

TERMS AND CONDITIONS  
OF  
INVESTMENT BANK - ALBANIA

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**Contents**

<b>1</b>	<b>GENERAL PROVISIONS</b>	<i>P2</i>
<b>2</b>	<b>BANK ACCOUNTS</b>	<i>P2</i>
<b>3</b>	<b>CASH TRANSACTIONS</b>	<i>P2</i>
<b>4</b>	<b>FOREIGN CURRENCY DEALS</b>	<i>P2</i>
<b>5</b>	<b>LOCAL AND FOREIGN CURRENCY TRANSFERS</b>	<i>P2</i>
<b>6</b>	<b>CHEQUES</b>	<i>P4</i>
<b>7</b>	<b>LETTERS OF CREDIT</b>	<i>P4</i>
<b>8</b>	<b>BANK GUARANTEES</b>	<i>P5</i>
<b>9</b>	<b>LENDING</b>	<i>P5</i>
<b>10</b>	<b>BANK CARDS</b>	<i>P7</i>
<b>11</b>	<b>OTHER SERVICES</b>	<i>P9</i>

## 1 GENERAL PROVISIONS

1.1	The present Terms and Conditions regulate First Investment Bank's – Albania ("the Bank")- standard fees and commissions, applied by the Bank, unless the Bank has expressly negotiated with its clients and/or correspondent's different terms and conditions for particular transactions.
1.2	The Bank's fees and commissions shall be collected in the same currency in which the bank account has been opened or its equivalent in any other currency at the "bid"/ "sell" exchange rate of First Investment Bank – Albania.
1.3	The Albanian Lek (ALL) equivalent of the Bank's fees and commissions for local currency transactions, denominated in the foreign currency, shall be calculated at the Bank of Albania's daily exchange rate of the respective foreign currency to ALL.
1.4	The calculation of the equivalence of other amounts (e.g. minimum balances, transactions amounts etc.) in currencies, different from those stated in the present Terms and Conditions, will be based on Bank of Albania's daily exchange rate for the respective currency.
1.5	For the purposes of the present Terms and Conditions, clients of the Bank shall be:
1.5.1	Legal entities such as shareholding companies, limited liability companies, sole traders and individuals involved in economic activities but not registered as traders, who hold a current account with the Bank.
1.5.2	Individuals that have a current or deposit account with the Bank.
1.6	The fees and commissions for individuals shall apply only to individuals that do not act as traders, as defined in the Law on Commercial Entities, and do not execute commercial transactions through their accounts with the Bank.

## 2 BANK ACCOUNTS

2.1	<b>Opening of bank accounts</b>	
2.1.1	Current and special accounts	free of charge
2.1.2	Deposit accounts	free of charge
2.1.3	Card current account	free of charge
2.2	<b>Maintenance of bank accounts</b>	
2.2.1	Current and special accounts	
2.2.1.a	for individuals	free of charge
2.2.1.b	for companies	EUR 1.50 per month
2.2.2	Deposit accounts	Free of charge
2.3	Closing current, card & special accounts	EUR 10.00
<b>Note:</b>	The bank requires a minimum of EUR 200 (or the equivalent in other currencies) to open a fixed term deposit, as defined in 2.1 and 2.2. The zero balance of current accounts for more than three months will be sufficient ground for closing the account at the request of the bank. The zero balance of a term deposit will be sufficient ground for closing the account at the request of the bank.	

## 3 CASH TRANSACTIONS

3.1	<b>Cash transactions in EUR or another equivalent currency</b>	
3.1.1	Cash withdrawal with prior notice	
3.1.1.a	Up to EUR 10,000	Free of charge
3.1.1.b	From EUR 10,000 to EUR 30,000 (2 days in advance)	Free of charge
3.1.1.c	Above EUR 30,000 (5 days in advance)	Free of charge
3.1.2	<b>Cash withdrawal without prior notice</b>	
3.1.2.a	Up to EUR 10,000	Free of charge
3.1.2.b	Above EUR 10,000	0.20% of the amount, min. EUR 20.00
3.1.3	In the event of prior arrangement and subsequent refusal or reduction of the requested amount upon withdrawal	0.20% of the amount, min. EUR 20.00

## 4 FOREIGN CURRENCY DEALS

4.1	<b>Foreign Exchange</b>	
4.1.1	Under accounts with FIBank	Free of charge
4.1.2	In cash	0.1% of the deposited amount
4.2		
4.2.1	Exchange of one foreign currency to other foreign currency	
4.2.2	For amounts up to EUR 50,000	0.5% min EUR 1
<b>Note:</b>	For amount above EUR 50,000	Free of charge
	For cash deals the clients shall pay a charge under 4.1.2.	

## 5 LOCAL AND FOREIGN CURRENCY TRANSFERS

5.1	<b>Internal Transfers within First Investment Bank – Albania</b>	
5.1.1	From one account to another	Free of charge
	Transfers to First Investment Bank, Bulgaria and UNIBank AD, Macedonia	
	Between clients of FIBank	
	- For amounts up to EUR 500.00	EUR 4.00
	- For amounts up to EUR 15,000.00	EUR 8.00
	- For amounts up to EUR 30,000.00	EUR 15.00
	- For amounts above EUR 30,000.00	EUR 30.00
	Between clients and non-clients of FIBank	0.30% of the amounts, min. EUR 30, max. EUR 300
	Incoming FIBank transfers	Free of charge

5.2	Other payments within First Investment Bank – Albania	
5.2.1	Payment of VAT, Tax on Profit and other taxes	
5.2.2	a) Ordered by clients of FIBank – Albania	Free of charge
5.2.2.a	b) Ordered by non-clients of FIBank – Albania	EUR 1.00
5.2.2.b		
5.2.2.c	Payment of Social, Medical Insurances and Personal Income Taxes	
5.2.3	a) Ordered by clients of FIBank – Albania	Free of charge
5.3	b) Ordered by non-clients of FIBank – Albania	EUR 1.00
5.3.1	Payment of electric energy "KESH" Sh.a.	Free of charge
5.3.1.a	Payment of A.M.C. Water Company & Albtelecom	
5.3.1.b	a) Ordered by clients of FIB	Free of charge
5.3.2	b) Ordered by non-clients of FIB	EUR 1.00
5.3.2.a		
5.3.2.b	Payment of Customs Duties	
5.3.3	a) Ordered by clients of FIBank	Free of charge
5.3.4	b) Ordered by non-clients of FIBank	EUR 1.00
5.3.4.a	<b>Interbank Transfers in foreign and local currency</b>	
5.3.4.b	<b>Incoming transfers in foreign currency</b>	
5.3.5	The beneficiary is a client of FIBank – Albania	
5.3.5.a	• SWIFT Incoming Transfers	Free of charge
5.3.5.b	• FIB Incoming Transfers	Free of charge
5.4	The beneficiary is a non-client of FIBank – Albania	Is: 1.00%, min. EUR 10, max. EUR 300.
5.4.1	Turning back of the incoming transfer in foreign currency (due to incorrect details)	20EUR
5.4.1.a	<b>Incoming transfers in local currency</b>	
	The beneficiary is a client of FIBank –Albania	Free of charge
	The beneficiary is a non - client of FIBank –Albania	1.00 % , of the amount, min. Eur 10.00, max. Eur 300.00
5.4.1.b	<b>Outgoing transfers (SWIFT) in foreign currency</b>	
	Ordered by clients of FIBank – Albania	0.15%, min.EUR 15, max.EUR 200
5.4.1.c		
5.4.2	- Via the call account of FIBank – Albania	0.15%, min.EUR 15, max.EUR 200+EUR 10
5.4.2.a		
5.4.2.b	Ordered by non-clients of FIBank – Albania	0.50%, min. EUR 20, max. EUR 300
5.4.3	<b>Outgoing transfers in local currency (AIPS, AECH)</b>	
5.4.3.1	Ordered by clients of FIBank – Albania for amounts below 1mln Albanian Lek	
5.4.3.1.a	a.Spot-Value-Date	ALL 500
5.4.3.1.b	b.Express(Same-Value-Date)	ALL 1000
5.4.3.2	Ordered by clients of FIBank – Albania for amounts above 1 mln Albanian Lek	
5.4.3.2.a	a.Spot-Value-Date	ALL 1,000
5.4.3.2.b	b.Express(Same-Value-Date)	ALL 1,500
5.4.1.b	Via the call account of FIBank – Albania	ALL 2,000
5.4.	Turning back of the incoming transfer in ALL (due to incorrect details)	ALL 800
	<b>Other fees and commissions</b>	
5.5	Transfer cancellation upon request by local or foreign banks	EUR 30
	Cancellation of the transfer by the orderer	EUR 30 + real costs
5.5.1	Amendment to the transfer by the orderer	EUR 30 + real costs
5.5.2	Inquiries for outgoing transfers upon request of the orderer	EUR 15 + real costs
5.5.3	Inquiries for incoming transfers upon request of other banks	EUR 25 + real costs
5.5.4	Extra commissions when IBAN is missing	EUR 8
5.5.5	SWIFT	EUR 10
<b>Notes:</b>		
	1 Turning back of the incoming transfer by order of the beneficiary shall be considered as a new transfer.	
	2 For outgoing transfers the Bank shall charge an additional SWIFT fee, as defined in 5.5.6	

## 6 CHEQUES

## 7 LETTER OF CREDIT

7.1	<b>Letters of Credit opened by FIBank – Albania</b>	
7.1.1	Telex/SWIFT advice	EUR 30
7.1.2	Opening, processing and payment	
7.1.2.a	For amounts up to EUR 500,000	0.30%. Min. EUR 70 per quarter or part thereof
7.1.2.b	For the part above EUR 500,000	0.15% per quarter or part thereof
7.1.3	Bank confirmation of documentary credits without collateral until termination of commitment	
	In cases when the expenses of the confirming bank are at applicant's expenses	By arrangement, min. 0.45%, per month or part thereof
	In cases when the expenses of the confirming bank are at beneficiary's account	0.5%, per quarter or part thereof, min EUR 100
7.1.4	Cancellation of the documentary credit before the expiry date	EUR 40
7.1.5	Amendments of the terms and conditions under a documentary credit (Increase, extension and confirmation excluded)	EUR 30

7.1.7	For extended liability by FIBank, complexity or express handling of L/Cs, the commission shall be increased by:	Min. 0.05% , - EUR 30, max 0.2%
7.1.8	Deferred payment or acceptance (as from the date of acceptance of payment)	0.10% min. EUR 50 per month or part thereof
7.1.9	Payment of received discrepant documents (the foreign bank is charged)	EUR 70
<b>7.2</b>	<b>Letters of credit opened with FIBank - Albania by other banks</b>	
7.2.1	Telex/SWIFT advice	EUR 30
7.2.2	Transmitting L/C to another bank	EUR 30
7.2.3	Advising without commitment(applies also for confirmed L/C)	0.1% , min EUR 50, max EUR 500
7.2.4	Handling and payments of documents	0.20% , min. EUR 50
7.2.5	Cancellation before expiry date	EUR 40
<b>Note:</b>		
1	For letters of credit, containing "about/approximately", the Bank shall calculate all fees and charges based on the amount/increased amount of the documentary credit plus	
2	For revolving/increase: the Bank shall apply fees and charges on the revolving/increased amount as for opening a new documentary credit.	
3	The commission fee for opening/confirming a documentary credit shall be collected for the entire term of validity of the documentary credit and is not subject to refunding	
4	In the cases when the expenses of the confirming bank are charged to the applicant they shall be deducted from the commission, defined in 7.1.3.	
<b>8</b>	<b>BANK GUARANTEES</b>	
<b>8.1</b>	<b>Bank guarantees</b>	
8.1.1	Telex/ SWIFT advice	EUR 35
8.1.2	<b>Issuance of bank guarantees</b>	
8.1.2.a	With cash collateral	0.25% per quarter or part thereof, min. EUR 50
8.1.2.b	With non-cash collateral	
	i. Tender bonds, guarantees in compliance with the Public Procurement Act and for the custom's authorities	0.5% per quarter or part thereof, min. EUR 50
	ii. Other	By arrangement
8.1.2.c	By approved conditional loans	0.35% per quarter or part thereof, min. EUR 50
8.1.2.d	Express (within 24 hours) issuance of bank guarantees – additional fee	EUR 30
8.1.3	Amendment of the terms and/or conditions under bank guarantees	
8.1.3.a	Excluding increase and/or extension	EUR 35
8.1.3.b	Increase and/or extension	As for a new guarantee on the increased amount and/or extended term
8.1.4	Certificate for Letters of Guarantee	EUR 10
<b>8.2</b>	<b>Discounting, accepting, availing commercial papers, assigning or acquiring receivables, regardless of the financial instrument used</b>	By arrangement
<b>Notes:</b>		
	Fees and commissions for "Bank guarantees" as defined in this Chapter refer to corporate clients, as well to small and medium-sized enterprises.	

**9 LENDING**  
**9.1 LOANS TO INDIVIDUALS**

9.1.1	<b>Loans to individuals secured with mortgage</b>	
9.1.1.a	Loan application fee	EUR 20.00
9.1.1.b	Management Fee <sup>1</sup>	1.00% - 1.50%
9.1.1.c	Commitment Fee <sup>2</sup>	1.00%
9.1.1.d	Renegotiation Fee <sup>3</sup>	
	a) Change in: collateral, interest rate, term	1.50%
	b) Change in: amount	N/A
9.1.1.e	Early repayment fee <sup>4</sup>	
	a) Financed with the client's funds	3.00%
	b) Financed by a Bank or another Financial Institutions	5.00%
9.1.1.f	Fee for Verification of Liabilities	ALL 1000
9.1.1.g	For expert opinions, consultation & other services related to the analysis of the loan application, and evaluation of the collateral.	The actual costs
<b>9.1.2</b>	<b>Loans secured by warrantors</b>	
9.1.2.a	Loan application Fee	EUR 20.00
9.1.2.b	Management Fee	1.50% - 2.00%
9.1.2.c	Commitment Fee	N/A
9.1.2.d	Renegotiation Fee	
	a) Change in: collateral, interest rate, term	2.00%
	b) Change in: amount	N/A
9.1.2.e	Early repayment fee	
	a) Financed with the client's funds	3.00%
	b) Re-financed by Banks or Financial Institutions	5.00%
9.1.2.f	Fee for Verification of Liabilities	ALL 1000
<b>9.1.3</b>	<b>Loans secured by a deposit</b>	
9.1.3.a	Loan application Fee	Free
9.1.3.b	Management Fee	1.00%
9.1.3.c	Commitment Fee	N/A
9.1.3.d	Renegotiation Fee	
	a) Change in: collateral, interest rate, term	1.00%
	b) Change in: amount	N/A
9.1.3.e	Early repayment fee	
	a) Financed with the client's funds	free
	b) Re-financed by Banks or Financial Institutions	free
9.1.3.f	Fee for Verification of Liabilities	ALL 1000
<b>9.1.4</b>	<b>Overdraft on Electronic debit card</b>	
9.1.4.a	Loan application Fee	free
9.1.4.b	Management Fee	2.00%
9.1.4.c	Commitment Fee	N/A
9.1.4.d	Renegotiation Fee	
	a) Change in: collateral, interest rate, term	N/A
	b) Change in: amount	N/A
9.1.4.e	Early repayment fee	
	a) Financed with the client's funds	free
	b) Re-financed by Banks or Financial Institutions	free
9.1.4.f	Fee for Verification of Liabilities	ALL 1000
Notes:	<p>1. The management fee under Art. 9.1.1, Item b, Art. 9.1.2, Item b, Art. 9.1.3 Item b and Art. 9.1.4 Item b is fee, calculated over the full loan amount, and payable only once at the time of the first disbursement of the loan.</p> <ul style="list-style-type: none"> <li>• In case of increase of the loan amount for an existing loan, a management fee is charged over the extended amount.</li> <li>• Mortgage/Housing Overdraft – The management fee is 1.00% per year or part thereof during the overdraft regime and 1.00% one time for the period of the installment loan.</li> <li>• New House – The management fee is 1.50% .</li> <li>• Mortgage loan standard - The management fee is 1.50% .</li> <li>• Consumer loan standard - The management fee is 1.50% .</li> <li>• Instant loan - The management fee is 2.00% per year or part thereof it.</li> </ul> <p>2. The commitment fee under Art. 9.1.1, Item c is a fee calculated over the unused amount of the overdraft on a daily basis and due on a monthly basis.</p> <ul style="list-style-type: none"> <li>• The commitment fee is applicable only for the Mortgage /Housing Overdraft Product.</li> </ul> <p>3. The renegotiation fee under Art. 9.1.1, Item d, Art. 9.1.2 Item d and Art. 9.1.3 Item d is charged in case of a change in the parameters of the agreed exposure, requested by the client. Renegotiation is considered to be every change in the parameters, such as: interest rate, collateral, term. The changes related to the early repayment of the loan are not considered as renegotiation.</p> <p>4. Early repayment fee under Art. 9.1.1, Item e, Art. 9.1.2 Item e, Art. 9.1.3 Item e and Art. 9.1.4 Item e is calculated over the outstanding principal amount in case of complete early repayment or the amount repaid in case of partial early repayment.</p> <ul style="list-style-type: none"> <li>• In case of closure of one or more outstanding loan obligations of an existing client in FIB with a purpose of opening a new obligation in FIB, the early repayment fee is not applied.</li> </ul> <p>5. The Loan application fee under Art. 9.1.1, Item a, Art. 9.1.2 Item a, Art. 9.1.3 Item a and Art. 9.1.4 Item a is a fee payable at the time of the submission of the application form.</p> <ul style="list-style-type: none"> <li>• The application fee is not applied to Instant loan.</li> <li>• The application fee is not applied to Overdraft on EDC.</li> </ul> <p>6. The fee for "verification of liabilities" is paid by clients and non-clients independent of products and type of exposures</p>	

**9.3 LOANS TO SMALL AND MEDIUM ENTERPRISES**

9.3.1	Loan application Fee	
	For loans:	
9.3.1.a	Up to EUR 100,000	EUR 40.00
9.3.1.b	Above 100,000	EUR 80.00
9.3.1.c	For clients who have been granted loans by FIB in the last 2 years	50% of the actual fee
9.3.2	Commitment Fee	
9.3.2.a	For Loans:	
9.3.2.b	For Overdrafts:	2.00% annually
9.3.3	Renegotiation Fee	
	a)Change in collateral, interest rate	EUR 50.00
	b)Change in amount or tenor	EUR 50 + Management fee on difference when change in amount and Management fee on the outstanding when change in tenor
9.3.4	Prepayment Fee	
9.3.4.a	a)Finance with Client's own funds	3%
9.3.4.b	b) Re-Financed by Banks and other Financial Institutions	5%
9.3.5	Management Fee	
9.3.5.a	On loans including conditional loans	1.00 % for each consecutive year or part thereof
9.3.5.b	On Overdraft	1.50 % for each consecutive year or part thereof
9.3.5.c	Loan facility (Credit Line)	0.25% per each consecutive year or part thereof
9.3.5.d	For expert opinions, evaluations, consultations and other services related to the analysis of the loan application and evaluation of the collateral - additionally	The actual costs

**10 BANK CARDS**

**10.1 Visa Electron Debit Card**

10.1.1	Issuing Cards	
10.1.1.a	Issuing basic/supplementary card	Free of charge
10.1.1.b	Express Issuing	EUR 100.00
10.1.1.c	Maintenance fee (monthly)	Free of charge
10.1.1.d	Re-issuance after expiration	Free of charge
10.1.1.e	Cards Re-issuance for other reasons	EUR 10.00
10.1.1.f	PIN Re-issuance	EUR 5.00
10.1.1.g	Balance check-up	Free of charge
10.1.2	Cash Withdrawal	
10.1.2.a	From FIBank's ATM sites	Free of charge
10.1.2.b	From other banks ATM in Albania	ALL 160.00
10.1.2.c	From ATM abroad	2.00% of the amount, min. EUR 3.00
10.1.3	Payment at POS Terminals in Albania and abroad	Free of charge
10.1.4	Cash advance from cards accounts:	
10.1.4.b	From other Bank POS Terminals	Up to ALL 20,000.00 is ALL 500.00, Above ALL 20,000.00, 2.50% of the amount
10.1.4.c	From abroad	EUR 3.00 + 1.5% of the amount, (minimum EUR 10.00)
10.1.5	Blocking/Unblocking a card	
10.1.5.a	Blocking a card	Free of charge
10.1.5.b	Unblocking a card	EUR 5.00
10.1.6	Other	
10.1.6.a	Unjustified, disputed transaction	EUR 20.00
10.1.6.b	Change the limits of the card	EUR 3.00
10.1.6.c	Credit refund	0.50%
10.1.6.d	Statement request at the branches of FIBank	EUR 1.00

**10.2 Visa Classic Credit Card (Revolving)**

10.2.1	Issuing Cards	
10.2.1.a	Issuing basic/supplementary card	Free of charge
10.2.1.b	Express Issuing	EUR 100.00
10.2.1.c	Maintenance fee (annual)	EUR 15 Primary / EUR 8 Supplementary
10.2.1.d	Re-issuance after expiration	Free of charge
10.2.1.e	Cards Re-issuance for other reasons	EUR 10.00
10.2.1.f	PIN Re-issuance	EUR 10.00
10.2.1.g	Balance check-up	Free of charge
10.2.2	Cash Withdrawal	
10.2.2.a	From FIBank's ATM sites	2.50% of the amount Min 2.5 Euro
10.2.2.b	From other banks ATM in Albania	2.50% of the amount Min 2.5 Euro
10.2.2.c	From ATM abroad	2.50% of the amount Min 2.5 Euro
10.2.3	Payment at POS Terminals in Albania and abroad	Free of charge
	Credit Interest	19.80%
	Late Payment Penalty	42%+3EUR
10.2.5	Unblocking a card	EUR 5.00
10.2.5.a	Blocking a card	Free of charge
10.2.6	Other	
10.2.6.a	Unjustified disputed transaction	Eur 20.00
10.2.6.b	Change the limits of the card	EUR 5.00

10.2.6.c	Credit refund	0.50%
10.2.6.d	Statement request at the branches of FIBank	EUR 1.00
	Grace Period	15 days
	MRA	10% - Min Eur 5
<b>10.3</b>	<b>Visa Gold Credit Card(Revolving)</b>	
<b>10.4</b>	<b>Visa Business Gold Credit Card(Revolving)</b>	
10.4.1	Issuing Cards	
10.4.1.a	Issuing basic/supplementary card	Free of charge
10.4.1.b	Express Issuing	EUR 100
10.4.1.c	Maintenance fee (annual)	EUR 25 Primary/ EUR 14 Supplementary
10.4.1.d	Re-issuance after expiration	Free of charge
10.4.1.e	Cards Re-issuance for other reasons	EUR 10.00
10.4.1.f	PIN Re-issuance	EUR 10.00
10.4.1.g	Balance check-up	Free of charge
10.4.2	Cash Withdrawal	
10.4.2.a	From FIBank's ATM sites	2.50% of the amount Min 2.5 Euro
10.4.2.b	From other banks ATM in Albania	2.50% of the amount Min 2.5 Euro
10.4.2.c	From ATM abroad	2.50% of the amount Min 2.5 Euro
10.4.3	Payment at POS Terminals in Albania and abroad	Free of charge
	Credit Interest(All transactions)	17.00%
	Late Payment Penalty	42%+ 3 EUR
10.4.5	Blocking/Unblocking a card	
10.4.5.a	Blocking a card	Free of charge
10.4.5.b	Unblocking a card	EUR 5.00
10.4.6	Other	
	Grace Period	15 days
	MRA	10%-Min Eur 5
10.4.6.a	Unjustified disputed transaction	EUR 20.00
10.4.6.b	Change the limits of the card	EUR 10.00
10.4.6.c	Credit refund	0.50%
10.4.6.d	Statement request at the branches of FIBank	EUR 1.00
<b>11</b>	<b>OTHER SERVICES</b>	
<b>11.1</b>	<b>Special Courier</b>	the actual expenses, min. EUR 40
<b>11.2</b>	<b>Telephone expenses</b>	the actual amount but not less than:
11.2.1	Local	EUR 1.00 per 1 min
11.2.2	International	EUR 3.00 per 1 min
<b>11.3</b>	<b>Fax expenses</b>	
11.3.1	Local	EUR 1.00 per page
11.3.2	International	EUR 2.00 per page
11.3.3	Fax for SWIFT confirmation	free of charges
<b>11.4</b>	<b>Telex expenses</b>	the actual amount but not less than:
11.4.1	Local	EUR 5.00
11.4.2	International	EUR 10.00
<b>11.5</b>	<b>Postal expenses- actual amount but not less than:</b>	
11.5.1	Local	EUR 2.00
11.5.2	International	EUR 5.00
<b>11.6</b>	<b>Statement of account</b>	free of charge
<b>11.7</b>	<b>Issuance of certificates</b>	EUR 5.00
<b>11.8</b>	<b>Consultancy for credits, L/C, L/G and other services</b>	By arrangement, min. EUR 20