

Type Of Charge	Amount	Period	Explanations
1. Account fees			
1.1 C.A Maintenance Fee			Per account
1.1.1 Basic Account	€ 0.53	Monthly	
1.1.1 Retail	€ 1.50	Monthly	Will not be collected above 10.000EUR Current Deposit average
1.1.2 Business	€ 4.00	Monthly	Will not be collected above 100.000EUR Current Deposit average
1.1.3 NGO	€ 10.00	Monthly	
1.1.3 Micro finance / Financial Agents	€ 20.00	Monthly	Will not be collected above 10.000EUR Current or 150.000EUR TDA average
1.2 C.A Closing Fee	€ 2.50	-	
1.3 S.A Closing Fee	-	-	No charge
1.4 TDA Opening / Closing Fee	-	-	No charge
1.5 E/M - Banking Maintenance / Retail	€ 0.00	Monthly	Included in maintenance fee
1.5 E/M - Banking Maintenance / Business	€ 1.00	Monthly	For each authorised user. First user is included in Maintenance fee.

2. Money Transfers	Branch	ATM	E/M Banking	
2.1. Internal Transfers	€ 0.00	N/A	0	
2.2. National Transfers				
2.2.1 Outgoing < 10,000EUR	€ 2.50	N/A	€ 1.50	Same Day Transfer of Incoming / Deposited amount : 5 EUR
2.2.2 Outgoing > 10,000EUR	€ 5.00	N/A	€ 4.00	Same Day Transfer of Incoming / Deposited amount : 10 EUR
2.2.2 Outgoing with Priority	€ 5.00	N/A	€ 4.00	
2.2.3 Incoming National Transfers	€ 0.00	-	-	
2.2.4 Mass transfer	€ 1.00	N/A	€ 1.00	+0,10EUR Per transfer outside Ziraat Bank
2.2.5 Deposit of funds for third parties	€ 2.00			Daily Turnover Deposits excluded

2.3. International Transfers	Branch	ATM	E/M Banking	
2.3.1 Outgoing	0.20%	N/A	0.15%	min 15 Eur / max. 1,000Eur *
2.3.1 Outgoing - Ziraat	0.15%	N/A	0.10%	min 10 Eur / max. 1,000Eur *
2.3.2 Incoming	0.15%	N/A	N/A	min 15 Eur / max. 1,000Eur
2.3.2 Incoming - Ziraat	0.10%	N/A	N/A	min 10 Eur / max. 1,000Eur
2.3.3 Corresponding Bank Fees	var.	var.	var.	As for correspondent bank requests and agreements.

* Same day International Transfer of an incoming or deposited amount additional 0.01% (min 10 EUR) to above fees.

2.4 Other fees			
2.4.1 Investigating / Changing Inc./ Out. Payment		€ 7.50	Additionally correspondant bank charges if any
2.4.2 Cancellation of outgoing payment		€ 7.50	Additionally correspondant bank charges if any
2.4.3 Account statements in MT940 format/service		€ 50.00	Monthly
2.4.4 Cash withdrawal from Branch		€ 1.00	
2.4.5 Cash withdrawal from Branch (unannounced)		0.10%	above 10.000
2.4.6 Deposit of damaged banknotes		€ 1.00	0,50EUR for each additional piece
2.4.7 Visa Confirmation		€ 5.00	
2.4.8 Account statement through e-mail		€ 2.00	1 statement / quarter with no charge
2.4.9 Account statement printed		€ 5.00	
2.4.10 Fee for Confirmation of Bank charges		€ 7.00	
2.4.11 Fee for Confirmation for Account		€ 5.00	
2.4.12 Authorization in Account		€ 5.00	
2.4.13 SMS Notifications		€ 0.20	per SMS for optional services

2.5 Bill Payments	Branch	ATM	E/M Banking	Non-Client
2.5.1 Collectors Payments	€ 1.00	N/A	€ 0.50	2.00EUR
2.5.2 Kos Gyro payments Insurance Company	€ 0.70	N/A	€ 0.50	2.00EUR
2.5.3 Gyro General Charges	€ 1.00	N/A	€ 0.50	2.00EUR
2.5.4 Tax Payments	€ 1.50	N/A	€ 1.00	2.00EUR
2.5.5 Other Payments UNIREF	€ 1.50	N/A	€ 1.00	2.00EUR

RETAIL LOANS				
***	Maturity	Interest Rate / Effective IR	Disbursement Fee	Prepayment Fee**
Consumer Loans	1 - 36 months	8.75% / 9.87%	1.00%	Remaining Credit Maturity > 1 year = 1,00% Remaining Credit Maturity < 1 year = 0,50%
	37 - 60 months	8.90% / 9.74%	1.00%	
Vehicle Loans	1 - 36 months	8.50% / 9.60%	1.00%	Remaining Credit Maturity > 1 year = 1,00% Remaining Credit Maturity < 1 year = 0,50%
	37 - 60 months	8.75% / 9.60%	1.00%	
Overdraft	1 - 12 months	8.25% / 9.34%	1.00%	N/A
Mortgage Loans	1 - 36 months	8.75% / 9.87%	1.00%	First Year 5,00% Second Year 4,00% Third Year 3,00% Fourth Year 2,00% Fifth Year 1,00% After Fifth Year 0%
	37 - 120 months	EURIBOR* + 6,00% / EURIBOR* + 6,40%	1.00%	
Restructring Fee	1.00%	For The Remaining Principal		
*	Interest rate will be fixed for the first 36 months period for the mortgage loans. Following the 37. month the interest rate will be calculated with "EURIBOR6M + margin" for each semi-annual interval. The interest rate during the whole period shall not fall below the level of the interest rate applied at the loan disbursement date.			
**	Percent of the credit principal amount paid in advance.			
***	Effective interest rate is calculated based on conditions of each loan and is displayed in the loan contracts individually.			

OTHER FEES	
Registration / change of movable colateral/ guarantor	€ 10.00
Registration / Change or release of immovable colateral / mortga	€ 30.00
Proof of payments of the credit product	€ 5.00

DEPOSIT RATES		
Maturity	Annual Rate*	EXPLANATIONS
1 Month	1.00%	* All rates mentoned are effective and nominal in EUR. The Bank is obligated by law to deduct a tax of 10% of the interest.
3 Months	1.20%	
6 Months	1.50%	
9 Months	1.50%	
12 Months	1.70%	
24 Months	1.70%	
36 Months	1.60%	
48 Months	1.55%	
60 Months	1.40%	

BUSINESS LOANS

	Maturity	Interest Rate***	Disbursement Fee (SME / Corporate)	Effective Interest Rate (SME / Corporate)	Prepayment Fee**
Installment Loans	1 - 36 months	11.00%	1,00% / 0,50%	12.36% / 11,97%	5.00%
	37 - 60 months	* EURIBOR + 8,00%	1,00% / 0,50%	EURIBOR + 8.80% / 8.50%	
Credit Line / Overdraft / Spot	1 - 12 months	11.00%	1,00% / 0,50%	12.10% / 11,60%	N/A
Cash Cover	1 - 60 months	Deposit IR +2,00%	0.30%	Deposit IR + 2,16%	N/A
*	Interest rate will be fixed for the first 36 months period for the mortgage loans. Following the 37. month the interest rate will be calculated with "EURIBOR6M + margin" for each semi-annual interval. The interest rate during the whole period shall not fall below the level of the interest rate applied at the loan disbursement date.				
**	Percent of the credit amount-principal paid in advance. %3.00 if prepayment funds are provided with clients own funds.				
***	Effective interest is calculated based on conditions of each loan and is displayed in the loan contracts individually.				
	SME	Corporate	Limit Approval Fee	50 EUR	
Restructuring Fee	1.00%	0.50%	Limit changes within validity	25 EUR	

NON-CASH LOANS / PRODUCTS

Annual Fee Issuance Fee

Letter Of Credit

Import Letter Of Credits

Import Letter Of Credit	2.00%	50 EUR	minimum 50 EUR collected quarterly
Cash Cover Import Letter Of Credit	1.00%	50 EUR	minimum 50 EUR collected quarterly
Confirmation Under Import LC		0	correspondent bank charges
- Payment Fee		30 EUR	
Export Letter Of Credit Without Confirmation			
- Advising		0.20%	Minimum 50 EUR - Maximum 500 EUR
- Payment Fee		0.20%	Minimum 50 EUR - Maximum 200 EUR
Export Letter Of Credit With Confirmation			
- Advising		0.20%	Minimum 50 EUR - Maximum 500 EUR
- Confirmation Fee	1.00%		minimum 50 EUR / Collected quarterly
- Deferred payment Fee	1.00%		minimum 50 EUR / Collected quarterly
- Payment Fee		0.20%	Minimum 50 EUR
Document Examination Fee		75 EUR	
Transfer Fee		30 EUR	

Letter Of Guarantees

Tender Guarantee	2.00%	0.25%	minimum 50 EUR collected quarterly
Performance Guarantee	2.00%	0.50%	minimum 50 EUR collected quarterly
Advance Payment Guarantee	2.00%	0.50%	minimum 50 EUR collected quarterly
Cash Cover Letter Of Guarantee	1.00%	50 EUR	minimum 50 EUR collected quarterly
Cash Cover National Tender Guarantee	-	25 EUR	

Documentary Collection

Documentary Collection For Import / Export	0.30%	minimum 50 EUR
Import - Cash Against Documents Open Account, Advance Payment, Cash against Documents by Acceptance/Clean Bill (Without Aval)	100 EUR	
Import - Cash against Documents by Acceptance/Clean Bill (With Aval)	0.10%	minimum 50 EUR / Collected quarterly
Avail of Bill of Exchange - Promissory Note (P/N)	0.10%	minimum 50 EUR / Collected quarterly
Export - Cash Against Documents, Cash Against Goods	0.20%	minimum 50 EUR
Payment on a specified date for collection deferred payment	25 EUR	
Communication Fee	20 EUR	
Delivery Fee	25 EUR	+ Mailing costs
Amendment/Collection/Inquiry Fee/Cancellation	30 EUR	

OTHER FEES

Charges for change of movable collateral/ guarantor	€ 25.00	
Change or release of immovable collateral / mortgage	€ 50.00	
Proof of payments of the credit product	€ 10.00	
Referance letter / Comfort Letter	€ 25.00	

* Non cash products subject to both annual fees and issuance fees together if applicable.

Type Of Charge	Amount	Period		Explanations
1. Debit Card				
Issuance Fee	€ 0.00			First time and renewal of expired card
Lost/ Damaged / Stolen card renewal	€ 5.00			
Pin renewal	€ 1.00			Pin creation for the first time free
	Ziraat Kosova	National	International	
Cash withdrawals With Debit Card	0.00%	2.00%	2.00%	Minimum 2 EUR
2. Credit Card (credit + debit cards together)				
	Branch	ATM	E/M Banking	
Issuance Fee	€ 0.00	-	-	First time and renewal of expired card
Lost/ Damaged / Stolen card renewal	€ 5.00	-	-	
Pin renewal	€ 1.00	-	-	Pin creation for the first time free
Card Membership Fee / Individual	€ 20.00	-	-	First year free, charged in advance
Card Membership Fee / Business	€ 30.00	-	-	First year free, charged in advance
Card Statement	€ 1.00	N/A	0	upon request
	Ziraat Kosova	National	International	
Cash withdrawals from Credit card limit	1.00%	2.00%	2.00%	- Additional Interest will apply until repayment. Min 3 EUR - Maximum %20 of credit card limit allowed
2.1 Credit Card Interest Rates				
POS/Online Purchases	1.50% monthly. Starting from the payment day for the unpaid amount.			
Cash withdrawals	2.00% monthly. Starting from the withdrawal day. (%24.00 annual)			
Amounts in delay	According to the delay rates published by CBK.			
Daily limit for withdrawing cash in ATM for debit/credit cards	1,000EUR			
3. ATM				
	Ziraat Kosova	National	International	
Cash withdrawal	0	€ 1.50	€ 1.50	
Balance Inquiry	€ 0.00	€ 0.25	€ 0.25	
4. POS				
	ZIRAAT Cards	Natioanal	International	
Monthly fee	0 - 7.50 EUR	-	-	With Agreement. Per Terminal fee.
POS SALE DEBIT	%1.00 - %3.00			
POS SALE CREDIT CARD	%1.00 - %3.00			
POS SALE With installments	2.00%	N/A	N/A	+ 0.75% per month up to 12 months
Inactive POS	€ 7.50			below 500 EUR monthly turnover