fee	EUR 10			
ISBA DEBIT CARDS	VISA INSPIRE	VISA CLASSIC	MC STANDARD	MC GOLD
Transactions in Intesa Sanpaolo Bank Albania ATMs in Albania	Free			
Transactions in non-Intesa Sanpaolo Bank Albania ATMs in Albania	ALL 200	USD 2	EUR 1.5	EUR 3
Transactions in ATM-s of Intesa Sanpaolo Group	Free	2.5% of the amount, min USD2.5	2.5% of the amount, min EUR 2.5	2.5% of the amount, min EUR 2.75
Cash deposit transactions in Intesa Sanpaolo Bank Albania ATMs in Albania	Free			
Daily Limit for cash deposit transactions in ATM (value) <i>*Cash deposit is available only in ALL. For cards with limit in currency other than ALL, the equivalent in ALL will be applied.</i>	ALL 100,000	USD 1,000*	EUR 1,000*	EUR 1,500*
Daily Limit for cash deposit transactions in ATM <i>(No of Transactions)</i>	5 transactions			
Transactions in POS and internet (on-line) in Albania	Free			
Transaction in ATM/POS and internet (on-line) abroad	2.5% of the amount	2.5% of the amount, min USD2.5	2.5% of the amount, min EUR 2.5	2.5% of the amount, min EUR 2.75
Monthly Service Fee	ALL 150	USD 2	EUR 1.5	EUR 2.5
Replacement of Card/ Pin reissue	ALL 1,000			
Replacement of expired Card	Free			
MASTERCARD CREDIT CARD				
Joining Fee	Free			
Annual Membership Fee for Principal Card	Free for the 1 st year; 1,500 LEK/ 15 EUR starting from the 2 nd year			
Annual Membership Fee for Supplementary Card	Free for the 1 st year; 1,000 LEK/ 10 EUR starting from the 2 nd year			
Payments in POS	Free			
Payments over the Internet	Free			
Commission on Cash withdrawal transactions in Intesa Sanpaolo Bank ATMs	2% min. 500 LEK / 2% min. 3 EUR			
Commission on Cash withdrawal transactions in non-Intesa Sanpaolo Bank Albania ATM-s	2.5% min. 500 LEK / 2.5% min. 5 EUR			
Commission on POS Cash Advance transactions	3% min. 500 LEK / 3% min. 5 EUR			
Grace Period	up to 45 days			
Annual Interest Rates on Purchases	Salary Clients: 16% Non-Salary Clients: 19% Cash Collateral Clients: 8%			
Annual Interest Rates on Withdrawals	Salary Clients: 20% Non-Salary Clients: 20 % Cash Collateral Clients: 12%			
Penalty Interest Rate on late payment of Minimum Repayment Amount (annual)	35%			
Minimum Repayment Amount	5% on purchases and withdrawals + 100% on commission, interests and penalties			
Card/ PIN reissue	ALL 1,000/ EUR 10			
Emergency Card Reissue	ALL 3,500/ EUR 35			

Temporary Card Blocking	Free
Definitive Card Closure	Free
PIN Change on ISPBA's ATM	Free
Card Renewal on Expiry	Free
Minimum amount	ALL 30,000/ EUR 450
Daily Limit (Value)	Cash withdrawal: ALL 15,000 / EUR 150 POS purchases: the approved limit of the card * Internet purchase: ALL 100,000 / EUR 1,000
Daily Limit (No of Transactions)	ATM Withdrawals: 10 POS Purchases: 20 Internet Purchases: 10
Contactless limit (Value/Number)	ALL 2,000 / EUR 20 / 2
* If Approved Credit Card Limit is lower than ALL 100,000, then Internet purchases daily limit will be the total value of approved limit.	
VISA INFINITE CARD	
Annual Membership Fee (supplementary card included in the annual membership fee) for the first year	Free of charge
Annual Membership Fee (supplementary card included in the annual membership fee)	EUR 500
Additional Cardholder Membership Fee	EUR 250
Payments in POS	Free
Payments over the Internet	Free
Cash withdrawal in ISBA ATMs	3%, min. EUR 2.5
Cash withdrawal in non ISBA ATM-s	4%, min. EUR 5
Grace Period	15 days
Interest for overdue payment (on annual basis)	60%
Default Principal Card limit	EUR 15,000
Default Supplementary Card Limit	EUR 7,500
Cash Withdrawal Limit	EUR 2,500
Card/ PIN reissue	Free
PIN change in ATM	Free
PREPAID CARD	
Commission for the card issuance	ALL 500
Commission for the card issuance for customers aged 18-23	Free
Minimum amount/ load	ALL 1,000
Maximum amount/ load	ALL 100,000
Maximum load during the calendar year	ALL 350,000
Maximum no of loads/ day	2
Maximum daily cash access ATM/ Cash advance	ALL 50,000
First reload upon card issuance	Free
Reload with cash at Bank counter	ALL 300
Reload from another account to the Bank counter	ALL 150
Withdrawal in own Bank ATM-s	Free
Withdrawal in the other ATM-s inside country	0.5% of the amount + ALL 250
Withdrawal in the ATM-s outside country	1% of the amount + ALL 250
Cash advance in ISPBA counters	N/A
Cash advance in other Banks counters within country	ALL 500
Cash advance in other Banks counters outside country	2% of the amount + ALL 500
POS purchases + Internet	Free
PIN re-print	ALL 500

Card replacement fee	ALL 500	
Card monthly maintenance fee	Free	
Card Blocking fee	Free	
Card Closing fee	Free	
CARD ISSUE OUTSIDE ALBANIA		
Fee for withdrawals in Intesa Sanpaolo Bank Albania ATMs with cards issued outside the territory of Albania (Excluding Visa Inspire Card)	ALL 700 for withdrawal in ALL/ EUR 5 for withdrawal in EUR	
9. CHECKS		
Check book	EUR 10 per check book	
Stopped cheques	EUR 10 per cheque	
9.1 ISSUED BY THE BANK		
Bank Draft	for customers	2 o/oo, min. EUR 15, max. EUR 200
	for non-customers	2.5 o/oo, min. EUR 25, max. EUR 250
Manager cheque	for customers	2 o/oo, min. EUR 15, max. EUR 200
	for non-customers	2.5 o/oo, min. EUR 25, max. EUR 250
9.2 ACCEPTED BY THE BANK (FOR CLEARING)		
Accepted and booked for clearing - funds available in the account	5 working days (ALL) 30 working days (EUR, USD, GBP) 45 working days (EUR, USD, GBP)	
Received for credit to ISBA account	2 o/oo, min EUR10, max. EUR150	
US Treasury checks	1.5 o/oo, min EUR10, max. EUR100	
Checks for collection	2 o/oo.min EUR 20, max EUR 200, plus swift charges	

LOANS AND OVERDRAFTS	FEES AND COMMISSIONS		
10.1 OVERDRAFT RETAIL	ALL	EUR	USD
Minimum amount	ALL 50,000	EUR 400	USD 500
Maximum amount	Up to ALL 1,000,000	Up to EUR 10,000	Up to USD 10,000
Administration fee is 2% of the line	Amounts up to ALL 200,000 Min. ALL 1,500 Max. ALL 7,800	Amounts up to EUR 1,650 Min. EUR 10 Max. EUR 70	Amounts up to USD 1,900 Min. USD 15 Max. USD 75
	Amounts over ALL 200,001 Min. ALL 3,000 Max. ALL 7,800	Amounts over EUR 1,651 Min. EUR 20	Amounts over USD 1,901 Min. USD 30 Max. USD 75
Interest rate (on annual basis)-applicable over the Overdraft utilized amount	13%		
Tenor	Up to 12 months		
Penalty	27%	21%	21%
Commission on unused funds	Free		
Contract amendment	Free		
Prepayment	Free		
10.2 OVERDRAFT WITH CASH COLLATERAL	ALL	EUR	USD
Minimum amount	ALL 55,000	EUR 400	USD 400

Maximum amount		<div>- 90% of cash used as Cash Collateral (if collateral and credit exposure are in the same currency)</div> <div>- 80% of cash used as Cash Collateral (if collateral and credit exposure are in the different currency)</div>		
Administration fee is 1.5 o/oo of the line		Min. ALL 4,000 Max. ALL 112,000	Min. EUR 30 Max. EUR 800	Min. USD 40 Max. USD 800
Interest rate (on annual basis)-applicable over the Overdraft utilized amount		Term deposit interest rate + 2%, MIR 3.25%		
Tenor		Up to 12 months		
Penalty		10%		
Commission on unused funds		Free		
Contract amendment		Free		
Prepayment		Free		
10.3 OVERDRAFT SALARY		ALL	EUR	USD
Minimum amount		ALL 25,000	EUR 200	USD 240
Maximum amount		Up to three salaries		
Administration fee is 2% of the line		Min. ALL 500 Max. ALL 3,000	Min. EUR 4 Max. EUR 25	Min. USD 4 Max. USD 25
Interest rate (on annual basis)-applicable over the Overdraft utilized amount		14%		
Tenor		Up to 12 months		
Penalty		27%	21%	21%
Commission on unused funds		Free		
Contract amendment		Free		
Prepayment		Free		
10.4 CREDIT LINES COVERED WITH CASH COLLATERAL		ALL	EUR	USD
Administration fee		1.5 o/oo, min. EUR 50/ ALL 7,000; max. EUR 800/ ALL 112,000		
Fee for pledge contract amendment	Up to EUR 50,000	ALL 4,200	EUR 30	
	Over EUR 50,000	ALL 7,000	EUR 50	
Tenor		Up to 12 months		
Loan Agreement amendment		Free		
Prepayment (Premature liquidation)	Mortgage Loan	1 % of the prepaid amount if the remaining period to maturity is less than 1 year; 2% of the prepaid amount if the remaining period is more than 1 year		
	Consumer Loan (personal loan, car loan)	0.5% of the prepaid amount if the remaining period to maturity is less than 1 year; 1% of the prepaid amount if the remaining period is more than 1 year		
Commission on unused funds		Free		
Interest rate (on annual basis)-applicable over the Overdraft utilized amount results as the maximum of:		Variable IR (Sum of Time Deposit Published Rates for same currency& same tenor of the credit line and the spread. Spread 2%) MIR according to preferential rate of the customer Time deposit or Table rate): - General MIR is sum of TD published rate for the currency and tenor of customer TD used as collateral and the Spread - Specific MIR is sum of customer Specific TD rate used as collateral and the Spread - Fixed MIR is determined by Treasury Department		
Penalty		10%		

Coverage ratio	110% if collateral and credit exposure are in the same currency 120% if collateral and credit exposure are in different currency	
Other	For credit tenors of more than one year, revision at least every year should be contractually performed.	
10.5 PERSONAL and PRE-APPROVED LOAN	ALL	EUR
Purpose	Purchase of furniture / Holidays/ Unexpected expenses / etc.	
Minimum amount	ALL 50,000	EUR 500
Maximum amount	ALL 2,200,000	EUR 18,000
Tenor	Up to 84 months	
Payment mode	Fixed monthly installments (principal + interest)	
Commission on unused funds	N/A	
Amendment of loan contract	Free	
Penalty	10%	
Partial/ Total liquidation before maturity	0.5% of the prepaid amount if the remaining period to maturity is less than 1 year; 1% of the prepaid amount if the remaining period is more than 1 year	
Administration fee Personal Loan - For Salary Customers: 2% of the line - For Other customers: 2.5% of the line	Min. LEK 6,500 Max. LEK 13,000	Min. EUR 50 Max. EUR 100
Administration fee Pre-approved Loan 2% of the line		
Interest rate (on annual basis) for Personal Loan Salary customers	up to 1-year tenor: 4.2% from 1 to 2-year tenor: 7% from 2 to 3-year tenor: 8% from 3 to 5-year tenor: 9% during all loan duration from 5 to 7-year tenor: 9.5% during all loan duration	up to 1-year tenor: 5% from 1 to 2-year tenor: 6% from 2 to 3-year tenor: 7 % from 3 to 5-year tenor: 8% for first 3 years, 9% for the remaining years of the loan from 5 to 7-year tenor: 8.5% for first 3 years, 9.5% for the remaining years of the loan
Interest rate (on annual basis) for Personal Loan Other customers	up to 1 year tenor: 5.2% from 1 to 2-year tenor: 7.8% from 2 to 3-year tenor: 8.8% from 3 to 5-year tenor: 9.8% for first 3 years, 10.1% for the remaining years of the loan from 5 to 7-year tenor: 10% for first 3 years, 10.8% for the remaining years of the loan	up to 1 year tenor: 5.5% from 1 to 2-year tenor: 8% from 2 to 3-year tenor: 8.3% from 3 to 5-year tenor: 9.5% for first 3 years, 10% for the remaining years of the loan from 5 to 7-year tenor: 9.5% for first 3 years, 10.5% for the remaining years of the loan
Interest rate (on annual basis) for Pre-approved Loan	up to 1 year tenor: 4.2% from 1 to 2-year tenor: 6.8% from 2 to 3-year tenor: 7.7% from 3 to 5-year tenor: 8.7% for first 3-years, 9.2% for the remaining years of the loan; from 5 to 7-year tenor: 8.7% for first 3 years, 9.7% for the remaining years of the loan;	up to 1 year tenor: 5% from 1 to 2-year tenor: 6% from 2 to 3-year tenor: 7% from 3 to 5-year tenor: 8% for first 3 years, 9% for the remaining years of the loan from 5 to 7-year tenor: 8.5% for first 3 years, 9.5% for the remaining years of the loan
Collateral	N/A	

10.6 FAST LOAN		ALL		EUR	
Purpose		Any consumer need			
Minimum amount		ALL 50,000		EUR 500	
Maximum amount		ALL 1,000,000		EUR 8,000	
Tenor		Up to 60 months			
Payment mode		Fixed monthly installments (principal + interest)			
Collateral		N/A			
Amendment of loan contract		Free			
Administration fee		6,500		50	
Interest rate (on annual basis)-Salary customers		12%		9%	
Interest rate (on annual basis)- Other customers	Amount up to ALL 600,000	All tenors	15%	11%	
	Amount over ALL 600,001	Up to 1 year	12%		
		From 1 to 3 years	14%		
		From 3 to 5 years	15%		
Penalty		10%			
Partial/ Total liquidation before maturity		0.5% of the prepaid amount if the remaining period to maturity is less than 1 year; 1% of the prepaid amount if the remaining period is more than 1 year; Free- for customers that close down the Fast Loan prematurely and underwrites a new loan with our bank.			
11. MORTGAGE LOAN FOR REAL ESTATE PURCHASE					
Purpose		Purchase of A residential Property (1 st , 2 nd or another house); Construction of Residential Property.		Purchase of other real estate (shop, store, office etc.); Construction of other real estate (non-residential).	
Bank participation		Not more than 70%*		Not more than 50%	
*In case the coverage ratio is between 120% - 143%, IR will be +0.25%					
Loan to value (collateral)		Up to 70% of collateral value for residential real estate purchase		Up to 50% of collateral value for other real estate purchase	
Administration fee		0.75% of the loan amount Min. ALL 30,000 or EUR 200			
Minimum amount		ALL 1,000,000 or EUR 10,000			
Tenor		Min. 5 years Max. up to 30 years			
Payment mode		Fixed monthly installments (principal + interest)			
Collateral type		Residential real estate/ other real estate			
Amendment of loan contracts		ALL 21,000 or EUR 150 for each amendment			
Penalty		10%			
Interest rate (on annual basis)					
Interest rate (on annual basis) for ALL		3% for 1 st year or 3.7% for 1 st 2 years or 4.5% for 1 st 3 years; 1Y T-Bill + 1.7%, MIR 3.8% for remaining years		3.5% for 1 st year or 3.9% for 1 st 2 years or 4.9% for 1 st 3 years; 1Y T-Bill + 2.5%, MIR 4% for remaining years	
Interest rate (on annual basis) for EUR		1.9% for 1 st year or 4% for 1 st 3 years; 1Y Euribor + 3.7%, MIR 3.7% for remaining years		2.9% for 1 st year or 5% for 1 st 3 years; 1Y Euribor + 4%, MIR 4% for remaining years	

Prepayment fee	1 % of the prepaid amount if the remaining period to maturity is less than 1 year; 2% of the prepaid amount if the remaining period is more than 1 year		
Additional Payments:			
1. The notarization of the contracts			
2. Life insurance (renewable each year for the outstanding loan amount)			
3. Property insurance (required for the entire loan period). It can be paid as per customer choice:			
a) In one shot upfront, by the customer;			
b) Financed by the Ban (premium amount will be considered part of the loan and will be repaid composed with loan installments)			
4. The evaluation of property by a licensed expert			
5. Maintenance of the current account (as per terms and conditions in force)			
6. Expenses in the Registration Office of Immovable Properties			
12. REFINANCING MORTGAGE LOAN			
Purpose	Buy out the mortgage loan in other Financial Institutions for the purpose of:		
	Purchase of a residential Property (1 st , 2 nd or other house); Construction of Residential Property.	Purchase of other real estate (shop, store, office etc.);	Any other purpose
Amount	Outstanding exposure in the other Financial Institution*		
In case the coverage ratio is between 120% - 143%, IR will be +0.25%			
*Outstanding principal at the moment of buy-out + not paid accrued interest until the moment of buy-out + all other expenses derived from the completion of the buy-out process (fees of other bank, notary expenses, registration of collateral in RERO, property evaluation, etc.)			
Tenor	Up to 30 years		Up to 20 years
Payment mode	Fixed monthly installments (principal + interest)		
Collateral type	Residential real estate/ other real estate		
Loan to value (collateral)	Not more than 70 %		
Administration fee	0.5% of the loan amount, Min. ALL 10,000 or EUR 100		
Interest rate (on annual basis) for EUR		Interest rate (on annual basis) for ALL	
1.9% for 1 st year or 2.5% for 1 st 2 years or 3% for 1 st 3 years; 1Y Euribor + 3.7%, MIR 3.7% for remaining years		2.5% for 1 st year or 3% for 1 st 2 years or 4% for 1 st 3 years; 1Y T-Bill + 1.5%, MIR 3.8% for remaining years	
Prepayment fee	Free	1 % of the prepaid amount if the remaining period to maturity is less than 1 year; 2% of the prepaid amount if the remaining period is more than 1 year.	
Amendment of contracts	ALL 21,000 or EUR 150 for each amendment		
Penalty	10%		
Additional Payments:			
1. The notarization of the contracts			
2. Life insurance (renewable each year for the outstanding loan amount)			
3. Property insurance (required for the entire loan period). It can be paid as per customer choice:			
a) In one shot upfront, by the customer			
b) Financed by the Bank (premium amount will be considered part of the loan and will be repaid composed with loan installments)			
4. The evaluation of property by a licensed expert.			
5. Maintenance of the current account (as per terms and conditions in force)			
6. Expenses in the Registration Office of Immovable Properties			

13. ALL PURPOSE MORTGAGE LOAN

Purpose	Any purpose different from buying a property	
Bank participation	Not more than 50%	
Minimum amount	ALL 1,000,000 or EUR 10,000	
Maximum amount	ALL 6,000,000 or EUR 50,000	
Tenor	Up to 20 years	
Payment mode	Fixed monthly installments (principal + interest)	
Collateral type	Residential real estate/ other real estate	
Loan to value (collateral)	Up to 50% of collateral value	
Administration fee	0.75% of loan amount Min. ALL 30,000 or EUR 200	
Amendment of contracts	ALL 21,000 or EUR 150 for each amendment	
Prepayment fee	0.5 % of the prepaid amount if the remaining period to maturity is less than 1 year; 1% of the prepaid amount if the remaining period is more than 1 year	
Penalty	10%	
Interest rate (on annual basis) for EUR		Interest rate (on annual basis) for ALL
3% for 1 st year or 5.5% for 1 st 3 years; 1Y Euribor + 4%, MIR 4% for remaining years		3.5% for 1 st year or 4% for 1 st 2 years or 5.1% for 1 st 3 years; 1Y T-Bill + 2.7%, MIR 4% for remaining years

Additional Payments:

1. The notarization of the contracts
2. Life insurance (renewable each year for the outstanding loan amount)
3. Property insurance (required for the entire loan period). It can be paid as per customer choice:
 - a) In one shot upfront, by the customer;
 - b) Financed by the Ban (premium amount will be considered part of the loan and will be repaid composed with loan installments)
4. The evaluation of property by a licensed expert
5. Maintenance of the current account (as per terms and conditions in force)
6. Expenses in the Registration Office of Immovable Properties

14. MORTGAGE LOAN FOR REAL ESTATE PURCHASE – GOVERNMENT SOCIAL HOUSING PROGRAM

Purpose	Purchase of a Residential Property	
Bank participation	Not more than 85% of residential property purchase value* *Standard ISBA Loan to Collateral ratio to be respected in any case	
Administration fee	0%	
Interest rate (on annual basis) for ALL <i>Loans with 100% interest subsidized by Ministry of Finance and Economy / National Entity of Housing</i>		T-BILL 1Y + 0.5%, MIR 2%
Interest rate (on annual basis) for ALL <i>Loans with subsidized interest rate by Ministry of Finance and Economy / National Entity of Housing above 3%</i>		T-BILL 1Y + 0.5%, MIR 2% Up to 3% interest rate payable by the customer
Prepayment fee	1 % of the prepaid amount if the remaining period to maturity is less than 1 year; 2% of the prepaid amount if the remaining period is more than 1 year	
Maximum amount	As per list already approved from Ministry of Finance and Economy for each Municipality	
Tenor	Up to 30 years	
Payment mode	Fixed monthly installments (principal + interest)	
Loan to value (collateral)	Up to 85% of collateral value for residential real estate purchase / other real estate purchase	

Collateral type	Residential real estate/ other real estate acceptable from ISBA
Amendment of contracts	ALL 21,000 for each amendment
Penalty	10%

Additional Payments:

1. The notarization of the contracts
2. Life insurance (renewable each year for the outstanding loan amount)
3. Property insurance (required for the entire loan period). It can be paid as per customer choice:
 - a) In one shot upfront, by the customer
 - b) Financed by the Bank (premium amount will be considered part of the loan and will be repaid composed with loan installments)
4. The evaluation of property by a licensed expert.
5. Maintenance of the current account (as per T&C in force)
6. Expenses in the Registration Office of Immovable Properties

15. CAR LOAN	ALL	EUR
Purpose	Purchase of the new/used car	
Bank participation	Not more than 75% for new car/ Not more than 65% for used car	
Maximum amount	Up to ALL 6,000,000 for new car ALL 2,800,000 for used car	Up to EUR 40,000 for new EUR 20,000 for used car
Tenor	Up to 5 years for new car; or Up to 3 years for used car	
Payment mode	Fixed monthly installments (principal + interest)	
Administration fee	1.50%	
Amendment of contracts for Car financing loans	EUR 150 for each amendment	
Interest rate (on annual basis)	Treasury Bill 1Y + 4.8%, MIR 11%	Euribor1Y + 5%, MIR 8%
Collateral	Pledge on the car	
Unused funds fee	N/A	
Penalty	10%	
Prepayment fee	0.5% of the prepaid amount if the remaining period to maturity is less than 1 year; 1% of the prepaid amount if the remaining period is more than 1 year	

Additional Payments:

1. The notarization of the contracts is to be paid by the Borrower
2. Life Insurance (if applicable)
3. Maintenance of the Account
4. Expenses in the Registration Pledge Office
5. Full Casco

16. STUDENT LOAN	ALL	EUR
Purpose	Cover fees related to university studies either bachelor, master or other advanced degree	
Minimum amount	ALL 100,000	EUR 500
Maximum amount	ALL 750,000	EUR 5,000
Tenor	Up to 84 months	
Payment mode	Fixed monthly installments (principal + interest)	
Administration fee	LEK 5,000	
Interest rate (on annual basis)	8.5 % for the first 3 years, T-Bills 1Y + 6 %, MIR 8.5 % for the following years	7% for the first 3 years, Euribor1Y + 6.5 %, MIR 7% for the following years
Collateral	N/A	
Unused funds fee	N/A	
Penalty	10%	
Prepayment fee	Free	

Other conditions:

1. Co-borrower needed
2. The customer has to support the purpose of the loan with documents certifying the studies

17. AUTO LEASING - FINANCIAL LEASING FOR PASSENGER CARS	ALL	EUR
Purpose	Financing the acquisition of a new/ used car through Financial Leasing	
Bank participation	For financing amount up to EUR 35,000 not more than 85% for new car/ Not more than 80% for used car For financing amount from EUR 35,001 up to EUR 50,000 not more than 80% for new car/ Not more than 75% for used car <i>Limit in LEK the equivalent of EUR amount</i>	
Maximum amount	Up to EUR 50,000 <i>Limit in LEK the equivalent of EUR amount</i>	
Tenor	24 up to 72 months	
Payment mode	Fixed monthly installments (principal + interest)	
Administration fee	1% of asset price	
Interest rate (on annual basis)	T-Bill 1Y + 3.5%-6%; MIR 6% - 8.5%	EURIBOR 1Y + 4.5% - 7%; MIR 4.5 - 7%
Early Repayment fee	0.5% of the prepaid amount if the remaining period to maturity is less than 1 year; 1% of the prepaid amount if the remaining period to maturity is more than 1 year; 0% of the prepaid amount will be applied when: - Contract is closed due to total loss of the asset; - Client transfers the lease or applies for another leasing agreement with ISBA.	
Amendment of Financial Leasing Agreement	N/A	
Collateral	N/A	
Penalty for late payments	IR + 10%	
Penalty for noncompliance and irregularities (For violation of contractual conditions)	5% of asset price	
Sale value of the asset at the end of the Leasing Agreement	EUR 1	

Additional Payments:

1. The notarization of the contracts is to be paid by the Lessee
2. Casco & TPL
3. Maintenance of the Account
4. Expenses in the Registration Pledge Office (if applicable)
5. Life Insurance (if applicable)

18. MISCELLANEOUS	
Internet Banking for Individuals	Free during opening month, then EUR 1 per month
Security Key for Internet Banking	EUR 5/ per user
Mobile Banking for Individuals	Free
Security Key for Mobile Banking	Free
#withSIGN (Qualified Electronic Signature) Monthly Fee	Free
SMS notification service	ALL 50/ month

Safe Boxes annual Fee	Type 1 (40 x 5 cm)	EUR 150	
	Type 2 (40 x 10 cm)	EUR 200	
	Type 3 (40 x 17 cm)	EUR 300	
Forced opening of the Safe Box		EUR 100	
Investigations on transactions 6 months or older from the bank's archive		EUR 25	
SWIFT charges		EUR 10	
Fax charges		EUR 10	
Postage charges		As incurred	
Letter confirming relationships & a/c balance		ALL 1,000	
Certificate confirming non-relationship		EUR 10	
19. PACKAGES			
YOUTH PACKAGE		STUDENT PACKAGE	YOUNG ADULT PACKAGE
Youth package for the youth of age 18-25 years old		Student Package for Student Cardholders that is issued by Youth Agency/ Tirana	Young Adult Package for customer aged 25 - 35 years old
		1. Current Account in ALL 2. Debit Card – Visa Inspire 3. DIGICAL <i>Note: For all other products and services will be applied terms and conditions in force.</i>	
ALL 25/ month		Free	For Salary Customers: 95 ALL / Month For Standard Customers: 239 ALL /Month
Other Products offered with preferential terms and conditions, applicable on " Young Adult " Package holders			
1. Overdraft Salary: 1% lower than Standard Overdraft Salary 2. Consumer Loan (all types): 1% lower than Standard Consumer Loan 3. Credit Card: 2Y free of annual membership fee			
20. DIGICAL CHANNELS			
DIGITAL BANKING SERVICE FOR INDIVIDUALS			
Monthly fee		Free	
Software Token fee		Free	
Hardware Token issuing fee		ALL 700	
Payments of the Utility Bills through Digital Banking Service		Free	
Transactions Limit		Daily limit	Monthly limit
Standard Limits		ALL 200,000	ALL 2,000,000
Limits in case of online activation of digital banking service*		ALL 50,000	ALL 200,000
*Applicable to existing customers who enroll to the digital banking service online without being physically present in branch.			
Prepaid Card Reload			
Reload from account on digital banking service		ALL 50	
Card less cash withdrawal (In Intesa Sanpaolo Bank Albania ATMs)			
M – Code generation		Free	
Note: All other fees shall remain the same as for existing Internet/Mobile			

21. PAYMENT TIME SCHEDULE FOR TRANSACTIONS PERFORMED THROUGH DIGITAL BANKING SERVICE

Payments within the Bank in ALL made through Digital Banking Service					System working date: Same value date if within system cutoff; +1 value date if outside system cutoff				
Payments within the Bank		ALL	EUR Domestic	EUR Cross-Border	USD	GBP	CHF	System working date	
Payments in other currencies (Between users own accounts)	Up to EUR10,000 (or eqv.)							The same value date	
	Over EUR10,000 (or eqv.)	From 00:00 to 16:00							
	Over EUR10,000 (or eqv.)	From 16:00 to 00:00						+1 value date	
Outgoing payments									
Outgoing Payments in LEK within the country made through Digital Banking Service *The value date can be extended by +1 working day if it is out of the cut-off time of payment execution								Same Value Date*	
*If the payment is performed until 12:00, amounts up to 1,499,999.99 Lek, the payment will be processed with the same value date. After this hour, the payment will be processed on the next working day, applying the same value date as that day.									
*If the payment is performed until 14:00, amounts up to 1,500,000 Lek and above will be processed with the same value date. After this hour, the payment will be processed on the next working day, applying the same value date as that day.									
		ALL	EUR Domestic	EUR Cross-Border	USD	GBP	CHF		
Outgoing Payments in EUR within the country made through Digital Banking Service									
*If the payment is performed until 14:00, the payment in EUR will be processed with the same currency date. After this hour, the payment will be processed on the next working day, applying the same value date as that day.									
Outgoing Payments abroad made through Digital Banking Service									+2 value date



Albania

LAW ON DEPOSIT INSURANCE

Deposit Insurance Agency (the Agency) is a public legal person, seated in Tirana, conducting its functions pursuant to the satisfaction of all the objectives based on the Law no. 53/2014, dated 22/05/2014, "On Deposit Insurance". "INTESA SANPAOLO BANK ALBANIA" SHA, based on the Law no. 8873 dated 29/03/2002 "On Deposit Insurance" amended by Law no. 53/2014 dated 22/05/2014, is provided by the Agency with the Deposit Insurance Certificate no.10 dated 11.05.2009. Based on this certificate, the Agency, according to article 33, paragraph 1, point a) of the Law no. 53/2014, dated 22/05/2014 "On Deposit Insurance", insures and compensates the insured deposits of any depositor of "INTESA SANPAOLO BANK ALBANIA" SHA to the extent of 100 percent, but in any case, not more than ALL 2,500,000 (two million and five hundred thousand Lek), irrespective of the number of deposits and their currency, deposited in this Bank.

A – DEPOSITS INSURANCE

"Depositor" based on Article 3, paragraph 17 of the Law no. 53/2014 dated 22/05/2014 "On Deposits Insurance" is any individual, entitled to receive the deposit repayment from an entity that is subject of deposit insurance scheme, including herein the deposit holder with full rights over a deposit jointly owned and any beneficiary of a third-party deposit.

"Deposit" based on Article 3, paragraph 13 of the Law no. 53/2014 dated 22/05/2014 "On Deposit Insurance bears the meaning defined by the law no. 9662, dated 18/12/2006, "On Banks in Republic of Albania", and/or any law amending it.

"Insured Deposit", based on Article 3, paragraph 14 of the Law no. 53/2014 dated 22/05/2014 "On Deposit Insurance" is the aggregated value of all deposits of a depositor, including their accrued interest on the assessment or intervention date in a member entity of the scheme, except for the deposits excluded from insurance and compensation from the Agency, provided in article 32 of this Law:

- a) part of the deposit in the bank or branch of foreign branch totaling over ALL 2 500 000 (two million and five hundred thousand Lek) or amount equal to its counter value in foreign currency;
- b) deposits of the Bank, branch of the Bank, branch of a foreign bank and credit saving association in its name and on its behalf;
- c) deposits of the director, administrator of the Bank and their close relatives as defined in the Law on Banks;
- d) deposits of any person that owns 5 percent or more in the equity of the member entity or voting shares of this entity;
- dh) deposits resulting from activities related to money laundering and terrorism financing, which are declared illegal by final court decision;
- e) deposits of local and foreign merchants;
- f) deposits of local or foreign legal persons;
- f) deposits of local or foreign insurance and re-insurance companies;
- g) deposits of local or foreign enterprise or collective investments;
- h) deposits of local or foreign pension or pension insurance funds;
- i) securities issued from financial entities and any kind of other obligations that these entities have based on their promissory agreements;
- j) deposits of central or local government of Albanian Republic or another foreign country;
- k) unnamed deposits and/or whose holder is not clearly defined;
- l) deposits placed in the member entity of deposit insurance scheme during and after the insurance event in this entity;
- mm) deposits of the members of decision-making bodies of credit-saving associations based on the definitions of the law on credit saving associations, except for the general assembly.

B – DEPOSITS COMPENSATION

Compensation procedures, according to article 39, paragraph 1 of the Law no. 53/2014, dated 22/05/2014 "On Deposit Insurance", start immediately at the moment when the Agency is informed in writing by the Supervision Authority on placement of the member entity of deposit insurance scheme under obligatory liquidation. Compensation begins not later than three months from its beginning. The agency, according to article 33, paragraph 1, point a) of the Law no. 53/2014 dated 22/05/2014 "On Deposit Insurance", insures and compensates insured deposits of every depositor in the Bank or in the branch of the foreign bank at the extent of 100 percent, but in any case, not more than ALL 2,500,000 (two million and five hundred thousand Lek), irrespective of the number of deposits and their currency, deposited in this Bank.

C – TERMS AND CONDITIONS OF COMPENSATION PAYMENT

Maximum level of compensation for every depositor, according to article 38, paragraph 2 of the Law no. 53/2014 dated 22/05/2014 "On Deposit Insurance" is calculated based on the definitions of article 33 of this Law, deducting the amount of overdue liabilities of the depositor due to the member entity, resulting overdue on the intervention date by the Supervisory Authority. The Agency, based on article 38, paragraph 12 of the Law no. 53/2014 dated 22/05/2014 "On Deposit Insurance", is entitled to refuse compensation or demand compensation for insured deposit, when the compensation right is based on inaccurate and fraud data, and when it is observed that there is no insured interest. Insured interest is the legal interest and objective need of the depositor to be protected from the financial loss of deposits in case of an insurance event.

The Agency, based on article 39, paragraph 4 of the Law no. 53/2014 dated 22/05/2014 "On deposit insurance", may compensate the insured deposit through one of these ways:

- a) payment of ALL amount to the person in the premises of the entity that is subject of liquidation in cooperation with the liquidator;
- b) payment of ALL amount to the person in the premises of another scheme member bank (agent bank);
- c) transfer of the amount received by the depositor in a member bank of deposit insurance scheme;
- ç) cheque payment;
- d) other means of payments approved by sub-legal act of the Supervisory Authority.

Note: This information is provided pursuant to the public information obligation of the scheme member entities based on article 27 of the Law no. 53/2014 dated 22/05/2014 "On Deposit Insurance".