

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				6.70%	6.50%				
Existing Business Owners	T-Bills + 2.55%	T-Bills + 2.35%							
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				7.70%	7.20%				
Existing Business Owners	EURIBOR + 6.25%	EURIBOR + 5.75%							
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 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				8.00%	7.80%				
Existing Business Owners of RBAL	T-Bills + 3.80%	T-Bills + 3.60%							
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				8.50%	8.00%				
Existing Business Owners of RBAL	EURIBOR + 7.00%	EURIBOR + 6.50%							
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 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.