INTESA SANPAOLO BANK
Albania

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
Joint Current Account maintenance fee (Free for month of account opening)		200	2	2	2	2
Current Account Minimum Balance		1,000	10	10	10	10
Minimum balance fee for all Saving Accounts *(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*		150	1.5	1.5	1.5	N/A
***Minimum balance**		50,000	500	500	500	N/A
Loan Account dedicated for loan usage only		Free				
Account statement printing fee* **The client has the right to receive for free once per year the printed account/s statement*	ALL 100 for account Statements printed for the current month					
	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	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 deposit in the branch to own saving 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 deposit in the branch by third parties to saving 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 deposits in the branch by walk-in/ non-customers to saving 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 for loan installments, credit card or Visa Black		Free				
Cash withdrawals in the branch from Current Accounts	up to ALL 75,000	ALL 150	Free			
	from ALL 75,000 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 75,000	150 ALL	Free			
	from ALL 75,000 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 One Albania (former Albtelecom subscribers) bills	by customers	ALL 300				
	by non-customers	ALL 400				
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*

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4. CURRENCY EXCHANGE		ALL	EUR	USD	GBP	CHF
Currency exchange account to account		ALL 100				
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 *Maintained twice per year on the day of the coupon payment for each bond in the customer portfolio)*		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 100	EUR 1	USD 1	GBP 1	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 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 "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 "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 100/ 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)* ** no commission will be applied for One Albania (former Albtelecom subscribers) bills (it is covered by the operator)*	ALL 200

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		**ALL**	**EUR *Domestic***	**EUR *Cross-Border (SEPA)***	**EUR *Cross-Border (non SEPA)***	**USD**	**GBP**	**CHF**
Incoming payments from other banks	Standard value date for incoming payments	Same Value Date						
	Incoming payment in ALL and EUR	Free		3 EUR				
	Incoming payment in FCY				1.5 o/oo, min. € 7, max. € 70			
	Incoming 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						

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7.5 OUTGOING PAYMENTS IN BRANCH		ALL	EUR Domestic	EUR Cross-Border (SEPA)	EURCross-Border (non SEPA)	USD	GBP	CHF
Outgoing Payments in ALL	Amounts up to ALL 10,000,000	0,01 %, min 500 LEK, max 1,000 LEK						
	Amounts over ALL 10,000,000	ALL 1,500						
Outgoing Payments in EUR			0.02 %; min EUR 6, max EUR 50	0.02%; min 6 EUR, max 50 EUR				
Outgoing 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 SWIFT charges)			
	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 (SEPA)	EUR Cross-Border	USD	GBP	CHF
Outgoing Payments in ALL	Amounts up to ALL 40,000	Free						
	Amounts over ALL 40,000 and up to ALL 10,000,000	0.005%, min ALL 50, max ALL						
	Amounts over ALL10,000,000	ALL 750						
Outgoing Payments in EUR			0.01 %; min EUR 2, max EUR 25	0.01%, min 2 EUR, max 25 EUR				
Outgoing Payments in Foreign currency ordered from the account					2 o/oo min. EUR 15 max. EUR 250 (plus SWIFT charges)			
Outgoing instant payments in EUR Domestic from Online Channels	Amounts up to EUR 5,000		EUR 2					
Outgoing instant payments in ALL from online channels	Amounts up to ALL 40,000	Free						
	Amounts over ALL 40,001 and up to ALL 500,000	ALL 50						
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*

**For EUR Cross- Border (SEPA) only SHA (Share) commissions are allowed*

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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 Domestic	EUR Cross-border *(non SEPA)*	USD	GBP	CHF
Additional fee for urgent /non spot payments (same value date /1 working day)	ALL 1,500	0.06%, min EUR 5, max EUR 50	5.5%, min EUR 5	6.5%, min EUR 5	7%, min EUR 5	
			The fee is calculated on annual basis (i.e., amount * no of days*5%/360)			

8. PLASTIC CARDS

ISBA DEBIT CARDS	VISA INSPIRE	VISA CLASSIC USD	VISA CLASIC EUR	MC STANDARD	MC GOLD
Transactions in Intesa Sanpaolo Bank Albania ATMs in Albania	Free				
Transactions in non-Intesa Sanpaolo Bank Albania ATMs in Albania	2% of the amount, min. ALL 350	2% of the amount, min. USD 3	2% of the amount, min. EUR 3	2% of the amount, min. EUR 3	2% of the amount, min. EUR 3
Transactions in ATM-s of Intesa Sanpaolo Group	Free	2.5% of the amount, min. USD 4	2.5% of the amount, min. EUR 4	2.5% of the amount, min. EUR 4	2.5% of the amount, min. EUR 4
Daily Limit for cash withdrawal transactions in ATM (value)	ALL 75,000	USD 700	EUR 700	EUR 700	EUR 1,000
Cash deposit transactions in Intesa Sanpaolo Bank Albania ATMs in Albania	Free				
Daily Limit for cash deposit transactions in ATM (value) **Cash deposit is available only in ALL. For cards with limit in currency other than ALL, the equivalent in ALL will be applied.*	ALL 500,000	USD 5,000*	EUR 5,000*	EUR 5,000*	EUR 6,000*
Daily Limit for cash deposit transactions in ATM *(No of Transactions)*	5 transactions				
Transactions in POS and internet (on-line) in Albania	Free				
Transactions in POS and internet (on-line) abroad	2.5% of the amount	2.5% of the amount, min. USD 2.5	2.5% of the amount, min. EUR 2.5	2.5% of the amount, min. EUR 2.5	2.5% of the amount, min. EUR 2.75
Transaction in ATM abroad	2.5% of the amount, min. ALL 400	2.5% of the amount, min. USD 4	2.5% of the amount, min. EUR 4	2.5% of the amount, min. EUR 4	2.5% of the amount, min. EUR 4
Contactless limit for a single transaction	5,000 LEK	50 USD	50 EUR	50 EUR	50 EUR
Total Contactless transactions limit (Value/Number) *Up to the next Chip & PIN transaction, whichever is reached first*	15,000 LEK / 5	150 USD / 5	150 EUR / 5	150 EUR / 5	150 EUR / 5
Monthly Service Fee	ALL 150	USD 2	EUR 1.5	EUR 1.5	EUR 2.5

Replacement of Card/ Pin reissue	ALL 1,000
Replacement of expired Card	Free

*** Mastercard Standard is no longer offered for customers. The above listed terms and conditions for this card are applied only for cards issued until October 14th, 2026.*

MASTERCARD CREDIT CARD		
Joining Fee	Free	
Annual Membership Fee for Principal Card	Free for the 1st year; 1,500 LEK/ 15 EUR starting from the 2nd year	
Annual Membership Fee for Supplementary Card	Free for the 1st year; 1,000 LEK/ 10 EUR starting from the 2nd 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%	Salary Clients: 16% Non-Salary Clients: 17% Cash Collateral Clients: 8%
Annual Interest Rates on Withdrawals	Salary Clients: 20% Non-Salary Clients: 20 % Cash Collateral Clients: 12%	Salary Clients: 18% Non-Salary Clients: 18% 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 50,000/ EUR 500	
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	
Contactless limit for a single transaction	5,000 LEK / 50 EUR	
Total Contactless transactions limit (Value/Number)	15,000 LEK / 150 EUR 5 transactions	

** 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
Contactless limit for a single transaction	50 EUR
Total Contactless transactions limit (Value/Number)	150 EUR / 5 transactions
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
Contactless limit for a single transaction	ALL 5,000
Total Contactless transactions limit (Value/Number) *Up to the next Chip & PIN transaction, whichever is reached first*	ALL 15,000/ 5 transactions
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 7 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

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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 Max. EUR 70	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	- 90% of cash used as Cash Collateral (if collateral and credit exposure are in the same currency) - 80% of cash used as Cash Collateral (if collateral and credit exposure are in the different currency)		
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		

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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	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 for PERSONAL LOAN*		ALL 3,000,000	EUR 28,000	
Maximum amount for PRE-APPROVED LOAN		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: 1.5% of the line - For Other customers: 2% of the line	Min. ALL 6,500 Max. N/A	Min. EUR 50 Max. N/A
Administration fee **Pre-approved Loan** 2% of the line	Min. ALL 6,500 Max. ALL 20,000	Min. EUR 50 Max. EUR 150
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	

** Maximum amount is offered to Individuals with incomes from salary channeled in banking system.*

10.6 GREEN PERSONAL LOAN IN COLLABORATION WITH EBRD/GEFF (UNSECURED)	**ALL**	**EUR**
Purpose	Investment in green technologies which involve a combination of elements from: energy efficiency and renewable energy.	
Minimum amount	ALL 50,000	EUR 500
Maximum amount *	ALL 3,000,000	Equivalent in EUR
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 - For Salary Customers: 1.5% of the line - For Other customers: 2% of the line	Min. ALL 6,500 Max. N/A	Min. EUR 50 Max. N/A
Interest rate (on annual basis) for **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 **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
Collateral	N/A	

** Maximum amount is offered to Individuals with incomes from salary channeled in banking system.*

Additional Information:
Incentive from EBRD/GEFF: Customers applying for the Green Personal Loan (unsecured) under the EBRD/GEFF program may be eligible for an incentive, which is paid directly by EBRD/GEFF following the customer's application and approval in the Verification Management System. This incentive is not part of the loan terms and is subject to separate approval by EBRD/GEFF. The bank does not assume any responsibility for the approval, processing, or payment of this incentive.

10.7 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	Free	EUR 50
Interest rate (on annual basis) for Salary customers	13.5%	9%
Interest rate (on annual basis) for other customers	13.5%	11%
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.	

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11. MORTGAGE LOAN FOR REAL ESTATE PURCHASE		
Purpose	Purchase of A residential Property (1st, 2nd 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	Up to 100% of the purchase/undertaking contract value, in case of different / additional collateral offered from the object of financing. Up to 85% of the purchase (contract) value in case object of financing is the only/sole collateral offered*	Not more than 70%
**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	1.25% 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 - Cash collateral coverage 110% In case of cash collateral in same CCY; 120% in case of cash collateral in different CCY	
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 1st year or 3.7% for 1st 2 years or 4.5% for 1st 3 years; 1Y T-Bill + 1.7%, MIR 3.8% for remaining years	3.5% for 1st year or 3.9% for 1st 2 years or 4.9% for 1st 3 years; 1Y T-Bill + 2.5%, MIR 4% for remaining years
Interest rate (on annual basis) for **EUR**	1.9% for 1st year or 4% for 1st 3 years; 1Y Euribor + 3.7%, MIR 3.7% for remaining years	2.9% for 1st year or 5% for 1st 3 years; 1Y Euribor + 4%, MIR 4% for remaining years
For all applications received until **31 March 2027**, the following variable interest rate option may be applied: **ALL:** 1Y T-Bill +1.7%, MAX IR for 1st 2 years at 3.7%; MIR 3.8% for remaining years. **EUR:** 1Y Euribor + 3.7%, MAX IR for 1st 2years at 3%, MIR 3.7% 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

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Albania

12. MORTGAGE LOAN FOR YOUNG PEOPLE	
Purpose	Purchase of A residential Property (1st house); Construction of Residential Property (1st house);
Bank participation	Up to 100% of the purchase/undertaking contract value, in case of different / additional collateral offered from the object of financing. Up to 85% of the purchase (contract) value in case object of financing is the only/sole collateral offered
Loan to value (collateral)	Up to 70% of collateral value for residential real estate purchase
Administration fee	0.35% of the loan amount Min. ALL 15,000 or EUR 100
Minimum amount	ALL 1,000,000 or EUR 10,000
Maximum amount	16,000,000 LEK or 150,000 EUR
Tenor	Min. 5 years Max. up to 30 years for floating Interest Rate or up to 25 years for Fix Interest Rate during all loan duration
Payment mode	Fixed monthly installments (principal + interest) Grace period option available for max 12 months and max 2 years eased amortization schedule.
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 1st year or 3.7% for 1st 2 years or 4.5% for 1st 3 years; 4.7% for 1st 5 years; 1Y T-Bill + 1.7%, MIR 3.8% for remaining years or 5.5% during all loan duration
Interest rate (on annual basis) for **EUR**	1.9% for 1st year or 4% for 1st 3 years; 4.5% for 1st 5 years; 1Y Euribor + 3.7%, MIR 3.7% for remaining years or 5.5% during all loan duration
For all applications received until **31 March 2027**, the following variable interest rate option may be applied: **ALL:** 1Y T-Bill +1.7%, MAX IR for 1st 2 years at 3.7%; MIR 3.8% for remaining years. **EUR:** 1Y Euribor + 3.7%, MAX IR for 1st 2years at 3%, MIR 3.7% 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

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12. REFINANCING MORTGAGE LOAN			
Purpose	Buy out the mortgage loan in other Financial Institutions for the purpose of:		
	Purchase of a residential Property (1st, 2nd or other house); Construction of Residential Property.	Purchase of other real estate (shop, store, office etc.); Construction of other real estate (non-residential).	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 1st year or 2.5% for 1st 2 years or 3% for 1st 3 years; 1Y Euribor + 3.7%, MIR 3.7% for remaining	2.5% for 1st year or 3% for 1st 2 years or 4% for 1st 3 years; 1Y T-Bill + 1.5%, MIR 3.8% for remaining years

For all applications received until **31 December 2026**, the following variable interest rate option may be applied:
ALL: 1Y T-Bill +1.7%, MAX IR for 1st 2 years at 2.5%; MIR 3.8% for remaining years.
EUR: 1Y Euribor + 3.7%, MAX IR for 1st 2years at 2%, MIR 3.7% 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 - Cash collateral and/or Gov securities coverage 110% In case of cash collateral in same CCY; 120% in case of cash collateral and/or Gov securities in different CCY
Loan to value (collateral)	Up to 50% of collateral value

Administration fee	1.25% 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 1st year or 5.5% for 1st 3 years; 1Y Euribor + 4%, MIR 4% for remaining years	3.5% for 1st year or 4% for 1st 2 years or 5.1% for 1st 3 years; 1Y T-Bill + 2.7%, MIR 4% for remaining years
For all applications received until **31 March 2027**, the following variable interest rate option may be applied: **ALL:** 1Y T-Bill +1.7%, MAX IR for 1st 2 years at 3.7%; MIR 3.8% for remaining years. **EUR:** 1Y Euribor + 3.7%, MAX IR for 1st 2years at 3%, MIR 3.7% 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 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	
14. GREEN PERSONAL LOAN IN COLLABORATION WITH EBRD/GEFF (SECURED)	
Purpose	Investment in green technologies which involve a combination of elements from: energy efficiency and renewable energy.
Bank participation	100% of investment based on the invoice
Minimum amount	ALL 1,000,000 or EUR 10,000
Maximum amount	EUR 50,000 (Equivalent in ALL)
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 70% 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 1st year or 5.5% for 1st 3 years; 1Y Euribor + 4%, MIR 4% for remaining years	3.5% for 1st year or 4% for 1st 2 years or 5.1% for 1st 3 years; 1Y T-Bill + 2.7%, MIR 4% for remaining years

Additional Information:
Incentive from EBRD/GEFF: Customers applying for the Green Personal Loan (secured) under the EBRD/GEFF program may be eligible for an incentive, which is paid directly by EBRD/GEFF following the customer's application and approval in the Verification Management System. This incentive is not part of the loan terms and is subject to separate approval by EBRD/GEFF. The bank does not assume any responsibility for the approval, processing, or payment of this incentive.

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

15. 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 *Loans with 100% interest subsidized by Ministry of Finance and Economy / National Entity of Housing*	T-BILL 1Y + 0.5%, MIR 2%
Interest rate (on annual basis) for ALL *Loans with subsidized interest rate by Ministry of Finance and Economy / National Entity of Housing above 3%*	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

16. 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	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

17. 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

18. SUBSIDIZED STUDENT LOAN - GOVERNMENT SOCIAL PROGRAM	
Purpose	Providing financial support to students when they are in need for funds to cover their tuition fees ad living expenses.
Minimum amount	ALL 50,000
Maximum amount	Total loan amount as per AKFAL program must not exceed EUR 10,000 (equivalent in ALL) per customer.
Tenor	Up to 108 months
Payment mode	Fixed monthly installments (principal + interest + accrued interest)
Administration fee	ALL 5,000
Interest rate (on annual basis)	6% fixed
Collateral	N/A
Unused funds fee	N/A
Penalty	10%
Prepayment fee	Free

Other conditions:
1. Co-borrower needed

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19. 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 *Limit in LEK the equivalent of EUR amount*	
Maximum amount	Up to EUR 50,000 *Limit in LEK the equivalent of EUR amount*	
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	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)

20. 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 150/ 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 & account balance	ALL 1,000
Certificate confirming non-relationship	EUR 10

21. 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 Municipality	Young Adult Package for customer aged 25 - 35 years old
1. Current Account in ALL 2. Debit Card – Visa Inspire 3. DIGICAL *Note: For all other products and services will be applied terms and conditions in force.*		
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*

22. DIGICAL CHANNELS

DIGICAL 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

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Annex (Cut off time individuals)

Payments	Value/Currency	Time	Processing Date*	Value Date
Ebanking Channels				
Internal Payments within ISBA, Albania	Same CCY		D	D
	Different CCY up to EUR 10,000 (OR EQUIVALENT)	00:00 AM to 16:00 PM	D	D
		16;00 PM TO 00;00 AM	D	D
	Different CCY OVER to EUR 10,000 (OR EQUIVALENT)	16;00 PM TO 00;00 AM	D+1	D+1
OUTGOING DOMESTIC PAYMENTS - Working days				
Domestic Payments LEK	Amount ≤ 10,000,000 LEK	00:00 AM to 14:00 PM	D	D
		14:00 PM to 24:00 PM	D	D+1
	Amunt >10,000,000 LEK	00:00 AM to 14:30 PM	D	D
		14:30 PM to 24:00 PM	D+1	D+1
Domestic Payments EURO	Any value EUR	00:00 AM to 14:30 PM	D	D
		15:00 PM to 24:00 PM	D+1	D+1
Domestic Payments in other currencies	Any value	00:00 AM to 15:30 PM	D	D+2
		15:30 PM to 24:00 PM	D+1	D+3
OUTGOING INTERNATIONAL PAYMENTS - Working days				
International Payments All currencies	Any value	00:00 AM to 15:30 PM	D	D+2
		15:30 PM to 24:00 PM	D+1	D+3
International Payments Urgent Value Date	Any value EUR / USD	00:00 AM to 13:30 PM	D	D
	Any value CHF / GBP	00:00 AM to 12:00 PM	D	D
International Payments SEPA	Any value EUR	00:00 AM to 11:00 AM	D	D
		11:00 AM to 24:00 PM	D	D+1
Branch				
Internal Payments within ISBA, Albania	ALL CCY	08:30 AM to 15:30 PM	D	D
OUTGOING DOMESTIC PAYMENTS - Working days				
Domestic Payments LEK	Amount ≤ 10,000,000 LEK	08:30 AM to 15:30 PM	D	D+1
	Amunt > 10,000,000 LEK	08:30 AM to 15:30 PM	D	D+1
Domestic Payments EURO	Any value EUR	08:30 AM to 15:30 PM	D	D+1
Domestic Payments in other currencies	Any value	08:30 AM to 15:30 PM	D	D+2
Domestic Payments Urgent Value Date	Any value LEK / EUR / USD	08:30 AM to 13:30 PM	D	D
	Any value CHF / GBP	00:00 AM to 12:00 PM	D	D
OUTGOING INTERNATIONAL PAYMENTS - Working days				
International Payments All currencies	Any value	08:30 AM to 15:30 PM	D	D+2
International Payments Urgent Value Date	Any value EUR / USD	08:30 AM to 13:30 PM	D	D
	Any value CHF / GBP	00:00 AM to 12:00 PM	D	D
International Payments SEPA	Any value EUR	08:30 AM to 15:30 AM	D	D+1

November 23rd, 2026

INTESA SANPAOLO BANK
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".