



## FEES INFORMATION DOCUMENT

**Payment service provider: INTESA SANPAOLO BANK ALBANIA**

**Customer name:** \_\_\_\_\_

**Date: 11 August 2025**

- This document informs you about the fees for using the main services associated with the payment account. This will help you compare these fees with those of other accounts.
- These fees may also be applied for the use of account related services not listed here. Full information is available in the Individual Terms and Conditions , Current Account Agreement and Key Fact Statement.
- A dictionary of terms used in this document is available free of charge.

Services	Fees
<b>General account services</b>	
<b>Account Maintenance</b>	Monthly Maintenance <ul style="list-style-type: none"> <li>• 150 ALL</li> <li>• 1.5 EUR</li> <li>• 1.5 USD</li> <li>• 1.5 GBP</li> <li>• 1.5 CHF</li> </ul>
<b>Joint Account Maintenance</b>	Monthly Maintenance <ul style="list-style-type: none"> <li>• 200 ALL</li> <li>• 2 EUR</li> <li>• 2 USD</li> <li>• 2 GBP</li> <li>• 2 CHF</li> </ul>
<b>Payments (except cards)</b>	

<b>Direct debit</b>		• Free
<b>Periodic payment</b>		• 1 Euro
<b>Payment through ISBA accounts</b>		• 100 ALL
<b>Payment of utility bills from the account</b>		• 200 ALL
<b>Payment to Treasury accounts</b>		• 50 ALL
<b>Outgoing Payments inside Albania through online platform</b>	Outgoing payment in ALL	
	- Up to ALL 20,000	• Free
	- ALL 20,001 - ALL 1,499,999	• 250 ALL
	- Over ALL 1,500,000	• 750 ALL
<b>Outgoing Payments outside Albania through online platform</b>	Outgoing payments in Euro	• 1‰ (min €3, max €25) • 2‰ (min €15, max €250 + commission SWIFT )
<b>Outgoing Payments inside Albania in the branch</b>	Outgoing payment in ALL	
	- Up to ALL 1,499,999	• 500 ALL
	- From ALL 1,500,000 and over	• 1,500 ALL
	Outgoing payments in EURO	• 2‰ (min €6, max €50)
<b>Outgoing Payments outside Albania in the branch</b>	In FCY	• 2‰ (min €15, max €250 + komisione SWIFT)
<b>Incoming Payments inside Albania</b>	In ALL / EURO	• Free
	In FCY	• 1.5 ‰ (min €7, max €70)
<b>Incoming Payments outside Albania</b>	In ALL / EURO	• Free
	In FCY	• 1.5 ‰ (min €7, max €70)

<b>Cards and cash withdrawals</b>		
<b>Cash withdrawal of funds inside Albania via debit card</b>	At ISBAs ATMs	● Free
	Other Banks ATMs:	
	- Visa Inspire	● 200 ALL
	- Visa Classic	● 2 \$
	- Master Card Standard	● 1.5 €
	- Master Card Gold	● 3 €
<b>Cash withdrawal of funds outside Albania via debit card</b>	At Intesa Sanpaolo Group ATMs - Visa Inspire At ATMs outside Intesa Sanpaolo Group:	● Free
	- Visa Inspire	● 2.5%
	- Visa Classic	● 2.5%, min 2.5 \$
	- Master Card Standard	● 2.5%, min 2.5 €
	- Master Card Gold	● 2.5%, min 2.75 €
<b>Payments by debit card inside Albania</b>		● Free
<b>Payments by debit card outside Albania</b>	- Visa Inspire	● 2.5%
	- Visa Classic	● 2.5%, min 2.5 \$
	- Master Card Standard	● 2.5%, min 2.5 €
	- Master Card Gold	● 2.5%, min 2.75 €
<b>Payment by credit card inside Albania</b>		● Free
<b>Payment by credit card outside Albania</b>		● Free
<b>Overdraft Loan and related services</b>		
<b>Overdraft OD Retail</b>	Annual Interest Rate (only for used funds)	● 13%
	Commission for unused funds	● Free
<b>OD with cash Collateral</b>	Annual Interest Rate (only for used funds)	● Term Deposit Interest Rate + 2%, MIR 3.25%
		● Free

<p><b>OD Salary</b></p>	<p>Commission for unused funds</p> <p>Annual Interest Rate (only for used funds)</p> <p>Commission for unused funds</p>	<p>• 14%</p> <p>• Free</p>
<p><b>Other services</b></p>		
<p><b>Cash deposit in the branch to own current account</b></p>		<p>• Free</p>
<p><b>Cash deposit in the branch to own current account</b></p>	<p>- Up to ALL 1.500.000 or the equivalent</p>	<p>• Free</p>
<p><b>Cash deposits in the branch by third parties to current account</b></p>	<p>- Over ALL 1.500.000 or equivalent</p>	<p>• ALL 150</p>
<p><b>Cash deposit in the branch by third parties to saving account</b></p>	<p>- Up to ALL 1.500.000 or the equivalent</p>	<p>• ALL 750</p>
<p><b>Cash deposit in the branch by third parties to saving account</b></p>	<p>- Over ALL 1.500.000 or equivalent</p>	<p>• ALL 150</p>
<p><b>Cash deposits in the branch by walk-in/ non-customers to current account</b></p>	<p>- Up to ALL 1.500.000 (or equiv)</p>	<p>• ALL 500</p>
<p><b>Cash deposits in the branch by walk-in/ non-customers to current account</b></p>	<p>- Over ALL 1.500.000 (or equiv)</p>	<p>• ALL 1.000</p>
<p><b>Cash deposits in the branch by walk-in/ non-customers to saving account</b></p>	<p>- Up to ALL 1.500.000 (or equiv)</p>	<p>• ALL 500</p>
<p><b>Cash deposits in the branch by walk-in/ non-customers to saving account</b></p>	<p>- Over ALL 1.500.000 (or equiv)</p>	<p>• ALL 1.000</p>
<p><b>Cash withdrawals at the bank in the branch</b></p>	<p>- Up to ALL 75.000</p>	<p>• ALL 150</p>
<p><b>Cash withdrawals at the bank in the branch</b></p>	<p>- Up to ALL 50,000 (In FCY )</p>	<p>• Free</p>

	<ul style="list-style-type: none"> <li>- from ALL 75.000 to ALL 1.500.000 or eqv <span style="float: right;">● ALL 150</span></li> <li>- over ALL 1.500.000 or eqv in FCY <span style="float: right;">● 0.10% (max 2.000 ALL)</span></li> </ul>
<p><b>Cash withdrawals in the branch from:</b></p> <ul style="list-style-type: none"> <li>- Saving Accounts</li> <li>- Current Accounts linked to TD</li> <li>- Account with exchange</li> </ul>	<ul style="list-style-type: none"> <li>- Up to ALL 75.000 <span style="float: right;">● ALL 150</span></li> <li>- Up to ALL 50,000 (In FCY ) <span style="float: right;">● Free</span></li> <li>- from ALL 75.000 to ALL 1.500.000 or eqv <span style="float: right;">● ALL 150</span></li> <li>- over ALL 1.500.000 or eqv in FCY <span style="float: right;">● 0.10% (max 2.000 ALL)</span></li> </ul>
<p><b>Checks</b></p>	<ul style="list-style-type: none"> <li>- Check Book <span style="float: right;">● Euro 10 / book</span></li> <li>- Stopped Cheques <span style="float: right;">● Euro 10/ check</span></li> </ul>
<p><b>Checks issued by the Bank</b></p>	<ul style="list-style-type: none"> <li>- Bank checks for customers <span style="float: right;">● 2 o/oo, min. €15, max. €200</span></li> </ul>
<p><b>SMS service</b></p>	<ul style="list-style-type: none"> <li><span style="float: right;">● ALL 50</span></li> </ul>
<p><b>Account statement printing fee</b></p>	<ul style="list-style-type: none"> <li>- account statements printed for the current month <span style="float: right;">● ALL 100</span></li> <li>- account statements <span style="float: right;">● ALL 200</span></li> </ul>

	printed for the current year - account statements printed for previous years <b>• ALL 500</b> <b>• Free</b> - account/s statement printed once per year
<b>Other Services – Digital Banking Service</b>	
Service maintenance	<b>• Free</b>
Utility bill payments	<b>• Lek 200</b>
Cash Withdrawal of funds without a card at ISBA ATMs	<b>• Free</b>

Comprehensive cost indicator	<b>• 1,800 ALL</b> <b>• 1,8 EUR</b> <b>• 1,8 USD</b>
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**CUSTOMER**

(Name, Surname, Signature)

[\_\_\_\_\_]

Date [\_\_\_\_\_]

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<b>The term</b>	<b>The definition</b>
Account Maintenance	The payment service provider administers the account, enabling the customer to use it.

Overdraft	The account provider gives to the customer the possibility to have the funds in his account, which increases the current balance of funds in this account, up to a predetermined limit in the contract.
Direct Debit	It is a payment service for the debit of customer's payment account, where a payment transaction is initiated by the payee, based on the consent that the consumer has given to the payee, the payee's payment service provider or the consumer's own payment service provider.
Periodic payment	The account provider performs regular transfers, according to the customer's instructions, of a fixed amount of money from the customer's account to another account
Outgoing Payments inside Albania through online platform	The account provider transfers funds, according to customer's instructions, from the customer's account to another account inside Albania, through the online platform
Outgoing Payments outside Albania through online platform	The account provider transfers funds, according to customer's instructions, from the customer's account to another account outside Albania, through the online platform.
Outgoing Payments inside Albania in the branch	The account provider transfers funds, according to the customer's instructions, from the customer's account to another account within Albania, through the account provider's branch network.
Outgoing Payments outside Albania in the branch	The account provider transfers funds, according to the customer's instructions, from the customer's account to another account outside Albania, through the account provider's branch network.

Incoming Payments inside Albania	When the funds are sent to the customers account from an account inside Albania.
Incoming Payments outside Albania	When the funds are sent to the customers account from an account outside Albania.
Cash withdrawal of funds inside Albania via debit card	The customer withdraws funds through a debit card from his account at an ATM inside Albania
Cash withdrawal of funds outside Albania via debit card	The customer withdraws funds through a debit card from his account at an ATM outside Albania
Payments by debit card inside Albania	The customer uses his debit card to make a payment inside Albania. This payment can be made in a store or online.
Payments by debit card outside Albania	The customer uses his debit card to make a payment outside Albania. This payment can be made in a store.
Payment by credit card inside Albania	The customer uses his credit card to make a payment inside Albania. This payment can be made in a store or online.
Payment by credit card outside Albania	The customer uses his credit card to make a payment outside Albania. This payment can be made in a store