



# **TERMS AND CONDITIONS**

Approved by ALCO  
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<b>1</b>	<b>GENERAL</b>
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 specific transactions.
1.2	The Bank's fees and commissions shall be collected in the same currency of the bank account. If fee and/or commission are denominated in currency different from the currency of client's bank account from which will be collected the fee and/or commission, will be used the official exchange rate of Bank of Albania which is in the Bank's core system.
1.3	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 done by using Bank of Albania's official exchange rate which is in the Bank's core system.
1.4	For the purposes of the present Terms and Conditions, clients of the Bank shall be: a) 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. b) Individuals that have a current or deposit account with the Bank.
1.5	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.

<b>2</b>	<b>BANK ACCOUNTS</b>	
<b>2.1</b>	<b>Opening of bank accounts</b>	<b>free of charge</b>
<b>2.2</b>	<b>Maintenance of bank accounts</b>	
2.2.1	Current accounts	
	For individuals (monthly)	ALL 30
2.2.1.a	<i>Note: The fee is not applied for salary accounts and for current accounts of invalids (CAUTION: credit card accounts are not current account type, therefore it is not applicable this fee).</i>	
2.2.1.b	For companies (monthly)	Euro 1.5
2.2.2	Deposit accounts	free of charge
<b>2.3</b>	<b>Closing current, card &amp; special accounts</b>	
2.3.a	For individuals	free of charge
	For companies	Euro 10
2.3.b	<i>Note: No minimum amount is required to open a fixed term deposit. To open a "Record Deposit" it is required a minimum amount of Euro 200 (or its equivalent in other currencies). 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.</i>	

<b>3</b>	<b>CASH TRANSACTIONS</b>	
<b>3.1</b>	<b>Cash transactions in Euro or its equivalent in other currencies</b>	
3.1.1	Cash withdrawal with prior notice	
3.1.1.a	Up to Euro 10,000	free of charge
3.1.1.b	From Euro 10,000 to Euro 30,000 (at least 1 working day in advance)	free of charge
3.1.1.c	Above Euro 30,000 (at least 2 working days in advance)	free of charge
3.1.2	Cash withdrawal without prior notice	
3.1.2.a	Up to Euro 10,000	free of charge
	Above Euro 10,000	0.2% min Euro 20
3.1.2.b	<i>Note: The % is applied on the difference between withdrawn amount and Euro 10,000 (or its equivalent in other currencies) and withdrawn amount is calculated as the total amount withdrawn from all accounts of one client, in one day, in all Fibank's branches.</i>	

<b>4</b>	<b>FOREIGN CURRENCY DEALS</b>	
<b>4.1</b>	<b>Foreign Exchange</b>	<b>free of charge</b>
<i>Note: Foreign exchange transactions in amounts above Euro 10,000 (or its equivalent in other currencies) can be performed only through clients accounts in Fibank</i>		

<b>5</b>	<b>TRANSFERS IN LOCAL AND FOREIGN CURRENCY</b>	
<b>5.1</b>	<b>Internal Transfers within Fibank Albania</b>	free of charge
<b>5.2</b>	<b>Transfers with First Investment Bank AD, Sofia and UNIBank AD, Macedonia</b>	
<b>5.2.1</b>	<b>Outgoing transfers to First Investment Bank AD, Sofia and UNIBank AD, Macedonia (via SWIFT)</b>	
5.2.1.1	Ordered by Fibank clients	
5.2.1.1.a	For amounts up to Euro / USD / GBP 500	Euro / USD / GBP 5
5.2.1.1.b	For amounts up to Euro / USD / GBP 15,000	Euro / USD / GBP 10
5.2.1.1.c	For amounts up to Euro / USD / GBP 30,000	Euro / USD / GBP 15
5.2.1.1.d	For amounts above Euro / USD / GBP 30,000	Euro / USD / GBP 30
5.2.1.2	Ordered by non-clients of Fibank	0.30% min. Euro 30 - max. Euro 300
<b>5.2.2</b>	<b>Incoming transfers from First Investment Bank AD, Sofia and UNIBank AD, Macedonia (via SWIFT)</b>	
5.2.2.1	For beneficiary Fibank clients	
5.2.2.1.a	For amounts up to Euro 10,000	Euro 5
5.2.2.1.b	For amounts above Euro 10,000	Euro 10
5.2.2.2	For beneficiary non-clients of Fibank	0.10% min. Euro 10 - max. Euro300
<b>5.3</b>	<b>Interbank Transfers in foreign and local currency</b>	
<b>5.3.1</b>	<b>Outgoing transfers in foreign currency (via SWIFT)</b>	
5.3.1.1	Ordered by clients of Fibank	0.15% min. Euro / USD 15- max. Euro / USD 200
5.3.1.2	Ordered by non-clients of Fibank	0.50% min. Euro 20 - max. Euro 300
5.3.1.3	Via the call account of Fibank	0.15% + Euro 10 min. Euro 25 - max. Euro 210
<b>5.3.2</b>	<b>Outgoing transfers in local currency (AIPS and AECH)</b>	
5.3.2.1	Ordered by clients of Fibank for amounts below Albanian Lek 1.5 mln. (AECH)	
5.3.2.1.a	With tomorrow value-date (1 day value date)	ALL 400
5.3.2.1.b	With same value-date (express)	ALL 500
5.3.2.1.c	For buying Treasury Bills	free of charge
5.3.2.2	Ordered by clients of Fibank for amounts above Albanian Lek 1.5 mln. (AIPS)	
5.3.2.2.a	With spot value-date (2 days value-date)	ALL 1,000
5.3.2.2.b	With same or 1 day value-date (Express)	ALL 1,500
5.3.2.2.c	Via the call account of Fibank	ALL 1,500
5.3.2.3	Tuning back incoming transfer in Albanian Lek (due to incorrect details)	ALL 800
<b>5.3.3</b>	<b>Incoming transfers in foreign currency (via SWIFT)</b>	
5.3.3.1	For beneficiary Fibank clients	
5.3.3.1.a	For amounts up to Euro 10,000	Euro 5
5.3.3.1.b	For amounts above Euro 10,000	Euro 10
5.3.3.1.c	International transfer accounted within the same value date (at clients' request)	0.04% daily basis
5.3.3.2	For beneficiary non-clients of Fibank	0.10% min. Euro 10 - max. Euro300
5.3.3.3	Turning back incoming transfer in foreign currency (due to incorrect details)	Euro 20
<b>5.3.4</b>	<b>Incoming transfers in local currency</b>	<b>free of charge</b>

5	TRANSFERS IN LOCAL AND FOREIGN CURRENCY (continued)	
5.4	Other fees and commissions for transfers	
5.4.1	Transfer cancellation upon request by local or foreign banks	Euro 30
5.4.2	Cancellation of the transfer by the orderer	Euro 20 + real costs
5.4.3	Amendment to the transfer by the orderer	Euro 20 + real costs
5.4.4	Inquiries for outgoing transfers upon request of the orderer	Euro 15 + real costs
5.4.5	Inquiries for incoming transfers	Euro 25 + real costs
5.4.6	Extra commissions when IBAN is missing	Euro 8
5.4.7	SWIFT fee	Euro 10
Notes:		
a) Turning back of the incoming transfer by order of the beneficiary shall be considered as a new transfer.		
b) For outgoing transfers the Bank shall charge an additional SWIFT fee, as defined in 5.5.6		

6	CHEQUES	
6.1	Payment of TC (taken for encashment)	1%, min., Euro 1
6.2	Payment of TC (taken for collection)	0.5%, min. Euro 10 - max Euro 150

7	LETTERS OF CREDIT	
7.1	Letters of Credit opened by Fibank	
7.1.1	SWIFT advice	Euro 30
7.1.2	Opening, processing and payment	
7.1.2.a	For amounts up to Euro 500,000	0.3% per quarter or part thereof, min. Euro 70
7.1.2.b	For the part above Euro 500,000	0.15% per quarter or part thereof
7.1.3	Bank confirmation of documentary credits without collateral until termination of commitment	
7.1.3.a	In cases when the expenses of the confirming bank are at applicant's expenses	by arrangement min.0.45% per month or part thereof
7.1.3.b	In cases when the expenses of the confirming bank are at beneficiary's account	0.5%, per quarter or part thereof, min. Euro 100
7.1.4	Cancellation of the documentary credit before the expiry date	Euro 40
7.1.5	Amendments of the terms and conditions under a documentary credit (Increase, extension and confirmation excluded)	Euro 30
7.1.6	Deferred payment or acceptance (as from the date of acceptance of payment)	0.1%, per month or part thereof, min. Euro 50
7.1.7	Payment of received discrepant documents (the foreign bank is charged)	Euro 70
7.2	Letters of credit opened with Fibank by other banks	
7.2.1	SWIFT advice	Euro 30
7.2.2	Transmitting L/C to another bank	Euro 30
7.2.3	Advising without commitment (applies also for confirmed L/C)	0.1%, min Euro 50 - max Euro 500
7.2.4	Handling and payments of documents	0.2%, min. Euro 50
7.2.5	Cancellation before expiry date	Euro 40
Note:		
a) 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 10%, unless otherwise defined.		
b) For increase: the Bank shall apply fees and charges on the increased amount as for opening a new documentary credit.		
c) 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 in case of cancellation before the expiry date or if the documentary credit is not used.		
d) In the cases when the expenses of the confirming bank are charged to the applicant they shall be paid 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	SWIFT advice	Euro 35
8.1.2	Issuance of bank guarantees	
8.1.2.1	With cash collateral	0.25% per quarter or part thereof, min. Euro 50
8.1.2.2	With non-cash collateral	
8.1.2.2.a	Tender bonds, guarantees in compliance with the Public Procurement Act and for the customs authorities	0.5% per quarter or part thereof, min. Euro 50
8.1.2.2.b	Other	by arrangement
8.1.2.2.c	By approved conditional loans	0.35% per quarter or part thereof, min Euro 50
8.1.2.2.d	Express (within 24 hours) issuance of bank guarantees – additional fee	Euro 30
8.1.3	Amendment of the terms and/or conditions under bank guarantees.	
8.1.3.a	Excluding increase and/or extension	Euro 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	Euro 10
<b>8.2</b>	<b>Discounting, accepting, availing commercial papers, assigning or acquiring receivables, regardless of the financial instrument used</b>	<b>by arrangement</b>
<i>Note: Fees and commissions for “Bank guarantees” as defined in this Chapter refer to corporate clients, as well as to small and medium - sized enterprises..</i>		

<b>9</b>	<b>LENDING</b>	
<b>9.1</b>	<b>LOANS TO INDIVIDUALS - RETAIL</b>	
<b>9.1.1</b>	<b>Loans to individuals (retail) for consumer needs secured with guarantors</b>	
<b>9.1.1.1</b>	<b>Loan application fee</b>	
9.1.1.1.a	With cash collateral	free of charge
9.1.1.1.b	With non-cash collateral	Euro 20
<i>Note: The fee is payable at the moment of submission of the application form.</i>		
<b>9.1.1.2</b>	<b>Management fee</b>	
9.1.1.2.a	With cash collateral	1%
9.1.1.2.b	With non-cash collateral	1.5%
<i>Note: This fee is calculated over the full loan amount, and payable only once at the first disbursement of the loan. In cases of increase in amount of an existing loan, management fee is calculated over the increased amount.</i>		
<b>9.1.1.3</b>	<b>Renegotiation fee (change in collateral, interest rate and term)</b>	
9.1.1.3.a	With cash collateral	1%
9.1.1.3.b	With non-cash collateral	2%
<i>Note: The changes related to the early repayment of the loan are not considered as renegotiation.</i>		
<b>9.1.1.4</b>	<b>Early repayment fee</b>	
9.1.1.4.a	With fixed interest rate and cash collateral	free of charge
9.1.1.4.b	With fixed interest rate and non-cash collateral and less than 1 year left till maturity	1%
9.1.1.4.c	With fixed interest rate and non-cash collateral and more than 1 year left till maturity	2%
9.1.1.4.d	With floating interest rate	free of charge
<i>Note: Early repayment fee is calculated over the principal repaid.</i>		
<b>9.1.2</b>	<b>Loans to individuals (retail) for consumer needs secured with immovable property as collateral</b>	
<b>9.1.2.1</b>	<b>Loan application fee</b>	
9.1.2.1.a	For loans up to ALL 3,000,000 (or its equivalent in other currencies)	Euro 30
9.1.2.1.b	For loans above ALL 3,000,000 (or its equivalent in other currencies)	Euro 50
<i>Note: The fee is applied only on the disbursed cases, and at the moment of disbursement.</i>		
<b>9.1.2.2</b>	<b>Management Fee</b>	<b>1.5%</b>
<i>Note: This fee is calculated over the full loan amount, and payable only once at the first disbursement of the loan. In cases of increase in amount of an existing loan, management fee is calculated over the increased amount.</i>		
<b>9.1.2.3</b>	<b>Renegotiation fee (change in collateral, interest rate and term)</b>	<b>1.5%</b>
<i>Note: The changes related to the early repayment of the loan are not considered as renegotiation.</i>		
<b>9.1.2.4</b>	<b>Early repayment fee</b>	
9.1.2.4.a	For loans below ALL 6,000,000 and with fixed interest rate and less than 1 year till maturity	1%
9.1.2.4.b	For loans below ALL 6,000,000 and with fixed interest rate and more than 1 year till maturity	2%
9.1.2.4.c	For loans below ALL 6,000,000 and with floating interest rate	free of charge
9.1.2.4.d	For loans above ALL 6,000,000 and financed by clients funds or Fibank (by granting new exposure)	3%
9.1.2.4.e	For loans above ALL 6,000,000 and financed by other banks or financial institutions	5%
<i>Note: Early repayment fee is calculated over the principal repaid.</i>		

<b>9</b>	<b>LENDING (continued)</b>	
<b>9.1</b>	<b>LOANS TO INDIVIDUALS - RETAIL (continued)</b>	
<b>9.1.3</b>	<b>Loans to individuals (retail) for mortgage needs secured with guarantors</b>	
<b>9.1.3.1</b>	<b>Loan application fee</b>	
9.1.3.1.a	With cash collateral	free of charge
9.1.3.1.b	With non-cash collateral	Euro 20
<i>Note: The fee is payable at the moment of submission of the application form.</i>		
<b>9.1.3.2</b>	<b>Management Fee</b>	
9.1.3.2.a	With cash collateral	1%
9.1.3.2.b	With non-cash collateral	1.5%
<i>Note: This fee is calculated over the full loan amount, and payable only once at the first disbursement of the loan. In cases of increase in amount of an existing loan, management fee is calculated over the increased amount.</i>		
<b>9.1.3.3</b>	<b>Renegotiation fee (change in collateral, interest rate and term)</b>	
9.1.3.3.a	With cash collateral	1%
9.1.3.3.b	With non-cash collateral	2%
<i>Note: The changes related to the early repayment of the loan are not considered as renegotiation.</i>		
<b>9.1.3.4</b>	<b>Early repayment fee</b>	
9.1.3.4.a	With cash collateral	free of charge
9.1.3.4.b	With non-cash collateral financed with client's funds	3%
9.1.3.4.c	With non-cash collateral financed by another Bank or Financial Institution.	5%
<i>Note: Early repayment fee is calculated over the principal repaid..</i>		
<b>9.1.4</b>	<b>Loans to individuals (retail) for mortgage needs secured with immovable property as collateral</b>	
<b>9.1.4.1</b>	<b>Loan application fee</b>	
9.1.4.1.a	For loans up to ALL 3,000,000 (or its equivalent in other currencies)	Euro 30
9.1.4.1.b	For loans above ALL 3,000,000 (or its equivalent in other currencies)	Euro 50
<i>Note: The fee is applied only on the disbursed cases, and at the moment of disbursement..</i>		
<b>9.1.4.2</b>	<b>Management Fee</b>	
		<b>1.5%</b>
<i>Note: This fee is calculated over the full loan amount, and payable only once at the first disbursement of the loan. In cases of increase in amount of an existing loan, management fee is calculated over the increased amount.</i>		
<b>9.1.4.3</b>	<b>Renegotiation fee (change in collateral, interest rate and term)</b>	
		<b>1.5%</b>
<i>Note: The changes related to the early repayment of the loan are not considered as renegotiation.</i>		
<b>9.1.4.4</b>	<b>Early repayment fee</b>	
9.1.4.4.a	Financed with client's funds or Fibank (by granting a new exposure)	3%
9.1.4.4.b	Financed by another Bank or Financial Institution.	5%
<i>Note: Early repayment fee is calculated over the principal repaid..</i>		
<b>9.1.5</b>	<b>Overdraft on electronic debit card</b>	
<b>9.1.5.1</b>	<b>Loan application fee</b>	
		<b>free of charge</b>
<b>9.1.5.2</b>	<b>Management Fee</b>	
		<b>2%</b>
<i>Note: This fee is calculated over the full overdraft limit, and payable at the first disbursement of the overdraft and at every renewal. In cases of increase in limit of an existing overdraft before its maturity the management fee is applied only over the increase limit..</i>		
<b>9.1.5.3</b>	<b>Renegotiation fee (change in collateral, interest rate and term)</b>	
		<b>free of charge</b>
<b>9.1.5.4</b>	<b>Early repayment fee</b>	
		<b>free of charge</b>

<b>9</b>	<b>LENDING (continued)</b>	
<b>9.2</b>	<b>LOANS TO SMALL AND MEDIUM ENTERPRISES</b>	
<b>9.2.1</b>	<b>Loan application fee</b>	
9.2.1.a	For loans up to Euro 100,000	Euro 50
9.2.1.b	For loans above Euro 100,000	Euro 100
9.2.1.c	For clients who have already been granted loans by Fibank in the last 2 years.	50% of the actual fee
<b>9.2.2</b>	<b>Renegotiation Fee</b>	
9.2.2.a	For change in collateral or interest rate	Euro 50
9.2.2.b	For change in amount or tenor	Euro 50 + Management fee on difference when change in amount and Management fee on the outstanding when change in tenor
<b>9.2.3</b>	<b>Prepayment (early repayment) Fee</b>	
9.2.3.a	When financed with client's own funds	3%
9.2.3.b	When re-financed by Banks and/or other financial institutions.	5%
<b>9.2.4</b>	<b>Management Fee</b>	
9.2.4.a	On term loans including conditional loans.	1%
9.2.4.b	On Overdraft	2 % per each consecutive year or part thereof
9.2.4.c	On loan facility (Credit Line)	0.25% per each consecutive year or part thereof
9.2.4.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

<b>10</b>	<b>CARDS</b>	
<b>10.1</b>	<b>DEBIT CARDS – VISA ELECTRON</b>	
<b>10.1.1</b>	<b>General conditions</b>	
10.1.1.1	Maintenance fee	free of charge
10.1.1.2	Change of the daily limit of card usage	Euro 3
10.1.1.3	Credit refund	0.5% of the amount
10.1.1.4	Unjustified disputed transaction	Euro 20
10.1.1.5	Unblocking a card	Euro 5
10.1.2	<b>Issuing cards</b>	
10.1.2.1	Standard issuing	free of charge
10.1.2.2	Express Issuing	Euro 100
10.1.2.3	Card re-issuance for other reasons (stolen, lost, damaged ect.)	Euro 10
10.1.1.4.	PIN re-issuance	Euro 5
10.1.1.5.	PIN re-setting (after entered wrong 3 times)	ALL 100
<b>10.1.3</b>	<b>ATM transactions</b>	
10.1.3.1	<b>Cash withdrawal</b>	
10.1.3.1.a	From Fibank's ATM	free of charge
10.1.3.1.b	From other banks ATM in Albania	ALL 160
10.1.3.1.c	From ATM abroad	2% of the amount min. Euro 3
10.1.3.2	Balance check-up	free of charge
<b>10.1.4</b>	<b>POS transactions</b>	
10.1.4.1	Purchases at POS	free of charge
10.1.4.2	<b>Cash withdrawal</b>	
	From POS terminals in ALBANIA	
	up to ALL 20,000 (or its equivalent in other currencies)	ALL 500
10.1.4.2.a	above ALL 20,000 (or its equivalent in other currencies)	2.5% of the amount
10.1.4.2.b	From POS terminals abroad	1.5% + Euro 3 min. Euro 10

<b>10</b>	<b>CARDS (continued)</b>	
<b>10.2</b>	<b>CREDIT CARDS</b>	
<b>10.2.1</b>	<b>General conditions</b>	
10.2.1.1	Interest rate (yearly)	
10.2.1.1.a	Visa classic	19.8%
10.2.1.1.b	Visa Gold	17.8%
10.2.1.1.c	Visa business Gold	17%
10.2.1.2	Late payment interest (yearly)	42%
10.2.1.3	Maintenance fee PRIMARY card (yearly)	
10.2.1.3.a	Visa classic	Euro 15
10.2.1.3.b	Visa Gold	Euro 20
10.2.1.3.c	Visa business Gold	Euro 25
10.2.1.4	Maintenance fee SUPPLEMENTARY card (yearly)	
10.2.1.4.a	Visa classic	Euro 8
10.2.1.4.b	Visa Gold	Euro 10
10.2.1.4.c	Visa business Gold	Euro 14
10.2.1.5	Change the limit of the card	Euro 5
10.2.1.6	Credit refund	0.5% of the amount
10.2.1.7	Unjustified disputed transaction	Euro 20
10.2.1.8	Unblocking a card	Euro 5
10.2.1.9	MRA (monthly Minimum Re-payment Amount)	10% Min. Euro 5
<b>10.2.2</b>	<b>Issuing cards</b>	
10.2.2.1	Standard issuing	free of charge
10.2.2.2	Express Issuing	Euro 100
10.2.2.3	Card re-issuance for other reasons (stolen, lost, damaged ect.)	Euro 10
10.2.1.4.	PIN re-issuance	Euro 10
10.2.1.5.	PIN re-setting (after entered wrong 3 times)	free of charge
<b>10.2.3</b>	<b>ATM transactions</b>	
10.2.3.1	Cash withdrawal	2.5% of the amount min. Euro 2.5
10.2.3.2	Balance check-up	free of charge
<b>10.2.4</b>	<b>POS transactions</b>	
10.2.4.1	Purchases	free of charge
10.2.4.2	Cash withdrawal	2.5% of the amount min. Euro 2.5

11	<b>UTILITY AND OTHER PAYMENTS</b>	
<b>11.1</b>	<b>Payment of taxes (VAT, tax on profit, social &amp; health insurance , personal income tax and other taxes)</b>	
11.1.a	Ordered by Fibank clients	free of charge
11.1.b	Ordered by non-clients of Fibank	Euro 1
<b>11.2</b>	<b>Utility payments</b>	
11.2.1	Payment of electricity bill (CEZ)	free of charge
11.2.2	Payment of other utilities	
11.2.2.a	Ordered by Fibank clients	free of charge
11.2.2.b	Ordered by non-clients of Fibank	Euro 1
<b>11.3</b>	<b>Payment of Customs Duties</b>	
11.3.a	Ordered by Fibank clients	free of charge
11.3.b	Ordered by non-clients of Fibank	Euro 1

12	<b>OTHER SERVICES</b>	
<b>12.2</b>	<b>Telephone expenses</b>	
12.2.1	Local	the actual cost, min. Euro 1
12.2.2	International	the actual cost, min. Euro 3
<b>12.1</b>	<b>Special Courier</b>	the actual cost, min. Euro 40
<b>12.3</b>	<b>Fax expenses</b>	
12.3.1	Local	Euro 1/page
12.3.2	International	Euro 2/page
12.3.3	Fax for SWIFT confirmation	free of charge
<b>12.4</b>	<b>Postal expenses</b>	
12.4.1	Local	the actual cost, min. Euro 2
12.4.2	International	the actual cost, min. Euro 5
<b>12.5</b>	<b>Account statement</b>	
12.5.1	For current year	free of charge
12.5.2	For prior year(s)	ALL 250
<b>12.6</b>	<b>Issuance of certificates</b>	ALL 1,000
<b>12.7</b>	<b>Consultancy for credits, L/C, L/G and other services</b>	By arrangement min. Euro 20
<b>12.8</b>	<b>Copy of documents kept by the Bank</b>	ALL 50/page

<b>13</b>	<b>E-BANKING</b>	
13.1	E-banking service fees (monthly)	Euro 2
13.2	Generating new password for access	Euro 1
13.3	On-site visit at client's request	Euro 20 / hour
13.4	Issuance of electronic signature by individual policy of Fibank	free of charge
13.5	USB / Token	Euro 20
13.6	<b>Transaction limits</b>	
13.6.1	Maximum amount per transaction	ALL 500,000 (or its equivalent in other currencies)
13.6.2	Maximum amount of all transactions done in one day	ALL 2,000,000 (or its equivalent in other currencies)

<b>14</b>	<b>BROKERAGE AND DEPOSITARY SERVICE</b>	
14.1	<b>Brokerage</b>	
14.1.a	For primary market	0.15% min. ALL 1,000 - max. ALL 3,000
14.1.b	For secondary market	free of charge
14.2	<b>Depositary (including voluntary pension fund)</b>	
14.2.1	<b>Depositary account management</b>	
14.2.1.a	Opening depositary account	free of charge
14.2.1.b	Management fee	by arrangement
14.2.1.c	Standard reporting	free of charge
14.2.1.d	As per request reporting	Euro 5
14.2.1.e	Blocking depositary account	Euro 5
14.2.2	<b>Transactions fee</b>	
14.2.2.a	Free of payment	by arrangement
14.2.2.b	Delivery vs payment (DVP)	by arrangement