

Business Savings Deposit for SE Segment

Product Features:

Currency:	LEK, EUR, USD, GBP
Minimal Balance:	100,000 LEK; 10,000 EUR/ USD/ GBP
Maintenance commission:	10% of gross interest max 100 ALL; 1 EUR/USD/GBP month.
Closing commission:	0

Interest Rate:

Interest Rates will be fixed according to amount bands.

Interest calculation:

Interest amount will be capitalized in Saving Deposit, at the end of month. The interest Rate is settled in accordance to the amount of the sum in each band, so each band will received interest rate by respective band - by threshold. Interest is calculated daily on the balance of the end of the day.

Deposit and withdraws options:

Customer can deposit or withdraw a part or all amount of his deposit, respecting minimum balance required. Withdrawals from Business Saving Deposit can be done only using Money Transfers.

Statement:

- 1 printed statement per month: free
- More than 1 printed statement per month: 100 ALL / statement

Interest Rate:

<i>Bands</i>	<i>100'000 - 1,499,999</i>	<i>1,500,000 - 4,999,999</i>	<i>5,000,000 - 9,999,999</i>	<i>Over 10,000,000</i>
LEK	0.20%	0.30%	0.40%	0.50%

<i>Bands</i>	<i>10,000 - 19,999</i>	<i>20,000 - 39,999</i>	<i>40,000 - 69,999</i>	<i>Over 70,000</i>
EUR	0.015%	0.020%	0.025%	0.030%
USD	0.05%	0.06%	0.07%	0.09%
GBP	0.10%	0.13%	0.15%	0.20%