

# Pricelist and conditions for products and services

## Corporates and Business Clients

27 November, 2025

## 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	<b>free</b>	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% /</u> <u>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 <sup>1</sup>	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

<sup>1</sup> 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

<b>3.4. Other international transfers services</b>	<b>Commission - EUR</b>	<b>Comment</b>
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	
<b>3.5. Other payments <sup>2</sup></b>	<b>Commission - EUR</b>	<b>Comment</b>
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
Top up Vala/IPKO		0.10 EUR per transaction
<b>4. Debit Card - MASTER DEBIT Business</b>	<b>Commission</b>	
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 <sup>3</sup> - 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	
Online payments classification	Online payments are classified according to the Merchant Category Code (MCC), and if the merchant category is classified as a cash withdrawal (cash advance), then the customer will be charged a withdrawal fee, based on the price list in force	
<b>5. Credit Card - STANDARD MASTER</b>	<b>Commission</b>	
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	

<sup>2</sup> The commission of 5EUR for non-clients applies for all types of payments

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

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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	
Online payments classification	Online payments are classified according to the Merchant Category Code (MCC), and if the merchant category is classified as a cash withdrawal (cash advance), then the customer will be charged a withdrawal fee, based on the price list in force	
<b>6. POS Service</b>	<b>Commission</b>	
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	
<b>7. Virtual POS/ e-Commerce</b>	<b>Commission</b>	
Terminal fee	170.00 EUR (one time payment)	
Monthly maintenance fee	19.90 EUR	
Other conditions	According to the agreement with the merchant	
<b>8. Cash Management</b>		
<b>8.1. Withdrawals</b>	<b>Commission - EUR</b>	<b>Comment</b>
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
<b>8.2. Deposits</b>	<b>Commission</b>	
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	
<b>8.3. Deposits in DropBox</b>	<b>Commission</b>	
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	
<b>8.4. Other cash services</b>	<b>Commission</b>	
Damaged money - 1 banknote	1.00 EUR	
Damaged money - more than 1 banknotes	0.50 EUR per piece	
<b>8.5. Cash in Transit Service</b>	<b>Commission</b>	
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
<b>9. Other banking services</b>	<b>Commission - EUR</b>
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						RECORD DEPOSIT						
Maturity	1 Month	3 Months	6 Months	1 Year	2 Years	Maturity	3 Years	4 Years	5 Years			
Interest	0.00%	0.25%	0.35%	0.90%	1.15%	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

<b>International Letter of Credits</b>	<b>Commission</b>
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
<b>National Letter of Credits</b>	<b>Commission</b>
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
<b>LC Export</b>	<b>Commission</b>
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*
Cancellation 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
<b>International Guarantees</b>	<b>Commission</b>
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
<b>National Guarantees</b>	<b>Commission</b>
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
<b>Other Commissions for Guarantees</b>	<b>Commission</b>
Amendments for national guarantees	25.00 EUR*
Amendments for international guarantees	50.00 EUR*
SWIFT Commission	10.00 EUR
Cancellation	50.00 EUR
<b>Transfer of Guarantee without obligation for BKT Kosovo</b>	<b>Commission</b>
Advising without commitment	0.10 % , min. 100.00 EUR
Amendment of the guarantee	50.00 EUR*
SWIFT Commission	10.00 EUR
<b>Guarantee issued against Counter Guarantee</b>	<b>Commission</b>
Commission	negotiable
Issuance of the guarantee	50.00 EUR
Amendment	35.00 EUR*
SWIFT Commission	10.00 EUR
<b>Bid and Customs Guarantee</b>	<b>Commission</b>
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
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	Up to 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			
Product	Amount	Interest rate	Administrative fee	Effective Interest Rate*	Maturity
Leasing	Up to 10,000 EUR	17.9%	1.5%	20.3%	Up to 120 months
	10,001 - 25,000 EUR	15.9%	1.5%	17.9%	
	25,001 - 50,000 EUR	13.9%	1.5%	15.6%	
	50,001 - 100,000 EUR	12.0%	1.5%	13.4%	
	Above 100,000 EUR	Negotiable			
Product	Amount	Interest rate	Administrative fee <sup>1</sup>	Effective Interest Rate*	Maturity
Factoring	Up to 25,000 EUR	17.9%	1.5%	21.4%	12 months
	25,001 - 50,000 EUR	14.9%	1.5%	17.9%	
	50,001 - 100,000 EUR	12.9%	1.5%	15.5%	
	Above 100,000 EUR	Negotiable			
Product	Amount	Interest rate	Administrative fee	Effective Interest Rate*	Maturity
Short Term RVL	Up to 300,000 EUR	18.0% (first 15 days are with 0%)	1.50%	21.5%	12 months
Electricity RVL	2 x average monthly bill	18.0%	1.50%	22%	12 months

<sup>1</sup>Applied on approved limit (one-time payment)

## Pricelist and Conditions for Agro Loans

Product	Amount	Interest rate	Administrative fee	Effective Interest Rate*	Maturity
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