

| 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. |

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|--|--------|-----|-------------|---|
| 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.

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|---|---------|--|--|
| 2.4 Other fees | | | |
| 2.4.1 Investigating / Changing Inc./ Out. Payment | € 7.50 | | Additionally correspondent bank charges if any |
| 2.4.2 Cancellation of outgoing payment | € 7.50 | | Additionally correspondent 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 Reprinting Copies of Documents | € 5.00 | | For above 6 months old documents 10 EUR |
| 2.4.14 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 colletaral/ guarantor | € 10.00 |
| Registration / Change or release of immovable colleteral / mortga | € 30.00 |
| Proof of payments of the credit product | € 5.00 |

| DEPOSIT RATES | | |
|---------------|--------------|--|
| Maturity | Annual Rate* | EXPLANATIONS |
| 1 Month | 1.00% | <p>* All rates mentoned are effective and nominal in EUR. The Bank is obligated by law to deduct a tax of 10% of the interest.</p> |
| 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 | |
| Restructring Fee | 1.00% | 0.50% | Limit changes within validity | 25 EUR | |

NON-CASH LOANS / PRODUCTS

| 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 | | |
|--|---------|--|
| Registration, change of movable collateral/ guarantor | € 25.00 | |
| Registration, 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 | | | |
| | Ziraat Kosova | National | International | Pin creation for the first time free |
| 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. | | | After payment day if a minimum of %15 of total card debt is not paid. |
| 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 | | | With agreement |
| POS SALE CREDIT CARD | %1.00 - %3.00 | | | With agreement |
| 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 |