

TERMS AND CONDITIONS FOR INDIVIDUALS



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A. ACCOUNTS

1. Current Accounts Individuals	ALL, EUR, USD, GBP, CHF
1.1 Account Opening	Free of Charge
1.2 Minimum Balance	ALL 1,000, EUR10, GBP10, USD10, CHF10
1.3 Monthly Account Maintenance Fee	ALL 150, EUR 2, USD 2, GBP 2, CHF 2,
1.4 Debit Interest	ALL 12%, EUR 10%, USD 8%, GBP 10%, CHF 10%
1.5 Account Closing	ALL 700, EUR 5, GBP 5, USD 7, CHF 7
1.6 Account Statement	
1.6.1 Once per month (Current month)	Free of Charge
1.6.2 More frequent	LEK 150, EUR 1 (EUR 1 eq. in other currencies)
1.7 Cash Deposits	
1.7.1 Tirana Bank Customers	
1.7.1.1 Personal Accounts	Free of Charge
1.7.1.2 Third Parties Accounts (Individuals + Companies)	0.10 %, (min ALL 200, EUR 2, USD 2, GBP 2, CHF 2 max ALL 5,000, EUR 50, USD 50, GBP 50, CHF 50)
1.7.1.3 Utility Payments (Electricity, Water, Phone, Internet, etc.)	ALL 200
1.7.1.4 Public Institutions (Tax, Fine, Customs Duty, Students Fee)	ALL 200
1.7.2 Non Customers	
1.7.2.1 Third Parties Accounts (Individuals + Companies)	ALL 1,000, EUR10, USD10, GBP10, CHF10
1.7.2.2 Utility Payments (Electricity, Water, Phone, Internet, etc.)	ALL 1,000
1.7.2.3 Public Institutions (Tax, Fine, Customs Duty, Students Fee)	ALL 1,000 / INVOICE

1.8 Value Date	1.8.1 Cash deposit in ALL, EUR, USD, GBP, and CHF	Same Value Date
1.9 Coins Deposit	1.9.1 First coin cartridge deposit containing 50 coins	Free of charge
	1.9.2 Other coin cartridges	ALL 50 / cartridge
2 Cash withdrawal	2.1 Amount up to daily maximum cash withdrawal limit in ATM	LEK 200
	2.2 One working day notification	Free of charge
	2.3 Without prior notification	Free of charge
	- Withdrawals up to <=500,000 All/ 5,000 EUR/ USD/ GBP/ CHF	0.15% Max EUR150, USD150, GBP150
	- Withdrawals over 500,000 All/ 5,000 EUR/ USD/ GBP/ CHF	

* Availability of funds upon Treasury approval

Note: Future incoming funds in NOK, DKK, SEK, JPY, AUD and CAD for the existing customers will be converted in ALL, USD, EUR.

2. Premium Account Individuals

2.1 Minimum balance required	ALL 5,000, EUR 50, USD 50, GBP 50
2.2 Monthly Account Maintenance Fee	ALL 150, EUR 2, USD 2, GBP 2
2.3 Debit Interest	ALL 12%, EUR 10%, USD 8%, GBP 10%
2.4 Account Closing	ALL 700, EUR 5, USD 7, GBP 5
2.5 Account Statement	Free of Charge
2.5.1 Once per month (Actual month)	ALL150, EUR1, (EUR 1 eq. for other currencies)
2.5.2 More frequent	

3. "Saving Plus" Account

3.1 Minimum balance required	ALL 5,000, EUR 50, USD 50
3.2 Monthly Account Maintenance Fee	ALL 150, EUR 2, USD 2

3.3 Debit Interest	ALL 12%, EUR 10%, USD 8%
3.4 Account Closing	ALL 700, EUR 5, USD 7
3.5 Account Statement Once per month (Actual month) More frequently	Free of Charge ALL 150, EUR 1, (EUR 1 eq. for other currencies)

4. "My Savings" Account

4.1 Account Opening	Free of Charge
4.2 Minimum balance required	ALL 30,000, EUR 300, USD 300, GBP 300
4.3 Monthly Account Maintenance Fee	Free of Charge
4.4 Credit Interest	ALL 0.1%, EUR 0%, USD 0%
4.5 Debit Interest	ALL 12%, EUR 10%, USD 8%
4.6 Account Closing	ALL 700, EUR 5, USD 7
6. Account Statement 1. Once per month (Actual month) 2. More frequently	Free of Charge EUR 1/ ALL 150 / Equivalent of 1 EUR for other currencies

5. Time Deposits

5.1 Deposit withdrawal before maturity date	At any time without commission. The client will profit only the initial deposit amount (principal).
5.2 Deposit Certificate replacement (lost/stolen)	ALL 200, EUR 2, USD 2, GBP 2 (Based on client's request)

Deposits of in Tirana Bank S.A are insured by the Albanian Deposit Insurance Agency (DIA), according to the law no. 53/2014 "On deposits insurance", up to 2.500.000 ALL or the equivalent in foreign currency for each depositor, regardless of the number of deposits or the amount deposited. The level of compensation for each depositor is calculated on the aggregate amount of insured deposits to the depositor at the Bank, regardless of the number of deposits, and the type of currency deposited or paid. DIA conducts compensation process immediately after it is notified in written by the Bank of Albania for latter's decision to put under receivership the Bank, or the decision of the Bank's voluntary liquidation. The compensation process is carried out in accordance with procedures established in the Law "On Deposit Insurance" and relevant regulations in force, and shall end no later than three months from the date of its commencement. DIA, whose mission is to create public confidence in the banking system in particular and the national financial system in general, provides and compensates all kinds of banking product in local currency deposits and foreign ones to resident individuals or non-resident in Albania, until the amount specified in the law for each depositor in each bank licensed by the Bank of Albania to conduct banking activities. For more information, leaflets of DIA are available at our branches or you can visit the DIA internet site at www.dia.org.al.

6. "Escrow" Accounts

6. "Escrow" Accounts	EUR 5
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B. DEBIT CARD

1. VISA

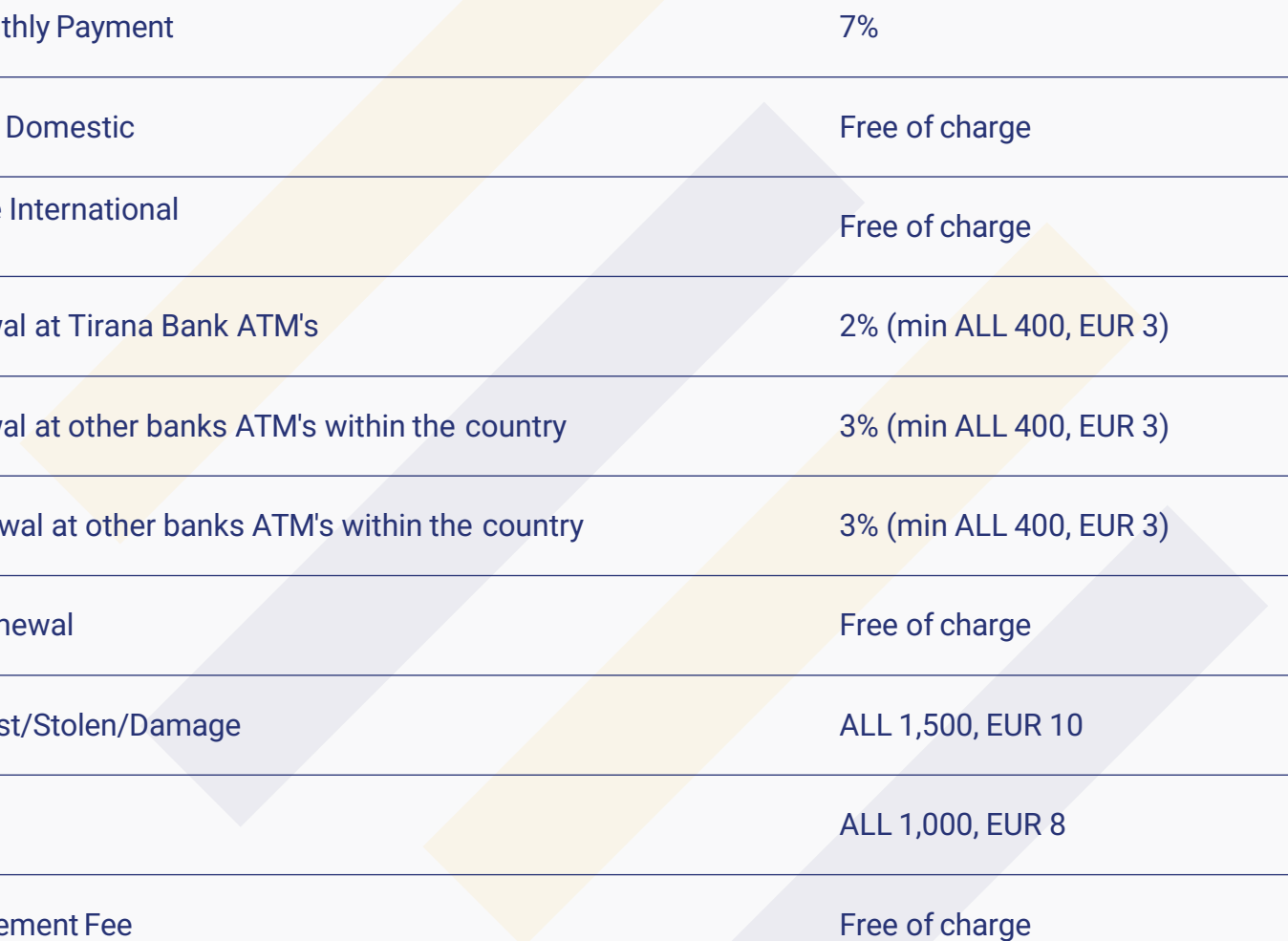
1.1 Daily card limit for cash withdrawal & purchase	ALL 75,000
1.2 Issuing Fee	Free of charge
1.3 Service Fee (Annual fee)	ALL 1,200, EUR 10
1.4 Automatic renewal	Free of charge
1.5 Permanent close of card on customer's request	ALL 400, EUR 3
1.6 Reprint of Lost/Stolen/Damaged card	ALL 500, EUR 4
1.7 Change PIN in ATM of Tirana Bank	Free of charge

1.8 ATM Cash withdrawal at:	
1.8.1 Tirana Bank ATM's	Free of charge
1.8.2 ATMs of other banks within the country	2% (Min ALL 400, EUR 4)
1.8.3 ATMs of other banks International	2.5% (Min ALL 500, EUR 5)
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1.9 Purchases:	
1.9.1 Commission for POS and Internet purchases within the country	Free of charge
1.9.2 Commission for POS and Internet purchases International	2.5%
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1.10 Operations with accounts:	
1.10.1 Balance enquiry on Tirana Bank ATM's	Free of charge
1.10.2 Balance enquiry on other banks ATM's Domestic	ALL 50, EUR 0.5
1.10.3 Balance enquiry on other banks ATM's International	ALL 100, EUR 1
1.10.4 Possibility to connect the card with more than one account	Free of charge
1.10.5 Transfer from an account to another account on Tirana Bank ATM's	Free of charge
1.10.6 Visa Fast Funding	1% (Max 6,000 ALL / 50 EUR)

C. CREDIT CARD

1. VISA CLASSIC

1.1 Cash Advance Limit	Up to 30% of the limit
1.2 Annual Fee for Main Card	ALL 2,500, EUR 20
1.3 Annual Fee for Add-on Card	1500 ALL / 10 EUR
1.4 Monthly Statement on Customer's Request	ALL 100/ per Statement



1.5 Minimum monthly Payment	7%
1.6 POS Purchase Domestic	Free of charge
1.7 POS Purchase International	Free of charge
1.8 Cash withdrawal at Tirana Bank ATM's	2% (min ALL 400, EUR 3)
1.9 Cash withdrawal at other banks ATM's within the country	3% (min ALL 400, EUR 3)
1.10 Cash withdrawal at other banks ATM's within the country	3% (min ALL 400, EUR 3)
1.11 Automatic renewal	Free of charge
1.12 Reprint of Lost/Stolen/Damage	ALL 1,500, EUR 10
1.13 Reprint PIN	ALL 1,000, EUR 8
1.14 Monthly Statement Fee	Free of charge

2. VISA GOLD

2.1 Cash Advance Limit	Up to 50% of the limit
2.2 Annual Fee for Main Card	ALL 3,500, EUR 30
2.3 Annual Fee for Add-on Card	ALL 1,500 / EUR 10
2.4 Monthly Statement on Customer's Request	All100 / per statement
2.5 Minimum Monthly Payment	7%
2.6 POS Purchase Domestic	Free of charge
2.7 POS Purchase International	Free of charge
2.8 Cash withdrawal at Tirana Bank ATM's	2% (min ALL 400, EUR 3)
2.9 Cash withdrawal at other banks ATM's within the country	3% (min LEK 400, EUR 3)
2.10 Cash withdrawal at other banks ATM's within the country	3% (min ALL 400, EUR 3)
2.11 Automatic renewal	Free of charge
2.12 Reprint of Lost/Stolen/Damage	ALL 1,500, EUR 10
2.13 Reprint PIN	ALL 1,000, EUR 8

2.14 Monthly Statement Fee	Free of charge
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2.15 Emergency card replacement	Free of charge
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2.16 Emergency cash disbursement	Free of charge
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D. TiBank

1.1 Commission on performed transactions	Free of charge
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1.2 Registration fee	Free of charge
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1.3 Monthly service fee	Free of charge
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1.4 Annual service fee	Free of charge
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1.1 Commission on performed transactions	Free of charge
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1.2 Registration fee	Free of charge
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1.1 Commission on performed transactions	Free of charge
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1.3 Monthly service fee	Free of charge
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1.2 Registration fee	Free of charge
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1.4 Annual service fee	Free of charge
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1.3 Monthly service fee	Free of charge
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E. PACKAGES

1. Payroll Package

1.1 Account Opening	Free of charge
1.2 Monthly Package maintenance fee	LEK 125, EUR 1, USD 1
1.3 Account Closing	LEK 700, EUR 5, USD 7
1.4 Credit Interest	LEK 0.1%, EUR 0%, USD 0%
1.5 Debit Interest	LEK 12%, EUR 10%, USD 8%
1.6 Payment of third parties (i.e taxes, mobile phone, etc)	Free of charge
1.7 Overdraft	Up to 3 net salaries
1.8 Debit Card	
1.8.1 Issuing Fee	Free of charge
1.8.2 Service Fee (annual fee)	ALL 1,200, EUR 10
1.8.3 Automatic renewal	Free of charge
1.8.4 Permanent closure of card	ALL 400, EUR 3
1.8.5 Reprint of Lost/Stolen/Damaged card	ALL 500, EUR 4
1.8.6 Change PIN in ATM of Tirana Bank	Free of charge
1.8.7 ATM Cash withdrawal at:	Free of charge
1.8.7.1 Tirana Bank ATM's	2% (Min LEK 400, EUR 4)
1.8.7.2 ATMs of other banks within the country	2.5% (Min LEK 500, EUR 5)
1.8.7.3 ATMs of other banks International	
1.8.8 POS Purchases:	
1.8.8.1 Purchase fee On-Us and Domestic	Free of charge
1.8.8.2 Purchase fee Off-Us International	2.5%

1.9 Operations with accounts:

1.9.1 Balance enquiry on Tirana Bank ATM's	Free of charge
1.9.2 Balance enquiry on other banks ATM's Domestic	Free of charge
1.9.3 Balance enquiry on other banks ATM's International	ALL 50, EUR 0.5
1.9.4 Possibility to connect the card with more than one account	Free of charge
1.9.5 Transfer from an account to another account on Tirana Bank ATM's	Free of charge
1.9.6 Incoming transfer Through Debit Card (Visa Fust Funding)	1% (Max 6,000 ALL / 50EUR)

1.10 Credit Card

1.10.1 Annual Fee for Main Card	ALL 1,500, EUR 10
1.10.2 Annual fee for Add-on Card	ALL 1,500, EUR 10

1.11 TiBank Platform

Free of charge

2. Student Package

Student Account

2.1 Account opening

Free of charge

2.2 Monthly Account maintenance fee

Free of charge

2.3 Initial Deposit Required

Free of charge

2.4 Credit Interest for amounts over ALL 50.000, EUR 500, USD 500

0.1%, EUR 0.1%, USD 0.1%

2.5 Debit Interest

ALL 12%, EUR 10%, USD 8%, GBP 10%, CHF 10%

2.6 Cash deposit same value date

Free of charge

2.7 Cash deposit from third parties

Free of charge

2.8 Standing order	Free of charge
2.9 Payments	50% discount from the standard fees
2.10 TiBank Platform	Free of charge
Student Loan	
2.1 Student Loan Secured	0.5% of the loan amount
2.1.1 Administration fee	0
2.1.2 Early payment Fee (Total/partial Payment)	ALL 7,000, EUR 50, USD 70
2.1.3 Fee for contract amendment	Interest rate +20%
2.1.4 Overdue interest	
2.2 Student Loan Unsecured	1% of the loan amount 0
2.2.1 Administration fee	Interest rate +25%
2.2.2 Early payment Fee (Total/partial Payment)	
2.2.3 Overdue interest	
VISA Debit Card	
2.1 Card Issuance	Free of Charge
2.2 Service Fee (annual fee)	ALL 600, EUR 10
2.3 Commission for POS and Internet purchases within the country	Free of charge
2.4 Commission for POS and Internet purchases International	2.5%
2.5 Cash withdrawal at other banks ATM's within the country	2% (Min ALL 400, EUR 4)
2.6 Cash withdrawal at other banks ATM's International	2.5% (Min ALL 500, EUR 5)

2.7 Balance inquiry on other banks ATM's within counties

ALL 50, EUR 0.5

2.8 Balance inquiry on other banks ATM's International

ALL 100, EUR 1

2.9 Incoming Transfer through Debit Card (Visa Fast Fund)

1% (Max 6,000 LEK / 50EUR)

VISA Classic Credit Card

2.1 Criteria

Add On Credit Card, if the parent has a credit Card with Tirana Bank or applies for one

**For other products/services not included in the Students Package, are applied the Terms and Condition in force*

3. "Mass Payroll" Package

3.1 Monthly Package fee

300 ALL, 3 EUR

3.2 Monthly Account maintenance fee

0 ALL, 0 EUR

3.3 Account closing fee

ALL 700, EUR 5,

3.4 Credit Interest

ALL 0.1%, EUR 0%

3.5 Debit Interest

ALL 12%, EUR 10%

3.6 Payment of third parties (i.e taxes, mobile phone, etc)

Free of charge

3.7 VISA Debit Card	
3.7.1 Card Issuance	Free of charge
3.7.2 Service Fee (annual fee)	ALL 0, EUR 0
3.7.3 Automatic renewal	Free of charge
3.7.4 Permanent closure of card	ALL 400, EUR 3
3.7.5 Reprint of Lost/Stolen/Damaged card	ALL 500, EUR 4
3.7.6 Change PIN in ATM of Tirana Bank	Free charge
3.7.7 ATM Cash withdrawal at:	
3.7.7.1 Tirana Bank ATM's	Free of charge
3.7.7.2 ATMs of other banks within the country	2% (Min LEK 400, EUR 4)
3.7.7.3 ATMs of other banks International	2.5% (Min LEK 500, EUR 5)
3.7.8 POS Purchases:	
3.7.8.1 Purchase fee On-Us and Domestic	Free of charge
3.7.8.2 Purchase fee Off-Us International	2.5%
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3.8 SMS Notification	Free of charge
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3.9 VISA CLASSIC Credit Card	
3.9.1 Annual Fee for Main Card	ALL 0, EUR 0
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3.10 TiBank	Free of Charge
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4. "Mass Standard" Package	
4.1 Monthly Package fee	380 ALL, 3.8 EUR
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4.2 Monthly Account maintenance fee	0 ALL, 0 EUR
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4.3 Account closing fee	ALL 700, EUR 5,
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4.4 Credit Interest	ALL 0.1%, EUR 0%, USD 0%
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4.5 Debit Interest	ALL 12%, EUR 10%, USD 8%
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4.6 Payment of third parties (i.e taxes, mobile phone, etc)	Free of charge

4.7 VISA Debit Card	
4.7.1 Card Issuance	Free of charge
4.7.2 Service Fee (annual fee)	ALL 0, EUR 0
4.7.3 Automatic renewal	Free of charge
4.7.4 Permanent closure of card	ALL 400, EUR 3
4.7.5 Reprint of Lost/Stolen/Damaged card	ALL 500, EUR 4
4.7.6 Change PIN in ATM of Tirana Bank	Free charge
4.7.7 ATM Cash withdrawal at:	
4.7.7.1 Tirana Bank ATM's	Free of charge
4.7.7.2 ATMs of other banks within the country	2% (Min LEK 400, EUR 4)
4.7.7.3 ATMs of other banks International	2.5% (Min LEK 500, EUR 5)
4.7.8 POS Purchases:	
4.7.8.1 Purchase fee On-Us and Domestic	Free of charge
4.7.8.2 Purchase fee Off-Us International	2.5%
4.8 SMS Notification	Free of charge
4.9 VISA CLASSIC Credit Card	
4.9.1 Annual Fee for Main Card	ALL 0, EUR 0
4.10 TiBank	Free of Charge
5 "Affluent/Premium Payroll" Package	
5.1 Monthly Package fee	380 ALL, 3.8 EUR
5.2 Monthly Account maintenance fee	0 ALL, 0 EUR
5.3 Account closing fee	ALL 700, EUR 5,
5.4 Credit Interest	ALL 0.1%, EUR 0%, USD 0%
5.5 Debit Interest	ALL 12%, EUR 10%, USD 8%
5.6 Payment of third parties (i.e taxes, mobile phone, etc)	Free of charge

5.7 VISA Debit Card	
5.7.1 Card Issuance	Free of charge
5.7.2 Service Fee (annual fee)	ALL 0, EUR 0
5.7.3 Automatic renewal	Free of charge
5.7.4 Permanent closure of card	ALL 400, EUR 3
5.7.5 Reprint of Lost/Stolen/Damaged card	ALL 500, EUR 4
5.7.6 Change PIN in ATM of Tirana Bank	Free charge
5.7.7 ATM Cash withdrawal at:	
5.7.7.1 Tirana Bank ATM's	Free of charge
5.7.7.2 ATMs of other banks within the country	2% (Min LEK 400, EUR 4)
5.7.7.3 ATMs of other banks International	2.5% (Min LEK 500, EUR 5)
5.7.8 POS Purchases:	
5.7.8.1 Purchase fee On-Us and Domestic	Free of charge
5.7.8.2 Purchase fee Off-Us International	2.5%
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5.8 VISA GOLD Credit Card	
5.8.1 Annual Fee for Main Card	ALL 0, EUR 0
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5.9 TiBank	Free of Charge
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6. "Affluent/Premium Standard" Package	
6.1 Monthly Package fee	380 ALL, 3.8 EUR
6.2 Monthly Account maintenance fee	0 ALL, 0 EUR
6.3 Account closing fee	ALL 700, EUR 5,
6.4 Credit Interest	ALL 0.1%, EUR 0%, USD 0%
6.5 Debit Interest	ALL 12%, EUR 10%, USD 8%
6.6 Payment of third parties (i.e taxes, mobile phone, etc)	Free of charge

6.7 VISA Debit Card	
6.7.1 Card Issuance	Free of charge
6.7.2 Service Fee (annual fee)	ALL 0, EUR 0
6.7.3 Automatic renewal	Free of charge
6.7.4 Permanent closure of card	ALL 400, EUR 3
6.7.5 Reprint of Lost/Stolen/Damaged card	ALL 500, EUR 4
6.7.6 Change PIN in ATM of Tirana Bank	Free charge
6.7.7 ATM Cash withdrawal at:	
6.7.7.1 Tirana Bank ATM's	Free of charge
6.7.7.2 ATMs of other banks within the country	2% (Min LEK 400, EUR 4)
6.7.7.3 ATMs of other banks International	2.5% (Min LEK 500, EUR 5)
6.7.8 POS Purchases:	
6.7.8.1 Purchase fee On-Us and Domestic	Free of charge
6.7.8.2 Purchase fee Off-Us International	2.5%
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6.8 VISA GOLD Credit Card	
6.8.1 Annual Fee for Main Card	ALL 0, EUR 0
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6.9 TiBank	Free of Charge

G. PAYMENTS

(Valid for payments through domestic & Cross-border systems.)

1. Payments in favor of other financial institutions

Cut-off times (MT2XXX)*

- Currency ALL
- Other currencies

15.00 local time of D date D: Value date
16.00 local time of D+1WD WD: working date

Local time: C.E.T

**Cut-off times are guaranteed for STP payments. The execution of non-STP payments received after cut-off time will be processed on best-efforts basis.*

Availability of Funds (MT2XX)

- Beneficiary Bank will be credited on d + 1wd, subject to cut-off

2. Payments in favor of customers (MT1XX)

1. Incoming payments Credited to a TB Customer (All Options)

- | | |
|---|---------------------------------|
| 1. Incoming Payments from outside Albania | 0.12% (min EUR 5 - max EUR 100) |
| 2. Incoming Payments (Domestic) | |
| 1. EUR currency | Free of charge |
| 2. Local currency | Free of charge |
| 3. Foreign currencies | 0.12% (min EUR 5 - max EUR 100) |

Note: SWIFT Commission is included

Cut-off times (MT1XX) **

- ALL Currency
- Other currencies

14.30 local time of D date D: Value date
15.00 local time of D

*** The execution of payments received after cut-off time will be processed on best-efforts basis*

Availability of Funds (MT1XX)

Credited to an a/c with TB:

-Beneficiary Bank will be credited with D WD, subject to cut-off time

Credited to an a/c outside TB:

- Beneficiary Bank will be credited with D + 1 WD, subject to cut-off time

2.2 Outgoing payments

2.2.1 Internal Transfers

2.2.1.1 Within Personal Accounts

2.2.1.2 Within other Accounts in TB

2.2.1.3 Through TIBank platform

Free of Charge

200 ALL, 2 EUR, 2USD, 2GBP, 2CHF

Free of Charge

2.2.2 Local Payments (Charging option BEN/SHA)

2.2.2.1 In other currencies

2.2.2.2 In Local currency (LEK) AECH system

✓ In Branch

✓ From Tibank Platform

0.2% (min EUR 10 – max EUR 150)

≤ ALL 10 Mio, 0.01% Min 500 LEK

≤ 40,000 LEK Pa komision

> 40,000 LEK 0.005% Min 50 LEK

2.2.2.3 In Local currency (LEK) AIPS system

✓ In Branch

✓ From Tibank Platform

≤ ALL 10 Mio, 0.15% (min 500 ALL - max 1,500 ALL)

>10mio, flat fee ALL 1,500

0.075%(Min 250 LEK - Max 750 LEK)

2.2.2.4 In EUR currency AIPS system

✓ In Branch

✓ From Tibank Platform

≤ 100,000 EUR, 0.02% Min 6 EUR

>100,000 EUR, flat fee 50 EUR

≤ 100,000 EUR 0.01% Min 2 EUR

> 100,000, flat fee 25 EUR

2.2.3 Abroad Payments:

2.2.3.1 SEPA in EURO

✓ In Branch

✓ From Tibank Platform

≤ 100,000 EUR, 0.02% Min 6 EUR

>100,000 EUR, flat fee 50 EUR

≤ 100,000 EUR 0.01% Min 2 EUR

> 100,000 flat fee 25 EUR

2.2.3.2 SWIFT

0.2% (min EUR 15 -max EUR 200)

Commissions with OUR charging option*

** Commissions are applied with correspondent banks previously advised for such commissions. For all transactions, Tirana Bank reserves the right to apply other commission charges resulting from correspondent banks Terms & Conditions.*

***** Swift charges are included*

2.2.4 Fax & e-mail payment confirmation

2.2.4.1 Local fax confirmation

2.2.4.2 Abroad fax confirmation

2.2.4.3 E-mail confirmation

Free of Charge

Free of Charge

EUR 1

2.2.5 Urgent tariffs

2.2.5.1 Change value date

0.025% D+1 (min EUR 10 – max EUR 50)

0.05% D (min EUR 20 –max EUR 100)

2.2.6 Commission for SWIFT

Abroad Payments

EUR 8

Availability of Funds (MT1XX)

Transfer from an a/c with TB:

Local Currency Value date of the payment will be D + 1 WD, subject of cut-off time

Foreign Currency Value date of the payment will be D + 2 WD, subject to cut-off time

3. Repair / Amendment / Cancellation

3.1 Repair of payments / Non STP fee

Incoming payments non - STP

EUR 10

3.2 Payments requiring additional processing costs Amendments
/ Cancellations:

EUR 15

Investigations on payment execution:

EUR 20

- within six months

EUR 80

-Tracers requesting fate Returns of
payment orders:

Free of charge

- Abroad payments

EUR 15

H. CHEQUES

1. Bank Draft drawn on TB

1.1 Local currency
- from an a/c with TB

0.2 % (min EUR 20 - max EUR 200)

1.2 Foreign currencies
- from an a/c with TB

0.3 % (min EUR 20 - max EUR 250)

2. Cheques for collection

2.1 Local currency

0.1 % (min EUR 10 - max EUR 100)

2.2 Foreign currencies
- From an a/c with TB

0.2 % (min EUR 15 - max EUR 100)

2.3 Cheques returned unpaid

In addition of the a/m commissions and correspondent charges if any.

2.4 Stop payments

EUR 10 per cheque / bank draft

2.5 Cheque book (10 pages)

EUR 5

3. Payments

Tirana Bank provides an array of payment services. With high quality means, Tirana Bank can be your single point of service for Low or High value, domestic or international payments. Especially for domestic Low Value Payments, a low cost channel is provided for handling large volumes of payments.

4. Swift MT101 – Request for transfer

Tirana Bank has joined the Swift's Request for Transfer Service Level Master Agreement and is a member of the MT101 – User Group. Special agreements with major banks may be established upon request.

I. OTHER SERVICES

1.1 Confirmation Letter for blocking / unblocking orders	EUR 5
1.2 Confirmation Letter for account balance or relationship with the bank	ALL 500
1.3 Fax	ALL 100
1.4 Postage Charges	As incurred
1.5 Per SMS	ALL 15, EUR 0.10 / Equivalent of 0.10 EUR for other currencies
1.6 Per letter sent by TNT	ALL 150, EUR 1 / Equivalent of 1 EUR for other currencies
7. Investigations	
1. Within six months	Negotiable, Min. EUR 10
2. Over six months	EUR 30
1.8 Simple swift	EUR 10

1.9 Swift L/C, L/G	EUR 12
1.10 Utility payments from the account (Water, Electricity, Phone, Internet)	Free of charge
1.11 Direct Debit Service	Opening fee ALL 300, EUR 2
1.12 Standing Order Service	Opening fee ALL 300, EUR 2

J. RETAIL LOANS Fees & Commissions

1. Fees for Housing Loans (Purchase/ Construction/ Improvement)

1.1 Administration fee for Purchase/Construction Loans 1.1.1 TB payroll customers 1.1.2 Standard Customers	1% of the Loan disbursed amount 1.25% of the Loan disbursed amount
1.2 Early Repayment fee 1.2.1 if the period between the early payment and loan maturity is greater than 1 year 1.2.2 if the period between the early payment and loan maturity is less than 1 year	2% of the prepaid amount 1% of the prepaid amount
1.3 Fee for contract amendment (unless the collateral is changed according to the condition of the product)	ALL 10,000, EUR 100
1.4 Overdue interest	Interest rate + 20%

2. Fees for Real Estate Purchase / Construction Loan

2.1 Administration fee	1.5% of the Loan disbursed amount
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2.2 Early Repayment fee

2.2.1 if the period between the early payment and loan maturity is greater than 1 year;

2% of the prepaid amount

2.2.2 if the period between the early payment and loan maturity is less than 1 year

1% of the prepaid amount

2.3 Fee for contract amendment

(unless the collateral is changed according to the condition of the product)

LEK 10,000, EUR 100

2.4 Overdue interest

Interest rate + 20%

3. Fees for "Home Equity" Loans

3.1 Administration fee

1.5% of the Loan disbursed amount

3.2 Early Repayment fee

3.2.1 if the period between the early payment and loan maturity is greater than 1 year

2% of the prepaid amount

3.2.2 if the period between the early payment and loan maturity is less than 1 year

1% of the prepaid amount

3.3 Fee for contract amendment

(unless the collateral is changed according to the condition of the product)

ALL 10.000, EUR 100

3.4 Overdue interest

Interest rate + 20%

4. Fees for Car Loan

4.1 Administration fee	1% of the Loan disbursed amount
4.2 Early Repayment fee	0
4.3 Fee for contract amendment	ALL 10.000, EUR 100
4.4 Overdue interest	Interest rate + 20%

5. Fees for Consumer Unsecured Loans

5.1 Administration fee	2.25% of the Loan disbursed amount 2.5% of the Loan disbursed amount
5.1.1 Payroll customers	
5.1.2 Standard Customers	
5.2 Early Repayment fee	0
5.3 Fee for contract amendment	ALL 5000, EUR 50,
5.4 Overdue interest	Interest rate + 25%

6. Fees for Overdrafts (Payroll Customers)

6.1 Administration fee	1.5 %
6.2 Early Repayment fee	0
6.3 Overdue interest	Interest rate + 25%

7. Fees for Cash Collateral

7.1 Administration fee	0.2% (min EUR 5, USD 5, ALL 700 max EUR 200, USD 200, ALL 28,000)
7.2 Early Repayment fee	0
7.3 Overdue interest	Interest rate + 20%

8. Retail Loans restructuring fees

8.1 Fee for Retail Loans restructuring	EUR 30, ALL 4,200
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Note: Regarding Retail Loans Interest Rates & Terms please refer to the separate document "Summary of Retail Loans IR & Terms" published in TB Branch premises and TB webpage www.tiranabank.al.

K. GOVERNMENT SECURITIES ACTIVITY

1. Commissions regarding retail secondary market

1.1 Primary market Transaction fee (in ALL)	0.15% of Nominal Value (Min. ALL 1,500 – Max. ALL 7,000)
1.1.1 Treasury Bills Auctions	ALL 3,000
1.1.2 Bonds Auctions	
1.2 Primary market Transaction fee (in EUR/USD)	0.15% of Nominal Value (Min. EUR 15/USD 15 – Max. EUR 15/USD 15)
1.2.1 Treasury Bills Auctions	EUR 30/USD 30
1.2.2 Bonds Auctions	
1.3 Cancel of primary market participation fee (when applicable)	ALL 1,000/EUR 10/USD 10
1.4 Secondary Market Transaction fee	
1.4.1 Domestic market titles	Free of charge
1.4.2 International market titles	0.25% of Nominal Value (Min. EUR 50/USD 50)

2. Custodian fees

2.1 Securities issued in the domestic market	
2.1.1 Safekeeping account fee Treasury bills	No commision
Albanian Government Bonds	0.15% on Nominal value , annual basis (Min 1,500 ALL/EUR15/USD 15 - Max 7,000 ALL/ EUR 70/USD 70) Commision applicable on coupon date.
2.1.2 Transaction Settlement fee	No commision
2.1.3 Collateral pledging and unpledging	ALL 500/EUR 5/USD 5
2.1.4 Security transfer	0.3% of Nominal Value (Min ALL 1,000/EUR 10/USD 10 - Max. ALL 10,000/EUR 100/USD 100)

2.2 Securities issued in the international market

2.2.1 Safekeeping account fee

2. Transaction Settlement fee

3. Collateral pledging and unpledging

4. Security Transfer

0.15% of Nominal Value of the securities portfolio. Annual Basis Commission applicable each quarter.

EUR 30

EUR 5

0.3% of Nominal Value (Min EUR 10-Max. EUR 100)

Investment services in securities (Valid from 05.01.2024)

**Custodian fees for corporate securities will be kept as per the agreement*

*** Commission and fees for foreign currency instrument to be the same as the one in EUR currency*

**** "The commission applied by the Bank does not include fees charged by third-party intermediaries involved in the transaction. These fees are borne by the client. The Bank informs the client in advance of its own commission as well as the fees applied by intermediary parties prior to the execution of the transaction."*

10/02/2026