TARIFF OF PRICES FOR INDIVIDUAL CLIENTS

1. Client account-Current accunt	Lek	Usd	Euro	Gbp
Account opening	No fee	No fee	No fee	No fee
Account maintenance	150	1.5	1.5	1.5
Account maintenance (for payroll acc.)	100	1	1	1
Statements				
-Hard copy statements in Bank's premises	Free	Free	Free	Free
-Sending via e-mail	Free	Free	Free	Free
-Mail delivery	Free	Free	Free	Free
- Additional statements as per customer's request	1,200	10	10	10
-Statement from previous years as per customer's request	4,500	35	35	35
Account closure within 1 year	1,200	10	10	10
Account closure after 1 year	Free	Free	Free	Free
Saving Account				
Opening Saving Account	Free	Free	Free	N/A
Monthly Commision of Saving Account	Free	Free	Free	N/A
Minimum balance of opening Saving Account	1,500	eqv	eqv	N/A
Closing Saving Account within 6 months	1,500	15	15	N/A
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2. DOMESTIC PAYMENTS				
Incoming payments in Lek	Free			
3. DOMESTIC PAYMENTS IN EUR				
Outgoing payments		0.2% of the	amount, min eur 6	EUR, max 50 EUR
Incoming payments			Free	
Amounts up to 600 Usd, 500 Eur, 70,000 Lek	Free			
Amounts over 600 Usd, 500 Eur, 70,000 Lek	100			
Cash deposit for utilities as: Water Bill, Telephone, mobile, electricity etc.	100			
Payment of utilities from account - water, electriciy, telephone, mobile, etc	50			
Outgoing payments in Lek	F	F	F	Fore
-within Bank	Free	Free	Free	Free
-Payments to other Banks (RTGS)	500			
Amount up to Lek 1,499,000 Amount over Lek 1,500,000	1,500			
Payments in other CCY	1,300			
Within the Bank	Free	Free	Free	Free
Payment to other banks in Albania		mount, min 15 EUR/L		
Amount over Lek 1,500,000	0.12070) 0.1 1.110 0			5 · 00000
3.1 PAYMENTS ABROAD				
Outgoing payments				
Outgoing payments Outgoing payments (T+ 1) in EUR/USD	0.15% of the ar	nount,min 15 eur/15	USD , max 200 euro/	200 usd+ swift
		nount,min 15 eur/15 ount, min eur 25/usd		
Outgoing payments (T+ 1) in EUR/USD		ount, min eur 25/usd		I 250
Outgoing payments (T+ 1) in EUR/USD Urgent-(T + 0) in EUR/USD	0.2% of the am	ount, min eur 25/usd 0.209 0.259	25, max euro230, usc %, Min 15 - Max 200 %, Min 20 - Max 200	i 250 + 10 SWIFT + 10 SWIFT
Outgoing payments (T+ 1) in EUR/USD Urgent-(T + 0) in EUR/USD Outgoing payments (T+ 1) in GBP Urgent-(T + 0) in GBP Incoming payments	0.2% of the am	ount, min eur 25/usd 0.209 0.259	25, max euro230, usc %, Min 15 - Max 200 %, Min 20 - Max 200	1 250 + 10 SWIFT
Outgoing payments (T+ 1) in EUR/USD Urgent-(T + 0) in EUR/USD Outgoing payments (T+ 1) in GBP Urgent-(T + 0) in GBP Incoming payments Sending inquires to other banks as per client's request	0.2% of the am	ount, min eur 25/usd 0.209 0.259 of the sum,min 10eu	25, max euro230, usc %, Min 15 - Max 200 %, Min 20 - Max 200	i 250 + 10 SWIFT + 10 SWIFT
Outgoing payments (T+ 1) in EUR/USD Urgent-(T+ 0) in EUR/USD Outgoing payments (T+ 1) in GBP Urgent-(T+ 0) in GBP Incoming payments Sending inquires to other banks as per client's request Commission our	0.2% of the am	ount, min eur 25/usd 0.209 0.259 of the sum,min 10eu	25, max euro230, usc %, Min 15 - Max 200 %, Min 20 - Max 200 r/10 USD/10 GBP , r	i 250 + 10 SWIFT + 10 SWIFT
Outgoing payments (T+ 1) in EUR/USD Urgent-(T+ 0) in EUR/USD Outgoing payments (T+ 1) in GBP Urgent-(T+ 0) in GBP Incoming payments Sending inquires to other banks as per client's request Commission our -10,000 \$/euro	0.2% of the am	ount, min eur 25/usd 0.209 0.259 of the sum,min 10eu 30	25, max euro 230, usc %, Min 15 - Max 200 %, Min 20 - Max 200 r/10 USD/10 GBP , r	i 250 + 10 SWIFT + 10 SWIFT
Outgoing payments (T+ 1) in EUR/USD Urgent-(T+ 0) in EUR/USD Outgoing payments (T+ 1) in GBP Urgent-(T+ 0) in GBP Incoming payments Sending inquires to other banks as per client's request Commission our -10,000 \$/euro -10,001-20,000 \$/euro	0.2% of the am	ount, min eur 25/usd 0.209 0.259 of the sum,min 10eu 30 35	25, max euro230, usc %, Min 15 - Max 200 %, Min 20 - Max 200 r/10 USD/10 GBP , r	i 250 + 10 SWIFT + 10 SWIFT
Outgoing payments (T+ 1) in EUR/USD Urgent-(T+ 0) in EUR/USD Outgoing payments (T+ 1) in GBP Urgent-(T+ 0) in GBP Incoming payments Sending inquires to other banks as per client's request Commission our -10,000 \$/euro -10,001-20,000 \$/euro -20,001-30,000 \$/euro	0.2% of the am	30 35 45	25, max euro230, usc %, Min 15 - Max 200 %, Min 20 - Max 200 r/10 USD/10 GBP , r 25 35 45	i 250 + 10 SWIFT + 10 SWIFT
Outgoing payments (T+ 1) in EUR/USD Urgent-(T+ 0) in EUR/USD Outgoing payments (T+ 1) in GBP Urgent-(T+ 0) in GBP Incoming payments Sending inquires to other banks as per client's request Commission our -10,000 \$/euro -10,001-20,000 \$/euro -20,001-30,000 \$/euro -30,001-40,000 \$/euro	0.2% of the am	30 35 45 55	25, max euro230, usc %, Min 15 - Max 200 %, Min 20 - Max 200 r/10 USD/10 GBP , r 25 35 45 55	i 250 + 10 SWIFT + 10 SWIFT
Outgoing payments (T+ 1) in EUR/USD Urgent-(T+ 0) in EUR/USD Outgoing payments (T+ 1) in GBP Urgent-(T+ 0) in GBP Incoming payments Sending inquires to other banks as per client's request Commission our -10,000 \$/euro -10,001-20,000 \$/euro -20,001-30,000 \$/euro -30,001-40,000 \$/euro over 40,000 \$/euro	0.2% of the am	30 35 45 60 00 00 00 00 00 00 00 00 00 00 00 00	25, max euro230, usc %, Min 15 - Max 200 %, Min 20 - Max 200 r/10 USD/10 GBP , r 25 35 45 55 60	i 250 + 10 SWIFT + 10 SWIFT
Outgoing payments (T+ 1) in EUR/USD Urgent-(T+ 0) in EUR/USD Outgoing payments (T+ 1) in GBP Urgent-(T+ 0) in GBP Incoming payments Sending inquires to other banks as per client's request Commission our -10,000 \$/euro -10,001-20,000 \$/euro -20,001-30,000 \$/euro -30,001-40,000 \$/euro over 40,000 \$/euro Swift	0.2% of the am	30 35 45 55	25, max euro230, usc %, Min 15 - Max 200 %, Min 20 - Max 200 r/10 USD/10 GBP , r 25 35 45 55 60 10	1 250 + 10 SWIFT + 10 SWIFT nax 70 euro/ 100 usd / 100 GBP
Outgoing payments (T+ 1) in EUR/USD Urgent-(T + 0) in EUR/USD Outgoing payments (T+ 1) in GBP Urgent-(T + 0) in GBP Incoming payments Sending inquires to other banks as per client's request Commission our -10,000 \$/euro -10,001-20,000 \$/euro -20,001-30,000 \$/euro -30,001-40,000 \$/euro over 40,000 \$/euro Swift Swift MT 940	0.2% of the am	30 35 45 60 00 00 00 00 00 00 00 00 00 00 00 00	25, max euro230, usc %, Min 15 - Max 200 %, Min 20 - Max 200 r/10 USD/10 GBP , r 25 35 45 55 60	1 250 + 10 SWIFT + 10 SWIFT nax 70 euro/ 100 usd / 100 GBP
Outgoing payments (T+ 1) in EUR/USD Urgent-(T+ 0) in EUR/USD Outgoing payments (T+ 1) in GBP Urgent-(T+ 0) in GBP Incoming payments Sending inquires to other banks as per client's request Commission our -10,000 \$/euro -10,001-20,000 \$/euro -20,001-30,000 \$/euro -30,001-40,000 \$/euro over 40,000 \$/euro Swift	0.2% of the am	30 35 45 60 10	25, max euro 230, usc %, Min 15 - Max 200 %, Min 20 - Max 200 r/10 USD/10 GBP , r 25 35 45 55 60 10 30 EUR monthly	1 250 + 10 SWIFT + 10 SWIFT nax 70 euro/ 100 usd / 100 GBP
Outgoing payments (T+ 1) in EUR/USD Urgent-(T + 0) in EUR/USD Outgoing payments (T+ 1) in GBP Urgent-(T + 0) in GBP Incoming payments Sending inquires to other banks as per client's request Commission our -10,000 \$/euro -10,001-20,000 \$/euro -20,001-30,000 \$/euro -30,001-40,000 \$/euro over 40,000 \$/euro Swift Swift MT 940 Amendment*	0.2% of the am	30 35 45 60 10 30 31 35 45 35	25, max euro230, usc %, Min 15 - Max 200 %, Min 20 - Max 200 r/10 USD/10 GBP , r 25 35 45 55 60 10 30 EUR monthly	1 250 + 10 SWIFT + 10 SWIFT nax 70 euro/ 100 usd / 100 GBP
Outgoing payments (T+ 1) in EUR/USD Urgent-(T + 0) in EUR/USD Outgoing payments (T+ 1) in GBP Urgent-(T + 0) in GBP Incoming payments Sending inquires to other banks as per client's request Commission our -10,000 \$/euro -10,001-20,000 \$/euro -20,001-30,000 \$/euro -30,001-40,000 \$/euro over 40,000 \$/euro Swift Swift MT 940 Amendment* Investigation*	0.2% of the am	30 35 45 60 10 30 31 35 45 35 45	25, max euro 230, usc %, Min 15 - Max 200 %, Min 20 - Max 200 r/10 USD/10 GBP , r 25 35 45 55 60 10 30 EUR monthly 10	1 250 + 10 SWIFT + 10 SWIFT nax 70 euro/ 100 usd / 100 GBP
Outgoing payments (T+ 1) in EUR/USD Urgent-(T + 0) in EUR/USD Outgoing payments (T+ 1) in GBP Urgent-(T + 0) in GBP Incoming payments Sending inquires to other banks as per client's request Commission our -10,000 \$/euro -10,001-20,000 \$/euro -20,001-30,000 \$/euro -30,001-40,000 \$/euro over 40,000 \$/euro Swift Swift MT 940 Amendment* Investigation* Cancelation*	0.2% of the am	30 35 45 60 10 30 31 35 45 35 45	25, max euro 230, usc %, Min 15 - Max 200 %, Min 20 - Max 200 r/10 USD/10 GBP , r 25 35 45 55 60 10 30 EUR monthly 10 20	1 250 + 10 SWIFT + 10 SWIFT nax 70 euro/ 100 usd / 100 GBP
Outgoing payments (T+ 1) in EUR/USD Urgent-(T + 0) in EUR/USD Outgoing payments (T+ 1) in GBP Urgent-(T + 0) in GBP Incoming payments Sending inquires to other banks as per client's request Commission our -10,000 \$/euro -10,001-20,000 \$/euro -20,001-30,000 \$/euro -30,001-40,000 \$/euro over 40,000 \$/euro Swift Swift MT 940 Amendment* Investigation* Cash withdrawals in foreign currency up to 1,000,000 Lek	0.2% of the am	30 35 45 60 10 30 31 35 45 35 45	25, max euro 230, usc %, Min 15 - Max 200 %, Min 20 - Max 200 r/10 USD/10 GBP , r 25 35 45 55 60 10 30 EUR monthly 10 20 Free	1 250 + 10 SWIFT + 10 SWIFT nax 70 euro/ 100 usd / 100 GBP
Outgoing payments (T+ 1) in EUR/USD Urgent-(T + 0) in EUR/USD Outgoing payments (T+ 1) in GBP Urgent-(T + 0) in GBP Incoming payments Sending inquires to other banks as per client's request Commission our -10,000 \$/euro -10,001-20,000 \$/euro -20,001-30,000 \$/euro -30,001-40,000 \$/euro over 40,000 \$/euro Swift Swift MT 940 Amendment* Investigation* Cash withdrawals in foreign currency up to 1,000,000 Lek Cash withd. in fX over to 1,000,000 Lek in the same day without prior notice	0.2% of the am	30 35 45 55 60 10	25, max euro 230, usc %, Min 15 - Max 200 %, Min 20 - Max 200 r/10 USD/10 GBP , r 25 35 45 55 60 10 30 EUR monthly 10 20 Free 0.05%, max 5,000	1 250 + 10 SWIFT + 10 SWIFT max 70 euro/ 100 usd / 100 GBP
Outgoing payments (T+ 1) in EUR/USD Urgent-(T + 0) in EUR/USD Outgoing payments (T+ 1) in GBP Urgent-(T + 0) in GBP Incoming payments Sending inquires to other banks as per client's request Commission our -10,000 \$/euro -10,001-20,000 \$/euro -20,001-30,000 \$/euro -30,001-40,000 \$/euro over 40,000 \$/euro over 40,000 \$/euro Swift Swift MT 940 Amendment* Investigation* Cash withdrawals in foreign currency up to 1,000,000 Lek Cash withd. in fX over to 1,000,000 Lek in the same day without prior notice Cash Deposit with coins over 10,000 Lek	0.2% of the am	30 35 45 55 60 10	25, max euro 230, usc 6, Min 15 - Max 200 6, Min 20 - Max 200 7/10 USD/10 GBP , r 25 35 45 55 60 100 30 EUR monthly 10 20 Free 0.05%, max 5,000 Free	1 250 + 10 SWIFT + 10 SWIFT max 70 euro/ 100 usd / 100 GBP
Outgoing payments (T+ 1) in EUR/USD Urgent-(T + 0) in EUR/USD Outgoing payments (T+ 1) in GBP Urgent-(T + 0) in GBP Incoming payments Sending inquires to other banks as per client's request Commission our -10,000 \$/euro -10,001-20,000 \$/euro -20,001-30,000 \$/euro -30,001-40,000 \$/euro over 40,000 \$/euro Swift Swift MT 940 Amendment* Investigation* Cancelation* Cash withdrawals in foreign currency up to 1,000,000 Lek Cash withd. in fX over to 1,000,000 Lek in the same day without prior notice Cash Withd. in foreign currency over to 1,000,000 Lek with two days prior notic Cash Deposit with coins over 10,000 Lek 4. Payments of the budget	0.2% of the am	30 35 45 55 60 10	25, max euro 230, usc 6, Min 15 - Max 200 6, Min 20 - Max 200 7/10 USD/10 GBP , r 25 35 45 55 60 10 30 EUR monthly 10 20 Free 0.05%, max 5,000 Free 6 of the amount, max	1 250 + 10 SWIFT + 10 SWIFT max 70 euro/ 100 usd / 100 GBP
Outgoing payments (T+ 1) in EUR/USD Urgent-(T + 0) in EUR/USD Outgoing payments (T+ 1) in GBP Urgent-(T + 0) in GBP Incoming payments Sending inquires to other banks as per client's request Commission our -10,000 \$/euro -10,001-20,000 \$/euro -20,001-30,000 \$/euro -30,001-40,000 \$/euro over 40,000 \$/euro Swift Swift MT 940 Amendment* Investigation* Cash withdrawals in foreign currency up to 1,000,000 Lek Cash withd. in fX over to 1,000,000 Lek in the same day without prior notice Cash Withd. in foreign currency over to 1,000,000 Lek with two days prior notic Cash Deposit with coins over 10,000 Lek 4. Payments of the budget Payment from the account to the budget accounts	0.2% of the am	30 35 45 55 60 10	25, max euro 230, usc 6, Min 15 - Max 200 6, Min 20 - Max 200 7/10 USD/10 GBP , r 25 35 45 55 60 10 30 EUR monthly 10 20 Free 0.05%, max 5,000 Free 6 of the amount, max	1 250 + 10 SWIFT + 10 SWIFT max 70 euro/ 100 usd / 100 GBP
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Outgoing payments (T+ 1) in EUR/USD Urgent-(T + 0) in EUR/USD Outgoing payments (T+ 1) in GBP Urgent-(T + 0) in GBP Incoming payments Sending inquires to other banks as per client's request Commission our -10,000 \$/euro -10,001-20,000 \$/euro -20,001-30,000 \$/euro -30,001-40,000 \$/euro over 40,000 \$/euro Swift Swift MT 940 Amendment* Investigation* Cash withdrawals in foreign currency up to 1,000,000 Lek Cash withd. in fX over to 1,000,000 Lek in the same day without prior notice Cash withd. in foreign currency over to 1,000,000 Lek with two days prior notic Cash Deposit with coins over 10,000 Lek 4. Payments of the budget Payments in cash in the budget accounts Payments in cash in the budget accounts Fayments in cash in the budget accounts from non clients of the Bank	0.2% of the am	30 35 45 55 60 10	25, max euro 230, usc 6, Min 15 - Max 200 6, Min 20 - Max 200 7/10 USD/10 GBP , r 25 35 45 55 60 10 30 EUR monthly 10 20 Free 0.05%, max 5,000 Free 6 of the amount, max 50 Lek 150 Lek	1 250 + 10 SWIFT + 10 SWIFT max 70 euro/ 100 usd / 100 GBP
Outgoing payments (T+ 1) in EUR/USD Urgent-(T+ 0) in EUR/USD Outgoing payments (T+ 1) in GBP Urgent-(T+ 0) in GBP Incoming payments Sending inquires to other banks as per client's request Commission our -10,000 \$/euro -10,001-20,000 \$/euro -20,001-30,000 \$/euro -30,001-40,000 \$/euro over 40,000 \$/euro Swift Swift MT 940 Amendment* Investigation* Cash withdrawals in foreign currency up to 1,000,000 Lek Cash withd. in fX over to 1,000,000 Lek in the same day without prior notice Cash withd. in foreign currency over to 1,000,000 Lek with two days prior notic Cash Deposit with coins over 10,000 Lek 4. Payments of the budget Payments in cash in the budget accounts Payments in cash in the budget accounts from non clients of the Bank	0.2% of the am	30 35 45 55 60 10	25, max euro 230, usc 6, Min 15 - Max 200 6, Min 20 - Max 200 7/10 USD/10 GBP , r 25 35 45 55 60 10 30 EUR monthly 10 20 Free 0.05%, max 5,000 Free 6 of the amount, max 50 Lek 150 Lek 200 Lek	1 250 + 10 SWIFT + 10 SWIFT max 70 euro/ 100 usd / 100 GBP
Outgoing payments (T+ 1) in EUR/USD Urgent-(T + 0) in EUR/USD Outgoing payments (T+ 1) in GBP Urgent-(T + 0) in GBP Incoming payments Sending inquires to other banks as per client's request Commission our -10,000 \$/euro -10,001-20,000 \$/euro -20,001-30,000 \$/euro -30,001-40,000 \$/euro over 40,000 \$/euro Swift Swift MT 940 Amendment* Investigation* Cash withdrawals in foreign currency up to 1,000,000 Lek Cash withd. in fX over to 1,000,000 Lek in the same day without prior notice Cash withd. in foreign currency over to 1,000,000 Lek with two days prior notic Cash Deposit with coins over 10,000 Lek 4. Payments of the budget Payments in cash in the budget accounts Fayments in cash in the budget accounts Payments in cash in the budget accounts	0.2% of the am	30 35 45 55 60 10	25, max euro 230, usc 6, Min 15 - Max 200 6, Min 20 - Max 200 7/10 USD/10 GBP , r 25 35 45 55 60 10 30 EUR monthly 10 20 Free 0.05%, max 5,000 Free 6 of the amount, max 50 Lek 150 Lek	1 250 + 10 SWIFT + 10 SWIFT max 70 euro/ 100 usd / 100 GBP
Outgoing payments (T+ 1) in EUR/USD Urgent-(T + 0) in EUR/USD Outgoing payments (T+ 1) in GBP Urgent-(T + 0) in GBP Incoming payments Sending inquires to other banks as per client's request Commission our -10,000 \$/euro -10,001-20,000 \$/euro -20,001-30,000 \$/euro -30,001-40,000 \$/euro over 40,000 \$/euro Swift Swift MT 940 Amendment* Investigation* Cash withdrawals in foreign currency up to 1,000,000 Lek Cash withd. in fX over to 1,000,000 Lek in the same day without prior notice Cash withd. in foreign currency over to 1,000,000 Lek with two days prior notic Cash Deposit with coins over 10,000 Lek 4. Payments of the budget Payment from the account to the budget accounts Payments in cash in the budget accounts	0.2% of the am	30 35 45 55 60 10	25, max euro 230, usc 6, Min 15 - Max 200 6, Min 20 - Max 200 7/10 USD/10 GBP , r 25 35 45 55 60 30 EUR monthly 10 20 Free 0.05%, max 5,000 Free 6 of the amount, max 50 Lek 150 Lek 200 Lek	1 250 + 10 SWIFT + 10 SWIFT max 70 euro/ 100 usd / 100 GBP
Outgoing payments (T+ 1) in EUR/USD Urgent-(T + 0) in EUR/USD Outgoing payments (T+ 1) in GBP Urgent-(T + 0) in GBP Incoming payments Sending inquires to other banks as per client's request Commission our -10,000 \$/euro -10,001-20,000 \$/euro -20,001-30,000 \$/euro -30,001-40,000 \$/euro over 40,000 \$/euro Swift Swift MT 940 Amendment* Investigation* Cash withdrawals in foreign currency up to 1,000,000 Lek Cash withd. in fX over to 1,000,000 Lek in the same day without prior notice Cash withd. in foreign currency over to 1,000,000 Lek with two days prior notic Cash Deposit with coins over 10,000 Lek 4. Payments of the budget Payments in cash in the budget accounts Fayments in cash in the budget accounts Payments in cash in the budget accounts	0.2% of the am	30 35 45 55 60 10	25, max euro 230, usc 6, Min 15 - Max 200 6, Min 20 - Max 200 7/10 USD/10 GBP , r 25 35 45 55 60 10 30 EUR monthly 10 20 Free 0.05%, max 5,000 Free 6 of the amount, max 50 Lek 150 Lek 200 Lek	1 250 + 10 SWIFT + 10 SWIFT max 70 euro/ 100 usd / 100 GBP

-over 36 months	2%		
Early repayment fee			
-Early repayment fee for housing Financings	207 - 544		
If the financing will be closed before the last year of maturity	2% of the amount outstanding		
If the financing will be closed on the last year of maturity Early repayment for other purpose financings	1% of the amount of outstanding		
If the financing will be closed before the last year of maturity	1% of the amount outstanding		
If the financing will be closed on the last year of maturity	0.5% of the amount outstanding		
Amendments of the financing contract with the request of the client	Lek 5000		
Collateral Substitution Fee with the request of the client	3% of the outstanding, min 5,000 Lek		
Warning letter for delays in loan repayment			
-First Letter	1000 Lek		
-Second Letter	1500 Lek		
Issuing of confirmations as per customer's request			
Certificate for the release of property	2000 1		
Normal release of the property	2000 Lek		
Urgent release within 3 days 6.Overdraft	3000 Lek		
Maximum sigle amount allowed			
-Lek 300,000	4250		
-USD 2,500	25		
-Euro 2,000	21.67		
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6.OTHERS			
Certificate of the balance as per customer's request	700 5 5		
Certificate of the relationship with the bank	700 5 5		
Certificate of the nonrelationship with the bank	1400 10 10		
Faxing of documents	700 5 5		
Standing order	700 5 5		
Postal fees	700 5 5		
DHL charges	45		
Investigation of documentation as per customer's request	Free Free Free		
-from current year 1-4 year	Free Free Free 10		
-4-5 years	20		
-5-8 years	45		
-over 8 years	95		
	•		
7. Cards			
Debit Cards -General conditions			
Maintenance fee	50 Lek		
Change of the daily limit of card usage	350 Lek		
Credit refund	0.5% of the amount		
Unjustified disputed transaction	2.000 Lek		
Unblocking a card	300 Lek		
Issuing cards	_		
Standard issuing	Free		
Card re-issuance for other reasons (stolen, lost, damaged ect.)	500 Lek		
PIN re-issuance	400 Lek		
Change PIN on ATM ATM transactions	50 Lek		
Cash withdrawal			
From Bank's ATM	Free of charge		
From other banks ATM in Albania	-		
From ATM abroad	Free of charge		
I Balance check-up Union Bank	2% min 350 Lek		
Balance check-up Union Bank Balance check-up to other banks	2% min 350 Lek free of charge		
Balance check-up Union Bank Balance check-up to other banks POS transactions	2% min 350 Lek		
Balance check-up to other banks	2% min 350 Lek free of charge 50 Lek		
Balance check-up to other banks POS transactions	2% min 350 Lek free of charge		
Balance check-up to other banks POS transactions Purchases at POS	2% min 350 Lek free of charge 50 Lek Free of charge		
Balance check-up to other banks POS transactions Purchases at POS Purchases at POS abroad	2% min 350 Lek free of charge 50 Lek Free of charge		
Balance check-up to other banks POS transactions Purchases at POS Purchases at POS abroad Cash withdrawal in POS	2% min 350 Lek free of charge 50 Lek Free of charge Free of charge		
Balance check-up to other banks POS transactions Purchases at POS Purchases at POS abroad Cash withdrawal in POS From POS terminals in ALBANIA	2% min 350 Lek free of charge 50 Lek Free of charge Free of charge 2 % min 350 Lek		
Balance check-up to other banks POS transactions Purchases at POS Purchases at POS abroad Cash withdrawal in POS From POS terminals in ALBANIA From POS terminals abroad	2% min 350 Lek free of charge 50 Lek Free of charge Free of charge 2 % min 350 Lek		
Balance check-up to other banks POS transactions Purchases at POS Purchases at POS abroad Cash withdrawal in POS From POS terminals in ALBANIA From POS terminals abroad Limit	2% min 350 Lek free of charge 50 Lek Free of charge Free of charge 2 % min 350 Lek 2 % min 350 Lek		
Balance check-up to other banks POS transactions Purchases at POS Purchases at POS abroad Cash withdrawal in POS From POS terminals in ALBANIA From POS terminals abroad Limit Daily limits for withdraw on ATM	2% min 350 Lek free of charge 50 Lek Free of charge Free of charge 2 % min 350 Lek 2 % min 350 Lek 50,000 Lek/Dite		
Balance check-up to other banks POS transactions Purchases at POS Purchases at POS abroad Cash withdrawal in POS From POS terminals in ALBANIA From POS terminals abroad Limit Daily limits for withdraw on ATM Daily limits to buy in Pos Daily limits for withdraw on ATM	2% min 350 Lek free of charge 50 Lek Free of charge Free of charge 2 % min 350 Lek 2 % min 350 Lek 50,000 Lek/Dite 250,000 Lek/Dite 5,000 Lek/Dite 50,000 Lek/Dite		
Balance check-up to other banks POS transactions Purchases at POS Purchases at POS abroad Cash withdrawal in POS From POS terminals in ALBANIA From POS terminals abroad Limit Daily limits for withdraw on ATM Daily limits to buy in Pos Daily limits to buy in Internet	2% min 350 Lek free of charge 50 Lek Free of charge Free of charge 2 % min 350 Lek 2 % min 350 Lek 50,000 Lek/Dite 250,000 Lek/Dite 5,000 Lek/Dite		

This document superseds the "List of product and services prices "version 2.1. Effective immediately

TARIFF OF PRICES FOR PHYSICALS PERSONS

1. Client account-Current accunt	Lek	Usd	Euro	Gbp	
Account opening	No fee	No fee	No fee	No fee	
Account maintenance	250.00	2 usd	2euro	2.00	
Statements					
-Hard copy statements in Bank's premises/nxjerrje llogarie ne ambjetet e Bankes	100.00	equivalent in Usd	equivalent in Euro	equivalent in Gbp	
-Sending via e-mail	Free	Free	Free	Free	
-Mail delivery	-	-	-	-	
-Additional statements as per customer's request	Free	Free	Free	Free	
-Statement from previous years as per customer's request					
2-4 vjet	15 Euro				
4-5 vjet		25 Euro			
Over 5 Years		40 Euro			
Account closure within 1 year	1,200 Lek	10	10	10	
Account closure after 1 year	1,200 Lek	10	10	10	

2. DOMESTIC PAYMENTS			
Incoming payments in Lek	Free		
3. DOMESTIC PAYMENTS IN EUR			
Outgoing payments in EUR	0.2% of the amount, min eur 6 EUR, max 50 EUR		
Incoming payments In EUR	Free		
Cash deposits in Lek	Free		
Cash deposit in Lek from conversion (USD; Eur)	Free		
Cash deposit from third parties*			
Amounts up to 600 Usd, 500 Eur, 70,000 Lek	Free		
Amounts over 600 Usd, 500 Eur, 70,000 Lek	100 Lek		
Cash deposit for utilities as: Water Bill, Telephone, mobile, electricity etc.	100 Lek		
Payment of utilities from account - water, electriciy, telephone, mobile, etc	50 Lek		
Cash withdrawals in Lek up to 1,000,000 Lek	Free		
Cash withdrawals in foreign currency over to 1,000,000 Lek in the same day without prior notice	0.05%,max 5,000 Lek		
Cash withdrawals in foreign currency over to 1,000,000 Lek with two days prior notice	Free		
Payment of salaries from Client's account in f/o retail current accounts with other bank			
-electronic	Free		
-hard copy payment order	500 Lek		
Outgoing payments in Lek			
-within Bank (within the same client account)	Free		
-Payments to other Banks (RTGS)			
Amount up to Lek 100,000	200 Lek		
Lek 100,001-500,000	300 Lek		
Lek 500,001-1,000,000	400 Lek		
Lek 1,000,001-1,499,999	500 Lek		
Amount over Lek 1,499,999	1500 Lek		
Payments in other currencies			
-within Bank	Free		
-to other Albanian banks	0.15% of the sum -min 10 \$/10 eur ,max 200\$/200EUR+swift.		
* Account holders free, deposit from third person in account for facility free. Deposit for school tariffs and others	with commission.		

3. PAYMENTS ABROAD			
Outgoing payments			
Outgoing payments (T+ 1)	0.15% of the sum -min 10 \$/10 eur ,max 200\$/ 200EUR+ swift.		
Urgent-(T + 0)	additional 0.05% of the sum -min 20 usd/20eur,max 230usd/250 euro		
Outgoing payments (T+ 1) in GBP	0.15%, Min 10 - Max 200 + 10 SWIFT		
Urgent-(T + 0) in GBP	0.20%, Min 15 - Max 200 + 10 SWIFT		
Incoming payments	0.15% of the sum,min 10eur/10 USD/10 GBP , m	nax 70 euro/ 100 usd / 100 GBP	
Sending inquires to other banks as per client's request			
Commission our	Euro	Usd	
-10,000 \$/euro	25	30	
-10,001-20,000 \$/euro	35	35	
-20,001-30,000 \$/euro	45	45	
-30,001-40,000 \$/euro	55	55	
over 40,000 \$/euro	60	60	
Swift	10 euro /10 usd		
Swift MT 940	30 euro monthly		
Amendment*	10 euro/15 usd		
Investigation*	10 euro/15 usd		
Cancelation*	20 euro/20 usd		
* + Correspondent Bank commission			
Cash withdrawals in foreign currency up to 1,000,000 Lek	Free		
Cash withd. in fX over to 1,000,000 Lek in the same day without prior notice	0.05%,max 5,000 Le	ek	
Cash withd. in foreign currency over to 1,000,000 Lek with two days prior notice	Free		
Cash Deposit with coins over 10,000 Lek	1% of the sum, max 50	0 Lek	

4. Payments of the budget	
Payment from the account to the budget accounts	50 Lek
Payments in cash in the budget accounts/Pagese Cash ne llogari te buxhetit	200 Lek
Payments in cash in the budget accounts from non clients of the Bank/Pagesa Cash ne llogarite buxhetit per	300 Lek

5.FINANCINGS	
Application processing fee	
Arrangement fee	
-up to 12 months	1% of the disbursment amount
-12 months-36 months	1.5% of the disbursment amount
-over 36 months	2% of the disbursment amount
Early repayment fee	
-Early repayment fee for Investments loans within the first 3 years	2.50%
-Early repayment fee for Investments loans afterthe first 3 years	1.50%
Amendments of the financing contract	5,000 Lek
Collateral Substitution Fee	3% of the outstanding principal
Warning letter for delays in loan repayment	
First Letter	1,000 Lek
Second Letter	2,000 Lek
Page 1 of 3	

Issuing of confirmations as per customer's request		1,000 Lek
Certificates	Standart commission(up to 2 weeks) Komision standart(Deri ne 2 jave)	Fast Commision(within 3 working days) Komision Urgjent (brenda 3 dite pune)
Declaration for colleteral release (movable and imovable properties) after full repyment of financing.	2,500 Lek	6,000 Lek
Declaration for partial release of colleteral (movable and imovable properties)	2,500 Lek	6,000 Lek
Declaration for permission to perform transactions with the property(mortgage registration/	2,500 Lek	6,000 Lek
Declaration for permission to transfer the property without releasing the mortgage.	2,500 Lek	6,000 Lek

Declaration for permission to transfer the property without releasing the mortgage.	2,500 Lek 6,000 Lek		
F			
6.DOCUMENTARY BUSINESS 6.1. L/C			
Import Letter of Credit-Application processing fee			
- Amendments - increase of L/C amount or extension of validity	Open 0.1%, min 50 euro/ 70 usd		
Import Letter of Credit- Quarterly fee	<u> </u>		
-with cash cover	0.15% quarterly ,min 50 euro/ 70 usd		
-with credit line	0.5% - 0.75% per quarter		
-confirmed L/C	0.1% for Confirmation Arrangement+ Correspondent Banks Confirmation Fees		
-L/C amendments	50 Euro		
Export Letters of Credit			
-handling documents	0.15%,min 50 euro max 250 euro		
-Avviso on L/C in f/o the Client	0.2%,min 50 euro		
-Avviso on L/C amendments -Confirmation of export L/C	50 euro According to the Tariff of Correspondent Bank		
-postal and other costs	According to the farm of correspondent bank As actuals costs		
Amendment	50 euro		
Transfer of L/C	0.2% , min 50 euro		
Documents for incasso			
Providing accept on Bill of Exchange	50 euro		
Delivery of documents without payment	50 euro		
Amendment of instruction	30 euro		
Return of unhonoured documents	30 euro + postal costs		
6.2. LETTERS OF GUARANTEE- L/G			
Letter of guarantee			
-Application processing fee	open 0.1% min 50 eur/ 70 usd		
- Amendments - increase of L/G amount or extension of validity	50 euro		
- L/G with cash cover	open 0.1% min 50 eur/ 70 usd		
Issuing Letter of Guarantee- Quarterly fee			
L/G with cash cover	20 - 50 euro 0.5% - 0.75% per guarter		
Payment guarantee Performance guarantees	0.3% - 0.5% per quarter		
Tender guarantee	0.25% - 0.4% per quarter		
Customs guarantee (non standart form)	0.3% to 0.5% per quarter		
Confirmation			
L/G Amendments	50 euro		
Letter of Intent- for issuance of L/G	25 euro - 50 euro		
Other Letters of Intent- as per the customer's request	25 euro - 50 euro		
Export (Loro) Letters of Guarantee			
Export (Loro) Letters of Guarantee -Confirmation	As per tariff for correspondent banks		
Export (Loro) Letters of Guarantee -Confirmation -Avviso on Letter of Guarantee	As per tariff for correspondent banks 0.15 % , min 50 euro max 250 euro		
-Confirmation			
-Confirmation -Avviso on Letter of Guarantee -Avviso on L/G amendments Proceeding of claim for encashment to another Bank as per customers' request	0.15 % , min 50 euro max 250 euro 0.2% ,min 50 euro 40 euro plus other actual costs (postal)		
-Confirmation -Avviso on Letter of Guarantee -Avviso on L/G amendments Proceeding of claim for encashment to another Bank as per customers' request Proceeding of guarantee to another Albanian bank	0.15 % , min 50 euro max 250 euro 0.2% ,min 50 euro 40 euro plus other actual costs (postal) 30 euro		
-Confirmation -Avviso on Letter of Guarantee -Avviso on L/G amendments Proceeding of claim for encashment to another Bank as per customers' request	0.15 % , min 50 euro max 250 euro 0.2% ,min 50 euro 40 euro plus other actual costs (postal)		
-Confirmation -Avviso on Letter of Guarantee -Avviso on L/G amendments Proceeding of claim for encashment to another Bank as per customers' request Proceeding of guarantee to another Albanian bank Postal and other costs	0.15 % , min 50 euro max 250 euro 0.2% ,min 50 euro 40 euro plus other actual costs (postal) 30 euro		
-Confirmation -Avviso on Letter of Guarantee -Avviso on L/G amendments Proceeding of claim for encashment to another Bank as per customers' request Proceeding of guarantee to another Albanian bank Postal and other costs	0.15 % , min 50 euro max 250 euro 0.2% ,min 50 euro 40 euro plus other actual costs (postal) 30 euro		
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-Confirmation -Avviso on Letter of Guarantee -Avviso on L/G amendments Proceeding of claim for encashment to another Bank as per customers' request Proceeding of guarantee to another Albanian bank Postal and other costs 7.CHEQUES Cheque books	0.15 % , min 50 euro max 250 euro 0.2% ,min 50 euro 40 euro plus other actual costs (postal) 30 euro as per actual		
-Confirmation -Avviso on Letter of Guarantee -Avviso on L/G amendments Proceeding of claim for encashment to another Bank as per customers' request Proceeding of guarantee to another Albanian bank Postal and other costs 7.CHEQUES Cheque books Individuals cheque book	0.15 %, min 50 euro max 250 euro 0.2%, min 50 euro 40 euro plus other actual costs (postal) 30 euro as per actual		
-Confirmation -Avviso on Letter of Guarantee -Avviso on L/G amendments Proceeding of claim for encashment to another Bank as per customers' request Proceeding of guarantee to another Albanian bank Postal and other costs 7.CHEQUES Cheque books Individuals cheque book Companies cheque book Personal cheques Personal Cheques of UBA *	0.15 %, min 50 euro max 250 euro 0.2% ,min 50 euro 40 euro plus other actual costs (postal) 30 euro as per actual 5\$, 5 EUR, 700 LEK 10\$, 10EUR, 1200 LEK		
-Confirmation -Avviso on Letter of Guarantee -Avviso on L/G amendments Proceeding of claim for encashment to another Bank as per customers' request Proceeding of guarantee to another Albanian bank Postal and other costs 7.CHEQUES Cheque books Individuals cheque book Companies cheque book Personal cheques Personal Cheques of UBA * Presented directly to the same Branch	0.15 %, min 50 euro max 250 euro 0.2% ,min 50 euro 40 euro plus other actual costs (postal) 30 euro as per actual 5\$, 5 EUR, 700 LEK 10\$, 10EUR, 1200 LEK		
-Confirmation -Avviso on Letter of Guarantee -Avviso on L/G amendments Proceeding of claim for encashment to another Bank as per customers' request Proceeding of guarantee to another Albanian bank Postal and other costs 7.CHEQUES Cheque books Individuals cheque book Personal cheques Personal Cheques of UBA * Presented directly to the same Branch Presented in a different Branch	0.15 %, min 50 euro max 250 euro 0.2%, min 50 euro 40 euro plus other actual costs (postal) 30 euro as per actual 5\$, 5 EUR, 700 LEK 10\$, 10EUR, 1200 LEK Free of charges Free of charges		
-Confirmation -Avviso on Letter of Guarantee -Avviso on L/G amendments Proceeding of claim for encashment to another Bank as per customers' request Proceeding of guarantee to another Albanian bank Postal and other costs 7.CHEQUES Cheque books Individuals cheque book Companies cheque book Personal Cheques Personal Cheques of UBA * Presented directly to the same Branch Presented in a different Branch Purchase of travellers cheque	0.15 %, min 50 euro max 250 euro 0.2%, min 50 euro 40 euro plus other actual costs (postal) 30 euro as per actual 5\$, 5 EUR, 700 LEK 10\$, 10EUR, 1200 LEK Free of charges Free of charges 1% min 25\$ - max 150\$, plus DHL expenses		
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-Confirmation -Avviso on Letter of Guarantee -Avviso on L/G amendments Proceeding of claim for encashment to another Bank as per customers' request Proceeding of guarantee to another Albanian bank Postal and other costs 7.CHEQUES Cheque books Individuals cheque book Companies cheque book Personal cheques Personal Cheques of UBA * Presented directly to the same Branch Presented in a different Branch Purchase of travellers cheque Issuance of banks draft in lek Issuance of bank drafts in foreign currency Cheques for collection	0.15 % , min 50 euro max 250 euro 0.2% ,min 50 euro 40 euro plus other actual costs (postal) 30 euro as per actual 5\$, 5 EUR, 700 LEK 10\$, 10EUR, 1200 LEK Free of charges Free of charges 1% min 25\$ - max 150\$, plus DHL expenses 0.125% min 5\$/700Lek - max 100\$		
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-Confirmation -Avviso on Letter of Guarantee -Avviso on L/G amendments Proceeding of claim for encashment to another Bank as per customers' request Proceeding of guarantee to another Albanian bank Postal and other costs 7.CHEQUES Cheque books Individuals cheque book Companies cheque book Personal cheques Personal Cheques of UBA * Presented directly to the same Branch Presented directly to the same Branch Purchase of travellers cheque Issuance of bank draft in lek Issuance of bank drafts in foreign currency Cheques for collection Personal Cheques Personal Cheques Personal Cheques Personal Cheques Personal Cheques (UBA * Presented directly to the same Branch	0.15 % , min 50 euro max 250 euro 0.2% , min 50 euro 40 euro plus other actual costs (postal) 30 euro as per actual 5\$, 5 EUR, 700 LEK 10\$, 10EUR, 1200 LEK Free of charges Free of charges 1% min 25\$ - max 150\$, plus DHL expenses 0.125% min 5\$/700Lek - max 100\$ 0.4% min 14\$ - max 50\$		
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-Confirmation -Avviso on Letter of Guarantee -Avviso on L/G amendments Proceeding of claim for encashment to another Bank as per customers' request Proceeding of guarantee to another Albanian bank Postal and other costs 7.CHEQUES Cheque books Individuals cheque book Companies cheque book Personal Cheques Personal Cheques of UBA * Presented directly to the same Branch Presented in a different Branch Purchase of travellers cheque Issuance of bank drafts in foreign currency Cheques for collection Personal Cheques Personal Cheques Personal Cheques of UBA * Presented directly to the same Branch Presented in a different Branch Presented in different Branch Presented firectly to the same Branch Presented firectly to the same Branch Presented in Cheques Personal Cheques of UBA * Presented in Cheques of UBA * Presented in Clearing Personal cheques of other banks in Lek Presented to UBA Personal cheques of other banks in foreign currency Personal cheques of ther banks in foreign currency Personal cheques of ther banks in foreign currency Personal cheques of ther banks in foreign currency Personal cheques of Foreign Banks Presented to UBA Personal cheques of Foreign Banks Presented to UBA Personal cheques of Foreign Banks Presented to UBA	0.15 %, min 50 euro max 250 euro 0.2%, min 50 euro 40 euro plus other actual costs (postal) 30 euro as per actual 5\$, 5 EUR, 700 LEK 10\$, 10EUR, 1200 LEK Free of charges Free of charges 1% min 25\$ - max 150\$, plus DHL expenses 0.125% min 5\$/700Lek - max 100\$ 0.4% min 14\$ - max 50\$ Free of charges 200 Lek 0.1% min 500 Lek - max 4500 Lek 0.2% min 1000 Lek - max 3000 Lek Free of charges 0.2% min 10\$ - max 100\$ Swift 10\$ 0.2% min 10\$ - max 100\$ Swift 10\$ 0.2% min 10\$ - max 100\$ Swift 10\$		
-Confirmation -Avviso on Letter of Guarantee -Avviso on Letter of Guarantee -Avviso on Ly Gamendments -Coceeding of claim for encashment to another Bank as per customers' request -Coceeding of guarantee to another Albanian bank -Coceeding of guarantee to another Coceeding -Coceeding of Guarantee -Coceeding o	0.15 %, min 50 euro max 250 euro 0.2%, min 50 euro 40 euro plus other actual costs (postal) 30 euro as per actual 5\$, 5 EUR, 700 LEK 10\$, 10EUR, 1200 LEK Free of charges Free of charges 1% min 25\$ - max 150\$, plus DHL expenses 0.125% min 5\$/700Lek - max 100\$ 0.4% min 14\$ - max 50\$ Free of charges 200 Lek 0.1% min 500 Lek - max 4500 Lek 70.2% min 1000 Lek - max 100\$ 0.2% min 10\$ - max 100\$ plus DHL Expenses		
-Confirmation -Avviso on Letter of Guarantee -Avviso on Letter of Guarantee -Avviso on Ly Gamendments -Proceeding of claim for encashment to another Bank as per customers' request -Proceeding of guarantee to another Albanian bank -Postal and other costs 7.CHEQUES Cheque books Individuals cheque book Companies cheque book Personal cheques -Personal Cheques of UBA * -Presented directly to the same Branch -Presented in a different Branch -Purchase of travellers cheque	0.15 %, min 50 euro max 250 euro 0.2%, min 50 euro 40 euro plus other actual costs (postal) 30 euro as per actual 5\$, 5 EUR, 700 LEK 10\$, 10EUR, 1200 LEK Free of charges Free of charges 1% min 25\$ - max 150\$, plus DHL expenses 0.125% min 5\$/700Lek - max 100\$ 0.4% min 14\$ - max 50\$ Free of charges 200 Lek 0.1% min 500 Lek- max 4500 Lek 0.2% min 1000 Lek - max 3000 Lek Free of charges 0.2% min 10\$ - max 100\$ Swift 10\$ 0.2% min 10\$ - max 100\$ Swift 10\$ 0.2% min 10\$ - max 100\$ plus DHL Expenses		
-Confirmation -Avviso on Letter of Guarantee -Avviso on Letter of Guarantee -Avviso on Ly Gamendments -Proceeding of claim for encashment to another Bank as per customers' request -Proceeding of guarantee to another Albanian bank -Postal and other costs 7.CHEQUES -Cheque book -Cheque book -Companies cheque book -Companies cheque book -Personal cheques -Personal cheques -Personal cheques -Personal cheques of UBA * -Presented directly to the same Branch -Presented in a different Branch -Purchase of travellers cheque	0.15 %, min 50 euro 0.2%, min 50 euro 40 euro plus other actual costs (postal) 30 euro as per actual 5\$, 5 EUR, 700 LEK 10\$, 10EUR, 1200 LEK Free of charges Free of charges 1% min 25\$ - max 150\$, plus DHL expenses 0.125% min 5\$/700 Lek - max 100\$ 0.4% min 14\$ - max 50\$ Free of charges 200 Lek 0.1% min 500 Lek- max 3000 Lek Free of charges 0.2% min 10\$ - max 100\$ Swift 10\$ 0.2% min 10\$ - max 3000 lek		
-Confirmation -Avviso on Letter of Guarantee -Avviso on LyC amendments Proceeding of claim for encashment to another Bank as per customers' request Proceeding of guarantee to another Albanian bank Postal and other costs 7.CHEQUES Cheque books Individuals cheque book Companies cheque book Personal Cheques Personal Cheques Personal Cheques of UBA * Presented directly to the same Branch Presented in a different Branch Purchase of travellers cheque Issuance of bank drafts in fele Issuance of bank drafts in foreign currency Cheques for collection Personal Cheques Personal Cheques of UBA * Presented directly to the same Branch Presented in a different Branch - Bank clients - Bank clients - Non Bank clients Personal cheques of other banks in Lek Presented in Clearing Personal cheques of Foreign Banks Presented to UBA Persented in Clearing Personal cheques of Foreign Banks Presented to UBA Personal cheques of Foreign Banks Presented to UBA Personal cheques of Foreign Banks Presented to UBA Persented in Clearing Personal cheques of Foreign Banks Presented to UBA Persented in Clearing Personal cheques of Foreign Banks Presented to UBA Persented in Clearing Personal cheques of Foreign Banking Cheques Presented to UBA	0.15 %, min 50 euro 0.2%, min 50 euro 40 euro plus other actual costs (postal) 30 euro as per actual 5\$, 5 EUR, 700 LEK 10\$, 10EUR, 1200 LEK Free of charges Free of charges 1% min 25\$ - max 150\$, plus DHL expenses 0.125% min 5\$/700 Lek - max 100\$ 0.4% min 14\$ - max 50\$ Free of charges 0.2% min 1000 Lek - max 3000 Lek Free of charges 0.2% min 10\$ - max 100\$ - max		
Confirmation -Avviso on Letter of Guarantee -Avviso on Letter of Guarantee -Avviso on LyG amendments Proceeding of claim for encashment to another Bank as per customers' request Proceeding of guarantee to another Albanian bank Postal and other costs 7.CHEQUES Cheque book Individuals cheque book Companies cheque book Personal cheques Personal cheques Personal cheques of UBA * Presented directly to the same Branch Presented in a different Branch Purchase of travellers cheque Issuance of bank draft in lek Issuance of bank drafts in foreign currency Cheques for collection Personal Cheques Personal Cheques of UBA * Presented directly to the same Branch Presented in a different Branch - Non Bank clients - Non Bank clients - Non Bank clients Presented to UBA Presented to UBA Presented to Iclearing Personal cheques of other banks in foreign currency Personal cheques of Foreign Banks Presented to UBA Personal cheques of Foreign Banks Presented to UBA Personal cheques of Foreign Banks Presented to UBA Presented to IClearing Presented to IClearing Presented to IClearing Personal cheques of Foreign Banks Presented to UBA Personal cheques of Foreign Banks Presented to UBA Presented to IClearing Presented to IClearing	0.15 %, min 50 euro 0.2%, min 50 euro 40 euro plus other actual costs (postal) 30 euro as per actual 5\$, 5 EUR, 700 LEK 10\$, 10EUR, 1200 LEK Free of charges Free of charges 1% min 25\$ - max 150\$, plus DHL expenses 0.125% min 5\$/700 Lek - max 100\$ 0.4% min 14\$ - max 50\$ Free of charges 200 Lek 0.1% min 500 Lek- max 3000 Lek Free of charges 0.2% min 10\$ - max 100\$ Swift 10\$ 0.2% min 10\$ - max 3000 lek		

8.OTHERS	
Certificate of the balance as per customer's request	1,000 Lek/equivalent in EUR,USD,GBP
Certificate of the relationship with the bank	700 Lek ,5 \$,5 Euro
Certificate of the nonrelationship with the bank	1,400 Lek,10\$,10euro
Faxing of documents	700 Lek ,5 \$,5 euro
Standing order	700 Lek ,5 \$,5 euro
Postal fees	700 Lek ,5 \$,5 euro
DHL charges	45 euro
Investigation of documentation as per customer's request	
-from current year	2,000Lek/equivalent in EUR,USD,GBP
1-4 year	15 Euro

-4-5 years	25 Euro		
-5-8 years	50 Euro		
-over 8 years	100 Euro		
Certificate as per auditors request /Vertetim per gjendje llogarie me kerekese te Auditoreve	3,000Lek/equivalent in EUR,USD,GBP		
9. Cards			
Debit Cards -General conditions			
Maintenance fee	Free of charge		
Change of the daily limit of card usage	350 Lek		
Credit refund	0.5% of the amount		
Unjustified disputed transaction	2.000 Lek		
Unblocking a card	300 Lek		
Issuing cards			
Standard issuing	Free of charge		
Card re-issuance for other reasons (stolen, lost, damaged ect.)	500 Lek		
PIN re-issuance	400 Lek		
Change PIN on ATM	50 Lek		
ATM transactions			
Cash withdrawal			
From Bank's ATM	Free of charge		
From other banks ATM in Albania	Free of charge		
From ATM abroad	2% min 350 Lek		
Balance check-up Union Bank	Free of charge		
Balance check-up to other banks	50 Lek		
POS transactions			
Purchases at POS	Free of charge		
Purchases at POS abroad	Free of charge		
Cash withdrawal in POS			
From POS terminals in ALBANIA	2 % min 350 Lek		
From POS terminals abroad	2 % min 350 Lek		
Limit			
Daily limits for withdraw on ATM	50,000 Lek/dite		
Daily limits to buy in Pos	250,000 Lek/dite		
Daily limits to buy in Internet	15,000 Lek/Dite		

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TARIFF OF PRICES FOR BUSINESS CLIENTS

TARIFFOFFRICES	FOR BOSINESS CLIENTS			
1. Client account-Current accunt	Lek	Usd	Euro	GBP
Account opening	No fee	No fee	No fee	No fee
Account maintenance/mirembajtje llogarie	250.00	2.00	2.00	2.00
Statements				
-Hard copy statements in Bank's premises/nxjerrje llogarie ne ambjetet e Bankes	100.00	equivalent in Usd	equivalent in Euro	equivalent in Gbp
-Sending via e-mail	Free	Free	Free	Free
-Mail delivery	-	-		-
-Additional statements as per customer's request	Free	Free	Free	Free
-Statement from previous years as per customer's request				
2-4 vjet			15 Euro	
4-5 vjet		25 Euro		
Over 5 Years		40 Euro		
Account closure within 1 year	1,200 Lek	10	10	10
Account closure after 1 year	1,200 Lek	10	10	10
2. DOMESTIC PAYMENTS	·			•
Incoming payments in Lek			Free	·
Cash deposits in Lek			Free	

2. DOMESTIC PAYMENTS		
Incoming payments in Lek	Free	
Cash deposits in Lek	Free	
3. DOMESTIC PAYMENTS IN EUR		
Outgoing payments	0.2% of the amount, min eur 6 EUR, max 50 EUR	
Incoming payments	Free	
Cash deposit in Lek from conversion (USD; Eur)	Free	
Cash deposit from third parties*		
Amounts up to 600 Usd, 500 Eur, 70,000 Lek	Free	
Amounts over 600 Usd, 500 Eur, 70,000 Lek	100 Lek	
Cash deposit for utilities as: Water Bill, Telephone, mobile, electricity etc.	100 Lek	
Cash withdrawals in Lek up to 1,000,000 Lek	Free	
Cash withdrawals in foreign currency over to 1,000,000 Lek in the same day without prior notice	0.05%,max 5,000 Lek	
Cash withdrawals in foreign currency over to 1,000,000 Lek with two days prior notice	Free	
Payment of salaries from Client's account in f/o retail current accounts with other bank		
-electronic	Free	
-hard copy payment order	500 Lek	
Payment of utilities from account - water, electriciy, telephone, mobile, etc	50 Lek	
Outgoing payments in Lek		
-within Bank (within the same client account)	Free	
-Payments to other Banks (RTGS)		
Amount up to Lek 100,000	200 Lek	
Lek 100,001-500,000	300 Lek	
Lek 500,001-1,000,000	400 Lek	
Lek 1,000,001-1,499,999	500 Lek	
Amount over Lek 1,500,000	1500 Lek	
Payments in other currencies		
-within Bank	Free	
-to other Albanian banks	0.15% of the sum -min 10 \$/10 eur ,max 200\$/ 200EUR+swift .	
* Account holders free, deposit from third person in account for facility free. Deposit for school tariffs and, others with		

* Account holders free, deposit from third person in account for facility free. Deposit for school tariffs and others with commission.

3. PAYMENTS ABROAD

Outgoing payments			
Outgoing payments (T+ 1) EUR/USD	0.15% of the sum -min 10 \$,	0.15% of the sum -min 10 \$/10 eur ,max 200\$/ 200EUR+ swift.	
Urgent-(T + 0) EUR/USD	additional 0.05% of the sum -m	additional 0.05% of the sum -min 20 usd/20eur,max 230usd/250 euro	
Outgoing payments (T+ 1) in GBP	0.15%, Min 10	0.15%, Min 10 - Max 200 + 10 SWIFT	
Urgent-(T + 0) in GBP	0.20%, Min 15	- Max 200 + 10 SWIFT	
Incoming payments	0.15% of the sum,min 10eur/10 USD/10 GBF	, max 70 euro/ 100 usd / 100 GBP	
Sending inquires to other banks as per client's request			
Commission our	Euro	Usd	
-10,000 \$/euro	25	30	
-10,001-20,000 \$/euro	35	35	
-20,001-30,000 \$/euro	45	45	
-30,001-40,000 \$/euro	55	55	
over 40,000 \$/euro	60	60	
Swift	10 e	uro /10 usd	
Swift MT 940	30 E	ur monthly	
Amendment*	10 e	uro/15 usd	
Investigation*	10 e	10 euro/15 usd	
Cancelation*	20 e	20 euro/20 usd	
* + Correspondent Bank commission			
Cash withdrawals in foreign currency up to 1,000,000 Lek		Free	
Cash withd. in fX over to 1,000,000 Lek in the same day without prior notice	0.05%,	max 5,000 Lek	
Cash withd. in foreign currency over to 1,000,000 Lek with two days prior notice		Free	
Cash Deposit with coins over 10,000 Lek	1% of the	sum, max 500 Lek	

4. Payments of the budget	
Payment from the account to the budget accounts	50 Lek
Payments in cash in the budget accounts/Pagese Cash ne llogari te buxhetit	200 Lek
Payments in cash in the budget accounts from non clients of the Bank/Pagesa Cash ne llogarite buxhetit per jo kliente te	
bankes	300 Lek

5.FINANCINGS	
Application processing fee	
-For Companies	Free
-For Individuals	Free

Arrangement fee			
-up to 12 months -12 months-36 months		e disbursment amount le disbursment amount	
-over 36 months		e disbursment amount	
Early repayment fee			
-Early repayment fee for Investments loans within the first 3 years		3.00%	
-Early repayment fee for Investments loans afterthe first 3 years Amendments of the financing contract		3.00% 5,000 Lek	
Collateral Substitution Fee	3% of th	e outstanding principal	
Restructuring of loans		Free	
Warning letter for delays in loan repayment		10001	
-First Letter -Second Letter		1,000 Lek 2.000 Lek	
Issuing of confirmations as per customer's request		1,000 Lek	
Certificates	Standart commission(up to 2 weeks)	Fast Commission(within 3 working days) Komission	
	Komision standart(Deri ne 2 jave)	Urgjent (brenda 3 dite pune)	
Declaration for colleteral release (movable and imovable properties) after full repyment of financing. Deklarata per lirim kolateral (prone te tundeshme dhe te patundshme)pasi shlyhet totalisht kredia	3 500 Lab	C 000 L - L	
Declaration for partial release of colleteral (movable and imovable properties)	2,500 Lek	6,000 Lek	
Deklarata per lirim kolaterali(prona te patundshme e te tundeshme)kur kredia eshte aktive			
	2,500 Lek	6,000 Lek	
Declaration for permission to perform transactions with the property(mortgage registration/ legalization process, etc)			
Deklarate dhenie pelgimi per regiistrim ne hipoteke/ leiim hipotekimi (psh. pas legalizimit)	2,500 Lek	6,000 Lek	
Declaration for permission to transfer the property without releasing the mortgage.			
Deklarata dhenie pelqimi per kalim pronesie ne pale tjeter, pa hequr barren e bankes	2,500 Lek	6,000 Lek	
	2,300 LCR	1-/	
6.DOCUMENTARY BUSINESS			
6.1. L/C			
Import Letter of Credit-Application processing fee - Amendments - increase of L/C amount or extension of validity	One= 0.11	%, min 50 euro/ 70 usd	
- Amendments - increase of L/C amount or extension of validity Import Letter of Credit- Quarterly fee	Open 0.1	, mm 30 euro, 70 usu	
-with cash cover	0.15% quart	erly ,min 50 euro/ 70 usd	
-with credit line		- 0.75% per quarter	
confirmed L/C	0.1% for Confirmation Arrangem	ent+ Correspondent Banks Confirmation Fees	
-confirmed L/C -L/C amendments		50 Euro	
		30 24.0	
Export Letters of Credit			
-handling documents -Avviso on L/C in f/o the Client		n 50 euro max 250 euro 2%,min 50 euro	
-Avviso on L/C amendments	0.	50 euro	
-Confirmation of export L/C	According to the	Tariff of Correspondent Bank	
-postal and other costs		s actuals costs	
Amendment	50 euro		
Transfer of L/C	0.2% , min 50 euro		
Documents for incasso		F0	
Providing accept on Bill of Exchange Delivery of documents without payment	50 euro 50 euro		
Amendment of instruction	30 euro		
Return of unhonoured documents	30 euro + postal costs		
6.2. LETTERS OF GUARANTEE- L/G Letter of guarantee			
-Application processing fee	open 0.1	% min 50 eur/ 70 usd	
- Amendments - increase of L/G amount or extension of validity	·	50 euro	
- L/G with cash cover	open 0.1	% min 50 eur/ 70 usd	
Issuing Letter of Guarantee- Quarterly fee	20.50		
L/G with cash cover Payment guarantee	0.5%	20 - 50 euro - 0.75% per quarter	
Performance guarantees		- 0.5% per quarter	
Tender guarantee	0.25%	5 - 0.4% per quarter	
Customs guarantee (non standart form)	0.3%	to 0.5% per quarter	
Confirmation L/G Amendments	+	50 euro	
Letter of Intent- for issuance of L/G	25	s euro - 50 euro	
Other Letters of Intent- as per the customer's request	25 euro - 50 euro		
Export (Loro) Letters of Guarantee			
-Confirmation -Avviso on Letter of Guarantee		for correspondent banks	
-Avviso on Letter of Guarantee -Avviso on L/G amendments	0.15 % , min 50 euro max 250 euro 0.2% ,min 50 euro		
	40 euro plus other actual costs (postal)		
Proceeding of claim for encashment to another Bank as per customers' request	40 euro plus	30 euro	
Proceeding of guarantee to another Albanian bank	·		
	·	30 euro as per actual	
Proceeding of guarantee to another Albanian bank Postal and other costs	·		
Proceeding of guarantee to another Albanian bank Postal and other costs 7.CHEQUES	·		
Proceeding of guarantee to another Albanian bank Postal and other costs 7.CHEQUES Cheque books Individuals cheque book	5\$	as per actual , 5 EUR, 700 LEK	
Proceeding of guarantee to another Albanian bank Postal and other costs 7.CHEQUES Cheque books Individuals cheque book Companies cheque book	5\$	as per actual	
Proceeding of guarantee to another Albanian bank Postal and other costs 7.CHEQUES Cheque books Individuals cheque book Companies cheque book Personal cheques	5\$	as per actual , 5 EUR, 700 LEK	
Proceeding of guarantee to another Albanian bank Postal and other costs 7.CHEQUES Cheque books Individuals cheque book Companies cheque book Personal cheques Personal Cheques of UBA *	5\$ 10\$,	as per actual , 5 EUR, 700 LEK 10EUR, 1200 LEK	
Proceeding of guarantee to another Albanian bank Postal and other costs 7.CHEQUES Cheque books Individuals cheque book Companies cheque book Personal cheques	5\$ 10\$,	as per actual , 5 EUR, 700 LEK	
Proceeding of guarantee to another Albanian bank Postal and other costs 7.CHEQUES Cheque books Individuals cheque book Companies cheque book Personal cheques Personal cheques of UBA * Presented directly to the same Branch	5\$ 10\$,	as per actual , 5 EUR, 700 LEK 10EUR, 1200 LEK ree of charges	
Proceeding of guarantee to another Albanian bank Postal and other costs 7.CHEQUES Cheque books Individuals cheque book Companies cheque book Personal cheques Personal Cheques of UBA * Presented directly to the same Branch Purchase of travellers cheque Issuance of banks draft in lek	5\$ 10\$, F F 1% min 25\$ - n 0.125% mi	as per actual , 5 EUR, 700 LEK 10EUR, 1200 LEK ree of charges ree of charges aax 150\$, plus DHL expenses n 5\$/700lek - max 100\$	
Proceeding of guarantee to another Albanian bank Postal and other costs 7.CHEQUES Cheque books Individuals cheque book Companies cheque book Personal cheques Personal Cheques of UBA * Presented directly to the same Branch Presented in a different Branch Purchase of travellers cheque Issuance of banks draft in lek Issuance of bank drafts in foreign currency	5\$ 10\$, F F 1% min 25\$ - n 0.125% mi	as per actual , 5 EUR, 700 LEK 10EUR, 1200 LEK ree of charges ree of charges hax 150\$, plus DHL expenses	
Proceeding of guarantee to another Albanian bank Postal and other costs 7.CHEQUES Cheque books Individuals cheque book Companies cheque book Personal cheques Personal Cheques Personal Cheques of UBA * Presented directly to the same Branch Presented in a different Branch Purchase of travellers cheque Issuance of banks draft in lek Issuance of bank drafts in foreign currency Cheques for collection	5\$ 10\$, F F 1% min 25\$ - n 0.125% mi	as per actual , 5 EUR, 700 LEK 10EUR, 1200 LEK ree of charges ree of charges aax 150\$, plus DHL expenses n 5\$/700lek - max 100\$	
Proceeding of guarantee to another Albanian bank Postal and other costs 7.CHEQUES Cheque books Individuals cheque book Companies cheque book Personal cheques Personal Cheques Personal Cheques of UBA * Presented directly to the same Branch Presented in a different Branch Purchase of travellers cheque Issuance of banks draft in lek Issuance of bank drafts in foreign currency Cheques for collection	5\$ 10\$, F F 1% min 25\$ - n 0.125% mi	as per actual , 5 EUR, 700 LEK 10EUR, 1200 LEK ree of charges ree of charges aax 150\$, plus DHL expenses n 5\$/700lek - max 100\$	
Proceeding of guarantee to another Albanian bank Postal and other costs 7.CHEQUES Cheque books Individuals cheque book Companies cheque book Personal cheques Personal Cheques of UBA * Presented directly to the same Branch Presented in a different Branch Purchase of travellers cheque Issuance of bank drafts in lek Issuance of bank drafts in foreign currency Cheques for collection Personal Cheques Personal Cheques of UBA *	5\$ 10\$, F F 1% min 25\$ - n 0.125% mi 0.4%	as per actual , 5 EUR, 700 LEK 10EUR, 1200 LEK ree of charges ree of charges reax 150\$, plus DHL expenses n \$5/700lek - max 100\$ min 14\$ - max 50\$	
Proceeding of guarantee to another Albanian bank Postal and other costs 7.CHEQUES Cheque books Individuals cheque book Companies cheque book Personal cheques Personal Cheques of UBA * Presented directly to the same Branch Presented in a different Branch Purchase of travellers cheque Issuance of banks draft in lek Issuance of bank drafts in foreign currency Cheques for collection Personal Cheques Personal Cheques of UBA * Presented directly to the same Branch	5\$ 10\$, F F 1% min 25\$ - n 0.125% mi 0.4%	as per actual , 5 EUR, 700 LEK 10EUR, 1200 LEK ree of charges ree of charges aax 150\$, plus DHL expenses n 5\$/700lek - max 100\$	
Proceeding of guarantee to another Albanian bank Postal and other costs 7.CHEQUES Cheque books Individuals cheque book Companies cheque book Personal cheques Personal Cheques Personal Cheques of UBA * Presented directly to the same Branch Presented in a different Branch Purchase of travellers cheque Issuance of bank drafts in lek Issuance of bank drafts in foreign currency Cheques for collection Personal Cheques	5\$ 10\$, F F 1% min 25\$ - n 0.125% mi 0.4%	as per actual , 5 EUR, 700 LEK 10EUR, 1200 LEK ree of charges ree of charges nax 150\$, plus DHL expenses n \$5/700lek - max 100\$ min 14\$ - max 50\$	

Personal cheques of other banks in Lek	
Presented to UBA	0.2% min 1000 lek - max 3000 lek
Presented in Clearing	Free of charges
Personal cheques of other banks in foreign currency	
Personal cheques of Local Banks Presented to UBA	0.2% min 10\$ - max 100\$
	Swift 10\$
Personal cheques of Foreign Banks Presented to UBA	0.2% min 10\$ - max 100\$,plus DHL Expenses
Local Banking Cheques in LEK	
Presented to UBA	0.2% min 1000 lek - max 3000 lek
Presented in Clearing	Free of charges
Foreign Banking Cheques	
Presented to UBA	0.4% min 10\$ - max 100\$,plus DHL Expenses
Returning of unpaid cheques	30\$ / 30 Euro
Bank Drafts	0.4% min 10\$ max 100 \$

8.OTHERS

Certificate of the balance as per customer's request	1,000 Lek/equivalent in EUR,USD,GBP
Certificate of the relationship with the bank	700 Lek ,5 \$,5 euro
Certificate of the nonrelationship with the bank	1,400 Lek,10\$,10 euro
Faxing of documents	700 Lek ,5 \$,5 euro
Standing order	700 Lek ,5 \$,5 euro
Postal fees	700 Lek ,5 \$,5 euro
DHL charges	45 euro
Investigation of documentation as per customer's request	
-from current year	2,000Lek/equivalent in EUR,USD,GBP
1-4 year	15 euro
-4-5 years	25 euro
-5-8 years	50 euro
-over 8 years	100 euro
Certificate as per auditors request /Vertetim per gjendje llogarie me kerekese te Auditoreve	3,000Lek/equivalent in EUR,USD,GBP

9. Cards	
Debit Cards - General conditions	
Maintenance fee	Free of charge
Change of the daily limit of card usage	350 Lek
Credit refund	0.5% of the amount
Unjustified disputed transaction	2.000 Lek
Unblocking a card	300 Lek
Issuing cards	
Standard issuing	Free of charge
Card re-issuance for other reasons (stolen, lost, damaged ect.)	500 Lek
PIN re-issuance	400 Lek
Change PIN on ATM	50 Lek
ATM transactions	
Cash withdrawal	
From Bank's ATM	Free of charge
From other banks ATM in Albania	Free of charge
From ATM abroad	2% min 350 Lek
Balance check-up Union Bank	Free of charge
Balance check-up to other banks	50 Lek
POS transactions	
Purchases at POS	Free of charge
Purchases at POS abroad	Free of charge
Cash withdrawal in POS	
From POS terminals in ALBANIA	2 % min 350 Lek
From POS terminals abroad	2 % min 350 Lek
Limit	
Daily limits for withdraw on ATM	50,000 Lek/dite
Daily limits to buy in Pos	250,000 Lek/dite
Daily limits to buy in Internet	15,000 Lek/Dite

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