

Unsecured Personal Loan					
9.1.1 Personal loan					
Segment	Paga + (salary depositors)			Non salary depositors	
Tenor for applications processed in RBAL branches	Existing / New Customers: 6 months - 120 months			Existing Customers: 6 months - 120 months New Customers: 6 months - 84 months	
Financing amount for applications processed in RBAL branches *The loan amount and term are assigned during the financial analysis	Existing / New Customers Minimal risk *: 100,000 ALL - 3,000,000 ALL Existing / New Customers Moderate risk *: 100,000 ALL - 2,500,000 ALL Existing / New Customers Acceptable risk *: 100,000 ALL - 2,000,000 ALL			Existing Customers Minimal risk *: 100,000 ALL - 2,500,000 ALL Existing Customers Moderate risk *: 100,000 ALL - 2,000,000 ALL Existing Customers Acceptable risk *: 100,000 ALL - 1,500,000 ALL New Customers Minimal risk *: 100,000 ALL - 2,000,000 ALL New Customers Moderate & Acceptable risk *: 100,000 ALL - 1,500,000 ALL	
Tenor for applications processed online	Existing / New Customers: 6 months - 120 months			Existing / New Customers: 6 months - 84 months	
Financing amount for applications processed online *The loan amount and term are assigned during the financial analysis	Existing / New Customers Minimal risk *: 100,000 ALL - 3,000,000 ALL Existing / New Customers Moderate risk *: 100,000 ALL - 2,500,000 ALL Existing / New Customers Acceptable risk *: 100,000 ALL - 2,000,000 ALL			Existing / New Customers: 100,000 ALL - 1,000,000 ALL	
Currency	ALL				
Interest Rate	Standard Interest Rates for Personal Loan in Branch Channel				
	Standard Personal Loan	Variable Interest	Fix Interest 3 years	Variable Interest	Fix Interest 3 years
	Minimal risk * Customers: Moderate risk * Customers: Acceptable risk * Customers:	T-Bill 12M + 8.15% (Min 7.5%) T-Bill 12M + 8.40% (Min 7.5%) T-Bill 12M + 8.65% (Min 7.5%)	14.30% 14.60% 14.80%	T-Bill 12M + 8.40% (Min 7.5%)	14.60%
	ESG Personal Loan	Variable Interest	Fix Interest 3 years	Variable Interest	Fix Interest 3 years
	Minimal risk * Customers: Moderate risk * Customers: Acceptable risk * Customers:	T-Bill 12M + 6.15% (Min 7.5%) T-Bill 12M + 6.40% (Min 7.5%) T-Bill 12M + 6.65% (Min 7.5%)	11.60% 11.80% 12.00%	T-Bill 12M + 7.9% (Min 7.5%)	11.80%
	Standard Interest Rates for Personal Loan in Online Channel				
T-Bill 12M + 8.40% (Min 7.5%)					
Administration fee	2% of the loan amount (Min 3,000 ALL - Max. 20,000 ALL)				
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					
Tenor	6 - 300 months				
Financing amount	100,000 ALL - 14,000,000 ALL 936 EUR - 120,000 EUR				
Currency	ALL			EUR	
Interest rate - <i>Individuals with cash collateral</i>	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 - <i>Individuals with cash collateral</i>	Cash Collateral Maturity				
Financing amount: - <i>Clients who withdraw the salary through RBAL</i> - <i>Individuals with cash collateral</i>	1 up to 3 salaries Up to 80% of the cash collateral				
Currency	ALL			EUR	
Interest rate: - <i>Clients who withdraw the salary through RBAL</i> - <i>Individuals with cash collateral</i>	T-Bill 12M + 10.4% T-Bill 12M + 1.8%			Euribor + 11% Euribor + 5%	
Administration fee: - <i>Clients who withdraw the salary through RBAL</i> - <i>Individuals with cash collateral</i>	0% 1% of the limit (Max ALL 140,000)			0% 1% of the limit (Max EUR 1,000)	
Penalties for the past due payment: - <i>Clients who withdraw the salary through RBAL</i> - <i>Individuals with cash collateral</i>	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				
- <i>Clients who withdraw the salary through RBAL</i> - <i>Other clients with verifiable income</i> 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				
<p>Note: Raiffeisen BANK sh.a., defines the interest rate for your loan based on T-Bill (1-year) for Loans in ALL 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. In cases when the Base Rate is negative, the bank will consider it 0 in the interest calculation.</p> <p>*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 - 4.0.</p>					