



## **TERMS AND CONDITIONS**

In force from **15 October 2020**

**TABLE OF CONTENTS**

<b>Section</b>	<b>Description</b>	<b>Page</b>
1	General	2 - 3
2	Bank accounts	4
3	Cash transactions	5
4	Foreign currency deals	5
5	Transfers in local and foreign currency	6 - 7
6	Cheques	7
7	Letter of credit	7 - 8
8	Bank guarantee	8
9	Lending	9 - 11
10	Debit and credit cards	12 - 13
11	Utility and other payments	14
12	Other services	15
13	E - banking	15
14	Brokerage and depositary services	16

**1 GENERAL**

1.1	The present Terms and Conditions regulate First investment bank 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 at the moment of collecting the fee.
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 at the moment of transaction.
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 have an active with the Bank.  b) Individuals that have an active 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.

The deposits are insured from the Deposit Insurance Agency (DIA) as per the law in force no.53/14, date 22.05.2014 "ON THE DEPOSIT INSURANCE". According to the law;

'the Agency insures and compensates deposit of individuals, physical persons and commercial subject of insurance up to 100% of the amount, but in any case not more than 2 500 000 (two million and five hundred thousand) Albanian Lek, regardless of number of deposits or type of currency, deposited in every Bank member of insurance of deposits schema operates in the Republic of Albania.

The Agency can compensate insured deposits in one of the following ways:

- a) Payment of the amount in Albanian Leke in the premises of the bank subject of the liquidation process in collaboration with the bank being liquidated
- b) Payment of the amount in Albanian Leke in the premises of a bank member of the schema (agent bank).
- c) Transfer of the amount that is entitled by the beneficiary in a bank member of the schema of deposit insurance
- ç) Payment by cheque
- d) other way of payments approved by Supervisory Authority

**2 BANK ACCOUNTS**

<b>2.1</b>	<b>Opening of bank accounts</b>	free of charge
2.1.1	Minimum amount for opening current account	
2.1.1.a	for individuals	ALL 1,000 / FCY 10
2.1.1.b	for physical persons	ALL 1,000 / FCY 10
2.1.1.c	for companies	ALL 2,500 / FCY 25
	<i>Note: Except current accounts where are paid pensions, invalidity pensions, economic aid, salary accounts and loan accounts.</i>	
2.1.2	Minimum amount for opening saving account	zero
2.1.3	Minimum amount for opening deposit account	zero
	<i>Note: Except "Record Deposit" for which it is required a minimum amount of Euro 200 (or its equivalent in other currencies) and 'Dynamic' deposits for which it is required a minimum amount of ALL 100,000 / FCY 1,000.</i>	
2.1.4	Opening of joint accounts	ALL 200
2.1.5	Opening of account for Foreign Legal Entities (resident/non-resident)	
2.1.5.a	Application fee (non-refundable in case of rejection)	EUR 50
2.1.5.b	For non-resident legal entities or arrangements from EU countries	+ EUR 150
2.1.5.c	For non-resident legal entities or arrangements outside EU countries	+ EUR 250
2.1.5.d	For resident legal entities or arrangements with shareholders registered in jurisdictions with Preferential tax regime	+ EUR 350
2.1.5.e	If request for account opening is made in Fibank Bulgaria premises	+ EUR 200
2.1.6	Additional fee for every Bank service provided in Fibank Bulgaria premises	EUR 50

<b>2.2</b>	<b>Maintenance of bank accounts, monthly</b>	
2.2.1	Current accounts	
2.2.1.a	of individuals	ALL 100 / EUR 1
2.2.1.b	for invalidity pension and economic aid	ALL 90
2.2.1.c	for pensions	free of charge
2.2.1.d	of physical persons	ALL 150 / EUR 1
2.2.1.e	of companies	ALL 400 / EUR 3
2.2.2	Saving accounts	ALL 27 / EUR / USD 0.2
2.2.2	Deposit accounts	free of charge

<b>2.3</b>	<b>Bank statement</b>	
2.3.1	For actual month	free of charge
2.3.2	For prior months	ALL 100
2.3.3	For prior years	ALL 250

<b>2.4</b>	<b>Issuance of verification</b>	
2.4.1	For account balance	ALL 1,000
2.4.2	For loan balance	ALL 1,500
2.4.3	For loan balance for purpose of refinancing from other Financial Institutions	ALL 3,000
2.4.4	For audit purpose (Audit confirmation)	ALL 3,000

<b>2.5</b>	<b>Closing current account</b>	
2.5.1	For individuals (only if within six months from opening)	ALL 700 / EUR 5
2.5.2	For physical persons	ALL 1,500 / EUR 10
2.5.3	For companies	ALL 2,000 / EUR 15

### 3 CASH TRANSACTIONS

<b>3.1</b>	<b>Cash withdrawals in cash desk</b>	
<b>3.1.1</b>	<b>Cash withdrawal within same day without prior notice</b>	
3.1.1.a	Up to Euro 5,000 (or equivalent in Lek and other currencies)	free of charge
3.1.1.b	Above Euro 5,000	0.2% min. EUR 20
<b>3.1.2</b>	<b>Cash withdrawal with 1 day prior notice max Euro 20,000</b>	
3.1.2.a	Up to Euro 5,000	free of charge
3.1.2.b	From Euro 5,001 to 20,000	0.1%
	<i>Note: the % is applied on the difference between withdrawn amount (max EUR 20,000) and Euro 5,000.</i>	
3.1.2.c	Above Euro 20,000 (at Bank's availability)	0.2% min. EUR 20
	<i>Note: the % is applied on the difference between withdrawn amount and Euro 20,000 and is in addition of fee 3.1.2.b</i>	
<b>3.1.3</b>	<b>Cash withdrawal with 2 days prior notice</b>	
3.1.3.a	Up to Euro 5,000	free of charge
3.1.3.b	From Euro 5,001 to amount notified	0.1%
	<i>Note: the % is applied on the difference between withdrawn amount and Euro 5,000.</i>	
3.1.3.c	From amount notified up to amount withdrawn	0.2% min. EUR 20
	<i>Note: the % is applied on the difference between withdrawn amount and notified amount and is in addition of fee 3.1.3.b</i>	
	<i>Note: For all the above total amount withdrawn is calculated as total amount withdrawn from all clients accounts within 1 day in all branches of Fibank</i>	
<b>3.1.4</b>	<b>Cash withdrawals in the cash desk from payment accounts in Albanian Lek</b>	
3.1.4.a	Up to Lek 50,000 for customers (individual and physical persons)	ALL 190
3.1.4.b	Up to Lek 50,000 for customers (pension customers)	ALL 50
	<i>Note: For 3.1.4.a are excluded withdrawals from payment accounts linked to deposits</i>	

<b>3.2</b>	<b>Cash deposits</b>	free of charge
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<b>3.3</b>	<b>Cash processing</b>	
3.3.1	Exchange of banknotes (at Bank's availability)	0.5% of amount, min. EUR 5
3.3.2	Withdrawal of amounts based on request denomination structure (at Bank's availability)	0.1% of amount, min. EUR 5
<b>3.3.3</b>	<b>Counting coins</b>	
3.3.3.a	For above 50 coins deposited	2% of the whole amount
3.3.3.b	For above 50 coins withdrawn	1% of the whole amount

### 4 FOREIGN CURRENCY DEALS

<b>4.1</b>	<b>Foreign Exchange</b>	free of charge
<b>4.2</b>	<b>Foreign Exchange cash withdrawals within the day</b>	free of charge
	<i>Note: Foreign exchange transactions in amounts above EUR/USD/ 10,000, GBP 6,000 can be performed only through clients' accounts in Fibank.</i>	

**5 TRANSFERS IN LOCAL AND FOREIGN CURRENCY**

<b>5.1</b>	<b>Internal Transfers within Fibank Albania</b>	
5.1.1	Incoming internal transfers from Investment / Pensions funds	free of charge
<i>Note: Incoming and outgoing internal transfers are free of charge, excluding payments in section 11.</i>		
<b>5.2</b>	<b>Transfers with Fibank AD, Sofia, UNIBank AD, Macedonia and Fiban AD Cyprus</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	EUR / USD / GBP 10
5.2.1.1.b	For amounts up to Euro / USD / GBP 15,000	EUR / USD / GBP 15
5.2.1.1.c	For amounts up to Euro / USD / GBP 30,000	EUR / USD / GBP 20
5.2.1.1.d	For amounts above Euro / USD / GBP 30,000	EUR / USD / GBP 40
5.2.1.2	Ordered by non-clients of Fibank	0.3% min. EUR 30 - max. EUR 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	0.1% min. EUR 10 - max. EUR 50
5.2.2.2	For beneficiary non-clients of Fibank	0.1% min. EUR 10 - max. EUR 300
<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	
5.3.1.1.a	With same or tomorrow value-date (express or 1 day value date)	0.20% min. EUR / USD / GBP 20 - max. EUR / USD / GBP 250
5.3.1.1.b	With spot value-date (2 days value-date)	0.15% min. EUR / USD / GBP 15 - max. EUR / USD / GBP 200
5.3.1.1.c	Through Fibank account	EUR 10 in addition to respective fee
5.3.1.2	Ordered by non-clients of Fibank	0.50% min. EUR / USD / GBP 20 - max. EUR / USD / GBP 300
<b>5.3.2</b>	<b>Outgoing transfers in Albanian Leke (AIPS &amp; 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
5.3.2.2	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 1,200
5.3.2.2.b	With same or 1 day value-date (Express)	ALL 1,500
5.3.2.3	Tuning back incoming transfer in Albanian Lek (due to incorrect details)	ALL 800
5.3.2.4	Through Fibank account	ALL 1,500
<b>5.3.3</b>	<b>Incoming transfers in foreign currency (via SWIFT)</b>	
5.3.3.1	For beneficiary Fibank clients	0.1% Min. EUR 10 - Max EUR 75
5.3.3.2	For beneficiary non-clients of Fibank	0.15% min. EUR 15 - max. EUR 100
5.3.3.3	Turning back incoming transfer in foreign currency (with incorrect details)	20 Euro
5.3.3.4	International transfer accounted within the same value date (at clients' request)	0.04% on daily basis min. EUR 5
<i>Note: the fee or part of the fee for transfer with charges option OUR which is not reimbursed from the correspondent bank will be paid by the beneficiary (Fibank client).</i>		
<b>5.3.4</b>	<b>Incoming transfers in Albanian Leke</b>	free of charge
<b>5.3.5</b>	Manual entries to credit the funds in the account when the funds are in Lek and the beneficiary account is in other currencies	ALL 1,000

**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	EUR 30
5.4.2	Cancellation of the transfer by the orderer	EUR 20 + real costs
5.4.3	Amendment to the transfer by the orderer	EUR 20 + real costs
5.4.4	Inquiries for outgoing transfers upon request of the orderer	EUR 15 + real costs
5.4.5	Inquiries for incoming transfers	
5.4.5.1	In Foreign Currency	EUR 25 + real costs
5.4.5.2	In ALL	ALL 500
5.4.6	Extra commissions when IBAN is missing	EUR 8
5.4.7	SWIFT fee	EUR / USD / GBP 10
<p><b>Notes:</b> a) Turning back of the incoming transfer by order of the beneficiary shall be considered as a new transfer.            b) For outgoing transfers, except the ones to First Investment Bank AD, Sofia and UNIBank AD, Macedonia, the Bank shall charge an additional SWIFT fee, as defined in 5.4.7            c) For inquires for incoming transfers in foreign currency, the customers will be charged for the commission of investigation for incoming transfers in case the correspondent bank does not pay.</p>		

**6 CHEQUES**

6.1	Payment of TC (taken for encashment)	1%, min., EUR 1
6.2	Payment of TC (taken for collection)	0.5%, min. EUR 10 - max. EUR 150
6.3	Bank cheque book	EUR 10

**7 LETTERS OF CREDIT**

7.1	Letters of Credit opened by Fibank (import)	
7.1.1	SWIFT advice	EUR 30
7.1.2	Opening, processing and payment	
7.1.2.a	With cash collaterals	0.3% per quarter or part thereof, min. EUR 70
7.1.2.b	With non-cash collaterals	0.5% per quarter or part thereof, min. EUR 70
7.1.3	Bank confirmation of documentary credits without collateral until termination of commitment	by arrangement
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 45
7.1.6	Deferred payment or acceptance (as from the date of acceptance of payment)	0.1%, per month or part thereof, min. EUR 50
7.1.7	Payment of received discrepant documents (the foreign bank is charged)	EUR 70
7.1.8	Transmitting commission	0.1%, min. EUR 50 - max. EUR 500



**7 LETTERS OF CREDIT (continued)**

<b>7.2</b>	<b>Letters of credit opened with Fibank by other banks (export)</b>	
7.2.1	SWIFT advice	EUR 30
7.2.2	Transmitting L/C to another bank	EUR 35
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	0.2%, min. EUR 50
7.2.5	Cancellation before expiry date	EUR 50
7.2.6	Maturity control for deferred payment under documentary credits confirmed by FIBank	0.15%, min. EUR 50 - max. EUR 250 per quarter or part thereof
7.2.7	Maturity control for deferred payment under documentary credits not confirmed by FIBank	0.1% min. EUR 30 – max. EUR 250 per quarter or part thereof
7.2.8	Confirmation	by arrangement
7.2.9	Advising amendment (increase, extension and confirmation excluded)	EUR 45
7.2.10	Sending of documents with discrepancies under documentary credit on behalf and responsibility of the beneficiary	0.15%, min. EUR 30 per month or part thereof
7.2.11	Discrepant documents presented and returned for correction	0.05%, min. EUR 25 - max. EUR 70
<p><b>Note:</b> 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.</p> <p>b) For increase: the Bank shall apply fees and charges on the increased amount as for opening a new documentary credit.</p> <p>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.</p> <p>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.</p>		

**8 BANK GUARANTEES**

<b>8.1</b>	<b>Bank guarantees</b>	
8.1.1	SWIFT advice	EUR 35
8.1.2	Issuance of bank guarantees	
8.1.2.1	With cash collateral	0.25% per quarter or part thereof, min. EUR 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. EUR 50
8.1.2.2.b	Other	by arrangement
8.1.2.2.c	By approved conditional loans	0.5 – 1% per quarter or part thereof min EUR 100
8.1.2.2.d	Express (within 24 hours) issuance of bank guarantees – additional fee	EUR 30
8.1.3	Transmitting commission	0.1%, min. EUR 50 - max. EUR 500
8.1.4	Amendment of the terms and/or conditions under bank guarantees.	
8.1.4.a	Excluding increase and/or extension	EUR 35
8.1.4.b	Increase and/or extension	as for a new guarantee on the increased amount and/or extended term
8.1.5	Certificate for Letters of Guarantee	EUR 10
8.1.6	Advising of Letters of Guarantee (without engagement)	0.1%, min. EUR 50 - max. EUR 250
<b>8.2</b>	<b>Discounting, accepting, availing commercial papers, assigning or acquiring receivables, regardless of the financial instrument used</b>	by arrangement
<p><b>Note:</b> Fees and commissions for "Bank guarantees" as defined in this Chapter refer to corporate clients, as well as to small and medium - sized enterprises..</p>		

**9 LENDING**

<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	ALL 2,800
<i>Note: The fee is payable only after disbursement.</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 - 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	free
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	0.5%
9.1.1.4.c	With fixed interest rate and non-cash collateral and more than 1 year left till maturity	1%
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)	EUR 30
9.1.2.1.b	For loans above ALL 3,000,000 (or its equivalent in other currencies)	EUR 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>	1 - 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>9.1.2.3</b>	<b>Renegotiation fee (change in collateral, interest rate and term)</b>	1.5%
<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	0.5%
9.1.2.4.b	For loans below ALL 6,000,000 and with fixed interest rate and more than 1 year till maturity	1%
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)	free of charge
9.1.2.4.e	For loans above ALL 6,000,000 and financed by other banks or financial institutions	free of charge
<i>Note: Early repayment fee is calculated over the principal repaid.</i>		

**9 LENDING (continued)**

<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	ALL 2,800
<i>Note: The fee is payable only after disbursement.</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 - 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	free of charge
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 and less than 1 year till maturity	1%
9.1.3.4.c	With non-cash collateral and more than 1 year till maturity	2%
<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)	EUR 30
9.1.4.1.b	For loans above ALL 3,000,000 (or its equivalent in other currencies)	EUR 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>	
		1 - 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>9.1.4.3</b>	<b>Renegotiation fee (change in collateral, interest rate and term)</b>	
		1.5%
<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	Less than 1 year till maturity	1%
9.1.4.4.b	More than 1 year till maturity	2%
<i>Note: Early repayment fee is calculated over the principal repaid.</i>		
<b>9.1.5</b>	<b>Overdraft and overdraft on electronic debit card</b>	
<b>9.1.5.1</b>	<b>Loan application fee</b>	
		free of charge
<b>9.1.5.2</b>	<b>Management Fee</b>	
		2%
<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>	
		free of charge
<b>9.1.5.4</b>	<b>Early repayment fee</b>	
		free of charge

**9 LENDING (continued)**

<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	EUR 50
9.2.1.b	For loans above Euro 100,000	EUR 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 (including guarantors)	1% Min EUR 100
9.2.2.b	For change in interest rate	1% Min EUR 100
9.2.2.c	For change in tenure and repayment plan	1% Min EUR 100
<i>Note: renegotiation fee is calculated over the total outstanding amount at the moment of renegotiation.</i>		
<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

**10**
**CARDS**

<b>10.1</b>	<b>DEBIT CARDS – VISA DEBIT CONTACTLESS</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	ALL 500
10.1.1.3	Credit refund	0.5% of the amount
10.1.1.4	Unjustified disputed transaction	ALL 3,000
10.1.1.5	Unblocking a card	ALL 500
<b>10.1.2</b>	<b>Issuing cards</b>	
10.1.2.1.a	Standard issuing	free of charge
10.1.2.1.b	Express issuing	ALL 2,000
10.1.2.1.c	Card re-issuance for other reasons (stolen, lost, damaged ect.)	ALL 750
10.1.2.2	PIN re-issuance	ALL 400
10.1.2.3	PIN re-setting (after entered wrong 3 times)	ALL 100
<b>10.1.3</b>	<b>ATM transactions</b>	
10.1.3.1	Cash withdrawal	
10.1.3.1.a	From Fibank's ATM	free of charge
10.1.3.1.b	From other banks ATM in Albania	ALL 200
10.1.3.1.c	From ATM abroad	2% of the amount min. ALL 500
10.1.3.2	Balance check-up	free of charge
<b>10.1.4</b>	<b>POS transactions</b>	
10.1.4.1.a	Purchases at POS in Albania	free of charge
10.1.4.1.b	Purchases at POS abroad	ALL 25 per transaction
10.1.4.2	Cash withdrawal	
	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% + EUR 3 min. EUR 10

**10 CARDS (continued)**

<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	Standard	15.804%
10.2.1.1.b	With cash collateral	9.804%
10.2.1.1.c	Other (students and other)	19.8%
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 / Visa classic students	EUR 15 / USD 20 / ALL 1,500
10.2.1.3.b	Visa Gold	EUR 20 / USD 25
10.2.1.3.c	Visa business Gold	EUR 25 / USD 35
10.2.1.4	Maintenance fee SUPPLEMENTARY card (yearly)	
10.2.1.4.a	Visa classic	EUR 7 / USD 10 / ALL 1,000
10.2.1.4.b	Visa Gold	EUR 7 / USD 10 / ALL 1,000
10.2.1.4.c	Visa business Gold	EUR 18 / USD 25 / ALL 2,500
10.2.1.5	Change the daily limit of the card usage	EUR 7 / USD 10 / ALL 1,000
10.2.1.6	Credit transactions	
10.2.1.6.a	Credit Refund	0.5% of the amount
10.2.1.6.b	Original Credit transaction	Free of charge
10.2.1.7	Unjustified disputed transaction	ALL 3,000
10.2.1.8	Unblocking a card	EUR 5
10.2.1.9	MRA (monthly Minimum Re-payment Amount)	5% min. EUR 10 / USD 10 / ALL 1,000 ALL 1,500 (students cards)
<b>10.2.2</b>	<b>Issuing cards</b>	
10.2.2.1.a	Standard issuing	free of charge
10.2.2.1.b	Express issuing	EUR 25
10.2.2.2.c	Card re-issuance for other reasons (stolen, lost, damaged ect.)	Euro 10
10.2.2.2	PIN re-issuance	Euro 5
10.2.2.3	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 3
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 3
<b>10.2.5</b>	<b>Credit balance transfer</b>	
		<b>0.5% of the amount</b> <b>min. Euro 2.5, max Euro 30</b>

**11 PAYMENT TRANSACTIONS**

<b>11.1</b>	<b>Payment of all kind of; taxes, social and health contributions</b>	
<b>11.1.1</b>	<b>Ordered by Fibank clients</b>	
11.1.1.a	In cash	ALL 150
11.1.1.b	By internal transefrs	ALL 50
<b>11.1.2</b>	<b>Ordered by non-clients of Fibank</b>	
<b>Note:</b> (1) The fee is kept for each and every type of tax and payment order (2) The fee is kept for each and every individual/entity on behalf of which the payment is done. (3) Fibank client will be considered ONLY the company/individual on behalf of which the payment is done.		

<b>11.2</b>	<b>Utility payments (electricity, telephone, water)</b>	
<b>11.2.1</b>	<b>Ordered by Fibank clients</b>	
11.2.1.a	In cash	ALL 50
11.2.1.b	By internal transfer	ALL 50
11.2.1.c	Who receive their pension at Fibank	free of charge
11.2.1.d	By e-banking	free of charge
<b>11.2.2</b>	<b>Ordered by non-clients of Fibank</b>	
<b>Note:</b> (1) The fee is kept for each and every invoice. (2) Fibank client will be considered either the orderer or the company or individual on behalf of which the payment is done.		

<b>11.3</b>	<b>Other payment toward 3<sup>rd</sup> parties</b>	
<b>11.3.1</b>	<b>Toward individual accounts ordered by individuals</b>	
11.3.1.1 Ordered by Fibank clients		
11.3.1.1.a	In cash	ALL 100 / FCY 1
11.3.1.1.b	By internal transfer	ALL 50 / FCY 0.5
11.3.1.2	Ordered by non-clients of Fibank	ALL 150/ FCY 1.5
<b>11.3.2</b>	<b>Toward company accounts ordered by individuals</b>	
11.3.2.1 Ordered by Fibank clients		
11.3.2.1.a	In cash	ALL 100 / FCY 1
11.3.2.1.b	By internal transfer	ALL 50 / FCY 0.5
11.3.2.2	Ordered by non-clients of Fibank	ALL 150/ FCY 1.5
<b>11.3.3</b>	<b>Toward individuals accounts ordered by companies</b>	
free of charge		
<b>11.3.4</b>	<b>Toward company accounts ordered by companies</b>	
11.3.4.1 Ordered by Fibank clients		
11.3.4.1.a	In cash	ALL 200/ FCY 2
11.3.4.1.b	By internal transfer	ALL 50 / FCY 0.5
<b>11.3.4.2</b>	<b>Ordered by non-clients of Fibank</b>	
<b>Note:</b> (1) The fee is kept for each and every invoice. (2) The fee is not applicable in case of loan / overdraft / credit card payments. (3) Fibank client will be considered either the orderer or the company or individual on behalf of which the payment is done.		

<b>11.4</b>	<b>Direct Debit for utility invoice payment</b>	
11.4.1	Direct debit for utility invoice payment (FSHU)	ALL 30 per transaction

**11 PAYMENT TRANSACTIONS (continued)**

<b>11.5</b>	<b>Payments of custom duties</b>	
<b>11.5.1</b>	<b>Ordered by Fibank clients</b>	
11.5.1.1	In cash	
11.5.1.1.a	Up to Lek 100,000	ALL 150
11.5.1.1.b	Above Lek 100,000	ALL 300
11.5.1.2	By internal transfer	
11.5.1.2.a	Up to Lek 100,000	ALL 50
11.5.1.2.b	Above Lek 100,000	ALL 200
<b>11.5.2</b>	<b>Ordered by non-clients of Fiban</b>	
11.5.2.a	Up to Lek 100,000	ALL 250
11.5.2.b	Above Lek 100,000	ALL 500



**12 OTHER SERVICES**

<b>12.1</b>	<b>Special Courier</b>	the actual cost, min. EUR 40
<b>12.2</b>	<b>Fax expenses</b>	
12.2.1	Local	EUR 1/page
12.2.2	International	EUR 2/page
<b>12.3</b>	<b>SWIFT confirmation</b>	free of charge
<b>12.4</b>	<b>Postal expenses</b>	
12.4.1	Local	the actual cost, min. EUR 2
12.4.2	International	the actual cost, min. EUR 5
<b>12.5</b>	<b>Consultancy for credits, L/C, L/G and other services</b>	By arrangement min. Euro 20
<b>12.6</b>	<b>Copy of documents kept by the Bank</b>	
12.6.1	Slip within one year	ALL 500
12.6.2	Contract within one year	ALL 1,000
12.6.3	All documents older than year	ALL 2,000

**13 DIGITAL-BANKING**

<b>13.1</b>	<b>Digital Banking service</b>	
13.1.a	E-banking service fees (monthly)	Free of charge
13.1.b	Mobile banking service fees (monthly)	Free of charge
<b>13.2</b>	<b>Generating new password for access</b>	EUR 1
<b>13.3</b>	<b>On-site visit at client's request</b>	EUR 20 / hour
<b>13.4</b>	<b>Issuance of electronic signature by individual policy of Fibank</b>	free of charge
<b>13.5</b>	<b>USB / Token</b>	EUR 20
<b>13.6</b>	<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>13.7</b>	<b>Outgoing transfers in Albanian Leke (AIPS &amp; AECH) through Digital banking</b>	
13.7.1	Ordered by clients of Fibank for amounts below Albanian Lek 1.5 mln. (AECH)	
13.7.1.a	Up to 20,000 lek	Free of charge
13.7.1.b	Above 20,000 lek with tomorrow value-date (1 day value date)	ALL 200
13.7.1.c	Above 20,000 lek with same value-date (express)	ALL 250
13.7.2	Ordered by clients of Fibank for amounts above Albanian Lek 1.5 mln. (AIPS)	
13.7.2.a	Up to 20,000 lek	Free of charge
13.7.2.b	Above 20,000 Albanian Lek with spot value-date (2 days value-date)	ALL 600
13.7.2.c	Above 20,000 Albanian Lek with same or 1 day value-date (Express)	ALL 750

**14 BROKERAGE, DEPOSITARY AND CUSTODY SERVICE**

<b>14.1</b>	<b>Brokerage</b>	
<b>14.1.1</b>	<b>For primary market when Fibank Albania is custodian for individuals</b>	
14.1.1.a	For participating In ALL	0.15% min. ALL 1,000 - max. ALL 5,000
14.1.1.b	For participating In Euro	0.15% min. EUR 10 - max. EUR 40
14.1.1.c	For cancelation of order 'for participating'	ALL 700 / EUR 5
<b>14.1.2</b>	<b>For primary market when Fibank Albania is custodian for companies</b>	
14.1.2.a	Fee for participating in primary market	ALL 2000 / EUR 20
14.1.2.b	Safekeeping fee	0.15% p.a min. ALL 1,500 - max. ALL 15,000
<b>14.1.3</b>	<b>For primary market when Bank of Albania is custodian</b>	
<b>14.1.4</b>	<b>For secondary market</b>	
<b>14.1.5</b>	<b>For transfer of custody to another bank</b>	
14.1.5.a	In ALL	0.5% (of face value) min. ALL 1,000 - max. ALL 10,000
14.1.5.b	In EUR	0.5% (of face value) min. EUR 10 - max. EUR 75
<b>14.1.6</b>	<b>Blocking / unblocking of securities as collateral</b>	
14.1.6.a	For individuals	ALL 500
14.1.6.b	For companies	ALL 1000
<b>14.2</b>	<b>Depositary (including voluntary pension fund)</b>	
<b>14.2.1</b>	<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
<b>14.2.2</b>	<b>Transactions fee</b>	
14.2.2.a	Free of payment	by arrangement
14.2.2.b	Delivery vs payment (DVP)	by arrangement
<b>14.3</b>	<b>Custody of corporate and municipality bonds</b>	
14.3.1	Safekeeping	by arrangement