

# FREQUENTLY ASKED QUESTIONS CREDIT CARD

## LIMITS, INTERESTS, COMMISSIONS & FEES

### WHAT ARE CREDIT CARDS USAGE LIMITS?

Daily Cash Withdrawal limit: 15,000 ALL / 150 EUR

Daily POS Payments limit: Credit Card approved limit

Daily Internet Payments limit: 2,000 ALL / 20 EUR

Daily Contactless Payments limit: 2,000 ALL / 20 EUR

Daily limits may be changed, should you have other needs for your daily credit card use.

### WHAT ARE APPLICABLE INTEREST RATES?

Interest rates are flat fees expressed on annual basis.

Standard interest will be applied only on the outstanding liability amount that will be paid in the next months.

#### POS/Internet Payments

#### Cash Withdrawal:

Salary customers:	16%	20%
Non-salary customers:	19%	20%
Customer with cash collateral:	8%	12%

If minimum minimum repayment amount is not paid in full, then the Bank shall charge a penalty amounting 35% over the unpaid minimum repayment amount

### WHAT ARE CREDIT CARD COMMISSIONS & FEES

**Credit card application commission:**

Free of charge

**Annual membership commission:**

Main Card: Free of charge for the first year; 1,500 ALL / 15 EUR for the second year and on

Supplementary card: Free of charge for the first year; 1,000 ALL / 10 EUR for the second year and on

**POS/Internet payment commission:**

Free of charge for every transaction inside the country and abroad

**Cash withdrawal commission**

In Intesa Sanpaolo Bank Albania ATMs: 2%, min 500 ALL / 2% min 3 EUR

In other banks ATMs inside the country and abroad: 500 ALL / 2% min 3 EUR



FOR ALL THAT COUNTS