Second S	Unsecured Personal Loan						
The content of the	9.1.1 Personal loan						
Part	Segment	Paga + (salary depositors) Non salary depositors					
Entire Common Ministry Asserting Street (1986) ALL (1		New Customers: 6 months - 96 months					
Financia granted		Existing Customers: 6 months - 120 months Existing Customers: 6 months - 120 months					
Marcial analysis	Financing amount						
Procession Pro	0 0						
Postulation	financial analysis						
Process Proc	Currency		ALL & EUR*		ALL & EUR*		
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Column C		6.5% fix interest rate for the first 3 years of the loan, followed by Standard Personal Loan variable interest rate as per customer segment for the remaining period. Personal Loan in Branch Channel 7.5% fix interest rate for the first 2 years of the loan,					
Second Personal Learn Seco							
Sundard Present into							
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Summer Person 188 Marie 184 Columns 184 Column							
Description All Maintain Art ** Contents File EAR File E							
Mailanter di Rate		ALL	ALL	ALL	interes variable	Interes 5 vite incs	
Interest Race							
Mainten da N. Consesser: Monte and N. Co	Interest Rate				ALL: T-Bill 12M + 10.4% (Min 9.00%)	ALL: 14.60%	
Manistration for Contention		EUR	EUR	EUR	EUR: Euribor + 9% (Min 9.50%)	EUR: 10.90%	
Accordance Acc							
All		Acceptable risk ** Customers:					
Minimar Park T Consenses Minimar Park T Consenses Fability					Interes Variable	Interes 3 vite fiks	
Acquaints rate Contention				11.60%			
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Minimistration fee Administration fee fee fee he dealer of the fee fee fee fee fee fee fee fee fee f			1-Biii 12M + 8.65% (Min 9.00%)		, , , ,		
Administration fee Administration fee Administration fee But Per Symmet Insurance Early Repayment Commission when Interest Rate is Fix and the loan is called before the last year and the loan is called during the last year. Early Repayment Commission when Interest Rate is Fix and the loan is called during the last year. Early Repayment Commission when Interest Rate is Fix and the loan is called during the last year. Early Repayment Commission when Interest Rate is Fix and the loan is called during the last year. Early Repayment Commission when Interest Rate is Fix and the loan is called during the last year. Early Repayment Commission when Interest Rate is Fix and the loan is called during the last year. Early Repayment Commission when Interest Rate is Fix and the loan is called during the last year. Early Repayment Commission when Interest Rate is Fix and the loan is called during the last year. Early Repayment Commission when Interest Rate is Fix and the loan is called during the last year. Early Repayment Commission when Interest Rate is Fix and the loan is called during the last year. Early Repayment Commission when Interest Rate is Fix and the loan is called during the last year. Early Repayment Commission when Interest Rate is Fix and the loan is called during the last year. Early Repayment Commission when Interest Rate is Fix and the loan is called the last year. Early Repayment Commission when Interest Rate is Fix and the loan is called the last year. Early Repayment Commission when Interest Rate is Fix and the loan is called the last year. Early Repayment Commission the last year. Early Repayment Commission the last year. Early Repayment Commission the last year. Early Repayment Commission the last year. Early Early Repayment Commission the last year. Early Early Repayment Commission the last year. Early Early Early Early House, BEAL					EUR: Euribor + 7.5% (Min 9.50%)	EUR: 8.90%	
Administration fee		Moderate risk ** Customers:	EURIBOR + 7.5% (Min 9.50%)	8.90%			
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### State St		0.5% on the outstanding arraying agreement					
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Currency				6 200 months			
Currency							
Interest rate - Individuals with cash collateral		936 EUR - 120.000 EUR					
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- Clients who withdraw the salary through RBAL 1 up to 3 salaries 1 up to 80% of the cash collateral 2 up to 80% of the cash collateral 2 up to 80% of 11 up t		Casn Conareral Maturny					
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Clients who withdraw the salary through RBAL I would be sufficiently share the salary through RBAL I w	- Clients who withdraw the salary through RBAL						
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- Clients who withdraw the salary through RBAL - Individuals with cash collateral 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 who withdraw the salary through RBAL - Other clients who withdraw the salary through RBAL - Administration fee for Paga+ - Administration fee for Other clients Early total / partial repayment fee Penalties for the past due payment of the loan installment Nate: 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.		1% of the limit (Max ALL 140,000)			1% of the limit (Max EUR 1,000)		
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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 Rank of Albania, Further is the Interbank Interest	Note: Raiffeisen BANK sh.a., defines the interest rate for your loan be						

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 Albamia. Euribor is the Interbank Interest Rate for the EURO. This rate is calculated by the European Banking Federation (FBE) 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, but an acceptable risk have a scoring level of 3, but a clients with an acceptable risk have a scoring level of 3.5-4.0.