TIRANA BANK

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	
- Withdrawals up to <=500,000 All/ 5,000 EUR/ USD/ GBP/ CHF	Free of charge
- Withdrawals over 500,000 All/ 5,000 EUR/ USD/ GBP/ CHF	0.15% Max EUR150, USD150, GBP150

** 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	
2.5.1 Once per month (Actual month)	Free of Charge
2.5.2 More frequent	ALL150, EUR1, (EUR 1 eq. for other currencies)

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
4.7 Account Statement 4.7.1 Once per month (Actual month) 4.7.2 More frequently	 Free of Charge EUR 1/ ALL 150 / Equivalent of 1 EUR for other currencies

5. Basic account

1.1 Account Opening	Free of charge
1.2 Opening account minimum amount	LEK 0
1.3 Monthly Account maintenance fee	LEK 0
1.4 Debit interest	LEK 0
1.5 Reactivation of the account	LEK 0
1.6 Account closing	Free of charge
1.7 Account Statement 1.7.1 Once per month (Actual month) 1.7.2 More frequently	Free of charge
1.8 Public Institution (Tax, fines, custom duty, student feet	Free of charge
1.9 Outgoing transfers within Albania via the TiBank platform 1.9.1 AECH system 1.9.2 AIPS system	≤20.000 LEK (free of charge) >20.000 All (free of charge) ≤20.000 All (free of charge) >20.000 All (free of charge)
1.10 Tranfers upon arrival in Albania : 1.10.1 In local curency 1.10.2 In different currency	Free of charge Free of charge
1.11 Transfers upon arrival from outside Albania 1.11.1 Payment upon arrival from abroad	Free of charge

1.12 Debit card	
1.12.1 Daily card limit for cash withdrawal & purchase	LEK 75,000
1.12.2 Cash withdrawal from cash desk	Free of charge
1.12.3 Service Fee (Annual fee)	LEK 0
1.12.4 Permanent close of card on customer's request	Free of charge
1.12.5 Reprint of Lost/Stolen/Damaged card	Free of charge
1.12.6 Change PIN in ATM of Tirana Bank	Free of charge
1.13 ATM Cash withdrawal at	
1.13.1 Tirana Bank ATM's	Free of charge
1.13.2 ATMs of other banks within the country	Free of charge
1.13.3 ATMs of other banks International	Free of charge
1.14 Purchases:	
1.14.1 Commission for POS and Internet purchases within the country	Free of charge
1.14.2 Commission for POS and Internet purchases International	Free of charge
1.15 Operations with accounts:	
1.15.1 Balance enquiry on Tirana Bank ATM's	Free of charge
1.15.2 Balance enquiry on other banks ATM's Domestic	Free of charge
1.15.3 Balance enquiry on other banks ATM's International	Free of charge
1.15.4 Transfer from an account to another account on Tirana Bank ATM's	Free of charge
1.16 Digital platform TIBANK	Free of charge

6. Payment account

1.1 Account Opening	Free of charge
1.2 Minimum Balance	LEK 1,000, EUR 10 , eqv
1.3 Monthly Account Maintenance Fee	LEK 150, EUR 2
1.4 Debit interest	LEK 12%, EUR 10%
1.5 Account Closing	LEK 700, EUR 5
1.6 Account Statement 1.6.1 Once per month (Current month) 1.6.2 More frequent	 Free of charge LEK 150, EUR 1, (eqvi 1 EUR for other currency)
1.7 Payment of third parties (i.e taxes, mobile phone, etc)	LEK 200
1.8 Cash deposit 1.8.1 Tirana Bank clients 1.8.2 No Tirana Bank clients 1.8.3 periodic payments	 Lek 1,000 Open commission LEK 300, EUR 2 Open commission LEK 300, EUR 2
1.9 Outgoing transfers within Albania via the TiBank platform 1.9.1 In LEK currency 1.9.2 AECH system 1.9.3 AIPS system 1.9.4 In EUR	 ≤20.000 LEK (pa komision) >20.000 All (0.05% Min Lek75-Max Lek 250) ≤20.000 All (pa komision) >20.000 All (0.05% Min LEK 250-Max LEK 750) 0.1% (Min 3 EUR-Max EUR 25)

2. Outgoing transfers within Albania viaTIBANK platfom: 2.1 Abroad payment (BEN/SHA commission)	0.2% (min EUR15-Max EUR 200)
2.1 Incoming transfer within Albania: 2.1.1 In EUR	Free of charge
2.1.2 In local currency	Free of charge
2.1.3 In foreign currency	0.12% (min EUR5-Max EUR 100)
2.3 Incoming transfers from outside Albania 2.3.1 Incoming payments from abroad	0.12% (min EUR5-Max EUR 100)
2.4 Debiti Visa Card	
2.4.1 Daily card limit for cash withdrawal & purchase	LEK 75,000
2.4.2 Service Fee (Annual fee)	LEK 1200, EUR 10
2.4.3 Permanent close of card on customer's request	LEK 400, EUR 3
2.4.4 Reprint of Lost/Stolen/Damaged card	LEK 500, EUR 4
2.4.5 Change PIN in ATM of Tirana Bank	Free of charge
2.4.6 ATM cash withdrawal at	
2.4.6.1 Tirana Bank ATM's	Free of charge
2.4.6.2 ATMs of other banks within the country	2% (Min LEK 400, EUR 4)
2.4.6.3 ATMs of other banks International	2.5% (Min LEK 500, EUR 5)
2.4.7 Purchases: 2.4.7.1 Komision për blerje në POS dhe Internet brenda vendit	Free of charge
2.4.7.2 Komision për blerje në POS dhe Internet jashtë vendit	2.5%

2.4.8 Operations with accounts:	
2.4.8.1 Balance enquiry on Tirana Bank ATM's	Free of charge
2.4.8.2 Balance enquiry on other banks ATM's Domestic	LEK 50, EUR 0.5
2.4.8.3 Balance enquiry on other banks ATM's Internationa	LEK 100, EUR 1
2.4.8.4 Transfer from an account to another account on Tirana Bank ATM's	1% (Max 6,00 LEK/ 50 EUR)

2.5 Karta Krediti VISA CLASSIC	
2.5.1 Cash Advance Limit	Up to 30% of the lLEK 1,500, EUR 10
2.5.2 Annual fee for main card (payroll)	LEK 2,500, EUR 20
2.5.3 Annual fee for main card (standard)	LEK 100 / llogari
2.5.4 Monthly Statement on Customer's Request	7%
2.5.5 Minimum Monthly Payment	Free of charge
2.5.6 POS purchase from Tirana Bank	Free of charge
2.5.7 POS Purchase Domestic	Free of charge
2.5.8 POS Purchase International	2% (min LEK 400)
2.5.9 Cash withdrawal at Tirana Bank ATM's	3% (min LEK 400)
2.5.10 Cash withdrawal at other banks ATM's within the country	3% (min LEK 400)
2.5.11 Cash withdrawal at other banks ATM's within the country	Free of charge
2.5.12 Automatic renewal	LEK 1,500
2.5.13 Reprint of Lost/Stolen/Damage	LEK 1,000
2.5.14 Reprint PIN	Free of charge
2.5.15 Monthly Statement Fee	Free of charge

2.7 Credit Card VISA GOLD	
2.7.1 Cash limit withdrawal	Up to 30% of limit
2.7.2 Annual fee for main card	LEK 3,500, EUR 30
2.7.2 Monthly Statement on Customer’s Request	LEK 100 / monthly account
2.7.3 POS purchase throught Tirana Bank	7%
2.7.4 POS Purchase International	Free of charge
2.7.5 Cash withdrawal at Tirana Bank ATM's	Free of charge
2.7.6 Cash withdrawal at other banks ATM's within the country	2% (min LEK 400)
2.7.7 Cash withdrawal at other banks ATM's within the country	3% (min LEK 400)
2.7.8 Automatic renewal	3% (min LEK 400)
2.7.9 Reprint of Lost/Stolen/Damage	Free of charge
2.7.10 Reprint PIN	LEK 1,500
	LEK 1,000
2.8 Digital online platformTIBANK	Free of charge

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 t he 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

B. DEBIT CARD

1. VISA CLASSIC

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)
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%
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
2.15 Emergency card replacement	Free of charge
2.16 Emergency cash disbursement	Free of charge

D. TiBank

1. Tibank	
1.1 Commission on performed transactions	Free of charge
1.2 Registration fee	Free of charge
1.3 Monthly service fee	Free of charge
1.4 Annual service fee	Free of charge
1.5 Annual commission for OTP equipment	Free of charge
1.6 Commision for reprinting the password	Free of charge
1.7 Credit Card payment	Free of charge
1.8 Third part payment	Free of charge
1.9 Log in payment / transfers/ historic	Free of charge
1.10 Beetween own acvcount transfers	Free of charge
1.11 Third part transfers (internal Tirana Bank	Free of charge

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:	
1.8.7.1 Tirana Bank ATM's	Free of charge
1.8.7.2 ATMs of other banks within the country	2% (Min LEK 400, EUR 4)
1.8.7.3 ATMs of other banks International	2.5% (Min LEK 500, EUR 5)
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	
2.1.1 Administration fee	0.5% of the loan amount
2.1.2 Early payment Fee (Total/partial Payment)	0
2.1.3 Fee for contract amendment	ALL 7,000, EUR 50, USD 70
2.1.4 Overdue interest	Interest rate +20%
2.2 Student Loan Unsecured	
2.2.1 Administration fee	1% of the loan amount 0
2.2.2 Early payment Fee (Total/partial Payment)	Interest rate +25%
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%
3.8 SMS Notification	Free of charge
3.9 VISA CLASSIC Credit Card	
3.9.1 Annual Fee for Main Card	ALL 0, EUR 0
3.10 TiBank	Free of Charge
4. "Mass Standard" Package	
4.1 Monthly Package fee	380 ALL, 3.8 EUR
4.2 Monthly Account maintenance fee	0 ALL, 0 EUR
4.3 Account closing fee	ALL 700, EUR 5,
4.4 Credit Interest	ALL 0.1%, EUR 0%, USD 0%
4.5 Debit Interest	ALL 12%, EUR 10%, USD 8%
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%
5.8 VISA GOLD Credit Card	
5.8.1 Annual Fee for Main Card	ALL 0, EUR 0
5.9 TiBank	Free of Charge

6. "Affluent/Premium Standard" Package	
6.1 Monthly Package fee	400 ALL, 4 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%
6.8 VISA GOLD Credit Card	
6.8.1 Annual Fee for Main Card	ALL 0, EUR 0
6.9 TiBank	Free of Charge

7. Pension Package	CURRENCY LEK
1.1 Account Opening	Free of charge
1.2 Monthly Package maintenance fee	Free of charge
1.3 Account riactivision	Free of charge
1.4 Debit or credit interest	ALL 0
1.5 Account closing	Free of charge

1.6 Debit Card	Free of charge
1.6.1 Issuing Fee	75,000 LEK
1.6.2 Daily withdraw Csh from ATM	Free of charge
1.6.3 Service Fee (annual fee)	Free of charge
1.6.4 Automatic renewal	Free of charge
1.6.5 Permanent closure of card	Free of charge
1.6.6 Reprint of Lost/Stolen/Damaged card	Free of charge
1.6.7 Change PIN in ATM of Tirana Bank	Free of charge
1.6.8 ATM Cash withdrawal at:	
1.6.8.1 Tirana Bank ATM's	Free of charge
1.6.8.2 ATMs of other banks within the country	2% (Min LEK 400, EUR 4)
1.6.8.3 ATMs of other banks International	2.5% (Min LEK 500, EUR 5)
1.6.9 POS Purchases:	
1.6.9.1 Purchase fee On-Us and Domestic	Free of charge
1.6.9.2 Purchase fee Off-Us International	2.5%
1.6.10 Possibility to connect the card with more than one account	Free of charge
1.6.11Transfer from an account to another account on Tirana Bank ATM's	Free of charge
1.6.12 Balance enquiry on Tirana Bank ATM's	Free of charge
1.6.12.1 Balance enquiry on other banks ATM's Domestic	LEK 50/ EUR 0.5
1.6.12.2 Balance enquiry on other banks ATM's International	LEK 100/ EUR 1 1% (MAX LEK 6,000 / EUR 50)
1.7 Online Platform TiBank	Free of charge
1.8. Other services	
1.8.1 Direct debit	Free of charge
1.8.2 Standing order	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 — 15.00 local time of D date D: Value date
- Other currencies — 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 payment s 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 — 0.12% (min EUR 5 - max EUR 100)

2. Payments in favor of customers (MT1XX)

1. Incoming payments Credited to a TB Customer (All Options)
    1. Incoming Payments from outside Albania
    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 — 14.30 local time of D date D: Value date
- Other currencies — 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	Free of Charge
2.2.1.2 Within other Accounts in TB	200 All, 2 EUR, 2USD, 2GBP, 2CHF
2.2.1.3 Through TIBank platform	Free of Charge
2.2.2 Local Payments (Charging option BEN/SHA)	
2.2.2.1 In other currencies	0.2% (min EUR 10 – max EUR 150)
2.2.2.2 In Local currency (LEK) AECH system	
✓ In Branch	≤ ALL 10 Mio, 0.01% Min 500 LEK ≤ 40,000 LEK Pa komision > 40,000 LEK 0.005% Min 50 LEK
✓ From Tibank Platform	
2.2.2.3 In Local currency (LEK) AIPS system	
✓ In Branch	≤ ALL 10 Mio, 0.15% (min 500 ALL - max 1,500 ALL) >10mio, flat fee ALL 1,500
✓ From Tibank Platform	0.075%(Min 250 LEK - Max 750 LEK)
2.2.2.4 In EUR currency AIPS system	
✓ In Branch	≤ 100,000 EUR, 0.02% Min 6 EUR >100,000 EUR, flat fee 50 EUR
✓ From Tibank Platform	≤ 100,000 EUR 0.01% Min 2 EUR > 100,000, flat fee 25 EUR
2.2.2.5 Instant Payments, IPSA system	Transaction limit: up to ALL 500,000 / EUR 5,000
✓ From Tibank+ Platform	≤ 40,000 LEK Free of Charge > 40,000 LEK flat fee 50 LEK EUR payments: flat fee 2 EUR Daily limit: ALL 1,000,000 or EUR equivalent
2.2.3 Abroad Payments:	
2.2.3.1 SEPA in EURO	
✓ In Branch	≤ 100,000 EUR, 0.02% Min 6 EUR >100,000 EUR, flat fee 50 EUR
✓ From Tibank Platform	≤ 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 Outgoing payments (continued)

2.2.4 Fax & e-mail payment confirmation	
2.2.4.1 Local fax confirmation	Free of Charge
2.2.4.2 Abroad fax confirmation	Free of Charge
2.2.4.3 E-mail confirmation	EUR 1
2.2.5 Urgent tariffs	0.025% D+1 (min EUR 10 – max EUR 50) 0.05% D (min EUR 20 –max EUR 100)
2.2.5.1 Change value date	
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 2. Over six months	 Negotiable, Min. EUR 10 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
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 5.1.1 Payroll customers 5.1.2 Standard Customers	 2.25% of the Loan disbursed amount 2.5% of the Loan disbursed amount
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

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)	
1.1.1 Treasury Bills Auctions	0.15% of Nominal Value (Min. ALL 1,500 – Max. ALL 7,000)
1.1.2 Bonds Auctions	ALL 3,000
1.2 Primary market Transaction fee (in EUR/USD)	
1.2.1 Treasury Bills Auctions	0.15% of Nominal Value (Min. EUR 15/USD 15 – Max. EUR 15/USD 15)
1.2.2 Bonds Auctions	EUR 30/USD 30
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	
2.2.1Safekeeping account fee	0.15% of Nominal Value of the securities portfolio. Annual Basis Commision applicable each quarter.
2.2.2 Transaction Settlement fee	EUR 30
2.2.3 Collateral pledging and unpledging	EUR 5
2.2.4 Security Transfer	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*
*** Commision and fees for foreing 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.".*

20/11/2026

TIRANA BANK