

MORTGAGE LOANS - PREMIUM CUSTOMERS

PROMOTIONAL OFFER FOR MORTGAGE LOANS IN LEK****

Product	Currency	Interest Rate	Administration Fee
HOUSING LOAN and HOME EQUITY LOAN	LEK	4.50 % fix IR for 10 years, Min 4.50%. After the period with Fix IR 10 years, standart IR will be applied by segments (Tbills+spread)	1.25% Min. 25,000 ALL - Max. 100,000 ALL
	EUR	4.50 % fix IR for 10 years, Min 4.50%. After the period with Fix IR 10 years, standart IR will be applied by segments (Euribor+spread)	1.25% Min. 200 Eur - Max. 800 Eur

STANDARD INTEREST RATE FOR MORTGAGE LOANS (LEK & EUR)

Housing Loans					
Loan amount	775,000 LEK (6,300 EUR) - 28,000,000 LEK (240,000 EUR) for Premium CLASSIC 775,000 LEK (6,300 EUR) - 41,000,000 LEK (350,000 EUR) for Premium CLUB 41,000,000 LEK (350,000 EUR) - 55,000,000 LEK (470,000 EUR) for Premium CLUB with low risk profile				
Maturity	6 months - 30 years				
Currency	IR VARIABLE - LEK, EURO			IR FIX FOR 3 YEARS - LEK, EURO****	
Interest Rate in Lek	PREMIUM	PREMIUM ESG	Minimum IR	PREMIUM	PREMIUM ESG
Salary Depositors	T-Bills + 1.55%	T-Bills + 1.35%	Min 3.00%	5.70%	5.50%
Non Salary Depositors					
Existing Business Owners	T-Bills + 2.55%	T-Bills + 2.35%		6.70%	6.50%
New Business Owners					
Interest Rate in EUR	PREMIUM	PREMIUM ESG	Minimum IR	PREMIUM	PREMIUM ESG
Salary Depositors	EURIBOR + 5.25%	EURIBOR + 4.75%	Min 4.00%	6.70%	6.20%
Non Salary Depositors					
Existing Business Owners	EURIBOR + 6.25%	EURIBOR + 5.75%		7.70%	7.20%
New Business Owners					
Administration Fee**	1.25% Min. 25,000 LEK / 200 EUR - Max. 100,000 LEK / 800 EUR				
Early Repayment Fee	- 2% for repayments before the last year of the of the loan maturity - 1% for repayments in the last year of the loan maturity - 0% for repayment amount less than 10% of the principal, payed once a year				
Collateral change Fee	50 EUR				
Late payment Fee	20%				
Home Equity Loans					
Loan amount	775,000 LEK (6,300 EUR) - 14,000,000 LEK (120,000 EUR) for Premium CLASSIC 775,000 LEK (6,300 EUR) - 21,000,000 LEK (180,000 EUR) for Premium CLUB 21,000,000 LEK (180,000 EUR) - 28,000,000 LEK (240,000 EUR) for Premium CLUB with low risk profile				
Maturity	6 months - 15 years for Premium Salary Depositors and Non Salary Depositors (NSD) 6 months - 20 years for Premium Salary Depositors and Non Salary Depositors (NSD) with low risk profile 6 months - 15 years for Premium Business Owners				
Currency	IR VARIABLE - LEK, EURO			IR FIX FOR 3 YEARS - LEK, EURO***	
Interest Rate in Lek	PREMIUM	PREMIUM ESG	Minimum IR	PREMIUM	PREMIUM ESG
Salary Depositors	T-Bills + 2.30%	T-Bills + 2.10%	Min 4.00%	6.50%	6.30%
Non Salary Depositors					
Existing Business Owners of RBAL	T-Bills + 3.80%	T-Bills + 3.60%		8.00%	7.80%
New Business Owners of RBAL					
Interest Rate in EUR	PREMIUM	PREMIUM ESG	Minimum IR	PREMIUM	PREMIUM ESG
Salary Depositors	EURIBOR + 6.00%	EURIBOR + 5.50%	Min 5.00%	7.50%	7.00%
Non Salary Depositors					
Existing Business Owners of RBAL	EURIBOR + 7.00%	EURIBOR + 6.50%		8.50%	8.00%
New Business Owners of RBAL					
Administration Fee **	1.25% Min. 25,000 LEK / 200 EUR - Max. 100,000 LEK / 800 EUR				
Early Repayment Fee	- 2% for repayments before the last year of the of the loan maturity - 1% for repayments in the last year of the loan maturity - 0% for repayment amount less than 10% of the principal, payed once a year				
Collateral change Fee	50 EUR				
Late payment Fee	20%				

* In cases when the Base Rate is negative, the bank will consider it 0 in the interest calculation

** Administration fee for loan purchase is **0%**

*** After the Period with Fix IR 3 years, standart IR will be applied by segments

**** Promotional Offer for Mortgage Loans in LEK and EUR, 4.50% fix for 10 years, after the period with Fix IR 10 years, standart IR will be applied by segments

Note: Raiffeisen BANK sh.a., defines the interest rate for your loan based on Treasury Bills/Euribor/Libor(1-year) for Loans in ALL/EUR/USD/ plus a spread rate for the entire loan tenor.

The Treasury Bills/Euribor/Libor rates change every banking work day and are published in all RBAL branches.