

Products and Services		Terms & Conditions for Small Business					
		ALL	EUR	USD	GBP	CHF	JPY
<b>1. Current Accounts</b>							
Account opening		Free					
Account closing	After 3 months of opening day	Free					
	Within three months of opening	30					
Account maintenance fee (Free for month of acc. opening)		ALL 500	EUR 5	USD 5	GBP 5	CHF 5	JPY 500
Account maintenance fee for Farmers		ALL 150	EUR 5	USD 5	GBP 5	CHF 5	
Savings Account for NGO		Free					
Account Maintenance Fee for NGO /Additional Acc. opened in same CCY		ALL 250	EUR 2.5	USD 2.5	GBP 2.5	CHF 2.5	
Account maintenance fee for "Notary account for alienation payments"		Free					
Account maintenance fee for "Private Bailiiff Account"		Free					
Current Account Minimum Balance		ALL 3,000	EUR 30	USD 30	GBP 30	CHF 30	JPY 3,000
Account Statement		Free for current month €1/month for previous period					
Account Statement delivered electronically daily		€10/muaj					
<b>2. Cash transactions</b>							
<b>2.1. Cash Transactions in Branches</b>							
*Cash deposit in own account		Free					
Cash deposit in favor of third parties	up to ALL 1.500.000 or eqv	ALL 250					
	over ALL 1.500.000 or eqv	ALL 750					
Cash withdrawals	up to All 300.000 or eqv	Free					
	ALL 300.000 - 1.500.000 or eqv	ALL 150					
	over All 1.500.000 or eqv	0.10%, max ALL 2.000					
Cash payments in favor of General Directory of Tax Office	by customers	ALL 300					
	for non customers	ALL 2,000					
Custom cash payments	for Customers	ALL 300					
	for non Customers	ALL 1,000					
Cash Payments in favor of other Treasury Accounts	by customers	ALL 150					
	for non customers	ALL 200					
Cash Payments of Utility Bills	by customers	ALL 200					
	by non customers	ALL 300					
Cash Payments in favor of ZRPP(Zyra e Regjistrimit të Pasurive të Paluajtshme)	by customers	ALL 150					
	by non customers	ALL 1,000					
Cash deposits in accounts of Exchange Offices		0.3% of the amount					
Cash withdrawals from accounts of Exchange Offices		0.3% of the amount					
* includes cash deposits in business current accounts made by authorized persons or by the account holder							
<b>2.2. Cash Deposit Machine</b>							
Registration fee		Free					
Service fee		Free					
Cash Deposit fee		Free					
Investigation fee		Free					
Cash deposit daily limit per customer		ALL 1,200,000 / EUR 10,000					
<b>3. Currency exchange</b>							
Currency exchange account to account		Free					
<b>4. Albanian Government Securities</b>							
Application through IBD (Treasury Bills and Bonds)	Application fee through IBD ( 3 month Treasury Bill )					0.15% of the nominal value ( min LEK 1,000; max ALL 10,000 )	
	Application fee through IBD ( 6 month Treasury Bill )					0.18% of the nominal value ( min LEK 1,000; max ALL 10,000 )	
	Application fee through IBD ( 1 year Treasury Bill )					0.20% of the nominal value ( min LEK 1,000; max ALL 10,000 )	
	Application for domestic Bonds through IBD					0.20% of the nominal value ( min LEK 1,000; max ALL 10,000 )	
	Custody fee for domestic Bonds through IBD ( 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 LEK 500; max ALL 4,000 )	
Annual custody commission for Albanian Government Eurobond		1 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					
<b>5. Time deposit</b>							
Opening / Renewal of TD		Free					
Penalty for break down of the deposit		Accumulated Interest					
<b>6. Payments</b>							
<b>6.1. Internal payments</b>							
Payments between IBD Accounts *		ALL 100	EUR 1	USD 1	GBP 1	CHF 1	JPY 100
Payments between own accounts same customer		0					
Execution of payments with standing order		€ 1/ transaction					
(*) Internet banking transactions are excluded from payments of the commission							
<b>6.2. Utility Payments</b>							
Payments with Direct Debit Agreement		Free					
Payments of the Utility Bills of Electricity, Telephone **, Mobiles, Water, etc*		ALL 100					
(*) internet banking transactions are excluded from the payments commission; (**)no commission will be applied for these bills (covered by the operator)							
<b>6.3. Taxes and other budgeted payments</b>							
Payments in favor of General Directory of Tax Office*		ALL 150					
Customs Payments		ALL 150					

Payments in favour of other Treasury accounts		ALL 50							
Payments in favour of ZRPP (Zyra e Regjistrimit të Pasurive të Paluajtshme)	by customers	ALL 50							
	by non customers	ALL 1,000							
(*) internet banking transactions are excluded from the payments commission									
Products and Services		Fees and Commissions							
		ALL	EUR Domestic	EUR International "SEPA"	EUR International "Non SEPA"	USD	GBP	CHF	JPY
<b>6.4. Incoming Payments</b>									
Incoming payments from other banks	Value date	Same value date (0 working days)							
	Incoming payment in ALL and Eur (Domestic)	Free							
	Incoming payment in FCY			€ 3	1.5 o/oo, min. € 7, max. € 70				
<b>6.5. Outgoing Payments</b>									
Outgoing Payments in ALL from Physical Branches	For amounts ≤ ALL 10,000,000	0.01% min ALL 500, max ALL 1,000							
	For amounts > ALL 10,000,000	ALL 1.500							
Outgoing Payments in Eur Domestic from Physical Branches			0.02% min € 6, max € 50						
Outgoing Payments in Foreign currency	Ordered from the account		0.02%, min 6 €, max € 50	1.5 o/oo min € 20 max 250 € (plus SWIFT)					
	Ordered in cash			2.5 o/oo, min. € 20 max 350 € (plus SWIFT)					
SWIFT Charge						€ 10			
Payments Investigation Fee (Incomings/Outgoings)		ALL 3,000			€ 25				
Payment amendment/Cancelation Fee *		ALL 3,000			€ 25				
<b>6.6. Payments Through E-Banking channels</b>									
Outgoing Payments in Eur Domestic from Online Channels			0.01% min € 2, max € 25						
Outgoing Payments in ALL from Online Channels	For amounts ≤ ALL 40,000	Free							
	For amounts ALL 40,001- ALL 10,000,000	0.005% min ALL 50, max ALL 500							
	For amounts > ALL 10,000,000	ALL 750							
Outgoing Payments in Foreign currency		Ordered from the account		0.01%, min 2 €, max € 25	1.5 o/oo min € 20 max 250 € (plus SWIFT)				
* No fees are applied for cancelation of transactions initiated/performed from Internet banking prior to authorization from the Bank									
<b>6.7. Additional Fee for Payments with Charges "OUR"</b>									
Payments with Charges "OUR" (in EURO)									
	For amounts 0 - €10,000				€ 11				
	For amounts €10,001 -€50.000				€ 21				
	For amounts over €50.000				€ 40				
Payments with Charges "OUR" (in USD)	For amounts 0 - \$20,000					\$25			
	For amounts over \$20.000					\$50			
Payments with Charges "OUR" in GBP in CHF ND JPY							£30	CHF 30	4.400 JPY
Fee for Urgent/non-spot Payments (calculated: amt*days*X%/360)		ALL 1,500	0.06%, min 5 € max 50 €		5.5%, min € 5	6.5%, min € 5	7%,min € 5		
e-mailing copy of the outgoing transfer advises (MT 103)					€ 5/month				
* Only SHA (Share) Commission are allowed for EUR International Sepa payments									
<b>7. Plastic Cards</b>									
<b>7.1. MasterCard/Business Card</b>									
Card issue					Free				
Monthly Fee for primary card					€ 5/card				
Monthly Fee for supplementary card					€ 2.5/card				
Fee on transactions in IBD ATMs in Albania					Free				
Fee on transactions in non-IBD ATMs in Albania					€ 2				
Fee on POS transactions in Albania					Free				
Fee on transactions in ATM abroad					2.5 % of the amount min € 2.5				
Fee on transactions in POS abroad , Internet					1.5 % of the amount min € 2				
Daily Limit for POS/Internet (value)					€ 5,000				
Value of a single contactless transaction					€ 50				
Cumulative value of contactless transactions (between two Chip & PIN transactions)					€ 150				
Cumulative number of contactless transactions (between two Chip & PIN transactions)					5 Transactions				
Daily Limit for ATM Cash Withdrawal (value)					€ 1,000				
Cash deposit transactions in Intesa Sanpaolo Bank Albania ATMs in Albania					Free				
Daily Limit for cash deposit transactions in ATM (value) (*)					€ 2,000				
Daily Limit for cash deposit transactions in ATM (No of Transactions)					5 Transactions				
Card blocking					Free				
Replacement of Card/Pin (reissue)					ALL 1,000				
Replacement of expired Card					Free				

(\* ) Cash deposit is available only in LEK. For cards with limit in currency other than Lek, the equivalent in LEK will be applied.

Products and Services		Fees and Commissions					
		ALL	EUR	USD	GBP	CHF	JPY
<b>8. Checks</b>							
Check Books/ 25 pieces ( Account Check)		€ 10					
Stopped Cheques		€ 10 per check					
Return as unpaid		Free					
<b>8.1. Issued by the Bank</b>							
Bank Draft (in FCY)	for customers	2 o/oo, min. €15, max. €200					
	for non customers	2.5 o/oo, min. €25, max €250					
Managers check ( in ALL)	for customers	2 o/oo, min. €15, max. €200					
	for non customers	2.5 o/oo, min. €25, max €250					
<b>8.2. Accepted by the Bank ( for Clearing )</b>							
IBD Cheques		Free					
Other checks received for credit to IBD account		2 o/oo, min €10, max. €100					
Received for credit to another bank		2 o/oo, min €10, max. €100					
Checks for collection		2 o/oo ,min € 20, max € 200, plus swift charges					
<b>9. Letters of Credit</b>							
Import Letter of Credit	Pre Advice	€ 10					
	Opening	1.5 o/oo,min € 50 per quarter or part thereof (up front fee)					
	Amendment	€ 50					
	Examination of documents	1 o/oo,min € 30					
	Payment	4 o/oo,min € 50					
	Cancellation	4 o/oo of the remaining amount plus correspondent charges					
	Handling documents	€ 30					
Export Letter of Credit	Discrepancy in documents	€ 50					
	Pre Advice	€ 10					
	Advising	1 o/oo,min € 50 per quarter or part thereof (up front fee)					
	Confirming	2.5 o/oo,min € 100 per quarter or part thereof (up front fee)					
	Examination of documents	1 o/oo,min € 50					
	Deferred payment	2 o/oo,min € 50					
	Cancellation	€ 50					
	Amendment	€ 50					
	Handling documents	€ 30					
	Payment commission	4 o/oo, min € 50					
Other fees	Transferring Letter of Credit	€ 100					
	Other bank charge	as incurred					
	SWIFT charges	€ 10					
<b>10. Bank Guarantees</b>							
Guarantee for Participation in Tender (Bid Bond issuing fees)	Standard Form	ALL 1.000	€ 30				
	Non standard Form	ALL 2.000	€ 50				
Issuing Fee for other types of Bank Guarantees	Issuing in Standard Form	€30 quarterly					
	Issuing in non standard Form	€50 quarterly					
	Amendment	€ 30					
	Payment of the guarantee	4 o/oo,min € 30					
	Release before the expiry date	€ 10					

Products and Services		Fees and Commissions					
		ALL	Euro	Usd	GBP	CHF	JPY
B/G received from other banks for IBD customers (without any engagement)	Advising		€ 50				
	Amendment		€ 10				
	Payment of the guarantee		2 o/oo,min € 20				
Other fees	Other bank charge		as incurred				
	SWIFT charges		€ 10				
<b>11.Bills for collection</b>							
Inward documentary b/c			1 o/oo,min € 50 per quarter or part thereof				
Clean inward bills for collection			2 o/oo,min € 20,max € 200, plus swift charges				
Outward documentary b/c			1 o/oo,min € 50 per quarter or part thereof				
Clean outward bills for collection			2 o/oo,min € 30,max € 100				
Other fees	Other bank charge		as incurred				
	SWIFT charges		€ 10				
<b>12.Loans</b>							
		Fees and Commissions					
<b>Financing Type</b>		<b>Overdraft</b>	<b>Short Term Loan</b>	<b>Investment Loans</b>	<b>L/C and B/G line</b>		
Currency		ALL,€UR	ALL,€UR	ALL,€UR	ALL,€UR		
Tenor		12 months	4 years	4-15 years	12 months		
Interest rate		( 1Y TB-Lek/1Y EURIBOR-Euro + Spread)					
	If covered with cash into Acc.	0.5% of credit line			Free		
	If covered with T/D;TB	0.5% of credit line					
Administration Fee		Non cash covered			1% of credit line min € 100		
Line Commission (up front fee)	If covered with Cash into Acc.				1% of credit line		
	If covered with T/D;TB; or Counterguarantee				Free		
	Non Cash Covered				1% p.a (quarterly or fraction),		
Unused Funds Fee		1.25% p.a		1% p.a			
Penalty Fee		IR+ 10 % p.a					
Loan prepayment fee		3% p.a on the remained amount					
Commission on Collateral change		ALL 10.000					
<b>12.1.Financial Leasing</b>							
<b>Financing Type</b>		<b>Business AUTO Leasing (Passenger Cars with weight up to 3.5 ton &amp; Light Commercial Vehicles with weight up to 7.5 ton)</b>			<b>Transport Vehicles Leasing (Transport Vehicles with weight over 7.5 ton)</b>		
Currency		ALL,€UR					
Tenor		24-72 months			24-84 months		
Interest rate		( 1Y TB-Lek/1Y EURIBOR-Euro + Spread)					
Administration Fee		1% of asset price					
Penalty Fee		IR + 10% p.a					
Loan prepayment fee		3% p.a of the prepaid amount					
Penalty for noncompliance and irregularities (for violation of contractual conditions)		5% of asset price					
<b>13.Internet Banking service</b>							
Registration fee		Free					
Monthly Fee for SB		€ 8					
Monthly Fee for NGOs		€ 5					
Security Key		Free					
<b>14.Mobile Banking service</b>							
Monthly Fee		Free					
Security key		Free					
<b>15.Cash Management Services</b>							
SWIFT FIN Reporting MT940	Daily	€ 20					
	Monthly	€ 10					
SWIFT FIN Reporting MT941	Intraday	€ 20					
SWIFT FIN Reporting MT942	Intraday	€ 20					
SWIFT FIN Reporting MT940 + MT941 + MT942		€ 50					
SWIFT FIN MT101 (Kerkese per Transferim fondesh)	Service Agreement Fee	€ 100					
	Monthly Fee	€ 10					
<b>16.Miscellaneous</b>							
Postage charges		ALL 1.000 within Albania /€ 50 abroad					
Safe Boxes annual Fee	Type 1 ( 40 x5 cm)	€ 150					
	Type 2 ( 40 x10 cm)	€ 200					
	Type 3 ( 40 x17 cm)	€ 300					
Forced opening of the Safe Box		€ 100					
Cash Night safe Deposit		Free					
Investigations on transactions 6 months or older from the bank's archive		€ 30 - € 100					
SWIFT charges		€ 10					
Letter of reference		€ 100					
Letter confirming relationships & a/c balance		€ 10					
Certificate confirming non-relationship		€ 10					
Auditors certificate balances etc.		€ 50					
SMS notification service		ALL 100 / month					

**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", as amended.

"INTESA SANPAOLO BANK ALBANIA" SIA, based on the Law no. 8873, dated 29/03/2000 "On Deposit Insurance" amended by Law no. 53/2014, dated 22/05/2014. It 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 insurable deposits of any depositor of "INTESA SANPAOLO BANK ALBANIA" SIA to the extent of 100 percent, but in any case not more than ALL 2,500,000 (two million and five hundred thousand Lek), respectively of the number of deposits and their currency, deposited in this Bank.

**B- DEFINITIONS**

"Deposit Insurance Certificate", based on Article 3, paragraph 8 of Law no. 53/2014, dated 22.05.2014 "On Deposit Insurance", is the administrative act issued by the Deposit Insurance Agency, through which a legal person becomes a member of the deposit insurance scheme. "Depositor", based on Article 3, paragraph 17 of Law no. 53/2014, dated 22/05/2014 "On Deposit Insurance", as amended, is any natural person, merchant or commercial company who is entitled to receive payment of a deposit from a subject member of the deposit insurance scheme, including the holder with full rights of a deposit in co-ownership and any beneficiary of a deposit of a third party. "Insurable Deposit", based on Article 3, paragraph 14 of Law no. 53/2014, dated 22/05/2014 "On Deposit Insurance", as amended, is the aggregate value of all deposits of a depositor, including the accrued interest calculated on the day of assessment or intervention in a subject member of the scheme, except for the exclusions under Article 32 of this Law. "Insured Deposit in the Bank and its Branches", based on Article 3, paragraph 15 of Law no. 53/2014, dated 22/05/2014 "On Deposit Insurance", as amended, is the part of the insurable deposit of a depositor, which is covered with insurance by the Agency. "Uninsurable Deposits", based on Article 32 of Law no. 53/2014, dated 22/05/2014 "On Deposit Insurance", as amended, the following deposits are exempt from insurance and compensation by the Deposit Insurance Agency: 1) the part of the deposit in the bank or the branch of a foreign bank over ALL 2,500,000 (two million and five hundred thousand) or its equivalent amount in a foreign currency; 2) deposits of banks, branches of banks and savings-credit associations in their name and on their behalf, as well as any other financial institution licensed by the Bank of Albania and Financial Supervisory Authority; 3) bank deposits held by the director and administrators of the bank as well as their family members, as per their family certificate; 4) deposits of any person that holds 5 (five) percent or more of the equity of the subject member or shares with voting rights in this subject; 5) deposits deriving from activities related to money laundering and terrorism financing, which are declared illegal through a final court decision; 6) deposits of domestic or foreign insurance and reinsurance companies; 7) deposits of domestic or foreign entrepreneurial subjects or collective investment; 8) deposits of domestic or foreign pension funds or pension insurance; 9) titles issued from financial institutions and any other obligation that these institutions have based on their promissory agreements; 10) deposits of units of central or local government and public entities of the Republic of Albania or of a foreign country; 11) non-nominative deposits and/or deposits that cannot be clearly nominated; 12) deposits placed in the subject member of the deposit insurance scheme during and/or after the day of the insurance event in this subject; 13) deposits of the members of steering bodies of savings-credit associations according to the determinations in the Law on savings-credit associations, except for the general assembly; 14) deposits of legal entities, other than those set out in paragraph 17 of Article 3 of Law no. 53/2014, dated 22/05/2014 "On Deposit Insurance" as amended.

"Commercial Company", based on Article 3, paragraph 34 of Law no. 53/2014, dated 22/05/2014 "On Deposit Insurance", has the meaning defined in Law no. 9901, dated 14/4/2008, "On Entrepreneurs and Companies", and / or any amending law thereof. "Deposit Insurance Scheme", based on Article 3, paragraph 23 of Law no. 53/2014, dated 22/05/2014 "On Deposit Insurance", is the legal relationship and activity for the insurance and compensation of deposits that is established between the subjects member of the scheme and public institutions for the benefit of depositors. "Merchant", based on Article 3, paragraph 34 of Law no. 53/2014, dated 22/05/2014 "On Deposit Insurance", has the meaning defined in Law no. 9901, dated 14/4/2008, "On Entrepreneurs and Companies", and / or any amending law thereof.

**B- DEPOSIT INSURANCE**

1. The Agency insures the deposits of individual, merchants and commercial companies in the member banks of the scheme, based on: a) the deposit agreement; b) accounting documentation; c) electronic registry data.
2. Deposit insurance expires when: a) the deposit is classified as uninsured deposit, b) the deposit is compensated by the Agency as a result of the obligatory liquidation of the bank.
3. In the case of voluntary liquidation of the bank, the deposits remain insured until the end of the liquidation process.
4. In the case of legal reorganization, the insured deposits in the participating banks shall remain insured in each of them for three months after the date on which the Agency is notified in writing by the Supervisory Authority for the accomplishment of the transformation process.
5. Banks enforce Article 26 of Law no. 53/2014, dated 22/05/2014 "On Deposit Insurance", as amended through the establishment, maintenance and operation of IT systems for the collection, storage and processing of data pursuant to the assessment of the amount of insured deposits at any time, according to Annex 11 "Assessment of the insured deposits amount".

6. The amount of insured deposits is the arithmetic value that serves as the basis for the calculation of the premium and resulting from the implementation of the following steps: a) accurate maintenance of the personal data of the depositor and the deposits of such depositor; b) keeping a single number (personal code in the system) of the depositor, with the aim of accurately identifying the depositor without duplications; c) application of the exemptions from the deposit insurance scheme; d) calculation of the respective interest of each deposit of the depositor; e) exchange of foreign currency deposits, in ALL at the official exchange rate determined by the Supervisory Authority; f) implementation of the contractual terms and conditions applicable to each deposit [as specified in Annex 11]; g) collecting all deposits of the depositor as a single deposit account. h) comparison of the value of the single deposit with ALL 2 500 000 (two million and five hundred thousand).

**C- DEPOSIT COMPENSATION**

Compensation procedures, according to article 39, paragraph 1 of the Law no. 53/2014, dated 22/05/2014 "On Deposit Insurance", as amended, 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 ends not later than three months from its beginning. The Agency, according to article 38, paragraph 1, point a) of the Law no. 53/2014 dated 22/05/2014 "On Deposit Insurance", as amended, 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), respectively of the number of deposits and their currency, deposited in this Bank.

**D- 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 36, paragraph 12 of the Law no. 53/2014, dated 22/05/2014 "On Deposit Insurance", is entitled to refuse compensation or demand the refund of the compensation for insured deposit, when the compensation right is based on inaccurate and fraud data, and when it is observed that there is no insurable interest. The insurable 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:

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

Note: This information is disclosed 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", as amended.

**ANNEX CUT OFF TIMES**

Payments	Value/Currency	Time	Processing Date	Value Date
<b>Ebanking Channels</b>				
<b>Internal Payments within ISBA, Albania</b>	Same CCY		D	D
	Different CCY	00:00 AM to 15:30 PM	D	D
		15:30 PM to 24:00 PM	D+1	D+1
<b>OUTGOING DOMESTIC PAYMENTS - Working days</b>				
<b>Domestic Payments LEK</b>	Amount ≤ 10,000,000 LEK	00:00 AM to 14:00 PM	D	D
		14:00 PM to 24:00 PM	D	D+1
	Amount > 10,000,000 LEK	00:00 AM to 14:30 PM	D	D
		14:30 PM to 24:00 PM	D+1	D+1
<b>Domestic Payments EURO</b>	Any value EUR	00:00 AM to 14:30 PM	D	D
		14:30 PM to 24:00 PM	D+1	D+1
<b>Domestic Payments in other currencies</b>	Any value	00:00 AM to 15:30 PM	D	D+2
		15:30 PM to 24:00 PM	D+1	D+3
<b>OUTGOING INTERNATIONAL PAYMENTS - Working days</b>				
<b>International Payments All currencies</b>	Any value	00:00 AM to 15:30 PM	D	D+2
		15:30 PM to 24:00 PM	D+1	D+3
<b>International Payments Urgent Value Date</b>	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
<b>International Payments SEPA</b>	Any value EUR	00:00 AM to 11:00 AM	D	D
		11:00 AM to 24:00 PM	D	D+1
<b>Branch</b>				
<b>Internal Payments within ISBA, Albania</b>	ALL CCY	08:30 AM to 15:30 PM	D	D
<b>OUTGOING DOMESTIC PAYMENTS - Working days</b>				
<b>Domestic Payments LEK</b>	Amount ≤ 10,000,000 LEK	08:30 AM to 15:30 PM	D	D+1
	Amount > 10,000,000 LEK	08:30 AM to 15:30 PM	D	D+1
<b>Domestic Payments EURO</b>	Any value EUR	08:30 AM to 15:30 PM	D	D+1
<b>Domestic Payments in other currencies</b>	Any value	08:30 AM to 15:30 PM	D	D+2
<b>Domestic Payments Urgent Value Date</b>	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
<b>OUTGOING INTERNATIONAL PAYMENTS - Working days</b>				
<b>International Payments All currencies</b>	Any value	08:30 AM to 15:30 PM	D	D+2
<b>International Payments Urgent Value Date</b>	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
<b>International Payments SEPA</b>	Any value EUR	08:30 AM to 15:30 AM	D	D+1