

Interest Rates Deposit Bulletin for Professionals and Very Small Businesses

CURRENT ACCOUNT							
GENERAL CONDITIONS		LEK	EURO		USD	GBP	CHF
Current Account		0%	0%		0%	0%	0%

SAVINGS ACCOUNT							
ELASTIC DEPOSIT ¹		LEK	EURO		USD	GBP	CHF
Interest Rate		0.05%	0.02%		0.05%	0.10%	0.20%

TERM DEPOSITS ²							
CURRENCY	LIMIT	1M	3M	6M	12M	24M	36M
LEK	50,000 - 5,000,000	0.07%	0.35%	0.50%	0.60%	1.40%	2.40%
	5,000,001 - 10,000,000						
	Over 10,000,000						
EURO	500 - 1,000,000	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
	Over 1,000,000	Negotiable					
USD	500 - 1,000,000	0.05%	0.10%	0.20%	0.30%	0.40%	0.50%
	Over 1,000,000	Negotiable					
GBP	Min 500	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%

TERM DEPOSIT IN ONLINE BANKING							
CURRENCY	LIMIT	1M	3M	6M	12M	24M	36M
LEK	MIN 50,000			A higher 0.1% interest rate applies			
EURO/USD	MIN 500			A higher 0.05% interest rate applies			

LONG-TERM HORIZON DEPOSITS WITH FIXED INTEREST ³							
MONEDHA	LIMIT	5 VJET		7 VJET			
LEK	Up to 5,000,000	2.20%		2.70%			
	Over 5,000,000	2.35%		3.00%			

Notes:

Interest calculation is on an annual basis (365/366 days);

Interest calculation method: Gross interest = Deposit amount x Interest rate x Term expressed in days / 365 (or 366)

Interest rates are subject to 15% tax as provided in the income tax law;

¹ Interest is paid once a year on December 31

² Interest is paid on the maturity date; In case of closing before the deadline, the customer receives interest equal to that of the current account;

³ Interest is paid annually; In case of closing before the deadline, the customer will not benefit from the interest of the current year and the net interest of the previous year;

This bulletin enters in force on December 1st, 2022. The previous bulletin is abrogated.

ALCO ref. 102, dt. 14.11.2022

Deposits of Individuals, Traders and Trading Companies in OTP Bank Albania are insured up to the amount of 2,500,000 Lek (two million five hundred thousand) by the Deposit Insurance Agency, which operates based on law no. 53/2014, dated 22.05.2014 " For deposit insurance - <http://asd.gov.al>

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