

## TARIFF OF PRICES FOR INDIVIDUAL CLIENTS

		Lek	Usd	Euro	Gbp
<b>1. Client account-Current account</b>					
<b>Account opening</b>		No fee	No fee	No fee	No fee
<b>Account maintenance</b>		150	1.5	1.5	1.5
<b>Account maintenance ( for payroll acc.)</b>		100	1	1	1
<b>Statements</b>					
-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
<b>Account closure within 1 year</b>		1,200	10	10	10
<b>Account closure after 1 year</b>		Free	Free	Free	Free
<b>Saving Account</b>					
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
<b>2. DOMESTIC PAYMENTS</b>					
<b>Incoming payments in Lek</b>		Free			
<b>3. DOMESTIC PAYMENTS IN EUR</b>					
<b>Outgoing payments</b>		0.2% of the amount, min eur 6 EUR, max 50 EUR			
<b>Incoming payments</b>		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			
<b>Outgoing payments in Lek</b>					
-within Bank		Free	Free	Free	Free
-Payments to other Banks (RTGS)					
Amount up to Lek 1,499,000		500			
Amount over Lek 1,500,000		1,500			
<b>Payments in other CCY</b>					
Within the Bank		Free	Free	Free	Free
Payment to other banks in Albania		0.15%, of the amount, min 15 EUR/USD, max 200 EUR/USD + swift			
Amount over Lek 1,500,000					
<b>3.1 PAYMENTS ABROAD</b>					
<b>Outgoing payments</b>					
Outgoing payments (T+ 1) in EUR/USD		0.15% of the amount,min 15 eur/15 USD , max 200 euro/ 200 usd+ swift			
Urgent-(T + 0) in EUR/USD		0.2% of the amount, min eur 25/usd25, max euro230, usd 250			
<b>Outgoing payments (T+ 1) in GBP</b>		0.20%, Min 15 - Max 200 + 10 SWIFT			
<b>Urgent-(T + 0) in GBP</b>		0.25%, Min 20 - Max 200 + 10 SWIFT			
<b>Incoming payments</b>		0.15% of the sum,min 10eur/10 USD/10 GBP , max 70 euro/ 100 usd / 100 GBP			
<b>Sending inquires to other banks as per client's request</b>					
Commission our					
-10,000 \$/euro			30	25	
-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	10	
Swift MT 940			30 EUR monthly		
Amendment*			15	10	
Investigation*			15	10	
Cancelation*			20	20	
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 amount, max 500 Lek			
<b>4. Payments of the budget</b>					
Payment from the account to the budget accounts		50 Lek			
Payments in cash in the budget accounts		150 Lek			
Payments in cash in the budget accounts from non clients of the Bank		200 Lek			
<b>5.FINANCINGS</b>					
<b>Application processing fee</b>					
<b>Arrangement fee</b>		Free			
-up to 12 months		1%			
-12 months-36 months		1.50%			

-over 36 months				2%
<b>Early repayment fee</b>				
<b>-Early repayment fee for housing Financings</b>				
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				1% of the amount of outstanding
<b>Early repayment for other purpose financings</b>				
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
<b>Amendments of the financing contract with the request of the client</b>				Lek 5000
<b>Collateral Substitution Fee with the request of the client</b>				3% of the outstanding, min 5,000 Lek
<b>Warning letter for delays in loan repayment</b>				
-First Letter				1000 Lek
-Second Letter				1500 Lek
<b>Issuing of confirmations as per customer's request</b>				
<b>Certificate for the release of property</b>				
<b>Normal release of the property</b>				2000 Lek
Urgent release within 3 days				3000 Lek
<b>6.Overdraft</b>				
<b>Maximum sigle amount allowed</b>				
-Lek 300,000				4250
-USD 2,500				25
-Euro 2,000				21.67
<b>6.OTHERS</b>				
<b>Certificate of the balance as per customer's request</b>				
Certificate of the relationship with the bank	700	5		5
Certificate of the nonrelationship with the bank	1400	10		10
<b>Faxing of documents</b>				
Standing order	700	5		5
Postal fees	700	5		5
<b>DHL charges</b>				45
<b>Investigation of documentation as per customer's request</b>				
-from current year	Free	Free		Free
1-4 year				10
-4-5 years				20
-5-8 years				45
-over 8 years				95

<b>7. Cards</b>				
<b>Debit Cards -General conditions</b>				
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
<b>Issuing cards</b>				
Standard issuing				Free
Card re-issuance for other reasons (stolen, lost, damaged ect.)				500 Lek
PIN re-issuance				400 Lek
Change PIN on ATM				50 Lek
<b>ATM transactions</b>				
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
<b>POS transactions</b>				
Purchases at POS				Free of charge
Purchases at POS abroad				Free of charge
<b>Cash withdrawal in POS</b>				
From POS terminals in ALBANIA				2 % min 350 Lek
From POS terminals abroad				2 % min 350 Lek
<b>Limit</b>				
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				5,000 Lek/Dite
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				15,000Lek/Dite

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

## TARIFF OF PRICES FOR PHYSICALS PERSONS

1. Client account-Current account	Lek	Usd	Euro	Gbp
<b>Account opening</b>	No fee	No fee	No fee	No fee
<b>Account maintenance</b>	250.00	2 usd	2euro	2.00
<b>Statements</b>				
-Hard copy statements in Bank's premises/nxjerrje llogarie ne ambjete 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	
<b>Account closure within 1 year</b>	1,200 Lek	10	10	10
<b>Account closure after 1 year</b>	1,200 Lek	10	10	10

2. DOMESTIC PAYMENTS				
<b>Incoming payments in Lek</b>				Free
<b>3. DOMESTIC PAYMENTS IN EUR</b>				
<b>Outgoing payments in EUR</b>				0.2% of the amount, min eur 6 EUR, max 50 EUR
<b>Incoming payments In EUR</b>				Free
<b>Cash deposits in Lek</b>				Free
<b>Cash deposit in Lek from conversion (USD; Eur)</b>				Free
<b>Cash deposit from third parties*</b>				
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
<b>Payment of utilities from account - water, electriciy, telephone, mobile, etc</b>				50 Lek
<b>Cash withdrawals in Lek up to 1,000,000 Lek</b>				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
<b>Payment of salaries from Client's account in f/o retail current accounts with other bank</b>				
-electronic				Free
-hard copy payment order				500 Lek
<b>Outgoing payments in Lek</b>				
-within Bank (within the same client account)				Free
<b>-Payments to other Banks (RTGS)</b>				
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
<b>Payments in other currencies</b>				
-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				
<b>Outgoing payments</b>				
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
<b>Outgoing payments (T+ 1) in GBP</b>				0.15%, Min 10 - Max 200 + 10 SWIFT
<b>Urgent-(T + 0) in GBP</b>				0.20%, Min 15 - Max 200 + 10 SWIFT
<b>Incoming payments</b>				0.15% of the sum,min 10eur/10 USD/10 GBP , max 70 euro/ 100 usd / 100 GBP
<b>Sending inquires to other banks as per client's request</b>				
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 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				300 Lek

5. FINANCINGS				
<b>Application processing fee</b>				
<b>Arrangement fee</b>				
-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
<b>Early repayment fee</b>				
-Early repayment fee for Investments loans within the first 3 years				2.50%
-Early repayment fee for Investments loans after the first 3 years				1.50%
<b>Amendments of the financing contract</b>				5,000 Lek
<b>Collateral Substitution Fee</b>				3% of the outstanding principal
<b>Warning letter for delays in loan repayment</b>				
<b>First Letter</b>				1,000 Lek
<b>Second Letter</b>				2,000 Lek

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

## 6.DOCUMENTARY BUSINESS

<b>6.1. L/C</b>		
<b>Import Letter of Credit-Application processing fee</b>		
- Amendments - increase of L/C amount or extension of validity		Open 0.1%, min 50 euro/ 70 usd
<b>Import Letter of Credit- Quarterly fee</b>		
-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 Arrangements+ Correspondent Banks Confirmation Fees
-L/C amendments		50 Euro
<b>Export Letters of Credit</b>		
-handling documents		0.15%,min 50 euro max 250 euro
-Aviso on L/C in f/o the Client		0.2%,min 50 euro
-Aviso on L/C amendments		50 euro
-Confirmation of export L/C		According to the Tariff of Correspondent Bank
-postal and other costs		As actuals costs
Amendment		50 euro
Transfer of L/C		0.2% , min 50 euro
<b>Documents for incasso</b>		
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

<b>Letter of guarantee</b>		
-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
<b>Issuing Letter of Guarantee- Quarterly fee</b>		
L/G with cash cover		20 - 50 euro
Payment guarantee		0.5% - 0.75% per quarter
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
<b>Export (Loro) Letters of Guarantee</b>		
-Confirmation		As per tariff for correspondent banks
-Aviso on Letter of Guarantee		0.15 % , min 50 euro max 250 euro
-Aviso on L/G amendments		0.2% ,min 50 euro
Proceeding of claim for encashment to another Bank as per customers' request		40 euro plus other actual costs (postal)
Proceeding of guarantee to another Albanian bank		30 euro
<b>Postal and other costs</b>		as per actual

## 7.CHEQUES

<b>Cheque books</b>		
Individuals cheque book		5\$, 5 EUR, 700 LEK
Companies cheque book		10\$, 10EUR, 1200 LEK
<b>Personal cheques</b>		
<b>Personal Cheques of UBA *</b>		
Presented directly to the same Branch		Free of charges
Presented in a different Branch		Free of charges
Purchase of travellers cheque		1% min 25\$ - max 150\$,plus DHL expenses
Issuance of banks draft in lek		0.125% min 5\$/700Lek - max 100\$
Issuance of bank drafts in foreign currency		0.4% min 14\$ - max 50\$
<b>Cheques for collection</b>		
<b>Personal Cheques</b>		
<b>Personal Cheques of UBA *</b>		
Presented directly to the same Branch		Free of charges
Presented in a different Branch		
- Bank clients		200 Lek
- Non Bank clients		0.1% min 500 Lek- max 4500 Lek
<b>Personal cheques of other banks in Lek</b>		
Presented to UBA		0.2% min 1000 Lek - max 3000 Lek
Presented in Clearing		Free of charges
<b>Personal cheques of other banks in foreign currency</b>		
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
<b>Local Banking Cheques in LEK</b>		
Presented to UBA		0.2% min 1000 lek - max 3000 lek
Presented in Clearing		Free of charges
<b>Foreign Banking Cheques</b>		
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

<b>Certificate of the balance as per customer's request</b>		
		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
<b>Faxing of documents</b>		
Standing order		700 Lek, 5 \$, 5 euro
Postal fees		700 Lek, 5 \$, 5 euro
DHL charges		45 euro
<b>Investigation of documentation as per customer's request</b>		
-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
<b>9. Cards</b>	
<b>Debit Cards -General conditions</b>	
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
<b>Issuing cards</b>	
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
<b>ATM transactions</b>	
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
<b>POS transactions</b>	
Purchases at POS	Free of charge
Purchases at POS abroad	Free of charge
<b>Cash withdrawal in POS</b>	
From POS terminals in ALBANIA	2 % min 350 Lek
From POS terminals abroad	2 % min 350 Lek
<b>Limit</b>	
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

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

## TARIFF OF PRICES FOR BUSINESS CLIENTS

1. Client account-Current account	Lek	Usd	Euro	GBP
<b>Account opening</b>	No fee	No fee	No fee	No fee
<b>Account maintenance/mirembajtje llogarie</b>	250.00	2.00	2.00	2.00
<b>Statements</b>				
-Hard copy statements in Bank's premises/nxjerrje llogarie ne ambjete 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	
<b>Account closure within 1 year</b>	1,200 Lek	10	10	10
<b>Account closure after 1 year</b>	1,200 Lek	10	10	10
<b>2. DOMESTIC PAYMENTS</b>				
<b>Incoming payments in Lek</b>			Free	
<b>Cash deposits in Lek</b>			Free	
<b>3. DOMESTIC PAYMENTS IN EUR</b>				
<b>Outgoing payments</b>			0.2% of the amount, min eur 6 EUR, max 50 EUR	
<b>Incoming payments</b>			Free	
<b>Cash deposit in Lek from conversion (USD; Eur)</b>			Free	
<b>Cash deposit from third parties*</b>				
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	
<b>Cash withdrawals in Lek up to 1,000,000 Lek</b>			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	
<b>Payment of salaries from Client's account in f/o retail current accounts with other bank</b>				
-electronic			Free	
-hard copy payment order			500 Lek	
<b>Payment of utilities from account - water, electricity, telephone, mobile, etc</b>			50 Lek	
<b>Outgoing payments in Lek</b>				
-within Bank (within the same client account)			Free	
<b>-Payments to other Banks (RTGS)</b>				
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	
<b>Payments in other currencies</b>				
-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.				
<b>3. PAYMENTS ABROAD</b>				
<b>Outgoing payments</b>				
Outgoing payments (T+ 1) EUR/USD			0.15% of the sum -min 10 \$/10 eur ,max 200\$/ 200EUR+ swift.	
Urgent-(T + 0) EUR/USD			additional 0.05% of the sum -min 20 usd/20eur,max 230usd/250 euro	
<b>Outgoing payments (T+ 1) in GBP</b>			0.15%, Min 10 - Max 200 + 10 SWIFT	
<b>Urgent-(T + 0) in GBP</b>			0.20%, Min 15 - Max 200 + 10 SWIFT	
<b>Incoming payments</b>			0.15% of the sum,min 10eur/10 USD/10 GBP , max 70 euro/ 100 usd / 100 GBP	
<b>Sending inquires to other banks as per client's request</b>				
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 Eur monthly	
Amendment*			10 euro/15 usd	
Investigation*			10 euro/15 usd	
Cancelation*			20 euro/20 usd	
<b>* + Correspondent Bank commission</b>				
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	
<b>4. Payments of the budget</b>				
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 llogarit buxhetit per jo kliente te bankes			300 Lek	
<b>5.FINANCINGS</b>				
<b>Application processing fee</b>				
-For Companies			Free	
-For Individuals			Free	

<b>Arrangement fee</b>		
-up to 12 months		1% of the disbursement amount
-12 months-36 months		1.5% of the disbursement amount
-over 36 months		2% of the disbursement amount
<b>Early repayment fee</b>		
-Early repayment fee for Investments loans within the first 3 years		3.00%
-Early repayment fee for Investments loans after the first 3 years		3.00%
<b>Amendments of the financing contract</b>		5,000 Lek
<b>Collateral Substitution Fee</b>		3% of the outstanding principal
<b>Restructuring of loans</b>		Free
<b>Warning letter for delays in loan repayment</b>		
-First Letter		1,000 Lek
-Second Letter		2,000 Lek
<b>Issuing of confirmations as per customer's request</b>		1,000 Lek
<b>Certificates</b>	<b>Standart commission(up to 2 weeks) Komision standart(Deri ne 2 jave)</b>	<b>Fast Commission(within 3 working days) Komision Urgjent (brenda 3 dite pune)</b>
<b>Declaration for collateral release (movable and imovable properties) after full repayment of financing. Deklarata per lirim kolateral (prone te tundeshme dhe te patundshme)pasi shlyhet totalisht kredia</b>	2,500 Lek	6,000 Lek
<b>Declaration for partial release of collateral (movable and imovable properties) Deklarata per lirim kolateral(prona te patundshme e te tundeshme)kur kredia eshte aktive</b>	2,500 Lek	6,000 Lek
<b>Declaration for permission to perform transactions with the property(mortgage registration/ legalization process, etc) Deklarate dhenie pelqimi per regjistrim ne hipoteke/ lejim hipotekimi (psh. pas legalizimit)</b>	2,500 Lek	6,000 Lek
<b>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</b>	2,500 Lek	6,000 Lek

## 6. DOCUMENTARY BUSINESS

<b>6.1. L/C</b>		
<b>Import Letter of Credit-Application processing fee</b>		
- Amendments - increase of L/C amount or extension of validity		Open 0.1%, min 50 euro/ 70 usd
<b>Import Letter of Credit- Quarterly fee</b>		
-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
<b>Export Letters of Credit</b>		
-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		50 euro
-Confirmation of export L/C		According to the Tariff of Correspondent Bank
-postal and other costs		As actuals costs
<b>Amendment</b>		50 euro
<b>Transfer of L/C</b>		0.2% , min 50 euro
<b>Documents for incasso</b>		
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
<b>6.2. LETTERS OF GUARANTEE- L/G</b>		
<b>Letter of guarantee</b>		
-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
<b>Issuing Letter of Guarantee- Quarterly fee</b>		
<b>L/G with cash cover</b>		20 - 50 euro
<b>Payment guarantee</b>		0.5% - 0.75% per quarter
<b>Performance guarantees</b>		0.3% - 0.5% per quarter
<b>Tender guarantee</b>		0.25% - 0.4% per quarter
<b>Customs guarantee (non standart form)</b>		0.3% to 0.5% per quarter
<b>Confirmation</b>		
<b>L/G Amendments</b>		50 euro
<b>Letter of Intent- for issuance of L/G</b>		25 euro - 50 euro
<b>Other Letters of Intent- as per the customer's request</b>		25 euro - 50 euro
<b>Export (Loro) Letters of Guarantee</b>		
-Confirmation		As per tariff for correspondent banks
-Avviso on Letter of Guarantee		0.15 % , min 50 euro max 250 euro
-Avviso on L/G amendments		0.2% ,min 50 euro
Proceeding of claim for encashment to another Bank as per customers' request		40 euro plus other actual costs (postal)
Proceeding of guarantee to another Albanian bank		30 euro
<b>Postal and other costs</b>		as per actual

<b>7.CHEQUES</b>		
<b>Cheque books</b>		
Individuals cheque book		5\$, 5 EUR, 700 LEK
Companies cheque book		10\$, 10EUR, 1200 LEK
<b>Personal cheques</b>		
<b>Personal Cheques of UBA *</b>		
Presented directly to the same Branch		Free of charges
<b>Presented in a different Branch</b>		Free of charges
Purchase of travellers cheque		1% min 25\$ - max 150\$, plus DHL expenses
Issuance of banks draft in lek		0.125% min 5\$/700lek - max 100\$
Issuance of bank drafts in foreign currency		0.4% min 14\$ - max 50\$
<b>Cheques for collection</b>		
<b>Personal Cheques</b>		
<b>Personal Cheques of UBA *</b>		
Presented directly to the same Branch		Free of charges
Presented in a different Branch		
- Bank clients		200 lek
- Non Bank clients		0.1% min 500 lek- max 4500 lek

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

#### 8. OTHERS

<b>Certificate of the balance as per customer's request</b>	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
<b>Faxing of documents</b>	700 Lek ,5 \$ ,5 euro
<b>Standing order</b>	700 Lek ,5 \$ ,5 euro
<b>Postal fees</b>	700 Lek ,5 \$ ,5 euro
<b>DHL charges</b>	45 euro
<b>Investigation of documentation as per customer's request</b>	
-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 kerekesa te Auditoreve	3,000Lek/equivalent in EUR,USD,GBP

#### 9. Cards

<b>Debit Cards -General conditions</b>	
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
<b>Issuing cards</b>	
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
<b>ATM transactions</b>	
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
<b>POS transactions</b>	
Purchases at POS	Free of charge
Purchases at POS abroad	Free of charge
<b>Cash withdrawal in POS</b>	
From POS terminals in ALBANIA	2 % min 350 Lek
From POS terminals abroad	2 % min 350 Lek
<b>Limit</b>	
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

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