

## INTEREST RATE & TERMS & CONDITIONS FOR INDIVIDUAL LOANS & CREDIT CARDS

NR.	LOAN DESTINATION	ALL	FCY/EUR
1	Overdraft*	BTH 12M + 9.5% (Min 14%)	Euribor 12M + 10% (Min 12%)

2	Consumer Loans without Collateral	ALL	EUR	
2.1**	EXPRESS loan			
	Payroll at OTP Bank			
a.	Fix for the fist 3 years	8%	N/A	
b.	After	After T.B 12M + 8% (min. 9%)		
	Payroll in other banks			
a.	Fix for the fist 3 years	9%		
b.	After	T.B 12M + 9% (min.10%)		
	1. Income from business (non-payee) 2. Others (with regular social contributions)			
a.	Fix for the fist 3 years	10%		
b.	After	After T.B 12M + 10% (min. 11%)		
2.2**	UNIK Loan			
	Payroll at OTP Bank			
a.	Fix for the fist 3 years	10%	N/A	
b.	After	T.B 12M + 8.5% (Min 10%)		
	Payroll in other banks			
a	Fix for the fist 3 years	11%	N/A	
b	After	T.B 12M + 9.5% (Min 11%)		

**	Preferential interest rates for refinancing Express + Unique loans for existing customers will be: - at the moment of refinancing 0.25% discount on the current interest rate will be applied
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3	Consumer Loans with Collateral	ALL	EUR
3.1	UNIVERSAL		

a	Payroll / Rent	T.B. 12 M+ 2.5% (min. 5.5%)	Euribor 12M + 4.25% (min.6.5%)
b	Other income	T.B. 12M +3% (min. 5.5%)	Euribor 12M + 4.5% (min.6.5%)

4	Mortgage loans	ALL	EUR
a	Fix for the first year	2.90%	1.90%
b	Fix for the first 2 years	3.70%	N/A
4.1	After		
4.2	Home purchase / construction loan		
a	Payroll / Rent	T.B. 12 M+ 1.5% (min. 4.0%)	Euribor 12M +3.25% (min. 4.5%)
b	Other income	T.B. 12 M+ 1.7% (min. 4.2%)	Euribor 12M +3.45% (min. 4.7%)
4.3	Reconstruction loan		
a	Payroll / Rent	T.B. 12 M+1.65% (min. 4.15%)	Euribor 12M + 3.4% (min. 4.65%)
b	Other income	T.B. 12 M+ 1.85% (min. 4.35%)	Euribor 12M +3.6% (min. 4.85%)
4.4	Real Estate Loans		
a	Payroll / Rent	T.B. 12 M+ 1.75% (min. 4.25%)	Euribor 12M + 3.5% (min. 4.75%)
b	Other income	T.B. 12 M+ 1.95% (min. 4.45%)	Euribor 12M + 3.7% (min. 4.95%)

5	Visa Credit Card	ALL	EUR
a	Payroll at OTP	20%	20%
b	Payroll in other banks	22%	22%
c	Self-employed	22%	22%
d	Customers with Cash Collateral	8%	8%

6	Agroprogres Loan	ALL	EUR
6.1	Agro Mini Loan		
a	0-1] year	5.5%	N/A
b	]1-2] year	6.5%	
c	]2-3] year	7.5%	
d	]3-5] year	8.5%	
e	]5-7] year	9.0%	
6.2	Agro Loan	T.B. + 4.5% (min. 8.5%)	Euribor + 9%

7	Leasing	ALL	EUR
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7.1	Car Leasing	T.B.12M + 5% (min. 7%)	Euribor 12M + 6% (min. 6%)
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8	Collateral Cash Loan	ALL	EUR
8.1	Collateral Cash Loan with a single payment with the same maturity as the deposit	Time Deposit IR's + 2%	Time Deposit IR's + 2%

*	Debt interest rates after the overdraft term, according to the respective currency, will be 36% for LEK / EUR / USD / GBP / CHF.
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II	CREDIT COMMISSIONS	ALL	FCY
1.1	Disbursement commissions *		
a	Overdraft	0%	0%
b	CONSUMER LOANS (NO COLLATERAL)		
a-1	Payroll at OBA (UNIK / EXPRESS)	2.0%	N/A
a-2	Payroll in other banks (UNIK / EXPRESS)	2.5%	N/A
a-3	Payroll with other income (EXPRESS)	2.5%	N/A
Note	For frequent customers, for the refinancing of Express + Unique loans, 50% discount will be applied in the disbursement commission		
1.2	CONSUMER LOANS (WITH COLLATERAL)		
a	Universal Credit	1.5%	1.5%
1.3	Mortgage Loans		
a	Home loan, reconstruction, real estate	1.0%	1.0%
1.4	Credit Agro Mini		
a	0-1] years / [1-2] years / [2-3] years	2.50%	N/A
b	[3-5] years / [5-7] years	2.00%	N/A
1.5	Credit Agro progress	1.50%	1.50%
1.6	Leasing for cars	1.50%	1.50%
1.7	Loan covered by Cash Collateral	0.5%	0.5%
Note	The minimum amount of commission for loans is 5,000 LEKE, 50 EUR, 50 USD.		
1.8	Commission applicable to all loans **		
a	Commission for early repayment, Overdraft	0%	
b	Early Repayment Commission, Express Loan, Unik, Agro Mini, Cash Collateral		
b-1	variable interest	0%	
b-2	Fixed interest		

b-3	If the period between early repayment and loan maturity is over 1 year	1%	
b-4	If the period between early repayment and loan maturity is <1 year	0.50%	
c	<b>Early repayment commission, Mortgage Loan (for home, reconstruction, real estate, Universal, green, Agro Progress)</b>		
c-1	If the period between early repayment and loan maturity is over 1 year	2.00%	
c-2	If the period between early repayment and loan maturity is <1 year	1.00%	
c-3	Commission for changes in the loan contract/mortgage	5,000	

Treasury bills, Euribor EUR are 12 months, based on 365 calendar days.

Penalty for loan delay: Loan interest + 20%

Penalty for salary overdraft delay: Salary overdraft interest + 22%

Credit card overdue penalties: Card interest + 22%

III	CREDIT CARDS COMMISSIONS	ALL	FCY
1.1	Visa Credit Card		
a	Issuance of the Card	0	0
b	Annual Commission *	0 for the first year	
b-1	* Primary Credit Card - OTP payroll clients	1,500	10
b-2	* Secondary Credit Card - OTP payroll clients	1,000	7 EUR
b-3	* Primary Credit Card -Non-OTP payroll clients; The self-employed; Customer with Deposit Guarantee	2,500	20
b-4	* Secondary Credit Card -Non-OTP payroll clients; The self-employed; Customer with Deposit Guarantee	1,500	12 EUR
c	Reprint of the card and PIN at the request of the client	700	5
d	Cash withdrawal at OTP ATMs, ATMs inside and outside the country	2.50% min 400 LEKË	2.50% min 3 EUR

f	Purchases at POS Inside and Abroad	0	0
g	Online shopping	0	0
h	Mandatory minimum amount	5%	5%
i	Account statement	50	0.5
j	Card Limits		
j-1	Daily ATM (Domestic & International)	30%	
j-2	Daily POS (Domestic & International) +	100%	
j-3	Contactless Limit	4500 ALL	
Note	* Annual commission for other years;		
1.2	VISA Platinum Card		
a	Card Limits		
a-1	Daily ATM (Domestic and Foreign)	50%	
a-2	Daily POS (Domestic and Foreign)+ Ecommerce	100%	
a-3	Issuing fee	0	
b	Annual fee		
b-1	Primary Card	5,000	40 EUR
b-2	Secondary Card	3,000	25 EUR
c	ATM Cash withdrawal on Us	2% min 500 ALL	4 EUR
d	ATM Cash withdrawal Domestic	2% min 500 ALL	4 EUR
e	ATM Cash withdrawal International	2% min 500 ALL	4 EUR
f	POS purchase (On us, domestic & international)	0	0
g	E-commerce purchase (domestic & foreign)	0	0
h	Card + PIN reissue fee	4,000	30 EUR
i	ATM balance inquiry	0	0
j	ATM PIN change	0	0
k	IR for OTP payroll	22%	
l	IR for non payroll at OTP	24%	
m	Self employers	24%	
n	Cash collateral	5%	
o	PENALTY IR	+22% of credit line	
p	Transaction Contactless Limit	4,500 ALL	

\* Terms & Conditions enter into force on **August 16th, 2023**

\*\*Loan Interest Rates enter into force on **03.05.2023.**

This bulletin is based on all ALCO decisions included

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