

Unsecured Personal Loan								
9.1 Personal loan								
Segment	Paga+ (salary depositors)		Non salary depositors					
Tenor <i>for applications processed in RBAL branches</i>	Existing / New Customers: 6 months - 120 months		Existing Customers: 6 months - 120 months New Customers: 6 months - 84 months					
Financing amount <i>for applications processed in RBAL branches</i> <i>*The loan amount and term are assigned during the financial analysis</i>	Existing / New Customers Minimal & Moderate risk **: 100,000 ALL / ~ 936 EUR - 3,000,000 ALL / 30,000 EUR  Existing / New Customers Acceptable risk **: 100,000 ALL / ~ 936 EUR - 2,500,000 ALL / 25,000 EUR		Existing Customers Minimal risk **: 100,000 ALL / ~ 936 EUR - 3,000,000 ALL / 22,500 EUR Existing Customers Moderate & Acceptable risk **: 100,000 ALL / ~ 936 EUR - 2,500,000 ALL / 19,000 EUR  New Customers Minimal risk **: 100,000 ALL / ~ 936 EUR - 2,500,000 ALL / 19,000 EUR New Customers Moderate & Acceptable risk **: 100,000 ALL / ~ 936 EUR - 2,000,000 ALL / 15,000 EUR					
Tenor <i>for applications processed online</i>	Existing Customers: 6 months - 120 months New Customers: 6 months - 96 months		Existing / New Customers: 6 months - 84 months					
Financing amount <i>for applications processed online</i> <i>*The loan amount and term are assigned during the financial analysis</i>	Existing Customers Minimal risk **: 100,000 ALL - 3,000,000 ALL Existing Customers Moderate & Acceptable risk **: 100,000 ALL - 2,500,000 ALL  New Customers Minimal risk **: 100,000 ALL - 2,500,000 ALL New Customers Moderate & Acceptable risk **: 100,000 ALL - 2,000,000 ALL		Existing / New Customers: 100,000 ALL - 1,000,000 ALL					
Currency	ALL & EUR*		ALL & EUR*					
Promotional Interest Rates for Personal Loans in Lek on Online Channels - until March 15, 2026								
6.5% fixed interest for the first 5 years of the loan for online applications started and completed outside of bank business hours. 8.5% fixed interest for the first 5 years of the loan for online applications started and completed during bank business hours. For the remaining term of the loan, the Standard Personal Loan Variable Interest rates will apply according to the customer segmentation.								
Standard Interest Rates for Personal Loan in Branch Channel								
Interest Rate	Standard Personal Loan	Interes Variable	Interes 3 vite fiks	Interes Variable				
Interest Rate	ALL	ALL	ALL	ALL				
	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%	ALL: T-Bill 12M + 8.4% (Min 7.5%)				
Interest Rate	EUR	EUR	EUR	EUR				
	Minimal risk ** Customers: Moderate risk ** Customers: Acceptable risk ** Customers:	EURIBOR + 7.25% (Min 7.5%) EURIBOR + 7.50% (Min 7.5%) EURIBOR + 7.75% (Min 7.5%)	10.70% 10.90% 11.20%	EUR: Euribor + 7% (Min 7.5%)				
Interest Rate	ESG Personal Loan	Interes Variable	Interes 3 vite fiks	Interes Variable				
Interest Rate	ALL	ALL	ALL	ALL				
	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%	ALL: T-Bill 12M + 7.9% (Min 7.5%)				
Interest Rate	EUR	EUR	EUR	EUR				
	Minimal risk ** Customers: Moderate risk ** Customers: Acceptable risk ** Customers:	EURIBOR + 5.25% (Min 7.5%) EURIBOR + 5.50% (Min 7.5%) EURIBOR + 5.75% (Min 7.5%)	8.70% 8.90% 9.20%	EUR: Euribor + 5% (Min 7.5%)				
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 Fix	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 936 EUR - 120,000 EUR							
Currency	ALL							
Interest rate - <i>Individuals with cash collateral</i>	T-Bill 12M + 1.3%							
Administration fee	1% ( Min 1.500 Max 100.000 ALL)							
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:								
- Clients who withdraw the salary through RBAL								
- Individuals with cash collateral								
Currency	ALL							
Interest rate:								
- Clients who withdraw the salary through RBAL	T-Bill 12M + 10.4%							
- Individuals with cash collateral	T-Bill 12M + 1.8%							
Administration fee:								
- Clients who withdraw the salary through RBAL	0%							
- Individuals with cash collateral	1% of the limit (Max ALL 140,000)							
Penalties for the past due payment:								
- Clients who withdraw the salary through RBAL	T-Bill 12M + 0%							
- Individuals with cash collateral	T-Bill 12M + 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	T-Bill 12M + 11.9% / ESG products; T Bill 12M + 9.9%							
- Other clients with verifiable income	Interest rate 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							
<i>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.</i>								
<i>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.</i>								
<i>*Only in branch channel for premium customers who receive their salary in EUR</i>								
<i>**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.</i>								