

# TERMS AND CONDITIONS

## (INDIVIDUAL CUSTOMERS)



## TERMS AND CONDITIONS (FOR INDIVIDUALS)

CODE	BANK'S PRODUCTS AND SERVICES	Fees and Commissions				
			%	Min.	Max.	Fix Rate
A -	CURRENT ACCOUNTS					
1	Current Account for Individuals					
1.1	Currencies ALL, EUR, USD, etc					
1.2	Account Opening	Free				
1.3	Minimum Balance	ALL 1'800, EUR 12, USD 24, GBP 12, CHF 12				
1.4	Issuance of Cheque Book (10 sheets/pages)					ALL 1'000, EUR 10, USD 10
1.5*	Account Maintenance					EUR 1, ALL 150, USD 2, GBP 1, CHF 1
1.6	Account Closure					first 3 months EUR 10, ALL 1'400, equiv in other FCY, after first 3 months EUR 5, ALL 700, equiv in other FCY.
2	Standard Current Account for "Premier" customers					
2.1	Currencies ALL, EUR, USD, etc.					
2.2	Account Opening	Free				
2.3	Minimum Balance	ALL 1'400, EUR 10, USD 13, GBP 8, CHF 14				
2.4	Account Maintenance	Free				
2.5	Account Closure					first 3 months: EUR 10, ALL 1'400, USD 10, GBP 8, CHF 14, after first 3 months: EUR 5, ALL 700, USD 5, GBP 4, CHF 7
3	"Premier" Package					
3.1	Package fee (monthly). "Premier" Package includes:	ALL 150, EUR 1, USD 1, GBP 1, CHF 1.5				
3.1.1	Current Account	Included in Package				
3.1.2	"Premier" Debit Card	Included in Package				
3.1.3	Saving Account	Included in Package				
3.1.4	Standing Order	Included in Package				
3.1.5	Account Statement	Included in Package				
Note:	A 1.5: For every Individual customer that has a term loan with ABI Bank, no monthly fee charges will be applied to the current account linked with the term loan, despite this account can be used for other banking transactions. With the closing of the loan, the account is charged with monthly fees according to the category the customer belongs.					
B -	SAVING ACCOUNTS					
1	Individual Saving Account					
1.1*	Account opening	Free				
1.2**	Minimum Balance	ALL 2'500, EUR 20, USD 20, GBP 15, CHF 20				
1.3	Account maintenance	Free				
1.4	Account closure	EUR 5, ALL 700, USD 6, GBP 4, CHF 7				
2	Children Saving Account					
2.1	Account opening	Free				
2.2	Minimum Balance	ALL 5'000, EUR 50, USD 50				
2.3	Account maintenance	Free				
2.4	Account closure	Within 1st year 10 Eur/ Later 5 Eur				
Note:	B1.1: Savings account for Individual customers should be used only for saving purposes. Transactions allowed in this account are: linked to a time deposit; cash withdrawal by the owner/owners of the account; and fund transfer to/from other accounts within the Bank's owners. If it is used for other operational purposes such as payments to third parties, fund transfers to other beneficiaries, an additional fee of 50 ALL/ 0.5 Eur/Usd will be applied for each transaction. B1.2: For all savings accounts linked to a time deposit, minimum amount required is not applied for all duration of time deposit.					

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C -	PAYROLL ACCOUNT					
1	Account opening	Free				
2	Minimum Balance	No minimum				
3	Account maintenance	Free				
4	Account closure	Free				
5	Payroll Service fee	ALL 100/transaction, EUR 0.7/transaction, USD 0.7/transaction				
Note:	C: Payroll package includes Debit Card with 0 annual fee and SMS notification for salary credit.					
D -	ECONOMIC AID ACCOUNT (persons that benefit economic aid or incapacitated/disabled persons)					
1	Account opening	Free				
2	Minimum Balance	No minimum				
3	Economic aid service fee					ALL 100 / transaction
4	Account closure	Free				
E -	PENSION ACCOUNT					
1	Account opening	Free				
2*	Minimum Balance					1'000 ALL
3	Account maintenance					0
4	Account closure	first 3 months ALL 1'400, after first 3 months ALL 700				
Note:	E2: For all pensioner's account in ALL, is offered saving account in EUR with minimum balance EUR 10.					
F -	STUDENT ACCOUNT					
1	Account opening	Free				
2	Minimum Balance	ALL 600 / EUR 6				
3	Account maintenance (Debit Card fee included)	ALL 50 / EUR 0.5				
4	Account closure	first 3 months: EUR 10, ALL 1'400 , after first 3 months: EUR 5, ALL 700.				
G -	TERM DEPOSITS					
1	Term deposits' maturity - 1 month, 3 month, 6 month, 9 month, 12 month, 24 month					
2*	Currencies ALL, EUR, USD, etc.					
Note:	G1: Bank's Deposit are insured up to 2.500.000 ALL from Deposit Insurance Agency - <a href="http://www.asd.gov.al">www.asd.gov.al</a> G2: Interest rates and other terms of time deposits are published on Time Deposit Bulletin.					
H -	PAYMENTS *					
1*	Cash deposit on customer account from third parties		0.10%	ALL 100, EUR 1, USD 1		
2	Payment on State Budgeted Account (Local taxes, Budgeted Institutions, AKU etc)	From account				ALL 70/item in the invoice
		Cash				ALL 250/item in the invoice
3	Payment of taxes (Different taxes, social health insurance, payment of VAT, TAP)	From account				ALL 100/invoice
		Cash				ALL 250/invoice
4	Payment in favor of Custom Office	From account				ALL 100/invoice
		Cash	0.2% invoice	ALL 500	ALL 2000	
5*	Payment of Utilities (energy, water-supply, telecommunication, internet etc)	From account				ALL 70/invoice
		Cash				ALL 200/invoice
6	Payment to Security Register	From account				Free
		Cash				ALL 200/invoice
7	Payment to ASHK - Durrës, Berat, Elbasan (R/E Registration Office, ALUIZNI etc)	From account				ALL 70/invoice
		Cash				ALL 200/invoice
8	Social Insurance Payment	From account				ALL 50/invoice
		Cash				ALL 100/invoice

CODE	BANK'S PRODUCTS AND SERVICES	Fees and Commissions				
			%	Min.	Max.	Fix Rate
9	Payment to Baliff Office Accounts	From account				ALL 100/invoice
		Cash	0.2% invoice	ALL 200	ALL 5000	
10	Payment for private educational institutions	From account				ALL 100/invoice
		Cash				ALL 150/invoice
11	Payment of Traffic Police fines	From account				ALL 50/invoice
		Cash				ALL300/invoice
<b>Note:</b>	<b>H: No commission is applied for payments within Bank's account executed through Online Banking.</b> <b>H1: No commission is applied for: a) loan installment cash deposit, b) deposit on the account by authorized persons c) deposits in savings accounts.</b> <b>H5: No commission is applied for payments to Albtelecom (from account or cash)</b>					
<b>I -</b>	<b>CASH WITHDRAWAL</b>					
1	Cash withdrawal for amount less than 75'000 ALL, for customers having an active Debit Card		50 / transaction			
2	Up to 500,000 ALL, 5,000 EUR/USD		Cash withdrawal in the same day without notification: Free			
3	500,001 ALL, 5,001 - 15,000 EUR/USD		Notification 1 day in advance -Free Cash withdrawal within day - 0.1% of the amount over ALL 500,000 or EUR/USD 5,000			
4	Over 1,500,000 ALL - 15,000 EUR/USD		Cash withdrawal within day: Commission is negotiable with Treasury (not less than 0.1% of the amount) Notification one day in advance - 0.1% of the amount Notification two days in advance - Free			
<b>J -</b>	<b>CHEQUES</b>					
1	<b>Cheques in ALL - only for our Bank customers</b>					
1.1	Issuance of Bank Cheques	customer	0.1%	ALL 1'000	ALL 3'000	
1.2	Payment of Cheques					
1.2.1	ABI personal or bank cheques when issuer & beneficiary are our Bank's customers (internal cheques through cash or account)		Free			
1.2.2	ABI personal or bank cheques, presented in another Bank (inward cheques)		Free			
1.2.3*	Other bank cheques, presented in our Bank (outward cheques)		0.10%	EUR 5	EUR 20	
1.2.4*	Other personal cheques, presented in our Bank - for collection (outward cheques)		0.10%	EUR 5	EUR 100	
1.3	Cheques returned unpaid in ALL					EUR 8
2	<b>Cheques in Foreign Currency - only for out Bank customers</b>					
2.1	Issuance of Bank Cheques		0.15%	EUR 10	EUR 150	
2.2*	Payment of Cheques					
2.2.1*	ABI personal or bank cheques when issuer & beneficiary are our Bank's customers (internal cheques though cash or account)		Free			
2.2.2	ABI personal or bank cheques, presented in another Bank (inward cheques)		0.20%	EUR 10	EUR 100	From the cheque amount that is paid to the Beneficiary's Bank is deducted: the commission and Swift 10 Eur
2.2.3*	Other banks or personal cheques, presented in our bank - local banks (outward cheques)		0.20%	EUR 10	EUR 100	
2.2.4*	Other banks or personal cheques, presented in our Bank - collection for abroad (outward cheques)		0.20%	EUR 10	EUR 100	
3	<b>Cheque non-payment order (valid only 10 days after issuance date)</b>					EUR 50
4	<b>Cheque returned unpaid in foreign currency</b>					EUR 20
<b>Note:</b>	<b>J1.2.3 &amp; J1.2.4 : In addition: Postal fees</b> <b>J 2.2: Deposit and collection service of cheques in USD can not be done, until further notice.</b> <b>J 2.2.3 &amp; J 2.2.4: In addition: Postal fees and correspondent charges.</b>					
<b>K* -</b>	<b>PAYMENT ORDERS (TRANSFERS)</b>					
1*	<b>Transfers in ALL</b>					
1.1	Incoming transfers	customer	for AECH (up to ALL 1'499,999) - Free for AIPS (over ALL 1'500,000) - Free			
1.2	Outgoing transfers through Bank's desk	customer	for AECH (up to ALL 1'499,999) - ALL 500 for AIPS (over ALL 1'500,000) - ALL 1'500			
1.3	Outgoing transfers through Online Banking	customer	Transfer Amount	≤ 20,000 ALL	20,001 - 1,499.999	≥ 1,500,000
			Commission	Free	250 ALL	750 ALL

CODE	BANK'S PRODUCTS AND SERVICES	Fees and Commissions				
			%	Min.	Max.	Fix Rate
<b>K* -</b>	<b>PAYMENT ORDERS (TRANSFERS)</b>					
<b>2*</b>	<b>Foreign currency transfers (EUR, USD, GBP)</b>					
2.1	Incoming transfers	customer	0.10%	EUR 5	EUR 50	
2.2	Outgoing transfers on Bank's desk	customer	0.15%	EUR 15	EUR 175	In addition: Swift
2.3	Outgoing transfers - urgent	customer	1 value date 0.2%	EUR 20	EUR 225	In addition: Swift
			0 value date 0.25%	EUR 25	EUR 275	In addition: Swift
2.4	Outgoing transfers to Ukraine - donations to state institutions, non-profit organizations and individuals or groups of individuals. <i>According to the Decision of the Assembly of Albanian Association of Banks dd. March 4, 2022.</i>					Free
<b>3*</b>	<b>Domestic transfers in EUR (AIPS)</b>					
3.1	Incoming transfers	customer				Free
3.2	Outgoing transfers through Bank's desk	customer	0.20%	EUR 6	EUR 50	
3.3	Outgoing transfers through Online Banking	customer	0.10%	EUR 3	EUR 25	
<b>4*</b>	<b>Fund transfers on behalf of our clients that are Banks</b>					EUR 10
<b>5*</b>	<b>Transfer from account to account within Bank</b>					Free
<b>6*</b>	<b>Transfer received for credit to a customer of another Bank in Albania.</b>		0.1%	EUR 20	EUR 50	
<b>K -</b>	<b>TRANSFERS (ALL, EUR, USD, GBP)</b>					
<b>7*</b>	<b>Additional Transfer Fees</b>					
7.1	"Non STP" fee (IBAN inaccuracy, lack of BIC of the beneficiary bank, etc.)	customer				EUR 10; for Alpha Bank, Greece-EUR 15
7.1.1		no-customer				EUR 15
7.2	Amendments/Cancellations/Requests					ALL 1'000, EUR 20, USD 20
7.2.1	Inquiries on transactions processed more than 3 months ago					ALL 1'000/ EUR 20
7.3*	Return of funds for incorrect incoming transfers in ALL					ALL 1'000
7.3.1*	Return of funds for incorrect incoming transfers in foreign currency					EUR 20
7.4	Return of funds for outgoing transfers in ALL (not on customer request)					0
7.4.1	Return of funds for outgoing transfers in foreign currency (not on customer request)					EUR 20
<b>8</b>	<b>Charge Option Guaranteed "OUR" (for international transfers in foreign currency)</b>					
<b>8.1</b>	<b>EUR Currency Transfers</b>					
8.1.1	Up to EUR 12,500					EUR 15
8.1.2	EUR 12,501 -EUR 50,000					EUR 22
8.1.3	Over EUR 50,000					EUR 30
<b>8.2</b>	<b>USD Currency Transfers</b>					
8.2.1	Up to USD 20,000					USD 20
8.2.1	Over USD 20,000					USD 30
<b>8.3</b>	<b>GBP Currency Transfers</b>					
8.3.1	Up to GBP 9,000					EUR 15
8.3.2	GBP 9,001 -EUR 37,500					EUR 22
8.3.3	Over GBP 37,500					EUR 30
<b>9</b>	<b>Transfers "OUR" non guaranteed</b>					Case by case, at the request of the beneficiary's bank
<b>Note:</b>	<p><b>K 1, 2, 4, 5, 6 &amp; 7: Plus:</b> In addition: Beneficiary/ordering bank commissions as per beneficiary/ordering bank and country, the intermediary banks could apply commissions, even for Return of funds for incoming transfers.</p> <p><b>K 7.3 &amp; 7.3.1:</b> This commission is applicable even for Return incoming transfers for breaking embargo / sanctions / in cases not identify Ordering Customer / data inconsistencies, etc.</p> <p><b>K 3:</b> In case the transfer cannot be executed through AIPS system, Foreign currency transfer terms and conditions above (K2) will be applied.</p>					

CODE	BANK'S PRODUCTS AND SERVICES	Fees and Commissions				
			%	Min.	Max.	Fix Rate
	LC AND LG FINANCING					
1	Administration fee * (based on collateral)					
	Blocked cash on customer account/financial pledge account	Free				
	Blocked cash on time deposit, TB, Anti guarantee	0.2% of amount				
	Other guarantee forms (mortgage, pledges, personal guarantor)	1% e of amount				
	LC AND LG FINANCING					
2	Financial Fee (based on collateral)					
	Blocked cash on customer account/financial pledge account	Free				
	Blocked cash on time deposit, TB, Anti guarantee	0.2% per quarter				
	Other guarantee forms (mortgage, pledges, personal guarantor)	0.75% per quarter				
Note:	1. administration fee paid in advance 2. Line fees paid in advance of every quarter.					
L -	DOCUMENTARY CREDITS					
1	Import Letter of Credit					
1.1	Pre-advising					EUR 30
1.2	Counseling	Free				
1.3	Draft preparation	Free				
1.4	Opening in advance (on quarterly basis)		0.15%	EUR 50		
1.5	Payment					
1.5.1	Upon submission of documents		0.30%	EUR 50		
1.5.2	Later payment		0.20%	EUR 50		
1.6	Amendments					EUR 50
1.7	Cancellation					EUR 100
1.8	Discrepancy in documents					EUR 50
1.9	SWIFT					EUR 15
1.10	Postal service	Terms and conditions in force				
2	Export Letter of Credit					
2.1	Pre-Advising					EUR 30
2.2	Notification		0.10%	EUR 50		
2.3	Payment					
2.3.1	Upon submission of documents		0.30%	EUR 50		
2.3.2	Later payment		0.20%	EUR 50		
2.4	Confirmation (on quarterly basis)		0.20%	EUR 100		
2.5	Notification of LC to another Bank					EUR 100
2.6	Notification of amendment of LC to another Bank					EUR 50
2.7	Transfer to a third party		0.2% of amount	EUR 50		
2.8	Amendments/Notification of amendments					EUR 50
2.9	Cancellation					EUR 50
2.10	Dispatch of documents					EUR 50
2.11	Discrepancy of documents					EUR 50
2.12	SWIFT					EUR 15
2.13	Postal service	Terms and conditions in force				
M -	BANK GUARANTEE					
1.1	Advising	Free				
1.2	Application preparation	Free				
1.3	Issuing (as per form)					
1.3.1	Standard form (on quarterly basis in advance)				EUR 30	
1.3.2	Non-standard form (on quarterly basis in advance)				EUR 50	

CODE	BANK'S PRODUCTS AND SERVICES	Fees and Commissions				
			%	Min.	Max.	Fix Rate
<b>M -</b>	<b>BANK GUARANTEE</b>					
1.4	Changes					EUR 20
1.5	Cancellation					EUR 50
1.6	Payment		0.4%	EUR 100	EUR 400	
1.7	SWIFT					EUR 15
1.8	Postal Service	Terms and conditions in force				
<b>2</b>	<b>Bank Guarantee notified by Bank without responsibility on her part</b>					
2.1	Notification without customer responsibility					EUR 50
2.2	Amendment/Cancellation					EUR 50
3	Request transmission for payment for authentication purpose					EUR 100
3.2	Incoming payment from a Payment Request transmitted for authentication purpose					EUR 30
3.3	Swift					EUR 15
3.4	Postal service	Terms and conditions in force				
<b>N* -</b>	<b>SAFE BOX SERVICE</b>					
1	Safe Box	1 month	3 month	6 month	12 month	
1.1	Size I (75 x 125 mm)	EUR 12	EUR 18	EUR 30	EUR 48	
1.2	Size II (125 x 125 mm)	EUR 24	EUR 36	EUR 60	EUR 96	
1.3	Size III (260 x 75 mm)	EUR 36	EUR 60	EUR 108	EUR 144	
1.4	Size IV (260 x 125 mm)	EUR 48	EUR 84	EUR 132	EUR 192	
1.5	Size V (260 x 260 mm)	EUR 60	EUR 108	EUR 168	EUR 240	
2*	Amount to be blocked as per Safe Box Lease Contract (guarantee)					EUR 100
3	Amount to be paid in case of Safe Box forced opening					EUR 100
<b>Note:</b>	<b>Safe Box Service is available only for Bank's customers maintaining an active account with us. VAT is included in the price. N2: This amount is blocked as guarantee during the entire period of lease.</b>					
<b>O -</b>	<b>OTHER SERVICES/ MISCELLANEOUS</b>					
1	Statement of account (once) - monthly	Free				
2	Statement of account or the last 12 months or previous calendar year	Free				
3	Statement of account - frequently or duplicate					1 EUR
4	Other than current year statement					10 EUR
5	Recommendation letter to third parties					ALL 2'000
6	Certificate on the account information					ALL 700
7	Certificate for loan outstanding balance, evaluation on credit status, etc with our Bank.					ALL 1'400
8	Confirmation to Auditors					EUR 15, ALL 2'000
9	Standing Order					Free
10	Information from archive					
10.1	Information in hard copy					
10.1.1	Within 1 year					ALL 1'000
10.1.2	From 1 year up to legal deadline for storing documents					ALL 2'000
10.1.3	Over the legal deadline for storing documents, if available					ALL 5'000
10.2	Information from electronic archive					ALL 1'000
11*	SMS Notification Service					Free
<b>Note</b>	<b>O 10.1 Commission is applied for each mandate/document O11: Applied only on predefined transactions.</b>					



CODE	BANK'S PRODUCTS AND SERVICES	Fees and Commissions				
			%	Min.	Max.	Fix Rate
P -	MAIL, SWIFT CHARGES					
1	Simple/registered mail					At cost
2	Courier Service					At cost
3	SWIFT					10 EUR
4	SWIFT - L/C; L/G					15 EUR
Q -	DEBIT CARD					
1	Issuing fees	Standard customers/Premier			Customers: payroll / student / pensioner	
1.1	Card issue	N/A			N/A	
1.2	Annual Fee - 1 <sup>st</sup> year	N/A			N/A	
1.3	Annual Fee - after 1 <sup>st</sup> year	All 1'200 / 10 eur			N/A	
1.4	Card reprint	700 ALL / 5 EUR				
1.6	PIN reprint	500 ALL / 4 EUR				
1.7	Automatic renewal (expired)	Free				
Q -	Debit Card					
2	Transaction fees					
2.1	Cash withdrawal					
2.1.1	On-Us ATM transactions	Free				
2.1.2	Domestic ATM withdrawal and manual cash disbursement	1.5%, Min 300 ALL/2.4 EUR				
2.1.3	International ATM withdrawal and manual cash disbursement	2.5%, Min. 500 ALL/4 EUR, Max. 1'000 ALL/ 8 EUR				
3	ATM Balance Inquiry					
3.1	On-Us ATM Balance Inquiry	25ALL (equiv in EUR)				
3.2	Other Banks ATM Balance Inquiry	50 ALL (equiv in EUR)				
4	Purchase transactions on POS					
4.1	Domestic Purchase transaction	Free				
4.2	International Purchase transaction	1.5% min 100 ALL/0.8 EUR				
5	Limits					
5.1	Number of ATM transaction (daily)	10				
5.2	Internet Purchase daily limit	Up to daily purchase limit				
5.3	Cash withdrawals daily limit	75'000 ALL				
5.4	Purchase daily limit	250'000 ALL/2'000 EUR				
R -	CREDIT CARD					
		Visa Gold			Visa Classic	
1	Issuing fee					
1.1	Annual Fee - 1 <sup>st</sup> year	1'250 ALL / 10 EUR			625 ALL / 5 EUR	
1.2	Annual Fee - after 1 <sup>st</sup> year	2'500 ALL / 20 EUR			1'250 ALL / 10 EUR	
1.3	Re-print (lost/stolen)	1'000 ALL / 8 EUR			1'000 ALL / 8 EUR	
1.4	Re-print on customer request (plastic change)	1'000 ALL / 8 EUR			1'000 ALL / 8 EUR	
1.5	Automatic renewal (expired)	Free			Free	
1.6	Re-print PIN on customer request	600 ALL / 5 EUR			600 ALL / 5 EUR	



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			%	Min.	Max.	Fix Rate
<b>R -</b>	<b>CREDIT CARD</b>					
		<b>Visa Gold</b>			<b>Visa Classic</b>	
2	<b>Transaction fees</b>					
2.1	<b>Cash withdrawal</b>					
2.2	On-us ATM Cash Disbursement	1.5% Min. 400 ALL/ 3 EUR, Max. 800 ALL/6 EUR			2% min 300ALL/2 EUR	
2.3	Domestic ATM withdrawal and manual cash disbursement	2% Min. 500 ALL/ 4 EUR, Max. 1'000 ALL/8 EUR			2.25% min 500ALL/4 EUR	
2.4	International ATM withdrawal and Cash disbursement	2.5% Min. 600 ALL/ 5 EUR, Max. 1'200 ALL/9 EUR			2.5% min 500ALL/ 4 EUR	
3	<b>Purchase transaction on POS</b>					
3.1	Domestic Purchase transaction	Free			Free	
3.2	International Purchase transaction	Free			Free	
4	<b>Other fees</b>					
4.1	Supplementary Card fee (linked to primary card)	1.250 ALL/ 10 EUR			600 ALL/ 5 EUR	
4.2	Transaction claim	Free			Free	
4.3	Fee on international purchase transactions in currencies other than EUR	1.00%			1.00%	
5	<b>Interest rate</b>					
5.1	Interest (yearly) Daily limit on-line purchase transactions	15.00%			18% for purchases / 24% cash disbursements	
5.2	Late payment charges	2.50% over interest rate			30.00%	
5.3	Over limit fee	Free			Free	
6	<b>Limits</b>					
6.1	Daily (24h) transaction limits on ATM (no)	10			10	
6.2	Daily transaction purchase limit (value) - not Internet	up to card limit			up to card limit	
6.3	Daily limit cash withdrawal	50,000 ALL /400 EUR			50,000 ALL /400 EUR	
6.4	Daily limit on-line purchase transactions	Purchases through 3D Secure: up to card limit Purchases through 3D Secure: 700 EUR equiv			Purchases through 3D Secure: up to card limit Purchases through 3D Secure: 700 EUR equiv	
<b>S -</b>	<b>ONLINE BANKING</b>					
1.1	Registration fee					Free
1.2*	Service fee (monthly)					ALL 150, EUR 1, USD 1
1.3**	Credentials renewal for Web-Banking access					ALL 400, EUR 3, USD 3
1.4	Additional Mtoken (monthly)					ALL 150, EUR 1, USD 1
1.5***	Executed transactions					Based on terms and conditions in force
1.6	Daily limit / transaction limit					Eur 3.000 or equivalent in other currencies
1.7	Closing fee of "Online Banking" service					Free
<b>Note:</b>	<b>Online Banking is accessed through Web-Banking &amp; Mobile Banking.</b> <b>S 1.2: Monthly Service Fee is maintained monthly/per customer, despite the number of accounts</b> <b>S 1.3: Through Web-Banking platform you can register your Mobile Banking</b> <b>S 1.5: For outgoing transfers in ALL currency through Online Banking refer to bullet K 1.3 above.</b> <b>Outgoing transfers in CCY (urgent) - N/A</b>					

T-	NOTARY DECLARATION					
1	Collateral release statement (pledge or mortgage) after the loan is closed					Free
2	Collateral release statement (pledge or mortgage) when the loan is active					EUR 50
3	Statement of consent for registration in the R/E Iffice / mortgage permit / division-merger of property / equipment with construction permit, etc.					EUR 50
4	Statement of consent for ownership transfer in favor of another party, without removing the burden of the bank					EUR 50
5	Issue of statements duplicate					EUR 50
Notes	T 2,3 dhe 4: If notary declaration is associated with loan contract amendment, the only applied commision is loan amendment fee.					

## VALUE DATE FOR CHEQUES AND PAYMENTS

TYPE OF TRANSACTION	VALUE DATE (WORKING DAYS) AVAILABILITY
<b>Cheque Payment - within local banks, issued by local banks</b>	
Other Local Banks Cheques in ALL	same day of clearing in BOA
Personal Cheques (for collection) in ALL	+3 days after clearing in BOA
Other Local Banks Cheques in FCY	+1day after processing terms* *) Approximately three days till processing terms
Cheques for collection in FCY - issued for international banks	+1 day after processing terms * *) Approximately one month till processing terms
Banks Cheques in ALL	Same day

**NOTE: PROCESSING TERMS OF LOCAL CHEQUES IN ALL ARE DEFINED IN THE REGULATION ON ORGANIZATION OF CLEARING CHEQUES IN ALL AT BANK OF ALBANIA DEC. NO. 53, 15.11.2006**

TYPES OF TRANSACTION	VALUE DATE (WORKING DAYS) AVAILABILITY
<b>TRANSFERS</b>	
Incoming transfers in ALL	same value date
Incoming transfers in FCY	On the date of fund's credit from the correspondent (D or D+1)
Outgoing transfers in ALL++	+1 day
Outgoing transfers in FCY ++	+2 days
++Interbank settlement data	

## CUSTODIAN SERVICES FOR THE ALBANIAN GOVERNMENT SECURITIES

### ALL SECURITIES

ACTIVITY	GOVERNMENT T-BILLS	GOVERNMENT BONDS
Custodian fee	0.10%, Min ALL 1,000 & Max ALL 5,000	0.10%, Min ALL 1,000 & Max ALL 5,000-yearly
Custodian transfer fee	0.25%, Min ALL 1,000 dhe Max ALL 7,000	
Order Cancellation fee	ALL 500 (min 1 day prior to the auction)	
Security pledge fee	ALL 500	

### EUR/USD SECURITIES

ACTIVITY	GOVERNMENT T-BILLS	GOVERNMENT BONDS
Custodian fee	0.10%, Min EUR, USD 10 & Max EUR, USD 40	0.10%, Min EUR,USD 10 & Max EUR, USD 40 - yearly
Custodian transfer fee	0.25%, Min EUR, USD 10 & Max EUR, USD 50	
Order Cancellation fee	EUR, USD 5 (min 1 day prior to the auction)	
Security pledge fee	EUR, USD 5	

\*The prices do not include activities related to the Eurobond or any other non-ALL denominated instrument, be it government or not, traded in markets other than Albania.

ACTIVITY	ACCOUNT FOR PARTICIPATION ON GOVERNMENT T-BILLS/BONDS THROUGH BANK OF ALBANIA WITH TRANSACTION SETTLEMENT IN ABI BANK
Account Opening	Eur 7
Minimum amount for auction participation	ALL 300,000
Minimum balance	N/A
Guarantee commission for auction participation	ALL 1,500
Monthly fee	ALL 125
Account statement - 1/monthly	100 ALL/print
Account closure	within first year Eur 10, later Eur 5

## TERMS AND CONDITIONS - NOTES (FOR INDIVIDUALS)

### GENERAL NOTES:

All payment orders (transfers, cheques etc) are subject of regulation of Bank of Albania.

Payment of fees and commission not stated above, will be converted with daily exchange rates.

Daily exchange rates are published daily on Bank's premises.

Pursuant to international and domestic legislation for the implementation of decisions regarding embargoes and various sanctions to countries or goods there may be delays in the execution of their transfers (both incoming and outgoing).

The Bank will review Terms and Conditions quarterly, respectively on January 15<sup>th</sup>, April 15<sup>th</sup>, July 15<sup>th</sup>, October 15<sup>th</sup>. Fifteen (15) days before applications of these changes, the Bank will notify its customers on the new Terms and Conditions through publication on Bank's branches and on its official website [www.abi.al](http://www.abi.al)

