

Pricelist and conditions for products and services

Corporates and Business Clients

29 August, 2024

Pricelist and conditions for products and services – Corporates and Business Clients

| 1. Account Management | Commission - EUR | Comment |
|---|---|---|
| Opening of current account - included in the package | Free | Per month* The obligation for account maintenance is held by the bank when there is a positive balance in the account or a free Overdraft limit, retroactive for twelve (12) months. |
| Maintenance of current account in EUR for businesses -included in the package | Package *4.90 | |
| Maintenance of current account in EUR for NGO - included in the package | Package *19.90 | |
| Maintenance of current account in EUR | 1.00 EUR | |
| Maintenance of current account in foreign currencies for businesses | 1.50 USD/ CHF/CAD/AUD 1.00 GBP | |
| Saving Account PIKA | free | Offered for children, adults and businesses and it calculates interest only for amounts equal or above 10,000 euro. |
| Interest rate on Savings Account PIKA | <u>Nominal 0.50% / Effective 0.50%</u> | Credited every day, after retain of 10% legally obliged withholding tax |
| Generating account statement via e-banking - included in the package | Free | No limits |
| Printing of account statement in branches - included in the package | Free | Once per month, the rest Eur 5.00 EUR |
| Monthly fee for mailing account statement | 2.00 | Per month |
| Authorization in accounts | 5.00 | Per person |
| Closure of accounts -included in the package | Free | Any account |
| 2. Electronic service channels – Included in the package | Commission - EUR | |
| Registration in e-banking for businesses | Free | |
| Maintenance of e-banking for businesses | Free | |
| Registration in Mobile Banking | Free | |
| Maintenance of Mobile Banking | Free | |
| Call center service | Free | |
| Standing orders | Free | |
| 3. Transfers / Payments | Commission - EUR | |
| 3.1. National Transfers | e-Banking | Branch |
| Transfers within BKT | 0.1 EUR | 1.00 EUR |
| National incoming transfers - included in the package | Free | Free |
| National outgoing transfers over 10,000 EUR | 4.00 EUR | 5.00 EUR |
| National outgoing transfers up to 10,000 EUR | 1.50 EUR | 2.50 EUR |
| National outgoing transfers with priority | 4.00 EUR | 5.00 EUR |
| 3.2. International Transfers ¹ | e-Banking | Branch |
| International incoming transfers | 0.15% of amount, min. 15.00 and maxi. EUR 750.00 based on transfer currency | |
| International outgoing transfers (standard/priority) | 0.20% of amount, min. 15.00 and max. 500 based on transfer currency | 0.20% / 0.25% min. 15.00 / 25.00 and max. 500.00 / EUR 750.00 based on transfer currency |
| Tariffs for international transfers do not include fees from correspondent banks, which may or will apply | | |
| 3.3. Transfers with BKT Albania | e-Banking | Branch |
| Incoming from Albania | Free of charge | |
| Outgoing to Albania | 10.00 EUR | 20.00 EUR |

¹ International transfers through Business e-Banking platform realized until 14:30 are transferred within the day, while in TRY currency realized until 11:00 are transferred within the day. Please contact your BKT branch to get SWIFT.

Business e-banking has defined limits for each transaction as well as for cumulative values. In case of allowing higher values, each transaction outside the defined limits will be charged with the corresponding commission

| 3.4. Other international transfers services | Commission - EUR | Comment |
|--|--|---|
| Confirmation of incorrect data / incoming transfers | 4.00 | Transactions |
| SWIFT commission for incorrect data/ incoming transfers | 8.00 | Monthly fee |
| Investigation of incoming/ outgoing payment | 8.00 | Per transaction/ Third party charges for amendments, cancellations, repairs or investigations will be passed to client (Corresponding banks commissions if applicable) |
| Changing the incoming/ outgoing payment | 8.00 | |
| Cancelling the outgoing payment | 8.00 | |
| 3.5. Other payments² | Commission - EUR | Comment |
| TAK/Treasury payments via e-banking | 0.50 EUR | Per payment |
| Salary processing within BKT -included in the package | Free | Within BKT |
| Salary processing with other banks - in branch and e-banking | 0.10 EUR | 0.10 EUR for salary with other banks |
| Salary processing in local banks by Operations (Head Office) | 1.00 EUR | Per salary |
| Giro payments for customs | 1.00 EUR | 5 EUR for non-client |
| Collector payments / Terminal and tax declaration | 0.40 EUR | |
| KOS GIRO Payments for Sigma, Dardania, Insig, Prisig, Elsig | 0.50 EUR | 5 EUR for non-client |
| KOS GIRO for PTK and water supply | Free | 5 EUR for non-client |
| KOS GIRO for other companies | 1.00 EUR | |
| Public services, treasury and other payments | 1.50 (via account) and 2 (with cash)/ 5 EUR for non-client | |
| KEDS Real Time Payments | Online - Free | Branch – 1.50 EUR/5 EUR for non-client |
| KUR Prishtina Payments | 5 EUR for non-client | |
| 4. Debit Card - MASTER DEBIT Business | Commission | |
| Issuance of Debit Card every 5 years - included in the package | Free | |
| Reissuance in case of loss/theft/damage | 7.00 EUR | |
| Card monthly/yearly maintenance - included in the package | Free | |
| Purchases in BKT POS - included in the package | Free | |
| Purchases in other local banks' POS - included in the package | Free | |
| Purchases in POS of banks abroad | 1.00% of amount | |
| Online Payments/Purchases ³ - included in the package | Free | |
| Registration in 3D secure - included in the package | Free | |
| Withdrawals from ATM of BKT Albania | Free | |
| Withdrawals from ATM of other local banks | 2.00% min. 5.00 EUR | |
| Withdrawals from ATM of banks abroad | 2.00% min. 5.00 EUR | |
| Daily limit for withdrawals in ATM | EUR 1,000.00 | |
| PIN Generation / PIN Regeneration | Free for the first time, 3.00 EUR for the other times | |
| 5. Credit Card - STANDARD MASTER | Commission | |
| Card issuance for the first time | Free | |
| Card reissuance in case of lost/stolen/damaged card | 10.50 EUR | |
| PIN generation / regeneration | Free for the first time, 3.50 EUR for the other times | |
| Change of PIN in ATM | Free | |
| Yearly card maintenance | 14.00 EUR | |
| Monthly card maintenance | Free | |
| Payments via BKT POS | Free of charge and no limit | |
| Payments via other banks' POS – within and outside the country | Free | |

² The commission of 5EUR for non-clients applies for all types of payments

³ The maximum number daily number of purchases on internet is 5, daily maximum amount is EUR 700, monthly maximum amount is EUR 2,000

| | | |
|--|--|---------------------|
| Payments via internet | Free | |
| Online payments limit | Up to 50.00% of card limit, not more than 7,000.00 EUR | |
| Minimum payment | 10.00% | |
| Cash withdrawal and cash advance limit via e-banking | Up to 5 transactions per day – max. 1,000.00 EUR | |
| Monthly interest for purchases | 1.50% | |
| Monthly interest for cash withdrawals at ATMs | 2.00% interest + 7.00 EUR per transaction | |
| Monthly interest for payment of minimum amount in arrears | According to CBK Regulation* | |
| Cycle 1 | 5th of the month | |
| Cycle 1 | 20th of the month | |
| 6. POS Service | Commission | |
| Maintenance of POS account | Free | |
| Monthly maintenance of POS GPRS | 5.00 EUR fee for up to 1,000 EUR monthly turnover (10.00 EUR for inactive POS) 3.50 EUR fee for over 1,000 EUR monthly turnover | |
| 7. Virtual POS/ e-Commerce | Commission | |
| Terminal fee | 170.00 EUR (one time payment) | |
| Monthly maintenance fee | 19.90 EUR | |
| Other conditions | According to the agreement with the merchant | |
| 8. Cash Management | Commission - EUR | Comment |
| 8.1. Withdrawals | | |
| Cash withdrawals in branch EUR 0 - 10,000 | 1.50 EUR | Per transaction |
| Cash withdrawals in branch EUR 10,001 - 20,000 | 0.10% | Of withdrawn amount |
| Cash withdrawals in branch over EUR 20,001 | 0.20% | |
| ATM withdrawals | 0.20 EUR | Per transaction |
| Withdrawals over EUR 500 at ATMs of BKT and other banks | 1.00 EUR | Per transaction |
| 8.2. Deposits | Commission | |
| Direct deposits into own account in branches | 2.50 EUR/ USD/CHF/TRL/GBP | |
| Deposits of funds from/for third parties | Working days 2.50 / 3.00 EUR USD/CHF/TRL/GBP (weekend) | |
| Deposits from third parties (non-client) | 5 EUR | |
| The service of processing of bags for cash deposit | 250 EUR per point of sale/bag | |
| Cash deposits of coins - 1 to 50 pieces | Free of charge | |
| Cash deposits of coins - over 50 pieces | Free of charge | |
| ATM deposits | 0.50 EUR | |
| 8.3. Deposits in DropBox | Commission | |
| Monthly maintenance | 10.00 EUR | |
| Envelopes with barcode | Free 10 pieces/month and over 10 pieces 0.30€ per envelope/month | |
| Access Card | Free 1 Card, the rest 5 EUR/piece | |
| 8.4. Other cash services | Commission | |
| Damaged money - 1 banknote | 1.00 EUR | |
| Damaged money - more than 1 banknotes | 0.50 EUR per piece | |
| 8.5. Cash in Transit Service | Commission | |
| Cash collection in Prishtina Region – one time | 250.00 EUR / per transaction | |
| Cash collection outside Prishtina Region – one time | 400.00 EUR / per transaction | |
| Cash collection in Prishtina Region – once a week | 150.00 EUR / per transaction | |
| Cash collection outside Prishtina Region – once a week | 250.00 EUR / per transaction | |
| Cash collection in Prishtina Region – once a month | 200.00 EUR / per transaction | |
| Cash collection outside Prishtina Region – once a month | 300.00 EUR / per transaction | |
| Monthly cash collection in four places – daily basis | 4,000.00 EUR / fixed fee | |
| 9. Other banking services | Commission - EUR | |
| Confirmation of credit product payment | 25.00 EUR | |
| Change of collateral (un registration, modification, consent) - movable property | Minimum EUR 50.00 - does not apply when the loan is closed after maturity according to the contract | |

| | |
|--|--|
| Change of collateral (un registration, modification, consent) – immovable property | Minimum EUR 100.00 - does not apply when the loan is closed after maturity according to the contract |
| Confirmation for collateral assessment | 25.00 EUR per certificate of ownership |
| Copy of documents from client's file – up to 6 months | 2.00 EUR |
| Copy of documents from client's file – above 6 months | 5.00 EUR |
| Visa confirmation | 5.00 EUR |
| Confirmation for external audit | 5.00 EUR |
| Confirmation for account possession | 5.00 EUR |
| Reference letter / intent / turnover for loan clients | 25.00 EUR |
| Reference letter / intent / turnover for non-loan clients | 25.00 EUR |
| Confirmation for banking expenses | 25.00 EUR |
| Net settlement commission | 200.00 EUR |

PRICELIST OF TERM DEPOSITS

ELASTIC DEPOSIT

| No. of days | 32-65 | 66-90 | 92-140 | 141-179 | 183-275 | 276-364 | 367-487 | 488-608 | 609-730 | 733-853 | 854-974 | 975-1094 |
|-------------|-------|-------|--------|---------|---------|---------|---------|---------|---------|---------|---------|----------|
| Interest | 0.00% | 0.00% | 0.30% | 0.30% | 0.40% | 0.50% | 0.95% | 1.00% | 1.05% | 1.20% | 1.25% | 1.30% |

STANDARD DEPOSIT

| Maturity | 1 Month | 3 Months | 6 Months | 1 Year | 2 Years |
|----------|---------|----------|----------|--------|---------|
| Interest | 0.00% | 0.25% | 0.35% | 0.90% | 1.15% |

RECORD DEPOSIT

| Maturity | 3 Years | 4 Years | 5 Years |
|----------|---------|---------|---------|
| Interest | 1.35% | 1.45% | 1.60% |

Other Currencies

| Currency | 1 Month | 3 Months | 6 Months | 1 Year | 2 Years | 3 Years | 4 Years | 5 Years |
|----------|---------|----------|----------|--------|---------|---------|---------|---------|
| USD | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| GBP | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| CHF | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |

Notes:

*Interest rates are shown in yearly basis (365 or 366 days). Interest calculation form:

- Term Deposit, Elastic Deposit: Gross Interest = Deposit amount x Interest rate x days to maturity/365 (or 366)
- Interest of time deposits is paid on maturity date, for Rrita deposit interest is paid every year whereas interest of Record deposit is paid every 6 months.
- Interest is paid on the maturity date, unless it is specified differently.
- The bank is obliged by law to keep 10 % of the interest amount as a withholding tax.
- The Bank does not offer interest rates for Current Account Deposits.

*Elastic deposits are offered to clients with specific maturity, up to 3 years.

*By introducing this bulletin, the interest rates of the previous bulletins do not apply.

| Kosovo Government Bonds | |
|---|--|
| Fee for competitive order | 50.00€ |
| Fee for execution of accepted competitive order | 50.00€ |
| Fee for non-competitive order | 100.00€ |
| Fee for execution of non-competitive order | 50.00€ |
| Fee for each secondary market transaction | 100.00€ |
| Custody Fee | 0.01% p.a. of nominal portfolio, min 20.00€ monthly (for example, 2 million portfolio*0.01%/12=16.67€ therefore, 20.00€ is monthly custody fee), while max is 100.00€ (for example, 15 million portfolio*0.01%/12=125.00€ therefore, 100.00€ is monthly custody fee) |

**Order and transaction fees to be paid on auction or trade dates while custody fees will be paid on a monthly basis.*

| Eurobond Transactions | |
|--------------------------|--|
| Fee for each transaction | 100.00€ |
| Custody Fee | 0.02% p.a. of nominal portfolio, min 50.00€ monthly (for example, 2 million portfolio*0.02%/12=33.33€ therefore, 50.00€ is monthly custody fee), while max is 250.00€ (for example, 20 million portfolio*0.02%/12=333.33€ therefore, 250.00€ is monthly custody fee) |

**Order and transaction fees to be paid on auction or trade dates while custody fees will be paid on a monthly basis.*

Price list for Letter of Guaranty and Letter of Credit

| International Letter of Credits | Commission |
|--|---|
| Letter of Credit with 100 % cash cover/ TDA | 1.20% min. p.a. 100.00 EUR |
| Letter of Credit financed | 4.00% min. p.a. 100.00 EUR |
| Issuance commission | 0.50% min. 50.00 EUR |
| National Letter of Credits | Commission |
| Letter of Credit with 100 % cash cover/ TDA | 1.00 min. p.a. 50.00 EUR |
| Letter of Credit financed | 3.50% min. p.a. 50.00 EUR |
| Issuance commission | 0.50% min 50.00 EUR |
| LC Export | Commission |
| Advising of LC | 0.20% min. 100.00 EUR / max. 500 EUR |
| Confirmation of LC | Negotiable |
| Payment of LC | 0.10% min. 50.00 EUR |
| Amendment of LC | 50.00 EUR* |
| Cancelation of LC | 50.00 EUR |
| SWIFT Commission | 10.00 EUR |
| Received Documents | Min 50.00 EUR |
| Return of documents with request of issuer | 50.00 EUR + mail cost |
| Sending documents | Based on postal tariffs |
| Correspondent bank tariffs | Negotiable |
| International Guarantees | Commission |
| Guarantee with 100% cash cover/ TDA | 1.00% min. 50.00 EUR |
| Guarantee financed | 3.50% min p.a. 100.00 EUR |
| Issuance commission | 0.50% min. 50.00 EUR |
| National Guarantees | Commission |
| Guarantee with 100 % cash cover/ TDA | 1% min. p.a. 50.00 EUR |
| Guarantee financed by the Bank | 3.00% min. p.a. 50.00 EUR |
| Issuance commission | 0.50% min. 50.00 EUR |
| Other Commissions for Guarantees | Commission |
| Amendments for national guarantees | 25.00 EUR* |
| Amendments for international guarantees | 50.00 EUR* |
| SWIFT Commission | 10.00 EUR |
| Cancelation | 50.00 EUR |
| Transfer of Guarantee without obligation for BKT Kosovo | Commission |
| Advising without commitment | 0.10 % , min. 100.00 EUR |
| Amendment of the guarantee | 50.00 EUR* |
| SWIFT Commission | 10.00 EUR |
| Guarantee issued against Counter Guarantee | Commission |
| Commission | negotiable |
| Issuance of the guarantee | 50.00 EUR |
| Amendment | 35.00 EUR* |
| SWIFT Commission | 10.00 EUR |
| Bid and Customs Guarantee | Commission |
| Financed bid guarantee | Up to 10,000 EUR – 50.00 EUR (fixed) Over 10,000 EUR – 2% p.a., min. 50.00 EUR |
| Financed customs guarantee | 2% p.a., min. 50.00 EUR |

* For any increase in the amount shall be applied the issuing commission of the Guarantee over the increased amount

**No commissions will be refunded if a Letter of Credit/Letter of Guarantee is cancelled or expires fully or partially unutilized

Pricelist and Conditions for Business Loans

| Product | Amount | Interest rate | Administrative fee | Effective Interest Rate* | Maturity (moth) |
|-------------------|----------------------|---------------|--------------------|--------------------------|-----------------|
| Loan | Up to 5,000 EUR | 17.5% | 1.50% | 19.88% | Up to 72 months |
| | 5,001 - 10,000 EUR | 14.9% | 1.50% | 16.75% | |
| | 10,001 - 25,000 EUR | 11.9% | 1.50% | 13.29% | |
| | 25,001 - 50,000 EUR | 10.9% | 1.50% | 12.20% | |
| | 50,001 - 100,000 EUR | 10.0% | 1.30% | 11.04% | |
| | Above 100,000 EUR | Negotiable | | | |
| OVD / Credit Line | Deri 10,000 EUR | 18.0% | 1.30% | 21.93% | Up to 12 months |
| | 10,001 - 25,000 EUR | 14.4% | 1.30% | 17.64% | |
| | 25,001 - 50,000 EUR | 12.6% | 1.30% | 15.55% | |
| | 50,001 - 100,000 EUR | 10.8% | 1.30% | 13.49% | |
| | Above 100,000 EUR | Negotiable | | | |

Pricelist and Conditions for Agro Loans

| Product | Amount | Interest rate | Administrative fee | Effective Interest Rate* | Maturity (moth) |
|---------|----------------------|---------------|--------------------|--------------------------|-----------------|
| Loan | Up to 5,000 EUR | 17.5% | 1.50% | 19.88% | Up to 84 months |
| | 5,001 - 10,000 EUR | 14.9% | 1.50% | 16.75% | |
| | 10,001 - 25,000 EUR | 11.9% | 1.50% | 13.29% | |
| | 25,001 - 50,000 EUR | 10.9% | 1.50% | 12.20% | |
| | 50,001 - 100,000 EUR | 10.0% | 1.30% | 11.04% | |
| | Above 100,000 EUR | Negotiable | | | |

Note*:

*The late payment interest rate shall be calculated according to the requirement of the CBK Regulation on late interest which is the annual rate which consists of the reference rate increased by 8 percentage points fixed rate. The reference rate will be changed and published by the CBK every six months in website: <https://www.bqk-kos.org/>. The rate based on the average for the period July-December is published on February 1 and is valid for the next period from February 10 to August 9; whereas on August 1 of the calendar year the norm is published which takes as a basis the average for the period January-June and is valid for the next period from August 10 to February 9. In case the CBK has not published the new reference rate, the recently published CBK reference rate will be used.

**In the event that the Borrower does the immediate total repayment of the remaining part of the loan, the Bank reserves the right to decide whether or not to apply a prepayment fee of 5 (five)% on the remaining part of the loan

***Expenses not included in the calculation of the effective interest rate and which the Borrower is obliged to pay are the evaluation cost of the mortgage offered for collateral in the amount determined by the appraiser

****The effective interest rate on loans and overdrafts presented in the tables above is calculated on the basis of the lowest amount determined on the basis of the product and the maturity

*****The effective interest rate for the letter of credit / guarantee presented in the tables above is calculated based on standard terms with a maturity of 1 year

- Interest for late payment shall be calculated on the amount of overdue principal along the number of calendar days overdue, depending on the number of calendar days of the year (365 or 366), applying the mathematical formula as follows:

$$LP = \frac{M * Ar * D}{Cd}$$

Where:

LP – Interest for late payment for the accounting period

M - Main late debt (principal)

Ar – Annual Rate of the Interest for late payment

D - Number of calendar days of the interest for late payment during the accounting period

Cd – Number of calendar days of the year (365 days – common year, 366 days – leap year)

- Interest for late payment calculated for each accounting period (usually monthly) is added to the calculated interest for late payment, thus, the calculated interest for late payment is the total amount of all interests on late payments calculated for all late payments of the principal until the day of calculation

***Account Package**

Account Management

Opening of current account

Maintenance of current account in EUR

Closing of account

Electronic Service Channels

Registration in business e-banking

Maintenance of business e-banking

Registration in Mobile Banking

Maintenance of Mobile Banking

Call Center Service

Generating account statement via e-banking

Transfers/ Payments

National Incoming Transfers

Salary Processing within BKT

KOS Giro PTK and water supply

Debit Card – Master Debit Business

Issuance of Debit Card every 5 years

Card monthly/ yearly maintenance

Purchases in BKT POS

Purchases in other local banks' POS

Online Payments/ Purchases

Registration in 3D secure