

## Price List

Types of charge	Charges		Validity	
	Business Clients	Retail Clients		
<b>Account fee</b>				
C/A Maintenance fee	€1.00	€0.50	Monthly	
C/A Opening Fee	No charge	No charge		
C/A Closing Fee	No charge	No charge	Per Account	
S/A Opening/Closing Fee	No charge	No charge		
TDA Opening/Closing Fee	No charge	No charge		
<b>Money Transfers</b>				
Normal National Outgoing Transfers	€1.00	€1.00	Per transaction	
Priority National Outgoing Transfers	€4.00	€4.00	Per transaction	
National Incoming Transfers	€1.00	€1.00	Per transaction	
OVD Maintenance Fee	€12.00	NA	Yearly	
OVD Unused Portion Fee	0%	NA	At the end of each quarter	
OVD Early Prepayment Fee	0%	NA	Yearly	
Massive Execution of Salaries	€1.50	NA	Per list	
International Outgoing Transfers*	0.15% min 15 Eur/max. 1,000 Eur	0.15% min 15 Eur/max. 1,000 Eur	Per transaction	
International Incoming Transfers**	0.15% min 15 Eur/max. 1,000 Euro	0.15% min 15 Eur/max. 1,000 Euro	Per transaction	
Reclamation Fee	Depending from Correspondent bank	Depending from Correspondent bank		
<b>Other Fees</b>				
Cash withdrawal Fee at cash boxes	No charge	No charge	Per transaction	
Commission on collection of Coins	5.00%	5.00%	On the amount if there are more than 50 in number	
Visa Confirmation	No charge	No charge		
Statement through mail	No charge	No charge		
Change of Pledge Registration	€20	€20	Per transaction	
<b>Corresponding Bank</b>				
<b>Payments</b>	<b>Additional Charges Paid to Corresponding Bank</b>		<b>Validity</b>	
EUR payments up to 50,000.00 EUR	Depending from future Corresponding agreements after SWIFT		Per transaction	
EUR payments above 50,000.00 EUR	Depending from future Corresponding agreements after SWIFT		Per transaction	
USD payments ( at fee for all amounts)	Depending from future Corresponding agreements after SWIFT		Per transaction	
CHF payments ( at fee for all amounts)	Depending from future Corresponding agreements after SWIFT		Per transaction	
GBP payments ( at fee for all amounts)	Depending from future Corresponding agreements after SWIFT		Per transaction	
Ziraat Bank Turkey payments ( at fee)	Depending from future Corresponding agreements after SWIFT		Per transaction	
<b>Documentary Business</b>				
	<b>Fees</b>		<b>Minimum or flat fee's</b>	
<b>Letter of Credit ( LC)</b>	<b>EUR</b>	<b>USD</b>	<b>Eur</b>	<b>USD</b>
Cash Cover LC Commission Fee	0.5-1% p.a	0.5-1% p.a	20 Min	20 Eur Min
Financed LC Commission Fee	1- 2% p.a	1-2% p.a	50 Min	50 Eur Min
Disbursement Fee	0.3% Per Transaction	0.3% Per Transaction	N/A	N/A
<b>Letter of Guarantee ( LG)</b>	<b>EUR</b>	<b>USD</b>	<b>Eur</b>	<b>USD</b>
Cash Cover LG Commission Fee	0.5 - 1% p.a	0.5 - 1% p.a	20 Min	20 Eur Min
Financed - Commission Fee	1 - 2% p.a	1 - 2% p.a	50 Min	50 Eur Min
Disbursement Fee	0.3% Per Transaction	0.3% Per Transaction	N/A	N/A
Late payment/Overdue interest	<b>4.0% Monthly</b>	<b>4.0% Monthly</b>	N/A	N/A
<b>Collector Fees</b>				
Types of charge	Charges		Validity	
	Business Clients	Retail Clients		
Collector fee's				



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Collectors Payments	€1.00	€1.00	Per transaction
Kos Gyro Payments Insurance Company	€0.70	€0.70	Per transaction
Gyro General Charges	€1.00	€1.00	Per transaction
Collector Fee Payment Tax Declared	€1.00	€1.00	Per transaction
Collector Fee Payment Tax Declared Ziraat clients	€0.60	€0.60	Per transaction
Other payments UNIREF	€1.00	€1.00	Per transaction
Other payments UNIREF Ziraat Clients	€0.60	€0.60	Per transaction
<b>Deposit &amp; Savings</b>			

EUR	
Term	Interest Rate
6 Months	0.75% p.a. max
12 Months	1.25% p.a. max
24 Months	0.00% p.a. negotiate
36 Months	0.00% p.a. negotiate
48 Months	0.00% p.a. negotiate
60 Months	0.00% p.a. negotiate
Savings Accounts	1.00% p.a.

Loan and Interest Rate		
Segment's	Interest rate	Disbursmen Fee
	SME	8-12 %
Corporate	6-9%	0.5%
Retail	7-10%	1%

Loan Interest rates published on price list refer to nominal interest rates. Effective interest rates are calculated pursuant to CBK regulation

Normat e interesit të kredive të publikuar në çmimore i referohen normave nominale. Normat efektive të interesit llogariten sipas rregullores së BQK-së

