

Unsecured Personal Loan						
9.1.1 Personal loan						
Segment	Paga + (salary depositors)			Non salary depositors		
Tenor	New Customers: 6 months - 96 months Existing Customers: 6 months - 120 months			New Customers: 6 months - 96 months Existing Customers: 6 months - 120 months		
Financing amount <i>*The loan amount and term are assigned during the financial analysis</i>	New Customers Minimal risk **: 100.000 ALL / 823 Eur - 2,500,000 ALL/19,000 EUR New Customers Moderate & Acceptable risk **: 100.000 ALL / 823 Eur - 2,000,000 ALL / 15,000 EUR Existing Customers Minimal risk **: 100.000 ALL / 823 Eur - 3,000,000 ALL/22,500 EUR Existing Customers Moderate & Acceptable risk **: 100.000 ALL / 823 Eur - 2,500,000 ALL/19,000 EUR					
Currency	ALL & EUR*			ALL & EUR*		
Interest Rate	Standard Personal Loan	Interes Variable	Interes 3 vite fiks	Interes Variable	Interes 3 vite fiks	
	ALL Minimal risk ** Customers: Moderate risk ** Customers: Acceptable risk ** Customers:	ALL T-Bill 12M + 10.15% (Min 9.00%) T-Bill 12M + 10.40% (Min 9.00%) T-Bill 12M + 10.65% (Min 9.00%)	ALL 14.30% 14.60% 14.80%	ALL 14.30% 14.60% 14.80%	ALL T-Bill 12M + 10.4% (Min 9.00%)	ALL 14.60%
	EUR Minimal risk ** Customers: Moderate risk ** Customers: Acceptable risk ** Customers:	EUR EURIBOR + 9.25% (Min 9.50%) EURIBOR + 9.5% (Min 9.50%) EURIBOR + 9.75% (Min 9.50%)	EUR 10.70% 10.90% 11.20%	EUR 10.70% 10.90% 11.20%	EUR Euribor + 9% (Min 9.50%)	EUR 10.90%
	ESG Personal Loan	Interes Variable	Interes 3 vite fiks	Interes Variable	Interes 3 vite fiks	
	ALL Minimal risk ** Customers: Moderate risk ** Customers: Acceptable risk ** Customers:	ALL T-Bill 12M + 8.15% (Min 9.00%) T-Bill 12M + 8.40% (Min 9.00%) T-Bill 12M + 8.65% (Min 9.00%)	ALL 11.60% 11.80% 12.00%	ALL 11.60% 11.80% 12.00%	ALL T-Bill 12M + 8.40% (Min 9.00%)	ALL 11.80%
	EUR Minimal risk ** Customers: Moderate risk ** Customers: Acceptable risk ** Customers:	EUR EURIBOR + 7.25% (Min 9.50%) EURIBOR + 7.5% (Min 9.50%) EURIBOR + 7.75% (Min 9.50%)	EUR 8.70% 8.90% 9.20%	EUR 8.70% 8.90% 9.20%	EUR Euribor + 7.5% (Min 9.50%)	EUR 8.90%
Administration fee	2% of the loan amount Min 3.000 ALL - Max. 20.000 ALL / Min 30 EUR - Max 300 Eur					
PPI Payment insurance	Standard: 2.5% of the loan amount Extra: 3% of the loan amount					
Early Repayment Commission when Interest Rate is Variable	0% on the outstanding principal amount					
Early Repayment Commission when Interest Rate is Fix and the loan is closed before the last year	1% on the outstanding principal amount					
Early Repayment Commission when Interest Rate is Fix and the loan is closed during the last year	0.5% on the outstanding principal amount					
Penalties for late instalment payments	20% interest on late monthly installments					
9.1.2 Cash Collateral Loan						
Terms	6 - 300 months					
Financing amount	100.000 ALL - 14,000,000 ALL 823 EUR - 114,000 EUR					
Currency	ALL			EUR		
Interest rate - Individuals with cash collateral	T-Bill 12M + 1.3%			Euribor + 4.8%		
Administration fee	1% (Min 1.500 Max 100.000 ALL)			1% (Min 10 Max 800 EUR)		
Early total / partial repayment fee	0% on the outstanding principal amount					
Penalties for the past due payment of the loan installment.	20% interest on late monthly installments					
9.1.3 Overdraft						
Terms - Individuals with cash collateral	Cash Collateral Maturity					
Financing amount: - Clients who withdraw the salary through RBAL - Individuals with cash collateral	1 up to 3 salaries Up to 80% of the cash collateral					
Currency	ALL			EUR		
Interest rate: - Clients who withdraw the salary through RBAL - Individuals with cash collateral	T-Bill 12M + 10.4% T-Bill 12M + 1.8%			Euribor + 11% Euribor + 5%		
Administration fee: - Clients who withdraw the salary through RBAL - Individuals with cash collateral	0% 1% of the limit (Max ALL 140,000)			0% 1% of the limit (Max EUR 1,000)		
Penalties for the past due payment: - Clients who withdraw the salary through RBAL - Individuals with cash collateral	T-Bill 12M + 0% T-Bill 12M + 0%			Euribor + 0% Euribor + 0%		
9.1.4 Retail Sales Finance						
Terms	6 - 48 months					
Financing amount: for Paga+ & NSD	10.000 - 500.000 ALL					
Currency	ALL					
- Clients who withdraw the salary through RBAL - Other clients with verifiable income. Interest rate	T-Bill 12M + 11.9% / ESG products: T Bill 12M +9.9% T-Bill 12M + 16.9% / ESG products; T Bill 12M + 14.9%					
- Administration fee for Paga+ - Administration fee for other clients	2% of the loan amount					
Early total / partial repayment fee	1% of outstanding principal - when the loan is closed before of the last year 0.5% of outstanding principal - when the loan is closed during the last year					
Penalties for the past due payment of the loan installment	20% interest on late monthly installments					
Note: Raiffeisen BANK sh.a., defines the interest rate for your loan based on T-Bill (1-year) for Loans in ALL / Euribor (1-year) for Loans in EUR plus a spread rate for the entire loan tenor. The interest on the 12-month Treasury Bills results from the auctions held, which are announced on the same day of the auction and are published on the respective websites of the Ministry of Finance and Bank of Albania. Euribor is the Interbank Interest Rate for the EURO. This rate is calculated by the European Banking Federation (EBF) and is published every business day at 11 a.m. (Belgian time). Euribor rates change every working day, and you can find them published in RBAL counters. In cases when the Base Rate is negative, the bank will consider it 0 in the interest calculation. *Only for premium customers who receive their salary in EUR ** Scorecard calculation (which defines the low or acceptable risk) is based on customer data: socio-demographic, financial, customer relationship with the bank and the correctness of repaying obligations toward credit institutions. Based on these criteria and the financial analysis will be determined loan amount and tenor. Clients with a minimal risk have a score level of 0.5-2.5, clients with a moderate risk have a scoring level of 3, while clients with an acceptable risk have a scoring level of 3.5.						